

TradePMR – Maximum Commission and Fee Schedule & Pricing Guide

Any terms used herein shall have the same meaning and definition as used in the Customer Agreement

Schedule of Fees:

12b-1/Shareholder Service/Sub-Transfer Agency Fees:

Annual 12b-1 fees, also known as trails, are paid by the mutual fund and paid to us out of fund assets, under a distribution and servicing arrangement, to cover distribution expenses and sometimes shareholder service expenses that we may provide on the fund's behalf. Shareholder servicing fees are paid to respond to investor inquiries and provide investors with information about their investments. Sub-transfer agency fees are paid to Clearing Firm for tracking and servicing you and your accounts. These fees are asset-based fees charged by the fund family and are included within the total annual operating expense of the fund. These fees vary in range and are provided in each of the funds' prospectuses.

Execution Services:

| | |
|---|--|
| Equities (listed and OTC) ¹ | \$19.95; \$24.95 (broker-assisted) |
| Fixed Income ² | |
| Agency Trades | \$50 |
| Principal Trades | Included in bond price/yield |
| New Issues (including CDs) | Included in bond price/yield |
| Options ³ | \$19.95; \$24.95 (broker-assisted) |
| Unit Investment Trust | \$25.00 |
| Mutual Funds ⁴ | |
| No Load Funds and Load Funds | \$19.95 |
| No-Transaction-Fee Funds | \$0.00 |
| Mutual Fund Exchanges | \$19.95 |
| Asset-Based Pricing ⁵ | Maximum 0.30% of total account value |
| Administration Custodial Fee Pricing ⁶ | Maximum \$300.00 per account, per year |

Miscellaneous Trading fees:

| | |
|--|---------|
| Step Out, Trade Away, Prime Brokerage | \$50 |
| Other trades requiring special handling, including but not limited to DVP (Delivery versus Payment), early settlement, and restricted stock trades | \$24.95 |

Note: Your investment advisor (Otherwise referred to as "Advisor" in your Agreement) has entered into an agreement with TradePMR (otherwise referred to as "TPMR" in your Agreement), Inc. to provide certain services related to your brokerage account. This schedule contains the maximum charges for these services which are applied to your account. In many instances, your Advisor has negotiated lower rates on your behalf. Should you have any questions, please contact your Advisor. Due to market share availability, some orders may not be completely filled at one time, so you may receive partial executions throughout the day and over the course of several days for "good-till canceled" orders. Orders executed in multiple fills on the same trading day will be charged a single commission, while orders filled over multiple days will incur multiple commissions.

TradePMR reserves the right to change these fees at any time. To the extent your account is subject to Title I of the Employee Retirement Income Security Act ("ERISA") and we are considered a "covered service provider" pursuant ERISA Sec. 408(b)(2), changes to our fees or those received by Clearing Firm will be disclosed as soon as practicable, but not later than 60 days from the date on which we are informed of such change, unless such disclosure is precluded due to extraordinary circumstances beyond our control, in which case we will disclose the changes as soon as practicable.

Annual Fee Description:

| <u>Annual Fee Description:</u> | <u>Amount:</u> |
|--|--|
| Advantage Account (Debit card and Check writing) | \$125 Annual Fee (waived for managed accounts) |
| Basic Check Writing | \$0.00 |
| Inactivity Fee | \$0.00 |
| Custodial Accounts (UGMA & UTMA) Inactivity Fee | \$0.00 |
| IRA Custodian Fee | \$10.00 (waived for managed accounts) |

