

# INVESTOR ACCOUNT FEES

For accounts held with IFP Securities, LLC

## ACCOUNT MAINTENANCE FEES

BILLING EVENT	FEE
Non-retirement Outgoing Transfers	\$125.00
Statement/Confirm Paper Surcharge	\$2.50
Disbursement Error – Insufficient Funds	\$25.00
Dividend Reinvestment	\$1.00
Inactive Account – Mutual Funds (Brokerage Only)	No Charge
Inactive Account – Mixed (Brokerage Only)	\$30.00*
Insufficient Funds – Banking and Funds	\$25.00
Margin Extension	\$15.00
Uncollected Fund Error	\$25.00
Stop Payment	\$25.00
Year End Account Report	\$4.00 plus postage
Annual Maintenance Fee – IRA, Roth, Coverdell, IRS 5305 SEP	\$43.50**
Annual Maintenance Fee (Mutual Fund Only) – IRA, Roth, SIMPLE, and SEP	\$10.00**
Annual Maintenance Fee – SARSEP/Prototype SEP, SIMPLE, and 403(b)(7) Custodian	\$58.50**
Annual Maintenance Fee – Individual(k), Simplified 401(k), Simplified Profit Sharing, and Simplified Money Purchase Plan Document	\$75.00**
Retirement Account Termination Fee	\$95.00
Custody - Direct Registration (DRS out)	\$10.00
Alternative Investment Annual Custody Fee	\$35.00
Alternative Investment Transaction Fee	\$50.00
New or Exchange Variable Annuity Charge	\$12.50 per event***
Change of Account Information Fee (Domestic)	\$1.50***
Paper/Confirmation Statement Fee	\$1.25***
Trade Cancellation Fee	\$5.00***
Fixed Annuity Fee	\$12.50 per event***
Large Print Statement Fee	\$23.00***

\* An inactive retail or mutual fund only retail account is defined as an account holding a security for a full calendar year without generating a) A trade or b) Margin interest of at least \$100.00. Mutual fund systematic reinvestments and exchanges are considered a trade. Equity dividend reinvestments are not considered a trade.

\*\*The annual maintenance fee is charged to account on account anniversary date.

\*\*\*Charged directly to Financial Professional

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## CORESTONE ACCOUNT PROGRAM FEES

BILLING EVENT	FEE
Business Initial Check Order	\$50.00
Corporate Gold Account Annual Fee	\$175.00
Corporate Platinum Account Annual Fee	\$275.00
Gold Account Annual Fee	\$125.00
Platinum Account Annual Fee	\$175.00
Silver Account Annual Fee	\$50.00*
Silver Plus Account Annual Fee	\$75.00
Cornerstone Stop Check Fee	\$15.00**
Cash Advance Transaction Fee (Non-ATM)	No Charge
Resource Checking Return Check	\$25.00
Stop Check Fee	\$15.00
Business Style Re-order Checkbook	\$40.00
Carbon Copy Check Re-order	\$25.00
Checkbook Initial Order Fee	No Charge
Gold Check Reorder	\$10.00
Platinum Check Reorder	\$7.50
Resource Checking Stop Payment	\$25.00
Returned Checks	\$25.00
Silver Check Reorder	\$12.50
Stop Payment	\$25.00

\*Waived if account cash sweep balances exceed \$25,000.

\*\*Per PLLC—This is the base charge and can be marked up.

## MONEY MOVEMENT FEES

BILLING EVENT	FEE
ACH Return Charge	\$25.00
ACH Return Charge Employer	\$20.00
ACH Return Charge Participant	\$20.00
Outgoing Wire Distribution	\$20.00
Overnight Check Delivery	\$12.00
Overnight Check Foreign Delivery	\$18.00
Overnight Check Saturday Delivery	\$25.00
Payment Stop Error	\$15.00

