



## FlexMAP Partners Ancillary Charges

### Fidelity (FIWS)

Equities	
Domestic Online Orders	Fee Amount
For householded accounts under \$1M which are enrolled for eDelivery and all householded accounts over \$1M (plus \$0.01 per share for every share over 10,000 shares)	\$4.95
For householded accounts under \$1M that are not enrolled in eDelivery (plus \$0.015 per share for every share over 1,000 shares)	\$12.95
Domestic Manual Order via Trading Desk (includes any broker assistance through the order process)	\$0.05 per share with minimum of \$29.95

International	
International (USD settlement)	<p>Equity Component of the Trade:</p> <ul style="list-style-type: none"> <li>• \$40.00 flat rate plus 30 bps on principal (except for Canada)</li> <li>• \$0.03 per share if share price is greater than \$1.00 (Canada)</li> <li>• \$0.01 per share if share price is less than \$1.00</li> </ul> <p>Foreign Exchange (FX) Component of Trade (included in price of trade):</p> <ul style="list-style-type: none"> <li>• .06% of principal (Canada)</li> <li>• .30% of principal (all others)</li> </ul>
International (local currency settlement – direct customer charge)	See International Schedule addendum

Trade Here, Settle Anywhere Orders (DVP Accounts):	
Domestic	\$0.03 per share
International (direct customer charge)	Negotiated basis

Orders Placed Online Using Algorithmic Strategies (Direct Customer Charge)	
Basic	\$0.00 per share premium above the regular equity rate
Premium and Fidelity ATS (DarkSweep®)	\$.015 per share premium above the regular equity rate

Step-in Orders	
	\$10.00 additional fee above domestic online rates

Exchange-traded Funds (ETFs)	
Online orders 65 iShare® ETFs and the Fidelity® Nasdaq Composite Index® Tracking Fund (ONEQ)	\$0.00
Online order for Fidelity sector ETFs	\$0.00

<b>Online ETF Orders (Excluding the ETFs Referenced Above)</b>	
For householded accounts under \$1M which are enrolled for eDelivery and all householded accounts over \$1M (plus \$0.01 per share for every share of 10,000 shares)	\$4.95
For householded accounts under \$1M that are not enrolled in eDelivery (plus \$0.015 per share for every share over 1,000 shares)	\$12.95

<b>Manual Orders via Trading Desk (Includes Any Broker Assistance Through the Order Process)</b>	
	\$0.05 per share with a minimum of \$29.95

<b>Mutual Funds (Including Money Markets)</b>	
<b>No Transaction Fee ("NTF") Funds</b>	
Fidelity retail funds	No transaction fee
Fidelity advisor funds	No transaction fee
Fidelity money market funds	No transaction fee
Non-Fidelity funds that participate in NTF program	No transaction fee

<b>Transaction Fee ("TF") Funds</b>	
A \$20.00 additional fee above TF rates will apply on buy side transactions for certain fund families. Contact your sales representative, relationship manager, or check WealthCentral for a listing of impacted fund families.	
Non-Fidelity load funds that do not participate in NTF program (no-load) <ul style="list-style-type: none"> <li>• Periodic Investment Plan (PIP) Transactions</li> <li>• Systematic Withdrawal Plan (SWP) Transactions</li> </ul>	\$30.00 flat ticket \$5.00 flat ticket \$5.00 flat ticket
Non-Fidelity load funds with a front-end or back-end sales charge	No transaction fee
Non-Fidelity load funds with a front-end or back-end sales charge, where a load waiver applies (direct customer charge)	\$30.00 flat ticket

<b>Fixed Income – Direct Customer Charge</b>	
<b>Principal Business</b>	
Municipal bonds, corporate bonds, certificates of deposit, government bonds (including agencies), mortgage-backed securities and U.S. treasury and related securities, commercial paper, and structured notes	Competitive basis
Government auction orders (notes and bonds)	\$50.00 per order
Government treasury bills auction orders	\$0.00 per order
Variable rate demand notes (VRDN)	\$0.00 per order
Variable rate demand obligation (VRDO)	\$0.00 per order
International (USD settlement)	Negotiated basis (includes FX charge)
International (local currency settlement)	Negotiated basis (includes FX charge, where applicable)

