

Brokerage Account Fees



Transaction Fees [†]		
Mutual Fund Purchases/Sales*	\$16	
Mutual Fund Exchanges*	\$16	
Service Fee	\$4.50	<i>charged for equity and fixed income transactions</i>
Account Fees		
Retirement Account Maintenance Fee	\$35 annually	
Retirement Account Termination Fee	\$125	
Inactive Account Fee	\$35 annually	
Standard Brokerage Account (non-retirement)	\$0	
Select Access Account	\$0 annually	
Select Access Account - Additional Features	\$5 - \$10 annually	<i>charged separately for each feature requested, e.g., checkwriting, debit card, bill pay</i>
Premier Access Account	\$100 annually	<i>upgraded account that includes many additional features</i>
Alternative Investment (DPP) Annual Custody & Valuation	\$35 per registered position / \$125 per unregistered position	<i>maximum fee of \$500 per account</i>
Alternative Investment (DPP) Transfer / Re-registration Fee**	\$50	
Various Service Fees		
Outgoing Wire Fee	\$15	
Overnight Fee (Outgoing Checks)	\$10	
Bounced Checks	\$20	<i>charge for any incoming check that is deposited into an account with insufficient funds and then returned by the bank</i>
Stop Payments	\$20	<i>charged when a stop payment is requested on an outgoing check</i>
Legal Transfers	\$100	<i>charged when a transfer requiring legal documentation is completed</i>
Legal Returns	\$75	<i>certificates returned to a customer due to a "not in good order" status being in effect for more than 45 days</i>
Physical Reorganizations	\$45	<i>charged when a certificate is deposited after the action date on a mandatory reorganization has passed</i>
Restricted Stock Transactions	\$165	<i>includes legal review and opening the window for the customer to sell the restricted security</i>
Safekeeping	\$5	<i>monthly per certificate charge for the physical custody of customer positions</i>

Various Service Fees (cont'd)		
Share Class Conversions	\$10	<i>per position charge to convert mutual fund share class</i>
Transfer & Ship - DRS Eligible	\$15	<i>charged for re-registering a security directly with the transfer agent</i>
Transfer & Ship - Non-DRS Eligible	\$225	<i>charged (per certificate) when a customer requests receipt of a physical certificate</i>
Mailgrams	\$5	<i>sent as a result of a trade related obligation or margin deficiency that requires communication to the customer</i>
Trade Extensions	\$15	<i>requests on behalf of customers for more time for payment/delivery of a security transaction</i>
Transfer of Assets	\$35	<i>charge for transferring all assets out of an account</i>

We encourage you to ask your financial professional for further clarification regarding any of the fees and expenses referenced above. It is important that you have a complete understanding of all costs associated with your account.

† Transaction fees are in addition to any applicable commission charges

*Additional \$10 surcharge (\$26 Total) for certain fund families including, but not limited to, CGM, Dimensional Fund Advisors (DFA), Dodge & Cox, Sequoia, and Vanguard

**Additional fee ranging from \$20-\$100 charged by the transfer agent for transferring an alternative investment into a brokerage account