## TRANSACTION CHARGES | COMMISSION ACCOUNTS

For accounts held with IFP Securities, LLC

### TRANSACTION CHARGES FOR PERSHING, LLC

SECURITY TYPE	TRANSACTION CHARGE
Load Mutual Fund (Redemption Only)	\$10.00 per transaction
No-Load Mutual Fund (Buy)	\$19.95 per transaction
No-Load Mutual Fund (Redeem)	\$19.95 per transaction
Mutual Fund Surcharge Transactions	\$19.95 per transaction
UITs	\$25.00 per transaction
Fixed Income	\$19.95 per transaction plus \$5.00 per bond
Confirm Trade Fee	\$5.00 per transaction
Alternative Investments TF	\$50.00 per transaction
Equities, ETFs, Closed End Funds, Preferred Stocks	\$25.00 minimum per transaction
Penny Stocks	4% of principal value
Options	\$25.00 plus \$1 per contact

## TRANSACTION CHARGES | ADVISORY ACCOUNTS

For accounts held with IFP Securities, LLC

### TRANSACTION-BASED PRICING FOR PERSHING, LLC

SECURITY TYPE	TRANSACTION CHARGE
Equities, ETFs, Closed End Funds, Preferred Stock	\$4.95 per transaction
Mutual Funds Transaction Fee	\$4.95 per transaction
Mutual Funds Surcharge Funds	\$19.95 per transaction
Options	\$4.95 per transaction
Fixed Income - Agency	\$19.95 per transaction
Alternative Investments TF	\$50.00 per transaction

### ASSET-BASED PRICING

AUM	ANNUAL TRADING FEE*
\$0 - \$249,999	8 bps
\$250,000 - \$499,999	8 bps
\$500,000 - \$999,999	8 bps
\$1,000,000 - \$1,999,999	7 bps
\$2,000,000 - \$4,999,999	7 bps
\$5,000,000 +	6 bps

\*Surcharge funds are billed at an additional rate of 4 bps

10.24.2022

[ 3 of 4 ]

# TRANSACTION CHARGES | OUTSIDE CUSTODIANS

For accounts held with Pershing Advisor Solutions, TD, Schwab and Fidelity

## TRANSACTION COSTS

### TRANSACTION-BASED

The table below summarizes the transaction-based trading costs we've negotiated at each of our custodian/clearing partners.

	PERSHING ADVISOR SOLUTIONS	FIDELITY	SCHWAB	TDA
Equities & ETFs	\$4.95	\$0.00	\$0.00	\$0.00
Mutual Funds (TF)	\$19.95	\$19.95	\$19.95	\$19.95
Fixed Income	\$19.95	\$15.00	\$1.00 per bond*	\$19.95
Options	\$1.25*	\$4.95*	\$4.95**	6.95*
Unit Investment Trusts	\$35.00**	\$35.00	1 bps – 3 bps	\$35.00
Structure Products	\$50.00***	**	25 bps	\$50.00**
	* \$7.50 minimum	Plus \$0.65 per contract	\$10 min, \$250 max	Plus \$0.75 per contract
	** Per position per event	No commission, built in spread through FCM	Per leg plus \$0.65 contract	Plus \$100 annual custody fee
	*** \$35 annual charge for AEC AI; \$125 annual charge for non SEC AI			

### ASSET-BASED (ADVISORY)

If advisors wish to pay a flat asset-based fee in lieu of transaction charges, they can do so at each of our custodian/clearing platforms, per the table below. These are not admin fees but rather an alternative to transaction-based trading costs, which can be beneficial for smaller accounts. Asset-based pricing is available on an account by account basis.

	PERSHING ADVISOR SOLUTION	FIDELITY	SCHWAB	TDA
\$0 – \$249,999	8 bps	8 bps	40 bps	13 bps
\$250,000 – \$499,999	8 bps	8 bps	20 bps	10 bps
\$499,999 – \$999,999	8 bps	8 bps	20 bps	8 bps
\$1,000,000 – \$1,999,999	7 bps	7 bps	15 bps	8 bps
\$2,000,000 – \$4,999,999	7 bps	7 bps	12 bps	6 bps
\$5,000,000 +	6 bps	6 bps	12 bps	6 bps