

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 ⁶
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 ⁶
Outgoing Full Account Transfer fee (ACAT)	\$125 ³		\$125 ³	
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 ³		\$60 ³	
Euro Clear (ACATs)	\$85		\$85	

Retirement Account Fees	Brokerage Accounts	TIMS I	TIMS II	Contour ⁶
IRA, Roth, ESA, 5305-SEP maintenance fee	\$35/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 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 Non-Wrap	Contour Wrap ⁵
NTF Short-term Redemption Fee	\$50		\$50	
NTF Systematic Withdrawal Fee	\$5	\$5	\$5	\$0
Mutual fund exchanges	\$3.50	\$3.50	\$3.50	\$0

Other Fees	Brokerage Accounts	TIMS I	TIMS II	Contour ⁶
Inactivity Fee (calendar year)	\$25		N/A	
Mutual Fund Only Inactivity Fee (calendar year)	\$12.50 ³		N/A	
Paper Delivery Confirmation Fee	\$0.75		\$0.75	
Paper Delivery Statement Fee	\$0.75 ²		\$0.75 ²	

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Other Fees (Continued)	Brokerage Accounts	TIMS I	TIMS II	Contour ⁶
Voluntary Reorganization	\$50		\$50	
Mandatory Reorganization	\$10		\$10	
Safekeeping	\$2/month/security ³		\$2/month/security ³	
Cashless Options Exercise	\$25		\$25	
Annual precious metal storage fee	\$75/quarter		n/a	
Step in/Step Out Processing	\$5	n/a		\$5
Portfolio Evaluation Service (PES)	\$0	\$0		\$0

Special Product Fees- Alternative Investments/LPS/UITs/BDCs	Brokerage Accounts	TIMS I	TIMS II	Contour ⁶
Annual Custodial Fee – Per Product	\$35/yr.		\$35/yr.	
Transaction fee	\$50/position/event		\$50 ² /position/event	
Redemption, re-registration, transfer	\$50		\$50	
Annual fee to hold unregistered products	\$125/yr.		\$125/yr.	
Unregistered product transfer fee	\$125		\$125	
IRA 990-T UBTI tax return filing	\$200 per return		\$200 per return	

Corestone/Checking Fees	Brokerage Accounts	TIMS I	TIMS II	Contour ⁶
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	

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Trading Fees ⁴	Brokerage Accounts	TIMS I	TIMS II / Contour Non-Wrap	Contour Wrap ⁴
Certificates of Deposit, Corporate bonds, Treasury Bills, Notes, and Bonds, Zero coupon and Municipal bonds, and Unit Investment Trusts	Contact your financial professional for information regarding trading commission costs in Brokerage Accounts.	\$35	\$35	\$0
Collateralized mortgage obligations (CMO)		\$40	\$40	\$0
Listed stocks/ETFs, OTC (Over-the-counter) stocks, Options, Mutual funds, and Limited Partnerships		\$11	\$11	\$0
Mutual funds (no transaction fee) (NTF)		\$0	\$0	\$0
Mutual fund surcharge		\$10	\$10	\$10 (APM program only)
Systematic investments and withdrawals		\$1.25	\$1.25	\$0

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 footnotes 2 and 3, which are sources 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. These fees are not imposed by Pershing. These fees are imposed by Cadaret Grant to cover other costs incurred by Cadaret Grant associated with its business or that are retained by Cadaret Grant for its own account.
4. 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.
5. Contour Wrap trading fees are included in the Program Fee. Refer to the Contour Wrap Fee Program Brochure located at cadaretgrant.com/disclosures/ for additional information regarding the Program Fee.
6. These fees listed apply to Contour APM (Wrap and Non-Wrap), FSP, SMA, and UMA programs.

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 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 Non-Wrap	Contour Wrap ²
Equities & Options		
U.S. Exchange-Listed Securities (Electronic) ³	\$0	\$0
U.S. Exchange-Listed Securities (Broker Assisted) ³	\$25	\$0
U.S. Over-the Counter (OTC) Securities (Electronic) ⁴	\$6.95	\$0
U.S. Over-the Counter (OTC) Securities (Broker Assisted)	\$31.95	\$0
Canadian Stock Transactions (Electronic) ⁴	\$6.95	\$0
Canadian Stock Transactions (Broker Assisted)	\$31.95	\$0
Foreign Stock Transactions on US OTC market (Electronic) ^{4, 5}	\$50	\$0
Foreign Stock Transactions on US OTC market (Broker Assisted) ⁵	\$75	\$0
Foreign Stock Transactions on a foreign exchange (Electronic) ⁵	\$50 for retirement plan accounts	\$0
Foreign Stock Transactions on a foreign exchange (Broker Assisted) ⁵	The greater of \$100 or 0.75% of principal, with no maximum for individual investors and \$75 for retirement plan accounts	\$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
Mutual Funds		
No-Transaction-Fee (NTF) Funds ⁶	\$0	\$0
No-Transaction-Fee (NTF) Funds Short Term Redemption Fee ⁷	\$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 ⁸	\$11	\$0
Reduced Transaction Fee Funds (Broker Assisted) ⁸	0.54% principal (\$29 min, \$65 max)	\$0
Mutual Fund Interclass Exchanges	\$25 ⁹	\$0
Automatic Investment Plan (AIP) Trades Reduced Transaction fee **	\$10	\$0

