

Pershing Accounts¹

The fees listed below do not include commissions, markups/markdowns of principal transactions, or advisory fees. Some of these fees may not apply to all account types. Some of these fees may be waived under certain conditions.

Asset Movement Fees	Brokerage Accounts	TIMS I	TIMS II	Contour
Overnight Check Fee	\$12		\$12	
Overnight Check Fee (Saturday Delivery)	\$18		\$18	
Foreign Overnight Check Fee	\$25		\$25	
Federal Wire Fee	\$10		\$10	
Margin Extension	\$10		\$10	
Returned check/ACH fee (non-Corestone)	\$20		\$20	
Stop payment (non-Corestone)	\$10		\$10	

Account Transfer Fees	Brokerage Accounts	TIMS I	TIMS II	Contour
Outgoing Full Account Transfer fee (ACAT)	\$125 ²		\$125 ²	
DTC Deposit	\$3		\$3	
DTC Withdrawal	\$5		\$5	
Direct Registration System (DRS) Transfers	\$10		\$10	
Accommodation transfers	\$60		\$60	
Legal, GNMA, and Restricted items	\$60		\$60	
Register and ship physical certificate	\$60 ²		\$60 ²	
Foreign Certificate Fee (ACATs)	\$75		\$75	
EuroClear (ACATs)	\$85		\$85	

Retirement Account Fees	Brokerage Accounts	TIMS I	TIMS II	Contour
IRA, Roth, ESA, 5305-SEP maintenance fee	\$43.50/year (in arrears)		\$35/yr.	
Mutual funds only	\$10/yr.		\$10/yr.	
Full featured plans	\$50/yr.		\$50/yr.	
403(b)(7), SIMPLE IRA, Prototype SEP IRA	\$50/yr.		\$50/yr.	
Simplified standardized qualified plans	\$50/yr.		\$50/yr.	
Conversion of IRA to Roth	\$25		\$25	
Conversion from existing IRA to mutual funds only	\$50		\$25	
Account Termination Fee	\$125 ²		\$125 ²	

Mutual Fund Charges	Brokerage Accounts	TIMS I	TIMS II	Contour
NTF Short-term Redemption Fee	\$50	\$51	\$51	\$0
NTF Systematic Withdrawal Fee	\$5	\$5	\$5	\$0
Mutual fund exchanges	\$2	\$2	\$2	\$0

Other Fees	Brokerage Accounts	TIMS I	TIMS II	Contour
Inactivity Fee (calendar year)	\$25		N/A	
Mutual Fund Only Inactivity Fee (calendar year)	\$12.50 ²		N/A	
Equity Dividend Reinvestment Fee	\$0.50/item (\$3 min to reinvest after \$1 has been deducted from the dividend)	\$0.50/item to reinvest after \$1 has been deducted from the dividend)		\$0

Other Fees (continued)	Brokerage Accounts	TIMS I	TIMS II	Contour
Paper Delivery Confirmation Fee	\$0.75 ²	\$0.75 ²		\$0
Paper Delivery Statement Fee	\$0.75	\$0.75		\$0
Voluntary Reorganization	\$50		\$50	
Mandatory Reorganization	\$10		\$10	
Safekeeping	\$2/month/security ²		\$2/month/security ²	
Cashless Option Exercise	\$25		\$25	
Annual precious metal storage fee	0.75% of market value/quarterly		0.75% of market value/quarterly	
Step in/Step Out Processing	\$5		\$5	
Portfolio Evaluation Service (PES)	\$12/yr.	\$12/yr.		\$0

Special Product Fees- Alternative Investments/LPS/UITs/BDCs	Brokerage Accounts	TIMS I	TIMS II	Contour
Annual Custodial Fee – Per Product	\$35/yr.		\$35/yr.	
Transaction fee	\$50/position/event		\$50/position/event	
Redemption, re-registration, transfer	\$50		\$50	
Annual fee to hold unregistered products	\$125/yr		\$150/yrs.	
Documentation review	\$1,200		\$1,200	
IRA 990-T UBTI tax return filing	\$200 per return		\$200 per return	

Corestone/Checking Fees	Brokerage Accounts	TIMS I	TIMS II	Contour
Silver Annual Fee	\$25 (\$0 if \$25,000 average balance)		\$25 (\$0 if \$25,000 average balance)	
Silver Plus Annual Fee	\$50		\$50	
Gold Annual Fee	\$100		\$100	
Platinum Annual Fee	\$150		\$150	
Gold Annual Fee – Corp.	\$150		\$150	
Platinum Annual Fee – Corp.	\$250		\$250	
Personal Check Reorder	Platinum \$7.50 per 100 checks		Platinum \$7.50 per 100 checks	
	Gold \$10 per 100 checks		Gold \$10 per 100 checks	
	Silver \$12.50 per 100 checks		Silver \$12.50 per 100 checks	
Carbon Copy Check Initial Order	\$15		\$15	
Carbon Copy Check Reorder	\$25		\$25	
Business Style Initial Check Order	\$50		\$50	
Business Style Reorder	\$40		\$40	
Reorder Business Style Check Binder	\$20		\$20	
Copy of Check or Visa Draft	\$2.50		\$2.50	
Stop Payment Fee	\$25 (\$0 for Platinum)		\$25 (\$0 for Platinum)	
Returned Check/ACH Fee	\$25		\$25	

