

Customer Account Fee Schedule

Your account may be charged the following fees:

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| Mutual Fund and SRS Exchanges (including confirmation fee) | \$6.00 per exchange |
| Applicable Transaction Fee | pass through |
| A charge that is based upon the fee as described in Section 31 of the Securities Exchange Act of 1934, as amended. | |
| Bond Redemption Fee (assessed when bonds mature or are called) | \$10.00 per event |
| Checking Fees—Stop Payment (non-Corestone Account™) | \$10.00 per event |
| Checking Fees—Returned Checks (non-Corestone Account™) | \$20.00 per event |
| Confirmation Fee—Retail Investor | \$2.00 per confirmation |
| DK Items | |
| US | \$10.00 per item |
| Non-US | \$10.00 per item/per day |
| Inactive Retail Account Fee | \$25.00 per account per year |
| Inactive Mutual Fund Only Retail Account Fee | \$12.50 per account per year |
| An inactive retail or mutual fund only retail account is defined as an account holding a security for a full calendar year (January 1-December 31) without generating a.) a trade or b.) margin interest of at least \$100.00. Mutual fund systematic reinvestments and exchanges are considered a trade. Equity dividend reinvestments are not considered a trade. | |
| <ul style="list-style-type: none">• Inactive Fee Exemptions: Corestone Gold or Platinum, LoanAdvance, Directed Trust Services, Lockwood and Managed Investments, and retirement accounts where Pershing acts as custodian or servicing agent and collects service fees, OR Accounts exclusively holding “book entry only” fixed income positions, an aggregate FundVest position of \$10,000 or more, or a Cash Management Choice—Group 1 sweep balance of \$10,000 per month or more.• Inactive Account Fee Waiver Program: Pershing will waive 5% of total inactive account fees charged Broker. Pershing reserves the right to charge this fee on a pro rata basis for accounts that terminate their relationship with Pershing and upon termination of the Fully Disclosed Clearing Agreement for any reason by either Broker or Pershing. | |
| Margin and COD Extensions | \$10.00 per event |
| Paper Delivery Surcharge for Investor Statements and Confirms | \$0.75 per event |
| Pershing reserves the right to adjust the surcharge based upon changes in postal, paper, vendor or other cost factors. The paper delivery surcharge for investor and interested party statements is assessed per physical statement production and billed quarterly in arrears. The paper delivery surcharge for investor confirms is assessed on a per trade basis and billed as incurred. | |
| Physical Private Placements—Settlement Fee | \$500.00 per trade |
| Generally non-publically traded securities where the transaction requires legal documents stating the ownership change and Qualified Investor documents. Other documents may be required on a deal by deal basis. Pershing confirms with the issuer or trustee that the paperwork is in good form on receives and applies paperwork on the delivers. | |
| Precious Metals Storage Fee | .75 basis points of market value per annum |
| Precious Metals Delivery Fee | pass through |
| Reorganization Items—Voluntary | \$20.00 per event |
| Reorganization Items—Mandatory | \$5.00 per event |
| Safekeeping—Name US and Non-US Market Securities | \$2.00 per account, per position, per month |
| Additional custody fees may apply to non-US-market securities. | |

Transfers:

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| Accommodation Transfers | \$60.00 per transfer |
| Direct Registration Eligible – from Pershing to Investor | \$10.00 per transfer |
| Direct Registration Eligible—from Transfer Agent to Pershing | pass-through from transfer agent |
| Deposit and Withdrawal at Custodian (DWAC) Pass-Through Fees | |
| DTC Deposit | \$3.00 per event |
| DTC Withdrawal | \$5.00 per event |
| Transfer Agent | pass-through from transfer agent |
| Pershing DWAC Processing Fee | \$5.00 per instruction message |
| Legal, GNMA, and Restricted | \$60.00 per transfer |
| Non-US Market Transfers | |
| Euroclear | \$25.00 per item |
| All Other non-US Markets Depositories | \$75.00 per item |
| Outgoing Account Transfers | \$65.00 per transfer |
| Register and Ship Physical Certificate to investor | \$60.00 per transfer |
| Wired Funds (outbound only) | \$20.00 per wire transfer |
| Annuity Processing Fees: | |
| New Purchases for Fixed Annuities | \$10.00 per event |
| New Purchases for Variable Annuities | \$17.00 per event |
| 1035 Exchanges or Qualified Transfers | \$25.00 per event |
| Contracts may be linked to a brokerage account without any transaction fees. | |
| Subsequent Purchases for Fixed and Variable Annuities | \$5.00 per event |
| Applicable Exchange, Clearing Corporation, and Other Transaction Fees | pass through |
| These fees include, but are not limited to exchange, clearing corporation, and similar transaction fees. | |
| Fractional Share Equity Dividend Reinvestment | \$1.00 per item |
| If this fee is passed to investor, a \$3.00 minimum to reinvest after the \$1.00 has been deducted from the dividend applies. If Broker elects to absorb this fee, no minimum applied. Corestone Gold and Platinum, Managed Investments, and retirement accounts where Pershing LLC acts as custodian or servicing agent are exempt from the fee and no minimum applies. | |
| Fixed Income Certificate Costs | pass through |
| Overnight Courier Fee | |
| Standard Delivery | \$12.00 per item |
| Saturday Delivery | \$18.00 per item |
| International Delivery | \$25.00 per item |