2024 Client Brokerage Fee Schedule for NFS Accounts

Retirement Account Fees	Amount	Frequency
Traditional IRA, Roth IRA, SEP IRA, Educational Savings Accounts	$35.00	Annual
Profit Sharing, Individual K and Money Purchase Prototypes "Premiere Select Retirement Plans"	$35.00	Charged at set up, then annually
Investment Advisory—Wrap Accounts	$0	
DirectChoice IRA	$0	
Mutual Fund Only IRA	$10	Annual
Account Termination	$125.00	Transaction
Conversion from existing IRA to DirectChoice Mutual Fund Only IRA	$50.00	Transaction
QRP & 403(b) Loan	$50.00	Transaction

Account Service Fees	Amount	Frequency
Account Low Balance (Statement Paper Fee)	$10.00[1,2]	Annual; In June if account < $100 and not enrolled in eDelivery statements
Alt. Investments—Registered Products	$35.00	Annual (max $500/yr.)
Alt. Investments—Unregistered Products	$125.00	Annual (max $500/yr.)
Alt. Investments—Transfer/ Re-registered Products	$50.00	Transaction
Cash Due Interest on Debit Balances	Current Rate[6]	Monthly
Certificate Safekeeping (per Certificate)	$5.00	Monthly
Check Stop Payment Fee	$15.00	Transaction
DRS (Direct Registration System) Transfer	$10.00	Transaction
Fed Funds Wire Transfer	$15.00	Transaction
Inactive Account Fee—MF Only Account, DirectChoice	$0	
Inactive Account Fee—Retail Brokerage Accounts	$50.00[3]	Annual
Insufficient Funds (Return Check/ACH Debit)	$15.00	Transaction
Margin/Regulation T Extension	$12.00	Transaction
Mutual Fund Surcharge (charged in addition to standard trading fee on select funds)	$10.00	Transaction
Options Assignment	$15.00[3]	Transaction
NTF mutual fund/ETF trade[8]	$0	
Overnight Delivery of Check	$12.00[3]	Transaction
Overnight Delivery of Check (Saturday)	$12.00[3]	Transaction
Outgoing Account Transfer Fee (Non-Retirement Account)	$150.00[3]	Transaction
Paper Surcharge (Trade Confirmation)	$1.50[4]	Transaction
Regulatory Transaction Fee	Pass Thru[5]	Transaction
UBTI Tax Return Filing	$75.00	Annual, per CUSIP

Checking Fees Assessed To Client Accounts	Amount	Frequency
Select Access Account (Cash Management)	$0	
Select Access Account (Checkwriting)	$0	
Select Access Account (Visa Debit Card Upgrade)	$25.00	Annual
Premier Access Account (ACH, Bill Pay, Checking, and Visa Rewards Debit Card)	$100.00	Annual
Premier Access Account (Metal Card Upgrade)	$5.00	Annual
Brokerage Access Account (no debit card) (grandfathered only, no new accounts)	$0	

Margin Accounts (Rates As Of 2/23)[3,6]	
Debit Balance	**Interest Rate**
$0 to $9,999.99; NFBLR +	2.50%
$10,000.00 to $24,999.99; NFBLR +	2.25%
$25,000.00 to $99,999.99; NFBLR +	1.25%
$100,000.00 to $499,999.99; NFBLR +	0.75%
$500,000.00 and above; NFBLR +	0.50%

Trading Fees — Wealth Management Platform: Advisor Managed Portfolios (AMP Client Pay Tickets accounts)[7]	Amount	Frequency
Equity/ETF	$7.00	Transaction
Mutual Funds—Load @ NAV	$7.00	Transaction
Mutual Funds—No Load	$7.00	Transaction
Mutual Fund PIP/SWP	$0	
Mutual Fund Exchange	$0	
Mutual Fund Surcharge (charged in addition to standard trading fee on select funds)	$10.00	Transaction
Fixed Income	$7.00	Transaction
UIT	$7.00	Transaction
Options	$7.00	Transaction

Commission Schedule - Brokerage Accounts	
Equity	Up to 5% of principal ($35 minimum)
Mutual Funds	No Load Purchase/Redemption and Load Redemption: up to $13[3] Load Purchase: $0
Fixed Income/UIT	Up to 2.75% of principal ($45 minimum)
Options	Up to $50/contract on the first two contracts, plus $5 per contract thereafter ($45 minimum)

1 Fee waived for Investment Advisory Accounts.
2 A fee assessed by Osaic Wealth and not NFS.
3 Osaic Wealth adds an additional amount ("markup") on fees imposed by NFS.
4 Fee does not apply to electronic or quarterly confirms.
5 Regulatory fee is assessed on proceeds from most equity and options sell transactions.
6 Contact your Financial Professional for current rates.
7 For AMP No Transaction Fee accounts, all trading fees to client are $0.
8 All custodian requirements for inclusion into NTF program must be met including enrollment of CUSIP into NTF program at the time of original purchase and minimum holding periods. Contact your Financial Professional for full program requirements.

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. 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.