



2026 Client Brokerage Fee Schedule for NFS Accounts

Effective 2/1/26

Retirement Account Fees	Amount	Frequency
IRA, Rollover, Roth, SEP, SIMPLE (“Premiere Select IRA”) – Investment Advisory Accounts	\$0	Annual
IRA, Rollover, Roth, SEP, SIMPLE (“Premiere Select IRA”) – Commission Based Accounts	\$35.00	Annual
Profit Sharing and Money Purchase Prototypes (“Premiere Select Plan”)	\$35.00	Annual
DirectChoice IRA	\$0	
Mutual Fund Only IRA (non-DirectChoice)	\$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
Alt. Investments – Registered Products	\$35.00	Annual (max \$500/yr.)
Alt. Investments – Unregistered Products	\$125.00	Annual (max \$500/yr.)
Alt. Investments – Purchase/Redemption/Re-Registration (Transfer)	\$50.00	Transaction
Cash Due Interest on Debit Balances	Current Rate ^{1,3}	Monthly
Certificate Safekeeping (per Certificate)	\$5.00	Monthly
Fed Funds Wire Transfer	\$15.00	Transaction
Foreign Securities Transfer	Pass Thru	Transaction
Inactive Account/Custody Fee – MF Only Account, DirectChoice	\$0 ²	
Inactive Account/Custody Fee – Retail Brokerage Accounts	\$50.00 ³	Annual
Insufficient Funds (Return Check/ACH Debit)	\$15.00	Transaction
Mutual Fund Surcharge (charged in addition to standard trading fee on select funds)	\$10.00	Transaction
Options Assignment	\$7.00 ³	Transaction
NTF mutual fund/ETF trade ⁴	\$0	
Overnight Delivery of Check	\$12.00 ³	Transaction
Outgoing Account Transfer Fee (Non-Retirement Account)	\$150.00 ³	Transaction
Paper enrollment of statements, trade confirmations or prospectuses ³	\$4.50 ²	Quarterly, in arrears
Regulatory Transaction Fee	Pass Thru ⁵	Transaction
UBTI/990T Tax Filing Fee	\$75.00	Annual, per CUSIP

* DirectChoice accounts are exempt

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)	\$10.00	Annual

Margin Accounts (Rates as of 1/26) ^{1,3}	
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) ⁶	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) ⁷
Mutual Funds	No Load Purchase/Redemption and Load Redemption: up to \$13 ³ Load Purchase: \$0 Exchanges/PIP/SWP: \$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 Contact your Financial Professional for current rates.

2 Fee is automatically charged \$50, but will be rebated in January if account only holds mutual funds

3 Osaic Wealth adds an additional amount ("markup") on fees imposed by NFS.

4 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.

5 Regulatory fee is assessed on proceeds from most equity and options sell transactions.

6 For WMP AMP wrap accounts, mutual fund surcharge of \$10 will be assessed to the trade, if applicable (charged on select mutual funds), but all other standard trading fees to client are \$0.

7 If minimum fee is charged the commission may exceed 5% of principal.

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.

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