

**Client Transaction and Service Fee Schedule  
For EFA Managed Programs  
Effective May 1, 2020**

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

**Mutual Fund Transactions\*\*\***

Purchases, Redemptions and Exchanges

Transaction Fee	\$13
Transaction Fee Surcharge*	\$23
NTF network	\$0

\*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.

\*\*\*Client transaction fees may differ depending on the investment selected. For third party strategist accounts, all transaction fees will be \$8 or \$18 (surcharge fund) when applicable and will be paid for by the client unless the specific investment has bundled trading fees.

<b>Equity Transactions**</b>	\$18
Equities/ETFs	

\*\*Liquidating transactions only of stocks, fixed income and alternative investments in Expedition Programs and Flagship Programs.

<b>Fixed Income Transactions</b>	\$40
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**Annual Account Services Fees**

Custodial Fee (Non-IRA accounts)	\$ 35.00
Custodial Fee	\$ 40.00

**Cashiering Fees**

Insufficient Funds	\$ 25.00
Overnight Mailing Fee	\$ 10.00
Stop Payment	\$ 25.00
Wire Fee	\$ 15.00

**Account Closing Fees**

IRA Termination	\$ 125.00
Non-qualified ACAT (out)	\$ 35.00

**Stock Activity Fees**

Certificate Safekeeping	\$ 15.00
Trade Extensions	\$ 15.00
Transfer & Ship (DRS Eligible)	\$ 50.00
Transfer & Ship (non-DRS)	\$250.50
Legal Return	\$ 50.00
Legal Transfer	\$100.00
Physical Reorganization	\$ 30.00
Restricted Stock Transactions	\$160.00

**Additional Services**

Brokerage Access w/debit card	\$ 65.00
Brokerage Portfolio Gold	\$120.00

Fees are subject to change.

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**Definitions (Alphabetical)**

**Brokerage Access** – annual fee charged for check-writing privileges

**Certificate Safekeeping** - assessed to the account for each physical stock certificate NFS holds on behalf of the client

**Custody Fee** – annual fee charged to non-retirement accounts if no transactional activity has occurred in the calendar year

**Custodial Fee** – annual fee assessed for each IRA account. The option is available to pay the invoice rather than have the fee deducted from the account

**Insufficient Funds** - assessed when a check deposited is returned for insufficient funds

**IRA Termination** - charged to all retirement accounts that are closed and/or transferred out to another firm

**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 Non-ACAT 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 Gold** – annual fee charged for check-writing and debit card access

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

**Stop Payment on Check** - charged for stop payments on checks issued from the account

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

**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