

# SCHEDULE OF MAXIMUM CHARGES

Your investment advisor has entered into an agreement with Pershing Advisor Solutions LLC (Pershing Advisor Solutions) to provide certain services related to your brokerage account for a fee. Below is the schedule of maximum charges for these services which are applied to your account on either a transaction or asset-level basis. Please note that any changes in this pricing agreement will take effect after 30 days written notice.

**In many instances, your investment advisor has negotiated lower rates on your behalf. Should you have any questions, please contact your investment advisor.**

## TRANSACTION-BASED PRICING

TRADING SERVICES	FEE	ADDITIONAL SERVICES	FEE
<b>Equities/ETF</b>	\$.16 per share <sup>1</sup>	Foreign Currency Deposit Charge	5%
<b>Fixed Income Transactions</b>	\$65.00 per ticket	Account Termination	\$150.00 per account
<b>Mutual Funds<sup>2</sup></b>		Compensatory Interest for Failed Trades	Pass through
Mutual Fund Exchanges	\$30.00 per exchange	Cash Due Interest	Pershing Base Lending Rate + 1.00% <sup>6</sup>
No Load Funds and Load Funds	\$45.00 per ticket <sup>3</sup>	DK Interest	Pass through
No-Transaction-Fee Funds	No charge	Direct Registration System (DRS) Transfer Out	\$20 per item
<b>Options</b>	\$3.50 per contract <sup>1</sup>	<b>No-Transaction-Fee (NTF) FundVest® Early Redemption</b>	
Precious Metals	\$40.00 per transaction	Non-Retirement Account	\$100.00 per event
Unit Investment Trusts	\$70.00 per transaction	Pershing LLC Retirement Account (as custodian)	\$100.00 per event
Periodic Investments	\$30.00 per event	<b>Foreign Receives and Delivers</b>	
<b>CLEARANCE-ONLY FEES (TRADEAWAYS)<sup>4</sup></b>	<b>FEE</b>	Euroclear	\$70.00 per item
Equities	\$45.00 per ticket	All Other Foreign Agents	\$90.00 per item
Fixed Income	\$45.00 per ticket	<b>Safekeeping (Physical Certificates)</b>	
Options (CMTA)	\$45.00 per ticket	U.S. Securities	\$9.00 per security, per month
<b>CORESTONE ACCOUNT®</b>	<b>FEE<sup>5</sup></b>	Foreign Securities	\$9.00 per security, per month
Silver Account	\$25.00 per year <sup>10</sup>	Register and Ship Securities	\$50.00 per event
Silver Plus Account	\$75.00 per year	Legal Transfers	\$400.00 per event
Gold Account	\$125.00 per year	Unrelated Business Taxable Income Tax Preparation and Return Filing	\$400.00 per return
Platinum Account	\$175.00 per year	<b>Option Exercise and Assignment</b>	
Corporate Gold Account	\$175.00 per year	Currency Options	\$300.00 per notification
Corporate Platinum Account	\$275.00 per year	Equity Options	\$40.00 per notification
<b>RETIREMENT AND SAVINGS ACCOUNTS</b>	<b>FEE</b>	Wired Funds	\$30.00 per event
Annual Maintenance		<b>Paper Subscription Fee<sup>8</sup></b>	
IRA, Roth IRA, Education Savings Account, 5305-SEP	\$45.00 per account, per year (at end of the calendar year)	Paper delivery of account notifications	\$25.00 per month
All other plans, including 401(k)	\$60.00 per account, per year (at end of the calendar year)	Paper check processing fee	\$25.00 per check
Qualified Retirement Plan and 403(b)(7) loans	\$60.00 per loan	Paper tax statement delivery fee	\$25.00 per statement
Roth IRA Conversions	\$35.00 per conversion	<b>Checking</b>	
<b>MARGIN DEBIT</b>	<b>FEE</b>	Overnight Delivery Fee <sup>7</sup>	\$50.00 per event
Interest Rate (USD)	Pershing Base Lending Rate + 2.25% <sup>6</sup>	Bounced Checks	\$30.00 per event
Interest Rate (Non-USD)	Central Bank Target Rate + 5.00%	Personal – Reorder	\$10.00 per event
Margin Extensions	\$25.00 per event	Carbon Copy - Initial order	\$20.00 per event
Non-Purpose Loans	Prime +3%	Carbon Copy – Reorder	\$30.00 per event
<b>ALTERNATIVE INVESTMENT NETWORK</b>	<b>FEE</b>	Business – Initial Reorder	\$55.00 per event
Annual Administration	\$300.00 per position	Business - Reorder	\$45.00 per event
Eligibility Review	\$500.00 per review	Business – Binder	\$25.00 per event
Redemption	\$75.00 per position, per year (at end of the calendar year)	Retrieve Copy of Paid Checks	\$4.00 per event
Re-registration	\$75.00 per position, per year (at end of the calendar year)	Cash Advance Fee (non-ATM)	0.50% of principal (\$4.00 minimum)
Subscription/Transaction	\$75.00 per purchase	Retrieve Copy of Paid Debit Card Draft	\$4.00 per event
<b>GLOBAL EXECUTION, CLEARANCE AND FOREIGN SETTLEMENT SERVICES</b>	<b>FEE</b>	Checking Stop Payment (non-Corestone Account)	\$20.00 per event
Foreign Execution Services	75 bps	Precious Metals Storage	150 bps (of market value per annum billed forward on a quarterly basis)
Foreign Settlement Services	\$150.00	Foreign Transaction Fee	2% of transaction
Foreign Exchange	80 bps per spread	Overnight Debit Card or Checkbook Fee	\$50 per event
		Precious Metals Delivery	Pass-through
		<b>Optional Services</b>	
		Bond Redemption fee	\$20 per event
		Bond Redemption Notification fee	\$2.00 per notification
		Books and Records Client Notification	\$3.00 per notification plus postage
		Change of Address Notification	\$3.00 per notification plus postage
		Good ‘til Canceled Notification	\$2.00 per notification
		Shareholder Disclosure Notification, General Meeting Announcements and Proxy Voting	\$2.00 per notification

