



# FEE SCHEDULE FOR PERSHING ACCOUNTS

To Our Valued Customer:

Cetera Advisors 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 confirms and statements. These fees, which are subject to change, are outlined below:

Miscellaneous Brokerage Related Fee	Amount
Check Stop Payments	\$10 per check
Confirmation Processing and Handling Fee (PAM Advisory & Non-Advisory)	\$4 per transaction
DRS Fee (Applicable Transfer Agents: Computershare, Wells Fargo and Registrar and Transfer Company)	\$10 per security
Fed Fund Wire Fee	\$20 per wire
Foreign Securities Receive and Deliver Fee	\$75 per security per buy, transfer, sell transaction
Inactive Account Fee* (MF Only, Non-Retirement)	\$12.50 annually
Inactive Account Fee* (Non-Retirement)	\$35 annually
Legal Transfers (Transferring Physical Securities)	\$45 per security
Margin Trade Extensions (Reg-T)	\$2 per extension
Outgoing Account Transfer	\$135
Overnight Check Delivery	\$12
Overnight Saturday Check Delivery	\$18
Paper Surcharge Fee**	\$1.50 per statement and per confirmation
Redemptions – Bond Puts and Calls	\$5 per item
Redemptions – Mandatory UITs and Others	\$20 per item
Register and Ship Security to the Transfer Agent	\$20 per item
Reorganization – Mandatory	\$5 per item
Reorganization – Mandatory for physical items	\$20 per physical item
Reorganization – Voluntary Tender Items	\$20 per item
Returned Checks	\$20 per check
Safekeeping – Foreign Security Holding Fee	\$5 per security/per quarter
Safekeeping Fee – Domestic Security Holding Fee	\$2 per security/per month
SEC 31 Security Transaction Fee (as of April 16, 2019)***	\$0.0000207 per security
Trade Correction – Cancel / Rebill	\$20 per action (\$40 total)
Transfer Agent Physical Security Fee	Varies by transfer agent
Treasury Bill – Physical Redemption	\$20 per item
Treasury Bill Redemptions	\$5 per item
UBTI (Unrelated Business Taxable Income) Filing Fee	\$200 per filing

## Retirement Account Fees

Retirement Account Type	Annual Custodial Maintenance Fee	Termination
Ordinary IRA, Roth IRA, SEP IRA and Education IRA****	\$40 annually, charged in arrears	\$95
MF-Only IRA & Roth IRA****	\$10 annually, charged in arrears	\$95
401(k), PSP, MPP, TBP, 403(b), Prototype SEP, SARSEP, and Simple IRAs	\$50	\$95
Conversion Fee from existing IRA to Mutual Fund only IRA	\$50 per conversion	
<b>Ascensus Fee</b>	<b>Recordkeeping Fee</b>	<b>Plan Termination Fee</b>
	\$315 for 1 <sup>st</sup> account, \$150 per additional Individual(k)	\$150

\*Defined as accounts with no activity from January 1 to December 31. Dividends and interest are not included as activity.

\*\*Registrations subject to fee: Individual, Joint, Transfer on Death, Retirement Accounts.

\*\*\*Fee charged for liquidating transactions (MF not included) calculated using principal value of the trade.

\*\*\*\*The Annual Maintenance fee is waived for accounts in the My Advice Architect Advisory programs.



<b>Corestone Checking Accounts</b>	
Silver Account/Silver Plus Account	\$25 per year/\$50 per year
Gold Account/Gold Corporate Account	\$100 per year/\$150 per year
Platinum Account/Platinum Corporate Account	\$150 per year/\$250 per year

<b>Alternative Investment Fees</b>	
Annual Administrative Fee - Registered	\$35 per holding
Annual Administrative Fee - Unregistered	\$125 per unregistered holding
Approval Fee*	\$300 per holding
Transaction Fee	\$50 per subscription
Transfer Fee – Registered	\$35 per holding
Transfer Fee – Unregistered	\$125 per unregistered holding

<b>Interest Charged on Debit Balances</b>	
Rates are scaled to the base-lending rate (BLR), which may change without prior notice from time to time. The rate paid on a debit balance is as follows:	
<b>Margin Debit Interest</b>	
\$0 – 9,999	2.75% above Pershing Base Lending Rate
\$10,000 – 29,999	2.00% above Pershing Base Lending Rate
\$30,000 – 49,999	1.50% above Pershing Base Lending Rate
\$50,000 +	0.75% above Pershing Base Lending Rate
<b>Cash Debit Interest (Non-Margin Accounts)</b>	
Any dollar amount	1.50% above Pershing Base Lending Rate

<b>QRP Loan Fees</b>	
Qualified Retirement Plan (QRP) Loans	\$50 per loan (Pershing Fee)
<b>Fees Assessed by BPAS Directly to Plan Participants</b>	
Maintenance Fee	\$4 per loan per month
Manual Payment Processing Fee	\$2 per payment <sup>1</sup>
Paper Loan Statement Delivery Fee	\$2 per statement <sup>2</sup>
Returned Payment Fee	\$20 per payment
Loan Default Fee	\$100 <sup>3</sup>

\*Document review fee to determine ability to custody, paid whether or not approved.

<sup>1</sup>Applies to participants who do not use MyPlanLoan's Electronic Payment service. Participants will incur this fee for each payment remitted to BPAS in a form other than an electronic payment (e.g., personal check, money order).

<sup>2</sup>Applies to participants not enrolled in E-Delivery. This fee is charged monthly for each statement that is sent by regular U.S. mail.

<sup>3</sup>This fee is collected from participants' plan assets at the time of default, if applicable.