<b>Agency Business</b>	
Crossing fee	\$30.00 per side of the order
Auction rate securities	\$50.00 per order
Exchange-traded fixed income securities	\$2.50 per bond with \$40.00 minimum per order

<b>Options</b>	
All orders	\$4.95 plus \$0.65 per contract

**Other Securities**

Unit investment trust (direct customer charge)	\$30.00 per order
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**Margin Borrowing – Direct Customer Charge**

Average debit balance	Interest rate basis FABLR
\$0.00 - \$9,999.00	FABLR + 2.00%
\$10,000.00 - \$24,999.00	FABLR + 1.50%
\$25,000.00 - \$49,999.00	FABLR + 1.00%
\$50,000.00 - \$249,999.00	FABLR + 0.75%
\$250,000.00 - \$999,999.00	FABLR + 0.50%
\$1,000,000.00 - \$4,999,999.00	FABLR + 0.25%
\$5,000,000.00+	FABLR + 0.20%

**Alternative Investments – Direct Customer Charge**

Buys/sells	\$100.00 per transaction
Transfers/re-registrations	\$25.00 per transaction
Annual custody fee (maximum account charge of \$150.00)	\$50.00 per position

**Commissions, Transaction Fees, and Handling Fees**

**Basic Pricing** – Accounts will have basic pricing unless your financial professional has agreed with Schwab to alternative pricing or requested alternative pricing, where available. Additional information can be found at [schwab.com/aspricingguide](http://schwab.com/aspricingguide).

**Alternative Pricing** – Is pricing that has been agreed to by Schwab and your financial professional or that is otherwise available to you upon your financial professional’s request. Alternative pricing rates are generally lower than basic pricing rates, but may be higher. Alternative pricing rates will not exceed the highest alternative pricing rates listed in this document. Schwab reserves the right, but has no obligation, to negotiate alternative pricing with your financial professional. Additional information can be found at [schwab.com/aspricingguide](http://schwab.com/aspricingguide).

**Stocks and ETFs**

Electronic Trades	<p>\$0.00</p> <p>Alternative pricing – will not exceed the greater of:</p> <ul style="list-style-type: none"> <li>• \$0.12 per share, or</li> <li>• 10% of principal, or</li> <li>• \$50.00 minimum</li> </ul>
Broker-assisted Trades	<p><b>For Stocks \$1.00 per Share or Over*</b></p> <p><b>Minimum</b> – Greater of:</p> <ul style="list-style-type: none"> <li>• \$39.00 or</li> <li>• \$0.09 per share on first 1,000 shares plus                             <ul style="list-style-type: none"> <li>» \$0.04 per share for stocks priced \$1.00-\$4.99</li> <li>» \$0.05 per share for stocks priced \$5.00 or greater</li> </ul> </li> </ul> <p><b>Maximum</b></p> <ul style="list-style-type: none"> <li>• \$55.00 for the first 100 shares plus \$0.55 per share thereafter</li> </ul> <p>* Excluding non-U.S. ETFs, which are available only to non-U.S. residents.</p>
\$0.00 - \$2,499.00	\$30.00 + 1.70% of principal
\$2,500.00 - \$6,249.00	\$56.00 + 0.66% of principal
\$6,250.00 - \$19,999.00	\$76.00 + 0.34% of principal
\$20,000.00 - \$49,999.00	\$100.00 + 0.22% of principal
\$50,000.00 - \$499,999.00	\$155.00 + 0.11% of principal
\$500,000.00 +	\$255.00 + 0.09% of principal
All transaction sizes	<p><b>For Stocks Less Than \$1.00 per Share*</b></p> <p>\$39.00 + 4% of principal</p> <p>Alternative pricing for each executed trade will not exceed the greater of:</p> <ul style="list-style-type: none"> <li>• \$0.55 per share, or</li> <li>• 10% of principal, or</li> <li>• \$100.00 minimum</li> </ul> <p>*Excluding non-U.S. ETFs, which are available only to non-U.S. residents.</p>

<b>Mutual Funds</b>	
<b>NTF Funds</b>	
Mutual Fund OneSource® service (including Schwab Funds®)	\$0.00 Trade orders placed through a broker may incur a \$25.00 service charge for accounts enrolled with Schwab and managed by a financial professional.
Short-term Redemption Fee (held for 90 days or less)	\$49.95

