

Cetera Financial Specialists 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 confirmations and statements. These fees are subject to change with notice.

## COMMISSION SCHEDULES

### Equities, Closed-End Funds, Exchange-Traded Funds

Transaction Size	Commission
Up to \$2,500	\$40 + 1.70% of principal
\$2,500 – \$6,249	\$56 + 0.66% of principal
\$6,250 – \$19,999	\$76 + 0.34% of principal
\$20,000 – \$49,999	\$100 + 0.22% of principal
\$50,000 – \$499,999	\$155 + 0.11% of principal
\$500,000+	\$255 + 0.09% of principal
Dividend Reinvestments	No charge

### Open-End Mutual Funds

Purchase (load funds)	Load per fund company
Redemption (load funds)	\$20 <sup>1</sup>
Purchase (no-load funds)	\$20
Redemption (no-load funds)	\$20
Exchanges, Share Class Conversions	\$0
Systematic Purchase	\$0
Systematic Withdrawal	\$0

### Options

Covered Calls	\$60 for first contract; \$6 for each additional contract
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### Fixed Income Securities

\$100 per trade

Bond Maturity	Mark-up (% of principal)
0 – 3 years	0.750%
3 – 6 years	1.375%
6 – 12 years	2.125%
12 – 20 years	2.500%
20 + years	3.000%
Treasury Bill Auction Order	\$50
Certificates of Deposit (\$25,000 minimum recommended)	Determined by Issuer
Unit Investment Trusts (purchase)	Determined by Issuer
Unit Investment Trusts (redemption)	\$50

<sup>1</sup> A contingent deferred sales charge (CDSC) may be charged by the mutual fund company in certain cases. Please reference your fund prospectus for more information.

Securities offered through Cetera Financial Specialists LLC (doing insurance business in CA as CFGFS Insurance Agency), member FINRA/SIPC. Advisory services offered through Cetera Investment Advisers LLC.



## FEE SCHEDULE

### Retirement Account Annual Maintenance<sup>2</sup>

Individual Retirement Account (IRA) – Traditional, Roth, SEP, Educational (current year fees)	\$40 per year <sup>3</sup>
Individual Retirement Account (IRA) – Traditional, Roth, SEP, Educational (effective 1/1/2025)	\$45 per year <sup>3</sup>
Mutual Fund-Only IRA	\$10 per year <sup>3</sup>
Qualified Retirement Plan – 401(k), Individual (k), Simple IRAs, 403(b), Profit Sharing, Money Purchase, SARSEP, Prototype SEP, Target Benefit	\$50 per year <sup>3</sup>
Flex 401(k), Profit Sharing, Money Purchase Plan	\$125 per year <sup>3</sup>
Conversion from IRA to Mutual Fund-Only IRA	\$50 per event
Retirement Account Termination Fee	\$120 per event

### Transactions and Events

Mutual Fund Exchanges	\$0 per transaction	Redemptions – Bonds	\$10 per transaction
Mutual Fund Share Class Conversions	\$0 per transaction	Redemptions – Unit Investment Trusts, Others	\$20 per transaction
Mutual Fund Surcharge (if applicable)	\$10 per transaction <sup>4</sup>	Redemptions – Physical Cert. (including T-Bills)	\$20 per cert.
Dividend Reinvestments	\$0 per transaction	Mandatory Reorganization Activity	\$5 per event
Service Charge (confirm processing and handling)	\$3 per transaction	Mandatory Reorganization Activity (physical cert.)	\$20 per cert.
Trade Correction – \$20 Cancel/\$20 Rebill	\$40 per event	Voluntary Conversions/Reorganization Activity	\$20 per event
Redemptions – T-Bills	\$5 per transaction	Section 31 SEC/FINRA Security Transaction Fee	Get current rate <sup>5</sup>

### Interest Charged on Debit Balances

Margin Debit Balance	Interest Rate Charged (annualized)
\$0 – \$9,999	2.75% above Base Lending Rate <sup>6</sup>
\$10,000 – \$29,999	2.00% above Base Lending Rate
\$30,000 – \$49,000	1.50% above Base Lending Rate
\$50,000 +	0.75% above Base Lending Rate
Cash Debit Balance (non-margin)	Interest Rate Charged (annualized)
All dollar amounts	1.50% above Base Lending Rate

### Asset Movement

Margin Extension	\$2 per event	Stop Payment on Check	\$20 per event
Wire Requests	\$25 per event	ACH Return	\$20 per event
Loan Processing	\$50 per event	Overnight Check Delivery	\$12 per event
Insufficient Funds	\$20 per event	Overnight Check Delivery – Foreign	\$25 per event
Returned Checks	\$20 per event		

<sup>2</sup>Annual maintenance fees charged in arrears.