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	TIMS I Contour Non-Wrap	Contour Wrap²
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) online 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 transaction	\$0
Service Fees		
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	\$0	
Full transfer (out) of assets	\$50 per account	
Transfer of title for certificates ¹⁰	\$25 per position	

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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) ¹¹	\$25 per transfer; \$0 per transfer if electronic channel is used

Custody fees for Non-Publicly Traded Securities

Annual custody fee for	\$250 per position
Non-Publicly Trade Securities	Maximum of \$500 per account

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 April 2023 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 Wrap trade fees are included in the Program Fee. Refer to the Contour Wrap Fee Program Brochure located at cadaretgrant.com/disclosures/ for additional information regarding the Program Fee.
3. Limited to National Market System (NMS) Equity Securities (excluding standardized options, which are subject to separate pricing). Trades executed at Schwab requiring special handling, including, but not limited to, Delivery versus Payment (DVP) Trades, Early Settlement Trades, and Restricted Stock Trades, will be charged the broker assisted rate per executed trade. For Equity New Issues (Primary and Secondary Offerings), a selling concession is included in the offering price.
4. Trades executed at Schwab requiring special handling, including, but not limited to, Delivery versus Payment (DVP) Trades, Early Settlement Trades, and Restricted Stock Trades, will be charged the broker assisted rate per executed trade.
5. 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.
6. Trade orders in no-load funds available through the Mutual Fund OneSource® service (including Schwab Funds®), as well as certain other funds, are available with no transaction fees.
7. Schwab's short-term redemption fee will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource service (and certain other funds with no transaction fees) and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds, which can charge a separate redemption fee, and funds that accommodate short-term trading.
8. Certain transaction-fee funds are eligible for a reduced transaction fee. Generally, mutual funds are eligible for reduced transaction fees where the funds or their affiliates pay Schwab for recordkeeping, shareholder, and other administrative services we provide. Please contact your financial professional or call Schwab Alliance at 1-800-515-2157 for more information.
9. Mutual fund interclass exchange transactions will be subject to a transaction fee if the transaction on either side (purchase or redemption) of the interclass exchange involves a transaction-fee fund; the fee will be calculated pursuant to the transaction-fee mutual fund pricing schedule set forth above. If the fund on either side (purchase or redemption) of the interclass exchange is a no-transaction-fee fund, that side of the exchange will not be subject to a transaction fee but can be subject to a \$25 service charge if the interclass exchange transaction was placed through a broker.

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10. Formerly estate processing fee—reregistering securities held in certificate form.
11. Wire transfers using electronic channels include only those initiated on www.schwaballiance.com or on Schwab Mobile, and those initiated by your investment advisor on www.schwabadvisorcenter.com through the Move Money tool. Wire transfer fees can be avoided by using certain automated services, such as Schwab MoneyLink®, or by using Schwab One® check writing services.
12. Custody fees for Non-Publicly Traded Securities are billed annually in arrears. Certain Non-Publicly Traded Securities may be exempt from certain fees. Non-Publicly Traded Securities include (list is subject to change and not exhaustive): promissory notes; church bonds; limited partnerships; private limited partnerships; limited liability companies; private common, preferred, and convertible preferred stock; private bonds; private warrants; private placements; and private REITs.

**AIP transaction fees only apply to AIP-enrolled mutual funds. For applicable mutual funds, a transaction fee of \$10 capped at 8.5% of principle will apply to each buy and sell. Automatic Investment Plan (AIP) is a service intended to facilitate systematic mutual fund purchases and liquidations. The program is not designed for nonsystematic or one-time purchases/redemptions of mutual fund positions. Schwab reserves the right to apply standard transaction fees to instructions established in AIP if Schwab determines in its sole discretion that the AIP program is being used outside the scope for which it was designed.

Fees are assessed against cash in an account or sweep program. If funds are not available to cover fees or activity-related debits, holdings sufficient to cover any outstanding debit may be liquidated. Fees are 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.