

EXECUTION AND OTHER FEES
Accounts Custodied at Pershing, LLC

Product	Ticket Charge	Execution Cost	Postage & Handling
Listed Equities:			
(including Closed End Mutual Funds (IPOs only), Master Ltd. Partnerships (on exchange))			
Auto Market Orders	20.00 - 29.95	0.02 - 0.05	4.95 - 5.95
All Other Market Orders	20.00 - 29.95	0.02 - 0.05	4.95 - 5.95
Limit Orders	20.00 - 29.95	0.02 - 0.05	4.95 - 5.95
OTC Equities	20.00 - 29.95	0.01 - 0.05	4.95 - 5.95
Options	0.00 - 30.00	1.50 - 3.00	4.95 - 5.95
Corporate Bonds:			
Listed Corporates	0.00 - 20.00	0.00 - 2.50	4.95 - 5.95
OTC Corporates	0.00 - 20.00	0.00 - 2.50	4.95 - 5.95
CMO's (same as OTC Corporates)	0.00 - 20.00		4.95 - 5.95
Municipal Bonds	0.00 - 20.00	0.00 - 2.50	4.95 - 5.95
Government Securities	0.00 - 20.00	0.00 - 2.50	4.95 - 5.95
Mortgage Backed Securities (same as Gov't Securities)	0.00 - 20.00		4.95 - 5.95
UITs	20.00 - 30.00		4.95 - 5.95
Money Market Instruments (CDs, BAs, Commercial Paper)	20.00		4.95 - 5.95
Other:			
Limited Partnerships	N/A	Add'l Fees may be charged by Pershing LLC	4.95 - 5.95
Precious Metals	N/A	Add'l Fees may be charged by Pershing LLC	4.95 - 5.95
**International			
Eurobond Clearance (Schedule A plus \$50)	100.00		
All Other Foreign Securities (Schedule A plus \$25)	100.00		
**The above international surcharges are in addition to the clearing charges noted above.			
Mutual Funds :			MISC. FEES
Load & No Load Funds Buys & Sells			0.00 - 25.00
Exchanges -- roundtrip (including confirm fee)			0.00 - 5.00
PIPs/SWPs			0.00 - 2.00

ADDENDUM 2 - ADMINISTRATIVE CUSTOMER CHARGES

Accounts Custodied at Pershing, LLC

Direct Customer Charges	Charge
Paper Statements/paper trade confirmations (N/A if e-delivery)	\$1.00 each
IRA, Roth IRA, Coverdell, 5305 SEP maintenance	\$43.50 per year
SARSEP, SIMPLE, QRP	\$50.00 per year
Transfer/Closure	\$100.00 per event
Corestone Checking Account	\$25.00- \$250.00 per year (depending on level)
Corestone Personal Check Reorder	\$7.50-\$40.00 per order (depending on level)
Wire transfer	\$20.00 per wire
Foreign Securities Transfer	At Cost Plus 10% At Cost Plus 10%
Precious Metal Transfer, Delivery & Storage	At Cost Plus 10% At Cost Plus 10%
Trade/Margin Extensions & Mailgrams	\$20 per extension
Mailgrams	\$20.00 per mailgram
Foreign Currency Positions	As billed by vendor
Legal Certificate Transfers	\$60.00 per issue
Legal Returns	\$30.00 per issue
Returned Checks	\$35.00 each
TOA Deliveries	\$100.00 each
DRS Transfers	\$15 Per Position
Register and Ship Physical Certificate	\$60.00 each
Stop Payments	\$10.00 each
Reorganizations	\$25.00 per event
Errors (Market action required in Pershing account)	\$50.00, plus cost of error
Alternative Investment Custody & Valuation Fee	\$35.00 annually per position
Duplicate Copy of Statements/Tax Documents	As billed by vendor
Alternative Investment Transaction Fee	\$35.00 annually per transaction
Fee Alternative Investment Transfer/Reregistration	\$50.00 per transaction
Unauthorized Short Sales	\$200.00 per event
Client Location Search	\$25.00 per search
Overnight Delivery	\$12.00-\$20.00 per shipment
Safekeeping	\$2.00 per account, per position, per month
Postage and Handling	\$5.95

Annual Custody Fee

\$30.00 is charged annually for each account which holds a position, and for which there has been no trading activity during the prior calendar year (the fee is \$17.50 if the account only holds mutual funds). This fee maybe charged to the customer account and this fee may be increased and the mark-up retained by Winslow, Evans & Crocker, Inc. if assessed. This fee will be charged in January following the calendar year of no activity.