<sup>3</sup>Fee waived in Advisor, Advisor II, Guided, Unified, Manager, and Premier programs.

<sup>4</sup>Not applicable to systematic investments, exchanges within a fund family, or certain account types. Certain fund purchases may incur a surcharge of less than \$10.

<sup>5</sup>Get current rate by searching for “Fee Rate Advisory” at <https://www.sec.gov/divisions/marketreg/mrfreqreq.shtml>.

<sup>6</sup>The Base Lending Rate is the rate at which Pershing extends credit to customers, and is based on commercially recognized interest rates, as well as current industry and market conditions. This rate is variable and is subject to change. Your effective rate for any given period will be listed in your account statement.

**Transaction and Account Documents and Filings**

Electronic Delivery of Statements, Confirms, other Documents	\$0 per document
Annual Account Report	\$0 per year
Tax Documents	\$0 per document
Unrelated Business Taxable Income (UBTI) Filing	\$200 per tax return
Paper Surcharge – Statement (current year)	\$1.50 per statement <sup>7</sup>
Paper Surcharge – Confirmations (current year)	\$1.50 per execution <sup>8</sup>
Paper Surcharge – Statement and Confirmations (effective 1/1/2025)	See Paper Surcharge Pricing Grid on page 3

*Paper surcharges on statements, confirmations and 1099 Tax Statements can be eliminated by opting for electronic delivery of these documents. Please contact your financial professional for more information.*

**Transfers<sup>9</sup>**

Full Outgoing Account Transfers	\$160 per transfer
Foreign Security Transfer	\$75 per security per transfer
Accommodation Transfer	\$20 per transfer
Euroclear Transfers	\$50 per transfer
Direct Registration System (DRS) Transfer	\$10 per transfer
Legal Transfer of Physical Security	\$75 per physical cert.

**Alternative Investments**

Annual Maintenance Fee – Registered, per holding	\$35 per year <sup>10</sup>
Annual Maintenance Fee – Unregistered, per holding	\$125 per year <sup>10</sup>
Transaction Processing Fee (subscriptions, redemptions, re-registrations)	\$50 per transaction
Transfer – Registered	\$35 per holding
Transfer – Unregistered	\$125 per holding
Eligibility Review (for first review, regardless of outcome)	\$300 per holding

**Banking/Corestone**

Silver Account Annual Fee <sup>11</sup>	\$25 per year	Business Checkbook – Initial Order	\$50 per event
Silver Plus Account Annual Fee	\$50 per year	Business Check Reorder	\$40 per event
Gold Account Annual Fee	\$100 per year	Silver Account Check Reorder	\$12 per event
Gold Account Annual Fee – Corporate	\$150 per year	Gold Account Check Reorder	\$0 per event
Platinum Account Annual Fee	\$150 per year	Platinum Account Check Reorder	\$0 per event
Platinum Account Annual Fee – Corporate	\$250 per year	Checkbook/Debit Card Overnight Mailing	\$20 per event
Cash Advance – ATM	\$0 per event	Returned Checks	\$20 per event
Checkbook – Initial Order	\$0 per event	Stop Payment on Corestone Check	\$10 per event
Carbon Copy Check Reorder	\$25 per event	Uncollected Funds	\$20 per event

**Other Account Fees**

Inactive Account <sup>12</sup> Annual Fee	\$35 per year	Safekeeping – Domestic Securities	\$2 security/month
Inactive Mutual Fund-Only Account Annual Fee	\$12.50 per year	Safekeeping – Foreign Securities	\$1.67 security/month
Puerto Rico Tax Reporting	\$50 per year	Precious Metal Storage	\$75 per quarter

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**Paper Surcharge Pricing Grid**

	<b>Current Year Fees</b>	<b>Effective 1/1/2025</b>
Paper Statement	\$1.50 per statement	\$3 per month
Paper Confirm	\$1.50 per execution	
Paper Tax Docs	\$0	\$10 per year if no paper subscription <sup>13</sup>
Paper Prospectus	\$0	\$0
eDelivery Prospectus	\$0	\$0

<sup>7</sup>Paper surcharge applies for monthly fees where statement printed and mailed to customer.

<sup>8</sup>A security order can result in multiple transactions in order to fill the order. Each transaction is subject to the \$3.00/monthly paper surcharge fee.

<sup>9</sup>Transfer agent fees may apply depending on the nature of your transfer; these fees vary and will be charged to the account at cost.

<sup>10</sup>Fee waived for My Advice Architect accounts.

<sup>11</sup>Does not apply if account only has electronic checks and does not have bill pay or debit cards.

<sup>12</sup>Defined as accounts with no activity from January 1 to December 31. Dividends and interest are not included as activity. Not applicable to all account types.

<sup>13</sup>\$10/year fee only applies if account is not subscribed to the \$3/month paper fee covering statements, confirms and tax documents.