

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
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	\$25 ¹
	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

¹ Waived for accounts with \$25,000 or more in average month-end closing cash sweep balances.

ACCOUNT SERVICE FEES—PERSHING AND NFS

Dividend Reinvestment Fee	\$0
Cost Basis Tracking	\$0
Standard overnight delivery of check	\$20.00
Saturday overnight delivery of check	\$40.00
Fed Fund Wire	\$25.00
Check Stop Payment Fee	\$25.00
Conversion from IRA/Roth (mixed assets) to DirectChoice	\$50.00
Insufficient Funds (return check / ACH debit)	\$35.00
Margin Extension (NFS)	\$20.00
Margin Extension (Pershing)	\$25.00
Margin Interest	Current Applicable Rate

OPTIONAL ACCOUNT FEATURES AND ACTIVITY—NFS ONLY

Checking Account Fees

Select Access with Visa Debit Card	\$50.00/yr.
Premier Access with Visa Debit	\$125.00/yr.
Check Copy	\$5.00/mo.
Overnight Check	\$25.00/request
Overnight Check - Saturday delivery if available	\$40.00/request
Returned Check Fee	\$25.00/occurrence
Stop Payment Fee	\$25.00/occurrence
Wire Transfer (Fed Funds)	\$15.00/wire

MUTUAL FUND SPONSORS—PERSHING AND NFS

As of January 2021

AIG	Franklin Templeton	Lord Abbett	Principal
Alliance Bernstein	Invesco	Mainstay	
American Funds	John Hancock	Pacific Funds (Pending)	
Fidelity	Legg Mason	Pioneer	

DirectChoice

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