



SCHEDULE OF MISCELLANEOUS ACCOUNT AND SERVICE FEES

A COMPREHENSIVE GUIDE TO FEES CHARGED TO YOUR PERSHING ACCOUNT.

RETIREMENT ACCOUNT FEES

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| Traditional IRA, Roth IRA, SEP IRA, Educational Savings Accounts (Fee-based accounts) | \$0 |
| Traditional IRA, Roth IRA, SEP IRA, Educational Savings Accounts (Commission-based accounts) | \$43.50/yr. (in arrears) |
| DirectChoice Mutual Fund IRA | \$0 |
| Qualified Plans | \$50.00/yr. |
| Account Termination/Transfer Fee | \$95.00/transaction |

CORESTONE/CHECKWRITING FEES

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| Silver Account | \$25.00 ^{1,2} |
| Silver Plus Account | \$50.00/yr. on anniversary |
| Gold Account | \$100.00/yr. on anniversary |
| Platinum Account | \$150.00/yr. on anniversary |
| Corporate Gold Account | \$150.00/yr. on anniversary |
| Corporate Platinum Account | \$250.00/yr. on anniversary |
| Stop Payment | \$25.00/transaction |
| Returned Checks or ACH Debits | \$25.00/transaction ¹ |
| Retrieve Copy of Paid Check | \$2.50/transaction |
| ATM Withdrawal (individual banks may charge ATM surcharge fee) | \$0 |
| Copy of Paid Check or MasterCard Draft | \$2.50/transaction |
| Cash Advance Fee (non-ATM) | 0.25% of transaction (\$2.50/transaction minimum) |
| Personal Checks (initial order) | \$0 |
| Personal Checks (reorder: Silver/Silver Plus) | \$12.50/transaction |
| Personal Checks (reorder: Gold/Corporate Gold) | \$10.00/transaction |
| Personal Checks (reorder: Platinum/Corporate Platinum) | \$7.50/transaction |
| Carbon Copy Checks (initial order) | \$15.00/transaction |
| Carbon Copy Checks (reorder) | \$25.00/transaction |
| Business Checks (initial order) | \$50.00/transaction |
| Business Checks (reorder) | \$40.00/transaction |
| Business Checks (reorder binder) | \$20.00/transaction |

¹ Securities America adds an additional amount ("markup") on fees imposed by Pershing.

² Waived for accounts with \$25,000 or more in average month-end closing cash sweep balances.