NetX360	Brokerage Accounts	TIMS I	TIMS II	Contour
NetX360 Client View	\$30/yr./user	\$30/yr./user	\$30/yr./user	\$0

Trading Fees ³	Brokerage Accounts ⁴		TIMS I	TIMS II	Contour ⁵
	Per Transaction	Unit Charge			
Certificate of Deposit (CD)	\$35	\$0.10	\$35	\$35	\$0
Corporate bonds, Treasury Bills, Notes, and Bonds	\$35	N/A	\$35	\$35	\$0
Zero coupon and municipal bonds	\$35	N/A	\$35	\$35	\$0
Collateralized mortgage obligations (CMO)	\$40	N/A	\$40	\$40	\$0
Listed stocks/ETF	\$15.65	\$0.0065	\$11	\$11	\$0
OTC (Over-the-counter) stocks	\$15.65	N/A	\$11	\$11	\$0
Stock price under \$1	\$50	N/A	\$11	\$11	\$0
Options	\$15.65	\$0.65	\$11	\$11	\$0
Option exercise and assignment	\$25	N/A	\$11	\$11	\$0
Mutual funds	\$15.65	N/A	\$11	\$11	\$0
Mutual funds (no transaction fee)(NTF)	\$0	N/A	\$0	\$0	\$0
Mutual fund surcharge	\$10	N/A	\$10	\$10	\$10 (APM program only)
Systematic investments	\$1.25	N/A	\$1.25	\$1.25	\$0
Systematic withdrawals	\$1.25	N/A	\$1.25	\$1.25	\$0
Unit investment trusts (UITs)	\$35	N/A	\$35	\$35	\$0
Limited Partnerships	\$15.65	N/A	\$11	\$11	\$0
Variable annuities (VAs)	\$15.65	N/A	N/A	N/A	N/A

1. The fees listed apply to Cadaret Grant brokerage and advisory accounts that are carried or custodied with Pershing, LLC (“Pershing”). The fees assessed by Cadaret Grant are the fees charged by Pershing except for the fees identified in footnote 2, which are a source of income and compensation for Cadaret Grant.
2. These fees include markups or amounts in addition to charges assessed by Pershing, which Cadaret Grant uses to cover other costs incurred by Cadaret Grant associated with its business or that are retained by Cadaret Grant for its own account.
3. Trading fees are set by Cadaret Grant and cover the execution and clearing fees that we pay to Pershing for each transaction. Except for the mutual fund surcharge, Cadaret Grant charges more for these services than we are charged by Pershing, which is a source of income and compensation for us.
4. The Per Transaction and Per Unit brokerage account trading fees do not include commissions or markups/markdowns on principal transactions.
5. Contour trading fees are included in the asset based fee shown on the Statement of Investment Selection provided to clients during account opening.

Specific client programs may have fees that vary. In these instances, please consult the client/account agreement for pricing information. Fees are assessed against cash or cash sweep in an account. If funds are not available to cover fees or activity-related debits, holdings sufficient to cover any outstanding debit may be liquidated. Fees are set forth on a per account basis and subject to change with notice. Not all fees may be shown or are applicable to all account types. We may implement new fees or charges for additional services or features in the future.

Please contact your Cadaret Grant financial professional with any questions you may have regarding fees and charges applicable to your account.

Charles Schwab Accounts¹

The fees listed below do not include commissions, markups/markdowns of principal transactions, commission equivalents, or advisory fees. Some of these fees may not apply to all account types. Some of these fees may be waived under certain conditions.

Transaction and Handling Fees	TIMS I	Contour ²
Equities & Options		
U.S. Exchange-Listed Securities (Electronic)	\$0	\$0
U.S. Exchange-Listed Securities (Broker Assisted)	\$25	\$0
U.S. Over-the Counter (OTC) Securities (Electronic)	\$6.95	\$0
U.S. Over-the Counter (OTC) Securities (Broker Assisted)	\$31.95	\$0
Canadian Stock Transactions (Electronic)	\$6.95	\$0
Canadian Stock Transactions (Broker Assisted)	\$31.95	\$0
Foreign Stock Transactions on US OTC market (Electronic) ³	\$50	\$0
Foreign Stock Transactions on US OTC market (Broker Assisted) ³	\$75	\$0
Foreign Stock Transactions on a foreign exchange (Electronic) ³	\$50	\$0
Foreign Stock Transactions on a foreign exchange (Broker Assisted) ³	\$75	\$0
Options (Electronic)	\$0 base commission Plus \$0.65 per contract fee	\$0
Options (Broker Assisted)	\$25 base commission Plus \$0.65 per contract fee	\$0
Alternative Pricing for each executed trade will not exceed the greater of:	\$6.25 per contract, or 2% of principal, or \$43.95 minimum per leg	\$0
Mutual Funds		
No-Transaction-Fee (NTF) Funds ⁴	\$0	\$0
No-Transaction-Fee (NTF) Funds Short Term Redemption Fee	\$49.95	\$0
Transaction Fee Funds (Electronic)	\$11	\$0
Transaction Fee Funds (Broker Assisted)	0.54% principal (\$29 min, \$65 max)	\$0
Reduced Transaction Fee Funds ⁴	0.54% principal (\$29 min, \$45 max)	\$0
Mutual Fund Exchanges	\$11	\$0