<b>Mutual Fund Transaction-fee Funds</b>	
Electronic Trades	\$45.00 \$25.00 – Reduced transaction fee
Broker-assisted Trades	\$65.00 \$45.00 – Reduced transaction fee  Alternative pricing may be as high as \$45.00

<b>Options</b>	
Electronic Trades – Executed Contracts	\$0.00 base commission \$0.65 per-contract fee
Broker-assisted Trades – Executed Contracts	\$38.95 base commission \$1.40 per-contract fee
	Alternative pricing for each executed trade will not exceed the greater of: <ul style="list-style-type: none"> <li>• \$6.25 per contract, or</li> <li>• 2% of principal, or</li> <li>• \$43.95 minimum per leg</li> </ul>

<b>Fixed Income Investments</b>	
Treasuries at auction and secondary Treasuries, including Treasury bonds, Treasury bills, Treasury notes, and TIPS	\$0.00 online pricing \$25.00 Broker-assisted pricing
Government agencies, including non-pass-through bonds from FNMA, FHLB, etc.	\$0.20 per bond (\$10.00 minimum/\$250.00 maximum) online pricing \$0.24 per bond (\$10.00 minimum/\$275.00 maximum) Broker-assisted pricing
Other secondary fixed income trades, including CDs, corporate bonds, municipal bonds, zero-coupon Treasury bonds, and STRIPS	\$1.00 per bond (\$10.00 minimum/\$250.00 maximum) online pricing \$1.20 per bond (\$10.00 minimum/\$275.00 maximum) Broker-assisted pricing
New issues, including certificates of deposit	Selling concession is included in the original offering price.
Commercial Paper, Foreign Bonds, Asset-backed Securities, Mortgage-backed Securities, Collateralized Mortgage Obligations, and Unit Investment Trusts (UITs)	These are specialty products – please call Schwab for information.
Preferred equity or debt or REITS	Stock commissions and minimums apply for secondary transactions.
	Trades placed through a Schwab Alliance or Schwab Investor Services representative will be charged an additional \$25.00 broker-assisted fee and will be subject to a \$35.00 minimum and a \$275.00 maximum.

	Alternative pricing minimums will not exceed \$60.00
Fixed Income Directed Trades	\$50.00
Prime Brokerage, Trade-away, and Step-in Trades	\$25.00

<b>Service Fees</b>	
<b>Account Activity Fees</b>	
Order out of certificates (for foreign securities): Physical certificates	Variable fee (based on the location of the transfer agent)
Security reorganization: Voluntary and post-effective	\$9.95
Full transfer (out) of assets	\$50.00 per account
Transfer of title for certificates	\$25.00 per position

<b>Cashiering Fees</b>	
Check order fee	No charge for standard checks
Overnight fee	\$8.50
Non-sufficient funds/returned item	\$25.00 per item
Wire transfer (outgoing)	\$25.00 per transfer

<b>Custody Fees for Non-publicly Traded Securities</b>	
Annual custody fee for Non-publicly Traded Securities	\$250.00 per position Maximum of \$500.00 per account

**TD Ameritrade Institutional**

<b>Maximum Fees, Commissions, and Limits</b>	
<b>Trading Commissions – Equities (Market and Limit Orders)</b>	
Online – U.S. Exchange-listed Stocks and ETFs	\$0.00
Online – OTC Equities	\$6.95
Offline – Broker-assisted	\$25.00

<b>Trading Commissions – Mutual Funds</b>	
NTF Funds	No commission
Transaction Fee Funds	\$31.00 online \$45.00 offline – Broker-assisted
Omnibus Pricing (TF Funds and NTF)	\$25.00
Load Funds	See prospectus Fee imposed by fund company

<b>Trading Commissions – Options (Market and Limit Orders)</b>	
Online	\$0.00 + \$0.65 fee per contract
Offline – Broker-assisted	\$25.00 + \$0.65 fee per contract

<b>Miscellaneous Trading Fees</b>	
Trade Away	\$25.00 – Fee applies to trade executions in, or allocated to, client accounts
Step Outs	\$25.00 – Fee applies to trade executions in, or allocated to, client accounts
Prime Brokerage	\$25.00 – Fee applies to trade executions in, or allocated to, client accounts
Delivery versus Payment (DVP)	\$0.03 per share – Only applies for Delivery versus Payment accounts