ACCOUNT SERVICE FEES

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|--|--|
| Inactive Account Fee (Retail Accounts) | \$50.00/yr. ¹ |
| Inactive Account Fee (DirectChoice Accounts) | \$0 |
| Cost Basis Tracking | \$0 |
| Alternative Investment (Transfer/Subscription/Redemption/Re-registration) | \$50.00/transaction |
| Alternative Investment (Registered Products) | \$35.00/yr. |
| Alternative Investment (Unregistered Products) | \$125.00/yr. |
| UBTI Tax Return Filing (IRA Form 900-T) | \$50.00/yr. |
| Standard Overnight Check Delivery | \$20.00/transaction ¹ |
| Saturday Overnight Check Delivery | \$40.00/transaction ¹ |
| Fed Funds Wire | \$25.00/transaction ¹ |
| Insufficient Funds (Return Check/ACH Debit) | \$35.00/transaction ¹ |
| Check Stop Payment Fee | \$25.00/transaction |
| Forced Statements (Generated with No Activity) | \$1.00/mo. |
| Document Copy Fee | \$5.00/document ^{1,2} |
| Outgoing Account Transfer Fee (to a non-Pershing firm) | \$150.00/transaction ¹ |
| Outgoing Account Transfer Fee (to a Pershing firm) | \$150.00/transaction ² |
| Termination of Account (Non-retirement) | \$0 |
| Equity Dividend Reinvestment | \$1.00/transaction (\$4.00 minimum) |
| Mutual Fund Dividend Reinvestment | \$0 |
| Paper Statement Surcharge | \$0 |
| Trade Confirmation Fee (Brokerage Paper Confirm) ⁵ | \$1.50 |
| Trade Confirmation Fee (Brokerage eDelivery Confirm) ⁵ | \$0 |
| Trade Confirmation Fee (Advisory Paper Confirm) ⁵ | \$1.50 |
| Trade Confirmation Fee (Advisory eDelivery Confirm) ⁵ | \$0 |
| Trade Confirmation Fee (Paper Prospectus Fee) ^{5,6} | \$1.50 |
| DirectChoice Fund Account Buy/Sell | \$0 |
| Short Term Redemption of NTF Fund (not applicable to advisory accounts) | \$25.00/transaction |
| Options Assignment | \$15.00/transaction |
| Margin/Regulation T Extension | \$20.00/transaction ¹ |
| Voluntary Reorganization | \$20.00/transaction ¹ |
| Mandatory Reorganization | \$20.00/transaction ¹ |
| Foreign Stock Execution (in addition to standard transaction charges) | \$75.00/transaction \$50.00 Euroclear/transaction |
| Bond/Fixed Income Redemption | \$10.00/transaction |
| Certificate Safekeeping | \$10.00/mo./security |
| DRS (Direct Registration System) Transfer | \$15.00/transaction ¹ |
| Accommodation Transfer/Transfer and Ship | \$60.00/transaction ¹ |
| Legal GNMA and Restricted Transfer | \$60.00/transaction ¹ |
| Cash Due Interest | Current applicable rate/mo. ¹ |
| Transaction Fee ⁴ | \$5.10/million as of 2/25/21 |
| Options Regulatory Fee | \$0.03570/transaction as of 8/1/20 |
| Third Party Check | \$15.00/check |
| Surcharge Fee (charged on select Mutual Funds in addition to standard trading fee) | \$10.00 |

1 Securities America adds an additional amount ("markup") on fees imposed by Pershing.

4 Regulatory Fee assessed on proceeds from most equity and option sells transactions.

5 Fee does not apply to electronic delivery or quarter confirm summaries.

6 Paid for by financial professional and not assessed when sent electronically.

MARGIN ACCOUNTS (RATES AS OF 11/20)³

| Debit Balance | Interest Rate |
|------------------------------|---------------------------|
| \$0 to \$9,999.99 | PBLR + 3.00% ¹ |
| \$10,000.00 to \$24,999.99 | PBLR + 2.50% ¹ |
| \$25,000.00 to \$99,999.99 | PBLR + 2.00% ¹ |
| \$100,000.00 to \$499,999.99 | PBLR + 1.50% ¹ |
| \$500,000.00 and above | PBLR + 1.00% ¹ |

TRADING FEES – INVESTMENT ADVISORY (UNWRAPPED PROGRAMS ONLY)²

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|--------------------------------|--------------------|
| Corp Listed Bonds | \$7.00/transaction |
| Mutual Funds | \$7.00/transaction |
| Mutual Fund PIP/SWP | \$0 |
| Mutual Fund Exchange | \$0 |
| No Transaction Fee (NTF) Funds | \$0 |
| Listed Equities | \$7.00/transaction |
| OTC Equities | \$7.00/transaction |
| Options | \$7.00/transaction |

TRADING FEES – BROKERAGE

Contact your financial professional for information regarding commissions or transaction fees.

- 1 Securities America adds an additional amount (“markup”) on fees imposed by Pershing.
 2 Waived for accounts with \$25,000 or more in average month-end closing cash sweep balances.
 3 Contact your financial professional for current rates.
 4 Regulatory Fee assessed on proceeds from most equity and option sells transactions.
 5 Fee does not apply to electronic delivery or quarter confirm summaries.
 6 Paid for by financial professional and not assessed when sent electronically.

Specific client programs may have fees that vary. In these instances, please consult the client/account agreement for pricing schedule. All fees are assessed against cash or cash sweep in the account. If funds are not available to cover fees or activity-related debits, holdings sufficient to cover any outstanding debit may be liquidated by Securities America. Fees are subject to change and are depicted on a per account basis and are not prorated when an account is closed prior to its anniversary date. Not all fees may be shown or are applicable to all account types. Please speak with your investment professional for additional details.

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