

**ERISA Plans - Brokerage Client  
Transaction and Service Fee Schedule  
Effective January 15, 2018**

The client may pay the following fees with respect to ERISA accounts:

**Mutual Fund Transaction Charges - Brokerage**

Purchases, Redemptions and Exchanges (Round Trip)

Load Purchases	Sales Charges Apply - Refer to Fund Prospectus
Load Redemptions and Exchanges	\$9.00
No-Load	\$11.00
No-Load Transaction Fee with Surcharges*	\$21.00

\*Certain fund families are assessed an additional \$10 NFS surcharge for purchases, redemptions, and exchanges. This fee will be charged to the client. For a list of these fund families, please consult your financial professional. Some mutual funds are part of the No Transaction Fee ("NTF") program and will not be charged the fees listed above but are still subject to the service fees.

**Equity & Fixed Income Transaction Charges - Brokerage**

Equities and Exchange Traded Funds	See attached schedule
Fixed Income - Agency	\$40.00
Fixed Income - Principal	See attached schedule

**\$3.50 Service Fee on all brokerage buys, sells and exchanges.**

**Transaction Charges - ESI Illuminations - Flagship Select (DFJ)\*\***

Mutual Fund Transactions	\$13.00
Exchange Traded Funds	\$18.00

\*\*ESI Directions and other ESI Illuminations programs do not have client transaction charges.

**Annual Account Service Fees**

Inactivity Fee (Non-IRA accounts)	\$ 35.00
Alternative Investment (IA) Annual Custody & Valuation	
Registered Products	\$ 35.00
Non-Registered Products	\$ 125.00
Max. Charges Per IA	\$ 500.00

**Cashiering Fees**

Insufficient Funds	\$ 25.00
Overnight Mail Mon-Fri Delivery	\$ 10.00
Overnight Mail Saturday Delivery	\$ 25.00
Stop/Reissue Check	\$ 25.00
Wire Fee	\$ 15.00

**Miscellaneous Fees**

Non-Qualified Transfer Out	\$ 35.00
Copy of Check	\$ 2.50
Duplicate Statements & Confirms	\$ 3.00
Return Mail Handling	\$ 3.00

**Stock/Certificate/Re-Registration**

Certificate Safekeeping	\$ 15.00/mo
Trade Extensions	\$ 15.00
Transfer & Ship (DRS Eligible)	\$ 50.00
Transfer & Ship (Non-DRS)	\$ 250.00
Legal Return	\$ 60.00
Legal Transfer	\$ 100.00
Physical Reorganization	\$ 36.00
Restricted Stock Transaction	\$ 160.00
Re-Reg/Transfer Alt Investment	\$ 50.00

**Check Writing Fees (Per Annum)**

Access (Check Writing Only)	FREE
Access w/Debit Card	\$ 65.00
Portfolio Gold	\$ 120.00
Portfolio Platinum	\$ 180.00

Fees may be negotiated and are subject to change.

Third party entities are independent of Equity Services, Inc. unless otherwise noted.

**For Broker/Dealer Use Only | Not for Use with the Public**

**ERISA Plans - Brokerage Client  
Transaction and Service Fee Schedule  
Effective January 15, 2018**

ESI Pays NFS the following fees for providing services with respect to ERISA plan accounts:

**Load/No-Load Mutual Fund Transactions**

Purchases/Redemptions	\$ 5.00
Exchanges (each side)	\$ 2.50
NTF	\$ 0.00
Transaction Surcharges***	\$ 10.00

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**Equity & Fixed Income Transaction Charges**

Equities - Listed (<2,099 shares)	\$ 7.00
Equities - Listed (all other)	\$ 7.00 + \$.15/share
Equities - OTC	\$ 7.00
Fixed Income - Agency	\$ 12.00

**Annual Account Service Fees**

Inactivity Fee	\$ 25.00
Alternative Investment (IA) Annual Custody & Valuation	
Registered Products	\$ 35.00
Non-Registered Products	\$ 125.00
Max. Charges Per IA	\$ 500.00

**Cashiering Fees**

Insufficient Funds	\$ 15.00
Stop/Reissue Check	\$ 15.00
Wire Fee	\$ 15.00

**Miscellaneous Fees**

Non-Qualified Transfer Out	\$ 30.00
Copy of Check	\$ 2.50

**Stock/Certificate/Re-Registration**

Certificate Safekeeping	\$ 15.00/mo
Trade Extensions	\$ 12.00
Transfer & Ship (DRS Eligible)	\$ 15.00
Transfer & Ship (Non-DRS)	\$ 500.00
Legal Return	\$ 75.00
Legal Transfer	\$ 150.00
Physical Reorganization	\$ 150.00
Restricted Stock Transaction	\$ 160.00
Re-Reg/Transfer Alt Investment	\$ 50.00

