

# DIRECTCHOICE CLIENT FEE SCHEDULE

## REQUIRED ACCOUNT FEES—PERSHING AND NFS

Annual Maintenance Fee (IRA)	\$0
Annual Inactivity Fee (non IRA)	\$0
Participating Fund Buy / Sell	\$0
Participating Fund Systematic / Exchange	\$0
Paper Trade Confirm Mailing	\$0
Paper Statement Mailing	\$0
Prospectus Mail	\$0
Account Low Balance Fee	\$0
Termination of DirectChoice Account (non-IRA termination/non-IRA outgoing transfer—ACAT)	\$0/\$150
Termination of DirectChoice Account (IRA termination) (for Pershing/NFS)	\$95.00/\$125.00

## OPTIONAL ACCOUNT FEATURES & ACTIVITY—PERSHING ONLY

Corestone Account Fees		
	Silver Account Annual Fee	\$0
	Silver Plus Account Annual Fee	\$50.00
	Gold Account Annual Fee	\$100.00
	Platinum Account Annual Fee	\$150.00
	Corporate Gold Account Annual Fee	\$150.00
	Corporate Platinum Account Annual Fee	\$250.00
	Stop Payment	\$25.00
	Returned checks or ACH debits	\$25.00
	Retrieve copy of paid check	\$2.50
	ATM Withdrawal (individual banks may charge an ATM Surcharge fee)	\$0
	Copy of paid check or MasterCard draft	\$2.50
	Cash advance fee (non-ATM)	0.25% of transaction; \$2.50 minimum
	Personal Checks — initial order	\$0
	Personal Checks — reorder (Silver, Silver Plus)	\$12.50
	Personal Checks — reorder (Gold, Corporate Gold)	\$10.00
	Personal Checks — reorder (Platinum, Corporate Platinum)	\$7.50
	Carbon Copy Checks — initial order	\$15.00
	Carbon Copy Checks — reorders	\$25.00
	Business Checks — initial order	\$50.00
	Business Checks — reorder	\$40.00
	Business Checks — reorder binder	\$20.00
	Overnight Check Mailing	\$20.00

## ACCOUNT SERVICE FEES—PERSHING AND NFS

Dividend Reinvestment Fee	\$0
Cost Basis Tracking	\$0
Standard overnight delivery of check	\$12.00
Saturday overnight delivery of check	\$14.64
Fed Fund Wire	\$25.00
Check Stop Payment Fee	\$10.00
Conversion from IRA/Roth (mixed assets) to MF only	\$50.00
Insufficient Funds (return check / ACH debit)	\$25.00
Forced Statements (generated with no activity), per month	\$1.00
Margin Extension	\$50.00
Margin Interest	Current Applicable Rate

## OPTIONAL ACCOUNT FEATURES AND ACTIVITY—NFS ONLY

### Checking Account Fees

Select Access Account with ACH and Bill Pay	\$0
Select Access—Checking Upgrade	\$0
Select Access—Visa Debit Card Upgrade	\$25.00/yr.
Premier Access Account with ACH, Bill Pay, Checking, Rewards Debit Card	\$100.00/yr.
Premier Access—Metal Card Update	\$10.00/yr.

## MUTUAL FUND SPONSORS—PERSHING AND NFS

### As of January 2020

AIG	Fidelity	John Hancock	Pacific Funds
Alliance Bernstein	Franklin Templeton	Legg Mason	Pioneer
Allianz	Invesco	Lord Abbett	Principal
American Funds	Ivy Funds	Mainstay	Putnam

## DirectChoice

Securities and investment advisory services are offered through Advisor Group, Inc. subsidiaries, FSC Securities Corporation, KMS Financial Services, Inc., Royal Alliance Associates, Inc., SagePoint Financial, Inc., Triad Advisors, LLC, and Woodbury Financial Services, Inc., broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities services are offered through Investacorp, Inc., Securities America, Inc., and Securities Service Network, broker-dealers and members of FINRA and SIPC. Advisory services are offered through Arbor Point Advisors, LLC, Investacorp Advisory Services, Inc., Ladenburg Thalmann Asset Management, Inc., Securities America Advisor, Inc., SSN Advisory, Inc., and Triad Hybrid Solutions, LLC, registered investment advisers. Advisor Group, Inc. is a holding company. Advisor Group, Inc. is separately owned and other entities and/or marketing names, products or services referenced here are independent of Advisor Group, Inc. Advisory programs offered by FSC Securities Corporation, Royal Alliance Associates, Inc., SagePoint Financial, Inc., and Woodbury Financial Services, Inc., are sponsored by VISION2020 Wealth Management Corp, an affiliated registered investment adviser.