In response to the need for improved clarity about fees and expenses, the United States Department of Labor ("DoL") has introduced a requirement (See DoL 408(b)(2) fee disclosure requirements; www.dol.gov) for certain service providers that receive more than \$1,000 in compensation to make explicit disclosures for ERISA retirement plans that they serve. As fees are different per client appropriate disclosures will be provided for each client as required.

EXECUTION AND OTHER FEES FIDELITY

EQUITIES	Direct Customer Charges
Domestic Online Orders <ul style="list-style-type: none"> • For householded accounts under \$1M which are enrolled for eDelivery and all householded accounts over \$1M (plus \$0.01 per share for every share over 10,000 shares) • For householded accounts under \$1M that are not enrolled in eDelivery (plus \$0.015 per share for every share over 1,000 shares) 	 \$0.00 \$0.00
EXCHANGE TRADED FUNDS (ETFs)	Direct Customer Charges
<ul style="list-style-type: none"> • Online orders for certain iShares®, ETFs and the Fidelity® Nasdaq Composite Index® tracking Fund and for sector ETFs Online ETF Orders (excluding the ETFs referenced above): <ul style="list-style-type: none"> • For householded accounts under \$1M which are enrolled for eDelivery and all householded accounts over \$1M (plus \$0.01 per share for every share over 10,000 shares) • For householded accounts under \$1M that are not enrolled in eDelivery (plus \$0.015 per share for every share over 1,000 shares) 	 \$0.00 \$0.00 \$0.00
OPTIONS	Direct Customer Charges
<ul style="list-style-type: none"> • Online orders 	\$4.95 plus \$0.65 per contract
MUTUAL FUNDS (Including Money Markets)	Direct Customer Charges
No Transaction Fee ("NTF") Funds: <ul style="list-style-type: none"> • Fidelity retail funds, Fidelity advisor funds, money market funds, non-Fidelity funds that participate in the NTF program Transaction Fee ("TF") Funds: <ul style="list-style-type: none"> • Non-Fidelity funds that do not participate in NTF program 	 No transaction fee \$20.00 flat ticket
FIXED INCOME	Direct Customer Charges
<ul style="list-style-type: none"> • Municipal bonds, corporate bonds, certificates of deposit, government bonds (including agencies), mortgage-backed securities and U.S. treasury and related securities, commercial paper and structured notes 	\$20-50
OTHER FEES	Direct Customer Charge
<ul style="list-style-type: none"> • Wire fee (including foreign currency) 	\$15.00
<ul style="list-style-type: none"> • Wire fee (if the online cashing feature is not used) 	\$30.00
<ul style="list-style-type: none"> • Check reorder 	\$6.00
<ul style="list-style-type: none"> • Overnight check request 	\$8.00
<ul style="list-style-type: none"> • Retirement Account closeout fee 	\$125.00 per account
<ul style="list-style-type: none"> • Non-retirement account closeout fee (if full TOA to another firm) 	\$75.00 per account

EXECUTION AND OTHER FEES

SEI

SEI Sponsored Programs (SEI Mutual Funds, SEI Managed Account Solutions, SEI Sub-Advised Program)	No Platform Fee
Third Party Assets Non-Transaction Fee (NTF) Mutual Funds Transaction Fee (TF) Mutual Funds and all other securities, including equities, fixed income and ETFs.	No Platform Fee 20 basis points. (The platform fee is subject to a \$1,000 per year, per account, maximum.)
Transaction Fees High Volume Trading Accounts Client Directed Portfolios	Equity Orders - \$5 per trade TF Funds - \$8 per trade
Special Handling Fees (orders requiring special handling, such as penny stocks, "High Touch Orders")	\$5 per trade plus costs

Ancillary Custody Charges:

- Wire Fee of \$20;
- Overnight Fee of \$20;
- Stop Payment Fee of \$25;
- Account Closing Fee of \$75.