<b>Short-term Redemption Fee – Mutual Funds</b>	
Share held 90 days or less	\$49.99 – Assessed on NTF funds (except ProFunds and Rydex) and load-waived A shares held 90 days or less. This fee is in addition to any fund-imposed fees in accordance with the fund’s prospectus

<b>Fixed Income Commission Schedule</b>	
Treasuries at Auction	No charge
UITs	\$35.00 – flat fee regardless of size
	Transactions are done on a principal basis. There will be a mark-up (on a purchase) or mark-down (on a sale) on each transaction, which will be included in the price and yield quoted on the bond.

<b>Annual Administration Fees</b>	
	\$450.00 annually
	Charged on a quarterly basis

<b>Checking/Debit Card</b>	
ATM withdrawal	No charge – TD Ameritrade will rebate all fees associated with domestic out-of-network ATM withdrawals
Expedited Fees	Billed at cost
Initial check order	No charge
Check reorder	No charge
Returned check/NSF	\$25.00 – Applies to check deposits rejected for NSF
NSF for ACH debit	\$25.00 – Applied to incoming ACH to TD Ameritrade
Stop payment on check	\$25.00 – Applies to TD Ameritrade check writing only
Wire (outgoing)	\$10.00 – Additional non-TD Ameritrade fees may apply
Wire (incoming)	No charge – Non-TD Ameritrade fees may apply

<b>ATM Limits</b>	
Cash limit for ATM/VISA	\$1,000.00 – The ATM and point-of-sale limits are reset at 12 a.m. CT daily
Point-of-sale	\$5,000.00 – The ATM and point-of-sale limits are reset at 12 a.m. CT daily

<b>Corporate Actions</b>	
Mandatory reorganization	No charge
Voluntary reorganization	\$30.00 per transaction
Alternative Investments (AI) Annual Custody Fee	\$250.00 per position
Alternative Investments (AI) Transaction Fee	\$100.00 per transaction
Employee Stock Option Plans (ESOP)	No charge – Non-TD Ameritrade fees may apply
Restricted stock	No charge – Non-TD Ameritrade fees may apply

<b>Mailroom</b>	
Express mail	Varies – Used when sending to a P.O. box; price varies by weight
Overnight mail (standard)	\$10.00 – UPS letter envelope
Overnight mail (Saturday)	Varies – \$10.00 addition to the delivery method (ex., one-day overnight, Saturday deliver, \$19.95)

<b>Margin Fees</b>	
Regulation T extension	\$25.00
Margin liquidation	TD Ameritrade broker-assisted rate

<b>Transfers</b>	
Full Transfer Out Fee	\$100.00

<b>Certificate Withdrawals</b>	
Certificate withdrawal delivery	\$500.00 – extraordinary processing requests may incur additional charges



**Asset-based Fee Schedule (Maximum)**

	Rate will not exceed 200 basis points.
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<b>Regulatory Fees</b>	
"Section 31" Fee	\$0.0000207 per \$1.00 of transaction proceeds – Applies to certain sell transactions, assessed at a rate consistent with Section 31 of the Securities Exchange Act of 1934. TD Ameritrade remits these fees to certain self-regulatory organizations and national securities exchanges, which in turn make payment to the SEC. These fees are intended to cover the costs incurred by the government, including the SEC, for supervising and regulating the securities markets and securities professionals. The rate is subject to annual and mid-year adjustments which may not be immediately known to TD Ameritrade; as a result, the fee assessed may differ from or exceed the actual amount of the fee applicable to your transaction. Any excess may be retained by TD Ameritrade. Fees are rounded to the nearest penny.
Options Regulatory Fee	\$0.0169 per options contract – Fee varies by options exchange, where an options trade executes, and whether the broker responsible for the trade is a member of a particular exchange. As a result, TD Ameritrade calculates a blended rate that equals or slightly exceeds the amount it is required to remit to the options exchanges.
Trading Activity Fee	\$0.000119 per equity share \$0.002 per options contract \$0.00075 per bond \$0.00000075 x value per asset-backed security trade This fee is assessed at a rate consistent with Section 1 of Schedule A of FINRA's by-laws for trading activity. Fees are rounded to the nearest penny.