## ASSET-BASED PRICING

Asset-based pricing is an alternative to traditional transaction-based pricing. Contact your investment advisor if you have questions about which method applies to your account(s). In lieu of the transaction-based pricing noted above, your account may be assessed an asset-based fee derived from "eligible" assets in those accounts held by Pershing Advisor Solutions for you, in accordance with the schedule below.

ASSET-BASED FEE SCHEDULE	FEE <sup>9</sup>
Maximum per tier	100 basis points (bps), annually

CORESTONE™ ACCOUNT	FEE <sup>5</sup>
Silver Account	\$25.00 per year <sup>10</sup>
Silver Plus Account	\$75.00 per year
Gold Account	\$125.00 per year
Platinum Account	\$175.00 per year
Corporate Gold Account	\$175.00 per year
Corporate Platinum Account	\$275.00 per year

RETIREMENT AND SAVINGS ACCOUNTS	FEE
<b>Annual Maintenance</b>	
IRA, Roth IRA, Education Savings Account, 5305-SEP	\$45.00 per account, per year (at end of the calendar year)
All other plans, including 401(k)	\$60.00 per account, per year (at end of the calendar year)
Qualified Retirement Plan and 403(b)(7) Loans	\$60.00 per loan
Roth IRA Conversions	\$35.00 per conversion

MARGIN DEBIT	FEE
Interest Rate (USD)	Pershing Base Lending Rate + 2.25% <sup>6</sup>
Interest Rate (Non-USD)	Central Bank Target Rate + 5.00%
Margin Extensions	\$25.00 per event
Non-Purpose Loans	Prime +3%

ALTERNATIVE INVESTMENT NETWORK	FEE
Annual Administration	\$300.00 per position
Eligibility Review	\$500.00 per review
Redemption	\$75.00 per position, per year (at end of the calendar year)
Re-registration	\$75.00 per position, per year (at end of the calendar year)
Subscription/Transaction	\$75.00 per purchase

GLOBAL EXECUTION, CLEARANCE AND FOREIGN SETTLEMENT SERVICES	FEE
Foreign Execution Services	75 bps
Foreign Settlement Services	\$150.00
Foreign Exchange	80 bps per spread

**Asset-based brokerage charge on eligible assets in the account will be billed on a quarterly or monthly basis in advance or in arrears, based on client preference.**

ADDITIONAL SERVICES	FEE
Foreign Currency Deposit Charge	5%
Account Termination	150.00 per account
Cash Due Interest	Pershing Base Lending Rate + 1.00% <sup>6</sup>
DK Interest	Pass through
Direct Registration System (DRS) Transfer Out	\$20 per item

