



# Osaic FS Brokerage Fee Schedule for NFS Accounts

**EFFECTIVE OCTOBER 1, 2024**

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
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 <sup>4</sup>	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 <sup>1</sup>	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 <sup>1</sup>	Transaction
NTF mutual fund/ETF trade <sup>6</sup>	\$0	
Overnight Delivery of Check	\$12.00 <sup>1</sup>	Transaction
Outgoing Account Transfer Fee (Non-Retirement Account)	\$150.00 <sup>1</sup>	Transaction
Paper Surcharge	\$4.50 <sup>2</sup>	Quarterly
Regulatory Transaction Fee	Pass Thru <sup>3</sup>	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 10/1/2024) <sup>1,4</sup>	
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	Amount		Frequency
	Custom Wealth Advantage Accounts	WealthLinc Access Accounts	
Equity/ETF	\$7.00	\$0	Transaction
Mutual Funds—Load @ NAV	\$7.00	\$0	Transaction
Mutual Funds—No Load	\$7.00	\$0	Transaction
Mutual Fund PIP/SWP	\$0	\$0	
Mutual Fund Exchange	\$0	\$0	
Mutual Fund Surcharge <sup>5</sup>	\$10.00	\$10.00	Transaction
Fixed Income	\$7.00	\$0	Transaction
UIT	\$7.00	\$0	Transaction
Options	\$7.00	\$0	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 <sup>1</sup> 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 Includes an additional amount ("markup") added by Osaic FS on fees imposed by NFS.
- 2 Fee applies for accounts that have elected to receive paper delivery of account statements and/or trade confirmations. Please contact your Financial Professional for information about eDelivery.
- 3 Regulatory fee is assessed on proceeds from most equity and options sell transactions.
- 4 Please contact your Financial Professional for current rates.
- 5 Charged in addition to standard Trading Fee on select funds. Please contact your Financial Professional for more information.
- 6 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. Please 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 Financial Professional for additional details.

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