



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 – Purchase/Redemption/Re-Registration (Transfer) | \$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 | \$7.00 ³ | Transaction |
| NTF mutual fund/ETF trade ⁸ | \$0 | |
| Overnight Delivery of Check | \$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) | \$10.00 | Annual |

| Margin Accounts (Rates as of 8/24) ^{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 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.

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.

Securities and investment advisory services are offered through Osaic Wealth, Inc., broker-dealer, registered investment adviser and member of FINRA and SIPC. Osaic Wealth, Inc. is separately owned and other entities and/or marketing names, products or services referenced here are independent of Osaic Wealth, Inc.