

Cetera Wealth Services, LLC believes that it is appropriate to set out those fees, which may affect your account(s), but are not generally itemized on your printed confirmations and statements. These fees are subject to change with notice.

<b>Annual Account Fees</b>	
Standard Brokerage Account <sup>1</sup>	\$50 annually
UGMA/UTMA Account <sup>1</sup>	\$25 annually
Individual Retirement Account (IRA) <sup>2</sup>	\$50 annually
Health Savings Account	\$35 annually
Premier Select Individual 401k	\$35 annually

<b>Transactions and Events</b>	
Mutual Fund Exchanges	\$2.95 per transaction
Mutual Fund Share Class Conversions	\$0 per transaction
Mutual Fund Surcharge (if applicable)	\$20 per purchase
Dividend Reinvestments	\$0 per transaction
Service Charge (confirm and processing)	\$5 per transaction
Trade Correction - \$20 cancel/\$20 rebill	up to \$40 per event
Security Pre-Refunding	\$5 per event
Municipal Bond Defeasance	\$0 per event
Redemption - T-Bills, Bonds	\$5 per transaction
Redemption - Unit Investment Trusts, Others	\$20 per transaction
Redemption - Physical Certificate (Including T-Bills)	\$20 per certificate
Section 31 SEC/FINRA Security Transaction Fee - Activity Fee <sup>3</sup>	At cost
Restricted Stock Transactions (full service)	\$150 per action
Unauthorized Short Sales	\$200 per action

<b>Transfers</b>	
Direct Registration Service (DRS) Transfer and Ship	\$15 per action
Legal Transfer	\$150 per transfer
Legal Return	\$75 per return
Foreign Securities Transfer	Pass through fees
Precious Metals Transfer and Delivery	Pass through fees
Non-Retirement Outgoing Account Transfer Fee (ACAT or Non-ACAT)	\$160 per transfer

<b>Banking</b>	
Non-IRA Outgoing Wire Transfer - Domestic	\$25 per wire
IRA Outgoing Wire Transfer – Domestic	\$15 per wire
Bounced/Returned Check Deposited to Standard Brokerage Account	\$25 per check
Bounced/Returned Check Deposited to Select Access/Premier Access	\$15 per check
Stop Payment Check Issued from Standard Brokerage Account	\$25 per stop
Stop Payment Check Issued from Select Access/Premier Access	\$15 per stop
Foreign Exchange - executed through NFS	\$15 in addition to settlement and execution
Foreign Exchange - executed away from NFS	\$40 in addition to settlement and execution
ADR Conversions	\$65.00 per event
Physical Certificate Issuance <sup>4</sup>	\$500 per certificate
Physical Re-org Fee	\$150 per event

<b>Mail and Paper Fees</b>	
Mailgram Fee	\$5 per event
Outgoing Express Mail	\$25 per event
Paper Account Fee	\$3 per month

<b>Other Operational and Service Fees</b>	
HSA Termination Fee	\$125 per account
IRA Termination Fee	\$125 per account
Self-Employed 401k (Premier Select Retirement Pan) Termination	\$125 per account
Trade/Margin Extension Fee	\$15 per event
Safekeeping Fee <sup>5</sup>	\$15 per certificate per month
Foreign Safekeeping	\$15 per position per month
990T Service Fee	\$300 per event
Precious Metals Storage Fee	50 basis points
Physical Stock Certificate Processing (including image, process and forward to the DTC)	\$9.45 per certificate

<b>Alternative Investment Fees<sup>6</sup></b>	
Alternative Buy (initial and subsequent) or Sale	\$50 per purchase or sale
Alternative Annual Custody and Valuation - Registered Investments	\$35 per holding
Alternative Annual Custody and Valuation - Non-Registered Investments	\$125 per holding
Alternative Investment Transfer/Re-registration Fee	\$50 per holding
Alternative Investment General Partnership/Transfer Agent Re-registrations	Pass through
Document Review Fee	\$100 per security

<b>Cash Management Annual Fees</b>	
Select Access (a la carte pricing)	
ACH Direct Deposit/ Debit Bill Pay <sup>7</sup>	\$10
Check Writing	Additional \$5
Visa Debit Card	Additional \$5
Premier Access	\$100

<b>Interest Charged on Debit Balances</b>	
<b>Average Debit Balance</b>	<b>Interest Rate Above National Financial Base Lending Rate (NFBLR)</b>
\$0 - \$9,999.99	2.5%
\$10,000- \$24,999.99	2.25%
\$25,000 - \$49,999.99	2.00%
\$50,000 - \$99,999.99	1.75%
\$100,000 - \$499,999.99	1.25%
\$500,000 - \$999,999.99	0.25%
\$1,000,000 and over	0%
<b>Cash Debit Balance (non-margin)</b>	<b>Interest Rate Charged (annualized)</b>
All dollar amounts	2.50% above NFBLR

Fee is waived under the following:

- If account has one executable trade annually. Inclusive of mutual fund PIPs, SWIPs, mutual fund exchange as well as equity dividend reinvestment and margin interest.
- Account is any of the following: In certain advisory programs, prototype or non-prototype retirement plan or holds an illiquid alternative investment.
- Account had an account value of \$250,000 or greater the day the fee is assessed, a Bank Deposit Sweep Balance of \$10,000 or greater or the account is enrolled in the Premier Cash Management program.

<sup>2</sup> Fee is waived under the following:

- IRA with an account value of \$250,000 or greater the day the fee is assessed.
- IRA is a fee-based managed account
- IRAs which hold only mutual funds and/or cash with the following criteria (house accounts do not apply)
  - An initial account opening value of less than \$25,000
  - IRA account value of less than \$50,000 the date the fee is assessed if opened after October 2020
  - Limited to one account per registration per Social Security Number

<sup>3</sup> This fee is based on the volume of securities that are sold and designed to recover the costs incurred by the government, including the SEC, for supervising and regulating the securities markets and securities professionals.

<sup>4</sup> Other charges may apply, such as rush delivery fees.

<sup>5</sup> Covers deposit, custody and withdrawal. Only charged on those securities eligible to be held in street name.

<sup>6</sup> Includes, but not limited to, limited partnerships (non-exchange), non-traded REITS, and private equity/debt. The Alternative Annual Custody and Valuation Fee is charged per position but shall be capped at \$500 per account per year.

<sup>7</sup> Fee is waived for the following:

- Account had an account value of \$250,000 or greater the day the fee is assessed
- Account is a fee-based managed account