| <u>Service Charge Description:</u> | <u>Amount:</u> |
|--|--|
| Confirm Postage and Handling to Customer | \$0.00 |
| Electronic Confirm Delivery | \$0.00 |
| Processing ACAT Transfer Out | \$95.00 |
| Custodian IRA Termination Fee | \$105.00 |
| Wire Transfers | \$20.00 |
| Overnight Delivery | pass through |
| Insufficient Funds (Advantage Checks Drawn on Account) | \$20.00 |
| Return of Deposited Checks | \$10.00 |
| Stop Payment | \$15.00 |
| Pre-Payment | Greater of \$15 or Standard Margin Rates |
| Cash Debit | Standard Margin Rates |
| TOD Establishment | \$0.00 |
| TOD Termination | \$0.00 |
| Ret. T Extensions | \$5.00 |
| Cancel & Rebills (Post Settlement) | \$0.00 |
| Pledge Account Setup Fee | \$0.00 |
| Limited Partnership / Alternative Investments | |
| Initial Purchase | \$75.00 |
| Subsequent Purchases for Same CUSIP Same A/C | \$50.00 |
| Transfer and/or Re-registration (Per CUSIP) | \$75.00 |
| Annual Fee (Per CUSIP) | \$100.00 |
| Bond | |
| Redemption/Conversions (Certificates) | \$0.00 |
| Safekeeping Fee | \$25 per security; \$250 max/yr. per acct |
| Aged Non-Transferable Securities (Held in Account) | \$0.00 |
| Lost Certificate | |
| Issued Within 90 days | \$0.00 |
| Issued After 90 days | \$50 plus transfer bonding |
| Lost by Customer | \$50 plus transfer bonding |
| Transfer & Ship (Per Item) | |
| Standard Delivery | \$250.00 |
| Non-DTC Rush Delivery | \$200.00 |
| DTC Rush Delivery | \$500.00 |
| Re-registration of Physical Certificate | \$125.00 |
| GNMA Certificate Issuance | \$35.00 |
| Foreign Security Certificate Issuance | \$250.00 |
| Reorganization Activity | |
| Non-Physical | \$0.00 |
| Instructions Received After Expiration Cut-Off | \$250 per item |
| Option Exercise/Assignment Surcharge ⁷ | \$0.00 |
| Direct Registration Reject Fee | \$75 per item |
| Physical Certificate Reject Fee | \$50 per item |

¹ Additional \$2.50 shipping & handling fees may apply.

² We reserve the right to act as riskless principal on any fixed-income transaction. When doing so, the bonds will be subject to a markup or markdown. We will not charge a markup or markdown in excess of 5%. When acting as agent the fixed pricing applies.

³ Additional fee of \$1.50 per contract.

⁴ T denotes Transaction Fee, and NTF denotes No Transaction Fee. \$19.95 applies on the sale of an NTF funds held less than 90 days or on trades less than \$200. No shipping and handling charges apply on mutual funds.

⁵ Asset-based pricing may be charged in lieu of any transaction fees listed under Execution Services. Asset-based pricing fees are billed quarterly, in-arrears, and based on the average daily balance of the account during the applicable Billing Period. TPMR divides the actual days in the previous calendar quarter ("Billing Period") by the actual days in the current calendar year, then multiplies that sum by the average daily balance of the Account during the Billing Period. The result is then multiplied by the annual asset-based pricing fee, to determine the actual fee paid. $((\text{Actual Days in Previous Calendar Quarter} / \text{Actual Days in Current Calendar Year}) \times (\text{Avg Daily Balance of Account during Previous Calendar Quarter})) \times (\text{Annual Percentage of Asset-based Pricing})$. TPMR reserves the right to exclude certain assets from billing, or discount the asset-based pricing fee, at its sole discretion and/or to discount the rate charged.

⁶ An Administrative Custodial Fee may be charged in lieu of any transaction fees listed under Execution Services or asset-based pricing. However, TPMR will continue to receive 12b-1 fees and Shareholder Service Fees, and assess Annual Fees and Service Charges in addition to the Administrative Custodial Fee.

Administrative Custodial Fees are billed per account, either monthly or quarterly, in arrears. The fee is not refundable and is not prorated for partial periods.

All Customer Directed Accounts are subject to an Administrative Custodial Fee to compensate TPMR for providing administrative services to you that we do not provide to traditional accounts in our regular course of business (e.g. telephone assisted trading and handling direct service and account support requests, etc.). TPMR charges Customer Directed Accounts this fee until the Account is closed or you appoint an eligible Advisor. TPMR assesses the Administrative Custodial Fee to Customer Directed Accounts 90 days after an Account is identified as Customer Directed Account.