Special Asset Services Fees: \$50 per position per year up to a maximum of \$100 per account per year.

Small Account Fees: \$60 annual fee, charged quarterly in arrears, for accounts under \$50,000.

EXECUTION AND OTHER FEES RAYMOND JAMES & ASSOCIATES

Certified or Cashier's check	\$	25.00
Account Maintenance Fee if account is less than \$100,000. *Exclusions apply	\$	50.00
Mail Gram	\$	10.00
Outgoing Wiring Funds		
Domestic	\$	25.00
International	\$	40.00
Check Disbursement		
Overnight	\$	20.00
Saturday	\$	30.00
International	\$	20.00
Returned Check Deposit	\$	20.00
Account Transfer Fees	\$	125.00
Account Transfer Fees		
For each Foreign Security	\$	50.00
Handling Fee	\$	5.95
IRA Account Termination Fee	\$	100.00
Trading		
Equity and Preferred Equity	\$	21.00 plus .01 per share. 75.00 min
Foreign Equity	\$	130.00
Fixed Income- Treasuries, Corporate Bonds, Mortgage Back Bonds, Federal Agencies, Municipal Bonds, Convertible Bonds.	\$	30.00
Listed Bond	\$	21.00 plus .01 per bond
Foreign Bond (USD Denomination)	\$	100.00
Foreign Bond (Foreign Currency)	\$	35.00
CMO's	\$	25.00
Mutual Funds	\$	30.00
Mutual Funds NTF	\$	0.00
UITs	\$	60.00
Equity Underwriting(taxable)	\$	30.00
CD's	\$	30.00
Alternative Investments	\$	100 per transaction plus advisory fees

The above schedules of fees may be changed. Please note (1) that the charges set forth in these tables are exemplary and not exclusive, and (2) that some charges listed may be waived.

EXECUTION AND OTHER FEES TD AMERITRADE

EQUITIES	Direct Customer Charges by TD
Online Orders <ul style="list-style-type: none"> • U.S Exchange- Listed Stocks & ETF • OTC Equities 	\$0.00 \$6.95
Offline Orders <ul style="list-style-type: none"> • broker assisted via TD 	\$0.01 per share with \$25 Minimum
OPTIONS	Direct Customer Charges by TD
Online Orders <ul style="list-style-type: none"> • For householded accounts under \$500,000 or more OR clients who receive electronic statements and confirmations 	\$0.00+\$0.65 fee per contract
Offline Orders <ul style="list-style-type: none"> • broker assisted via TD 	\$25 Minimum+\$0.65 fee per contract
MUTUAL FUNDS	Direct Customer Charges by TD
Online Orders <ul style="list-style-type: none"> • NTF (Non Transaction fee funds) r • Transaction Fee funds- For householded accounts under \$500,000 or more OR clients who receive electronic statements and confirmations • Transaction Fee funds- For householded accounts under \$500,000 AND clients who receive electronic statements and confirmations 	No Charge \$24 \$31
Short Term Redemption Fees had less than 90 days	\$49.99
Offline Orders- <ul style="list-style-type: none"> • broker assisted via TD 	\$45
FIXED INCOME	Direct Customer Charges by TD
<ul style="list-style-type: none"> • Treasuries at Auction • UIT 	No Charge \$35 Flat Rate

EXECUTION AND OTHER FEES TD AMERITRADE

Account Transfer out Fee	\$50
Outgoing Wire	No Charge
Incoming Wire	No Charge
Stop payment on Check	\$25
Returned Check	\$25
NSF for ACH debit	\$25
Corporate Action	
Mandatory-	No Charge
Voluntary	\$30 per transaction
Asset Based Pricing	10 bps
Asset Based Pricing Annual Minimum per account	\$50

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