

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 May 1, 2020**

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

***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

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

Fees may be negotiated and are subject to change.

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

Equity Services, Inc. Streetscape Equity Commissions Schedule
Effective May 1, 2020

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	
 Maximum Charge: \$55 for the first 100 shares, plus \$.55 per share thereafter; or one-half of the principal amount (whichever is less).		
Minimum fee per trade: \$29.95 plus \$.03 per share		
Stocks less than \$1.00: 3% of principal amount		
Options and other products: Commission schedule will not change from what they are currently		

Fees may be negotiated and are subject to change.

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

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

Defines maximum value Registered Representative is allowed to enter on an order ticket. All grid cells specified in dollars per bond (\$/bond) and represent maximum markup. Expressed in dollars per \$1000 (1M) face (i.e. Purchase of \$50,000 of a 15 year corporate or muni, maximum allowable sales credit is \$875. This is calculated by multiplying the 50 bonds by \$17.50). **Overriding minimum per bond trade is \$40.00.**

		Maturity					
QUANTITY	Corporate & Muni	< 1 Year*	1 - 2.99 Yrs	3 - 4.99 Yrs	5 - 9.99 Yrs	10 - 19.99 Yrs	>= 20 Yrs
		1 to 99		5.000	10.000	17.500	17.500
	100 TO 249		3.750	7.500	15.000	15.000	20.000
	250 TO 499		2.500	7.500	10.000	12.500	20.000
	500 OR MORE		2.500	5.000	7.500	10.000	20.000
	GSE	< 1 Year*	1 - 2.99 Yrs	3 - 4.99 Yrs	5 - 9.99 Yrs	10 - 19.99 Yrs	>= 20 Yrs
	1 to 99		3.750	5.000	10.000	15.000	15.000
	100 TO 249		1.250	2.500	7.500	15.000	15.000
	250 TO 499		1.250	2.500	6.250	15.000	15.000
	500 OR MORE		1.250	1.250	5.000	10.000	15.000
	Treasury	< 1 Year*	1 - 2.99 Yrs	3 - 4.99 Yrs	5 - 9.99 Yrs	10 - 19.99 Yrs	>= 20 Yrs
	1 to 99		3.750	5.000	10.000	15.000	15.000
	100 TO 249		1.250	2.500	7.500	15.000	15.000
	250 TO 499		1.250	2.500	6.250	15.000	15.000
	500 OR MORE		1.250	1.250	5.000	10.000	15.000
		MBS (includes CMOs, Pass Thru, Asset Backed Securities, and TIPS)					
		< 1 Year*	1 - 2.99 Yrs	3 - 4.99 Yrs	5 - 9.99 Yrs	10 - 19.99 Yrs	>= 20 Yrs
	1 to 99		5.000	10.000	17.500	17.500	20.000
	100 TO 249		3.750	7.500	15.000	15.000	20.000
	250 TO 499		2.500	7.500	10.000	12.500	20.000
	500 OR MORE		2.500	5.000	7.500	10.000	20.000
	CD	< 1 Year*	1 - 2.99 Yrs	3 - 4.99 Yrs	5 - 9.99 Yrs	10 - 19.99 Yrs	>= 20 Yrs
			2.500	3.750	5.000	6.250	7.500
	Non-Treasury Zeros	< 1 Year*	1 - 2.99 Yrs	3 - 4.99 Yrs	5 - 9.99 Yrs	10 - 19.99 Yrs	>= 20 Yrs
	1 to 99		5.000	8.500	13.130	8.750	8.000
	100 TO 249		3.750	6.380	11.250	7.500	8.000
	250 TO 499		2.500	6.380	7.500	6.250	8.000
	500 OR MORE		2.500	4.250	5.630	5.000	8.000
	Treasury Strips	< 1 Year*	1 - 2.99 Yrs	3 - 4.99 Yrs	5 - 9.99 Yrs	10 - 19.99 Yrs	>= 20 Yrs
	1 to 99		3.750	4.250	7.500	7.500	6.000
	100 TO 249		1.250	2.130	5.630	7.500	6.000
	250 TO 499		1.250	2.130	4.690	7.500	6.000
	500 OR MORE		1.250	1.060	3.750	5.000	6.000
		< 1 Year*					
	Month	1	2	3	4	5	6 - 12
	% of Principal	0.015625	0.046875	0.0625	0.0875	0.125	0.125