

# Client Account Information

## Account Fees and Charges for NFS Accounts

The following are fees and charges for accounts held through National Financial Services, LLC (NFS). These fees apply to general brokerage accounts and fee-based Legacy advisory accounts. Fees and charges are subject to change. Additional fees may apply for specific account features, such as checkwriting, debit or charge cards, and bill-pay services. Please refer to specific account documentation for further information.

### Account Maintenance

Fee/Charge	Amount	Frequency
Inactive account fee	\$60	Annual
Retirement account fee	\$35	Annual
Alternative investment fee (registered products): Charged per REIT/LP position (for a maximum of \$105 per account). Accounts that hold both registered and non-registered products will be subject to the per client maximum of \$500.	\$35	Annual
Alternative investment fee (non-registered products): Charged per non-registered REIT/LP position in a brokerage/managed account (maximum of \$500 per account). Accounts that hold both registered and non-registered products will be subject to the per client maximum of \$500.	\$125	Annual
Postage fee: Assessed per trade for the processing, printing and mailing of customer confirmations. Investment Managed Solution (IMS) accounts are exempt from this fee.	\$4.50	Per confirmation/ statement sent
Full retirement termination fee: Processing fee associated when a client makes a full distribution or full transfer out of a retirement account. In addition, the client will be charged the retirement account fee.	\$125	Per request
Full TOA delivery fee (non-retirement account): Processing fee associated with a complete transfer and delivery of assets out of an NFS brokerage or managed account.	\$75	Per request
Legal return fee: Assessed when a stock certificate is returned to the client due to a not in good order (NIGO) status exceeding 45 days or for a return done at the client's request.	\$125	Per request
Legal transfer fee: Assessed when a deposited stock certificate requires legal documentation.	\$125	Per request
TOA delivery fee and shipment fee: Assessed with the transfer and delivery of a REIT/LP position in or out of an NFS account. This fee will be charged to the client's account and cannot be passed to the advisor.	\$50	Per request

## Cash Management Services

Fee/Charge	Amount	Frequency
Select Access <ul style="list-style-type: none"> <li>▪ Checkwriting</li> <li>▪ Visa debit card</li> <li>▪ ACH + direct deposit/debit</li> </ul>	No fee \$5 \$5 \$20	Annual Annual Annual
Select Access check reorders	\$0	Included in annual fee per reorder — 50 checks provided
Premier Access	\$125	Annual
Premier Access style 38 checks (business checks)	\$55	Per request
Premier Access check reorders	No fee	
Select Access/Premier Access returned-check fee	\$15	Per returned check
Select Access/Premier Access stop-payment fee	\$10	Per stop-payment request

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Fee/Charge	Amount	Frequency
Overnight checks from brokerage or managed accounts	\$15	Per request
Returned check and stop-payment fee: Processing fee associated with checks deposited into an NFS/IMS account that are returned due to insufficient funds. In addition, stop payments on checks cut out of a brokerage/IMS account are also included.	\$25	Per request
Returned ACH payment	No fee	
Returned wire	No fee	
Wire transfer fee	\$25	Per request
Wire transfer fee – Premiere Select retirement accounts	\$15	Per request

## Investment-specific

Fee/Charge	Amount	Frequency
Mailgram fee: Processing fee for mailgram notification sent to address of record to notify client of a trade extension.	\$10	Per request
Physical reorganization fee: Assessed when a stock certificate is deposited after the action date on a mandatory reorganization item.	\$55	Per transaction
Restricted stock processing fee: Fee associated with the processing of restricted stock in order to make that position eligible for trading.	\$150	Per transaction
Safekeeping fee: A monthly fee per certificate charge for the physical custody of positions held. Safekeeping items include any positions held in Type 4 and Type 5.	\$8	Per security
Trade extension fee: Processing fee associated with trades settled one day or more beyond the settlement date.	\$30	Per transaction
Transfer and ship fee: Processing fee for the re-registration and shipping of certificates/direct registration paperwork to customers who do not wish to hold their eligible stock positions in street name.	\$275	Per request

Transaction Type	Ticket Charge*	
Mutual fund trades	\$15–45	Per transaction
Mutual fund PIPs and SWPs	No fee	
Equity/ETF trades	\$15–50	Per transaction
Foreign equity*	\$90–100	Per transaction
Fixed-income securities/CDs	\$14.50	Per transaction
UIT trades	\$35–39.50 (dependent on platform)	Per transaction
Option trades	\$20 + \$1.50 per contract	Per transaction
Alternative investments/DPP	\$50	Per transaction

\*Ticket charges vary by platform and are not reflective of sales concessions or commissions

## Wrap Advisory Account Fees and Charges for NFS Accounts

The following are fees and charges for accounts held through NFS. These fees apply to Wrap advisory accounts. Fees and charges are subject to change. Please refer to specific account documentation for further information.

Fee/Charge	Amount	Frequency
Full retirement termination fee: Processing fee associated when a client makes a full distribution or full transfer out of a retirement account.	\$125	Per request
Full TOA delivery fee (non-retirement account): Processing fee associated with a complete transfer and delivery of assets out of a NFS brokerage or managed account.	\$75	Per request