Fixed Income		
Treasuries at auction and secondary Treasuries, including Treasury bonds, Treasury bills, Treasury notes, and TIPS	\$0 online pricing	\$0
	\$25 Broker-Assisted pricing	\$0
Government agencies, including non-pass-through bonds from FNMA, FHLB, etc.	\$0.20 per bond (\$10 minimum/\$250 maximum) online pricing	\$0
	\$0.24 per bond (\$10 minimum/\$275 maximum) Broker-Assisted pricing	\$0
Other secondary fixed income trades, including CDs, corporate bonds, municipal bonds, zero-coupon Treasury bonds, and STRIPS	\$1 per bond (\$10 minimum/\$250 maximum) on line pricing	\$0
	\$1.20 per bond (\$10 minimum/\$275 maximum) Broker-Assisted pricing	\$0
New issues, including certificates of deposit (CDs)	Selling concession is included in the original offering price	\$0
Commercial Paper, Asset-Backed Securities, Mortgage-Backed Securities, Collateralized Mortgage Obligations (CMOs), and Unit Investment Trusts (UITs)	These are specialty products – please call Schwab for information	\$0
Preferred equity or debt or REITs	Stock commissions and minimums apply for secondary transactions	\$0
Premium for Broker-Assisted Trades	Trades placed through a Schwab Alliance or Schwab Investor Services representative will be charged an additional \$25 broker-assisted fee and will be subject at a \$35 minimum and a \$275 maximum. Trades for new issues placed through a broker are not subject to these premiums.	\$0
Large Transactions	Orders of more than 250 bonds can be eligible for special handling and/or pricing	\$0
Fixed Income Directed Trades	\$50 per trade or trade allocation	\$0
Prime Brokerage, Trade-Away, and Step-in Trades	\$25 per trade allocation	\$0

Service Fees	TIMS I	Contour
Account Activity Fees		
Order out of physical certificates if held in physical form prior to order out	\$100 per certificate. Additional charges can apply for rush requests	
Order out of certificates: Physical certificates	Variable fee (based on locations of the transfer agent)	
Securities reorganizations: Voluntary and post-effective	\$9.95	
Full transfer (out) of assets	\$50 per account	
Transfer of title for certificates	\$25 per position	
Deliver versus Payment (DVP)	\$25 per trade	

Cashiering Fees

Check order fee	No charge for standard checks
Overnight fee	\$8.50
Non-sufficient funds/returned item	\$25 per item
Wire transfer (outgoing)	\$25 per transfer; \$15 per transfer if electronic channel is used

Custody fees for Non-Publicly Traded Securities

Annual custody fee for Non-Publicly Trade Securities	\$250 per position Maximum of \$500 per account
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1. The fees listed apply to Cadaret Grant advisory accounts where Charles Schwab & Co., Inc. ("Schwab") is the custodian. The fees are assessed by and paid to Schwab and not shared with Cadaret Grant. These fees and charges are as of March 31, 2022 and are subject to change in Schwab's discretion. Schwab's most recent pricing information is available at www.schwab.com/aspricingguide. If there is any inconsistency between the pricing information shown on this Fee Schedule and Schwab's pricing information, Schwab's pricing information governs.
2. Contour trade fees are included in the asset based fee shown on the Statement of Investment Selection provided during account opening.
3. Transactions for foreign ordinary shares incur additional custody, clearing, and settlement expenses. A foreign transaction fee is added to trades places on the U.S. OTC market through all channels.
4. Certain transaction-fee mutual funds are eligible for reduced transaction fees where the funds or their affiliates pay Schwab for recordkeeping, shareholder, and other administrative services.

Specific client programs may have fees that vary. In these instances, please consult the client/account agreement for pricing information. Fees are assessed against cash or cash sweep in an account. If funds are not available to cover fees or activity-related debits, holdings sufficient to cover any outstanding debit may be liquidated. Fees are set forth on a per account basis and subject to change with notice. Not all fees may be shown or are applicable to all account types. We or Schwab may implement new fees or charges for additional services or features in the future.

Please contact your Cadaret Grant financial professional with any questions you may have regarding fees and charges applicable to your account.