

Cetera Investment Services charges brokerage accounts for RIA Services according to the following fee schedule:

**Abandoned Account Fee**

Unclaimed Property ..... \$50

**Account Transfers**

Process Of Outgoing Transfers ..... \$135

**Annual IRA Maintenance Fee** ..... \$0

**Book Entry Transfer**

Issuance Of Physical Certificates By Agent ..... \$50

**Collateral Account Fee**

(applied upon collateral account approval) ..... \$175

**Copies Of Cancelled Checks** ..... \$10

**Deposit And Withdrawal At Custodian (DWAC)**

At Transfer Agent ..... \$25

**Foreign Account Fee** (applied at account opening) . . . \$150

**Foreign Position Custody**

Quarterly Fee ..... \$30/Position

**Insufficient Funds (Check Or ACH)** ..... \$35

**IRA Termination Fee** ..... \$135

Accounts will be deemed to be terminated with any distribution that reduces an IRA balance to less than \$200.

Annual maintenance and termination fees are due upon termination. Fees due will be withheld from the distribution of the account.

**Legal Fees**

Miscellaneous legal documents for physical deposits.  
(Example: Corporations, POAs, Estates, Trusts, etc.) . \$75

**Limited Partnership Holding Fee (IRAs Only)**

LP Holding and 990T Filing Fee ..... \$150

**Non Publicly Traded Securities (REITs, BDC, Closely Held Stock - IRAs Only)**

Document Review Fee\* ..... \$150

Purchase – Upon approval ..... \$50

Sell ..... \$50

Reregistration – In-kind transfer ..... \$25

Safekeeping/Valuation ..... \$50

\*Closely Held Stock Only

**Overnight Check Request** ..... \$35

*Does not reflect Saturday delivery charge.*

**Physical Certificate Deposit Rejects**

Fee/Rejects ..... \$125

**Physical Certificate Held In Safekeeping**

*Per Customer/CUSIP*

Annual Fee ..... \$100

**Physical Paper Statement** ..... \$3/Quarter

*Waived with eDelivery of documents. Sign up online.*

**Postage Handling**

*Waived with eDelivery of documents. Sign up online.*

For Equity, Option and

Fixed Income Transactions ..... \$1.50

**Reorganizations**

*Street Name Positions*

Voluntary Transactions ..... \$50

Death Puts ..... \$100

Positions Represented by Physical Certificates ..... \$90

**Research Fee** ..... \$100/Hr

**Restricted Stock Fee**

Legend Removal ..... \$75/Event Min.

**Stop Payment On Checks** ..... \$20

**Transfer On Death**

Distribution Fee ..... \$50

**Wire Transfers** (applies to all outgoing wire transfers) . \$25

*All fees subject to change anytime without notice.*

Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC). Advisory services are offered through Cetera Investment Advisers LLC.

**Disclosure for Bank Locations**

Cetera Investment Services LLC and Cetera Investment Advisers LLC provide investment services at locations that are on the premises of financial institutions that are separately owned and not affiliated with either Cetera company. Investments are (1) not insured by the Federal Deposit Insurance Corporation (FDIC), any government agency or any other deposit insurance program; (2) not deposits with, obligations of, or guaranteed by the financial institution where you obtained Cetera Investment Services services or any of its affiliates; and (3) subject to investment risk, including possible loss of the principal amount invested. (Certain brokered certificates of deposit may be FDIC insured.) (4) To obtain credit, the financial institution may not (a) require me to purchase any insurance or annuity from the financial institution or any of its affiliates or (b) require me to agree not to purchase, or prohibit me from purchasing, any insurance or annuity from any unaffiliated party.