

Managed accounts where the client pays the transaction costs are subject to the following fees.

<b>Transaction Charges</b>	
<b>Mutual Fund Transactions</b>	
<b>Purchases, Redemptions and Exchanges (Round Trip)</b>	
<b>Load Purchases</b>	<b>Fund Sales Charges Apply</b>
Load Redemptions and Exchanges	\$ 9.00
No-Load	\$11.00
No-Load Transaction Fee Fund Families with Surcharges*	\$21.00
<b>Periodic Investments and Withdrawal Plans (PIPs and SWPs)</b>	
Load	\$ 2.00
No-Load	\$ 2.00
NTF Network and Sentinel	\$ 0.00
*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 the 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.	
<b>\$3.50 Service Fee on all transactions (except Mutual Fund PIPs and SWPs)</b>	

### Other Transactions

#### Equity and ETF

<b>Principal Amount of Trade</b>	<b>Default Schedule</b>	<b>Alternative Schedule</b>
First \$2,500 of Principal	\$29.95, plus \$0.03 per share	\$50 + 1.4% of Principal
\$2,501 - \$9,999 of Principal	\$29.95, plus \$0.03 per share	\$50 + 1.3% of Principal
\$10,000 - \$24,999 of Principal	\$29.95, plus \$0.03 per share	\$50 + 1.2% of Principal
\$25,000 - \$49,999 of Principal	\$29.95, plus \$0.03 per share	\$50 + 1.1% of Principal
\$50,000 - \$99,999 of Principal	\$29.95, plus \$0.03 per share	\$50 + 0.90% of Principal
\$100,000 or more of Principal	\$29.95, plus \$0.03 per share	\$50 + 0.75% of Principal

**Fixed Income Trades**      *Please refer to Bond Mark-up Schedule*

**Options**                      \$49.95 + \$2.25/contract

**Alternative Investments**    \$50.00

**\$3.50 Service Fee on all transactions**

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<b>Account Fees</b>	
<b>Annual Account Services Fees</b>	
\$ 40.00 Custodial Fee (Annual – IRAs)	
\$ 35.00 Inactivity Fee (Annual)	
\$ 10.00 Select Access (ACH/Bill Pay)	
+\$ 5.00 Check Writing	
+\$ 5.00 Debit Card	
\$ 100.00 Premiere Access	
<b>Alternative Investments Annual Custody &amp; Valuation</b>	
\$ 35.00 Registered Products	
\$ 125.00 Non-Registered Products	
\$ 500.00 Maximum Charge Per Account	
<b>Stock/Certificate Fees</b>	
\$ 15.00 Certificate Safekeeping	
\$ 50.00 Legal Return	
\$ 160.00 Restricted Stock Transactions (Full Service)	
\$ 50.00 Transfer & Ship (DRS Eligible)	
\$ 3.50 Service Fee (each transaction)	
<b>Account Termination Fees</b>	
\$ 35.00 Non-qualified ACAT	
\$ 125.00 IRA Termination	
<b>Cashiering Fees</b>	
\$ 25.00 Check Stop Payment	
\$ 25.00 Insufficient (NSF) Funds	
\$ 10.00 Overnight Mailing Fee	
\$ 15.00 Wire Fee	
<b>Special Requests</b>	
\$ 3.50 Duplicate Statements	
\$ 3.50 Returned Mail (per item)	
\$ 100.00 Legal Transfer	
\$ 30.00 Physical Reorganization	
\$ 15.00 Trade Extensions	
\$ 250.00 Transfer & Ship (Non-DRS Eligible)	

<b>Definitions (Alphabetical)</b>
<b>Select Access</b> - annual fee charged for check-writing/debit card privileges
<b>Certificate Safekeeping</b> - assessed to the account for each physical stock certificate NFS holds on behalf of the client
<b>Custody Fee</b> - annual fee charged to non-retirement accounts if no transactional activity has occurred in the calendar year
<b>Custodial Fee</b> - annual fee assessed for each IRA account. The option is available to pay the invoice rather than have the fee deducted from the account
<b>Insufficient Funds</b> - assessed when a check deposited is returned for insufficient funds
<b>IRA Termination</b> - charged to all retirement accounts that are closed and/or transferred out to another firm
<b>Legal Return</b> - 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
<b>Legal Transfer</b> - assessed when a stock certificate is deposited to an account and additional legal documents are required
<b>Non-Qualified Non-ACAT Fee</b> - assessed to non-qualified accounts that are not able to be transferred out of NFS via the electronic account transfer system
<b>Physical Reorganization</b> - assessed when a stock certificate is deposited after the action date on a mandatory reorganization item
<b>Premiere Access</b> - annual fee charged for check-writing/debit card privileges
<b>Restricted Stock Transactions</b> - assessed when a restricted stock position is sold
<b>Stop Payment on Check</b> - charged for stop payments on checks issued from the account
<b>Service Fee</b> - for each transaction (buy, sell or exchange) that occurs
<b>Trade Extensions</b> – to cover extensions granted if funds are not available to cover a transaction on settlement date
<b>Wire Fee</b> - for executing request to fed funds wire to another financial institution