**Check Writing Fees (Per Annum)**

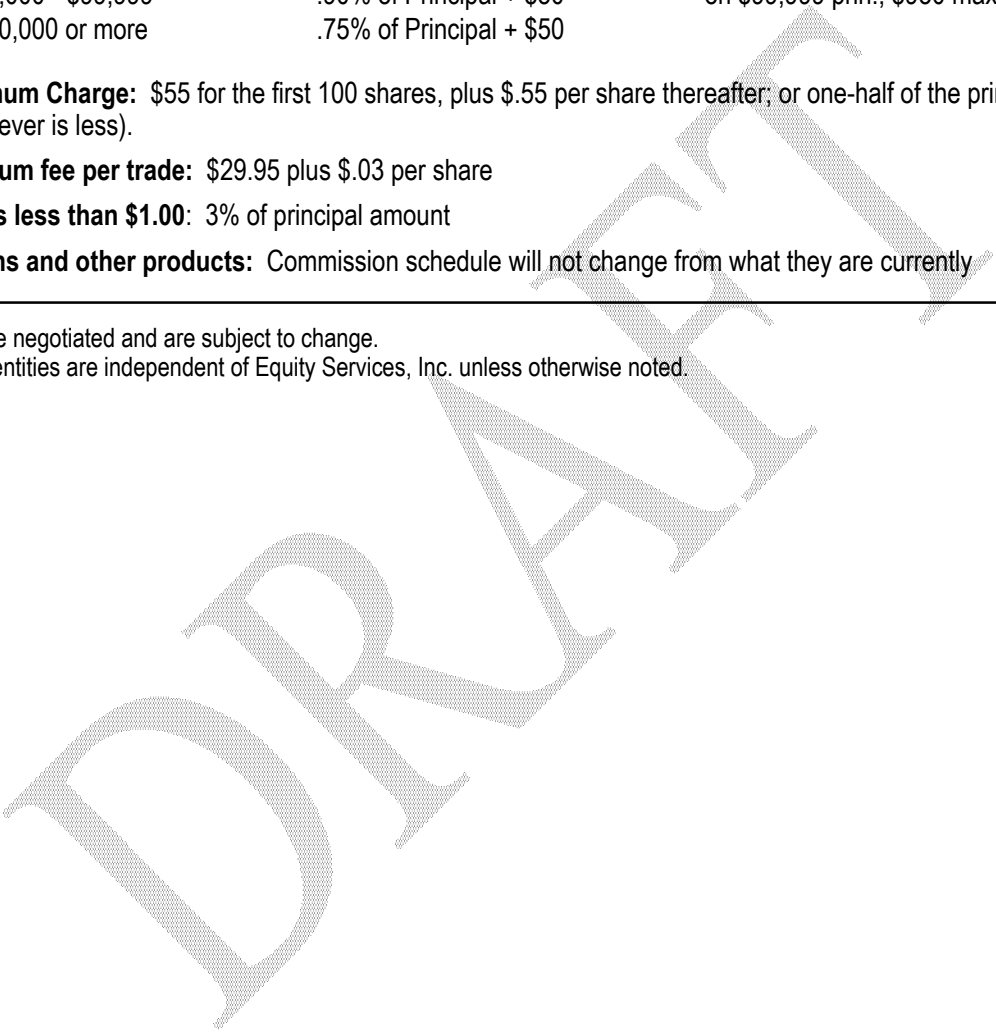
Access (Check Writing Only)	FREE
Access w/Debit Card	\$ 50.00
Portfolio Gold	\$ 100.00
Portfolio Platinum	\$ 150.00

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**Equity Services, Inc. Streetscape Equity Commissions Schedule**  
**Effective January 15, 2018**

Principal Amount of Trade	Sample \$ Amount of Commission	
First \$2,500 of principal	1.4% of Principal + \$50	
\$2,501 - \$9,999	1.3% of Principal + \$50	on \$9,999 prin., \$180 max comm.
\$10,000 - \$24,999	1.2% of Principal + \$50	on \$24,999 prin., \$350 max comm.
\$25,000 - \$49,999	1.1% of Principal + \$50	on \$49,999 prin., \$600 max comm.
\$50,000 - \$99,999	.90% of Principal + \$50	on \$99,999 prin., \$950 max comm.
\$100,000 or more	.75% of Principal + \$50	
<b>Maximum Charge:</b> \$55 for the first 100 shares, plus \$.55 per share thereafter; or one-half of the principal amount (whichever is less).		
<b>Minimum fee per trade:</b> \$29.95 plus \$.03 per share		
<b>Stocks less than \$1.00:</b> 3% of principal amount		
<b>Options and other products:</b> Commission schedule will not change from what they are currently		

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NOTE: Transactions in ERISA plan accounts are done at the agency ticket charge of \$42.00.

### **Definitions (Alphabetical)**

**Alternative Investment Custody Fee** - annual fee charged at the end of the year per alternative investment, maximum of three positions charged

**Certificate Safekeeping** - monthly fee assessed to the account for each physical stock certificate (per certificate, per position) that NFS holds on behalf of the client

**Copy of Check** - per item fee when requesting copy of check cleared or copy of Brokerage Access, Gold or Platinum check

**Custody Fee** - annual fee charged to Non-IRA accounts based on transactional activity

**Duplicate Statements & Confirms** - assessed for requested copies of statements and/or confirms, including interested party statements

**Insufficient Funds** - assessed when a check deposited is returned for insufficient funds and when a Brokerage Access, Portfolio, or Gold check bounces

**Legal Return** - assessed for any legal documents and stock certificates returned to an account owner's address of record when additional documentation is required to process the request

**Legal Transfer** - assessed when a stock certificate is deposited to an account and additional legal documents are required

**Non-Qualified Transfer Out Fee** - assessed to non-qualified accounts that are not able to be transferred out of NFS via the electronic account transfer system

**Physical Reorganization** - assessed when a stock certificate is deposited after the action date on a mandatory reorganization item

**Portfolio Access, Gold, Platinum** - annual fee charged for privileges: Access is annual fee and Gold and Platinum are charged monthly

**Re-Reg/Transfer Alternative Investment** - fee charged for each alternative investment reregistered or transferred in or out of a brokerage account

**Return Mail Handling** - Fee charged for each piece of returned mail where a forwarding address is unable to be located

**Restricted Stock Transactions** - assessed when a restricted stock position is sold

**Service Fee** - for each transaction (buy, sell or exchange) that occurs within a brokerage account

**Stop/Reissue Check** - charged for stop payments on checks issued from the account; same fee applies on the stop and reissue of a check

**Trade Extensions** - to cover extensions granted if funds are not available to cover a transaction on settlement date

**Wire Fee** - for executing request to fed funds wire to another financial institution