### No-Transaction-Fee (NTF) FundVest Early Redemption

Non-Retirement Account	\$100.00 per event
Pershing LLC Retirement Account (as custodian)	\$100.00 per event

### Foreign Receives and Delivers

Euroclear	\$70.00 per item
All Other Foreign Agents	\$90.00 per item

### Safekeeping (Physical Certificates)

U.S. Securities	\$9.00 per security, per month
Foreign Securities	\$9.00 per security, per month
Register and Ship Securities	\$50.00 per event
Legal Transfers	\$400.00 per event
Unrelated Business Taxable Income Tax Preparation and Return Filing	\$400.00 per return

### Option Exercise and Assignment

Currency Options	\$300.00 per notification
Equity Options	\$40.00 per notification
Wired Funds	\$30.00 per event

### Paper Subscription Fee<sup>8</sup>

Paper delivery of account notifications	\$25.00 per month
Paper check processing fee	\$25.00 per check
Paper tax statement delivery fee	\$25.00 per statement

### Checking

Overnight Delivery Fee <sup>7</sup>	\$50.00 per event
Bounced Checks	\$30.00 per event
Personal - Reorder	\$10.00 per event
Carbon Copy - Initial order	\$20.00 per event
Carbon Copy - Reorder	\$30.00 per event
Business - Initial Reorder	\$55.00 per event
Business - Reorder	\$45.00 per event
Business - Binder	\$25.00 per event
Retrieve Copy of Paid Checks	\$4.00 per event
Foreign Transaction Fee	2% of transaction
Overnight Debit Card or Checkbook Fee	\$50 per event
Checking Stop Payment (non-Corestone Account)	\$20.00 per event
Precious Metals Storage Fee	150 bps (of market value per annum billed forward on a quarterly basis)
Precious Metals Delivery Fee	Pass-through

### Optional Services:

Bond Redemption fee	\$20 per event
Bond Redemption Notification	\$2.00 per notification
Books and Records Client Notification	\$3.00 per notification plus postage
Change of Address Notification	\$3.00 per notification plus postage

Good 'til Canceled Notification	\$2.00 per notification
Shareholder Disclosure Notification, General Meeting Announcements and Proxy Voting	\$2.00 per notification

#### NO-TRANSACTION-FEE MUTUAL FUND PROGRAM CRITERIA

ACCOUNT TYPE	INITIAL MINIMUM PURCHASE	
Non-Retirement Account	\$7,500	If the initial minimum purchase requirement is not met, then the mutual fund ticket charge quoted for No Load and Load Funds at Net Asset Value (under Trading Services of the Transaction-Based Pricing section) will be charged to the account on both the buy and sell tickets. A minimum holding period of six months applies
Pershing LLC Retirement Account	\$1,000	

Non-U.S. Currency Balances: Pershing reserves the right to charge a fee on non-USD positions. The current listing of currencies and rates can be secured through Advisor's Pershing Relationship Manager. Market conditions will continue to be monitored and changes to rates will be announced as necessary.

<sup>1</sup> A minimum charge per transaction of \$50.00 applies.

<sup>2</sup> Initial minimum purchase is required. See the prospectus for the initial minimum purchase and redemption requirements.

<sup>3</sup> Certain non-FundVest funds are subject to a maximum charge of \$50.00 per transaction.

<sup>4</sup> Those trades executed for your account with your assets through broker-dealers other than Pershing Advisor Solutions.

<sup>5</sup> Fees charged on anniversary of account opening.

<sup>6</sup> The Pershing Base Lending Rate for each currency will be set with reference to commercially recognized interest rates, industry conditions relating to the extension of credit, and general credit market conditions. For the current Pershing Base Lending Rate, please contact your investment advisor.

<sup>7</sup> For outgoing account transfers via check of \$250,000 or more, overnight delivery is mandatory.

<sup>8</sup> Subscription fee will be applied if an account receives any notification (including, but not limited to statements, tax statements, trade confirmations, debit advices or other notifications that are eligible for electronic delivery). You can avoid the paper surcharge by choosing electronic delivery. Please visit the Investor Portal ([www.investor.pershing.com](http://www.investor.pershing.com)) to register and enroll.

<sup>9</sup> A minimum fee of \$1,000 per account, per year, applies.

<sup>10</sup> Waived for accounts with \$25,000 in money market funds

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