TPMR reserves the right to exclude certain assets from billing, or discount the Administrative Custodial Fee, at its sole discretion and/or to discount the rate charged.

⁷ Standard ticket charges apply to trades generated.

Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

Statement of Interest Charges

To assist you in managing your borrowing needs and to familiarize you with the terms under which credit is extended on your Account, we have developed this Statement of Interest Charges. Please review this Statement of Interest Charges prior to utilizing credit.

Accounts on Which Interest Is Charged

Interest may be charged on margin credit extended for the purpose of purchasing, carrying or trading in securities. Interest charges are calculated on a settlement date basis and details supporting such calculation will be displayed on your monthly statement.

Payments for purchases in cash accounts should be received on or before the settlement date shown on the trade confirmation. If your payment is received after that date, an interest charge may be posted to your cash account.

Proceeds from a sale in a cash account are not required to be disbursed prior to the settlement date shown on the trade confirmation. Occasionally, we may honor a request to disburse sale proceeds prior to settlement date. If this privilege is utilized, an interest charge may be posted to your Account.

Calculation of Interest

Your annual rate of interest will vary depending on the size of your daily adjusted debit balance. The daily adjusted debit balance is the net total of the settled balances in your Account.

Short positions are "marked-to-market" daily. Since the security sold short must be borrowed in order to deliver it to the buying broker, the credit that results from the sale is not available to you. The market value of the short sale is debited against your margin balance to arrive at a daily adjusted debit balance for interest purposes. The daily closing price is used to determine any appreciation or depreciation of a security sold short, which will adjust your daily adjusted debit balance.

The annual rate of interest applicable to your Account will be computed using a selected rate above, at, or below the Call Money Rate, also referred to as the Broker Call Rate, as published in the Wall Street Journal. For the current Call Money

Rate, please visit www.wsj.com or contact us. Your annual rate of interest will change, without prior notice to you, in accordance with changes in the Call Money Rate.

The table of interest rates is as follows:

Margin Debit Balance

Less than \$25,000.00
 \$25,000.00 to \$49,999.99
 \$50,000.00 to \$99,999.99
 \$100,000.00 to \$249,999.99
 \$250,000.00 to \$499,999.99
 \$500,000.00 or more

Rate of Interest

Call Money Rate + 4.575%
 Call Money Rate + 4.075%
 Call Money Rate + 3.125%
 Call Money Rate + 3.075%
 Call Money Rate + 2.825%
 Call for Rate

Interest is computed daily on the basis of a 360-day year using the following formula:

$$\frac{\text{Adjusted Debit Balance}}{1} \times \frac{\text{Interest Rate}}{100} \times \frac{\text{Number of Days}}{360}$$

Lien and Collateral: Clearing Firm will maintain a first priority perfected security interest in the securities or other property (the "Securities Collateral") in your account when credit is extended to you. You agree to promptly satisfy all margin and maintenance calls. Should your account fall below margin maintenance requirements, Clearing Firm may liquidate the Securities Collateral in your account, or any other account you may have an interest in held at Clearing Firm, without notice to you.

Priority Credit Line (PCL) Rates:

Household AUM

Less than \$250,000.00
 \$250,000.00 < \$500,000.00
 \$500,000.00 < \$1,000,000.00
 \$1,000,000.00 < \$2,500,000.00
 \$2,500,000.00 < \$5,000,000.00
 \$5,000,000.00+

Rate of Interest

Call Money Rate + 2.25%
 Call Money Rate + 1.50%
 Call Money Rate + 1.25%
 Call Money Rate + 1.00%
 Call Money Rate + 0.75%
 Call Money Rate + 0.50%

Household: A household refers to the grouping of accounts associated with common client information such as matching street address and/or tax ID. It's used to manage and report on your entire relationship with TradePMR. Firm householding does not affect your client statement mailings, as mailing can be determined by account preference. Accounts are automatically assigned at account opening to an existing household, or create a new household, based on the personal information of the client. Your Advisor is responsible for ensuring your household is accurately reported and arranged. TradePMR is not responsible for verifying the correctness of households or ensuring clients qualify for the lowest rate tier. For any householding questions, please speak to your Advisor.