FlexMAP Partners Ancillary Charges

Fidelity (FIWS)

Equities	
Domestic Online Orders	
For householded accounts under $1M which are enrolled for eDelivery and all householded accounts over $1M	$0.00
For householded accounts under $1M that are not enrolled in eDelivery	$4.95
Orders and allocations to any individual account over 10,000 shares	$0.01 per share premium above the Domestic Online rates referenced above
Domestic Manual Orders via Trading Desk	
Includes any broker assistance via phone or email through the order and allocation process	$25.00 premium above the Domestic Online rates referenced above
Orders routed electronically to our trading desk for additional assistance, including orders with shortened settlement cycle	$0.00 premium above the Domestic Online rates referenced above
Trade Here Settle Anywhere Orders (DVP Accounts):	
Domestic	$0.03 per share
Orders Placed Online Using Algorithmic Strategies (direct customer charge)	
Basic	$0.00 per share premium above the regular equity rate
Premium and Fidelity ATS (DarkSweep®)	$0.00 per share premium above the regular equity rate
Step-in Orders	
	$10 additional fee above domestic online rates
Trade Away	
Trade-away fee	$20.00
Trade-away fee – select accounts – Contact you Financial Professional	$15.00
Exchange-traded Products (ETF's & ETN's)	
Online ETF and ETN Orders	
For householded accounts under $1M which are enrolled for eDelivery and all householded accounts over $1M	$0.00
For householded accounts under $1M that are not enrolled in eDelivery	$4.95
Orders and allocations to any individual account over 10,000 shares	$0.01 per share premium above the Domestic Online rates referenced above
Manual Orders via Trading Desk	
Includes any broker assistance via phone or email through the order and allocation process	$25.00 premium above the Domestic Online rates referenced above
Orders routed electronically to our trading desk for additional assistance, including orders with shortened settlement cycle	$0.00 premium above the Domestic Online rates referenced above
Options	
Online orders	$0.00 plus $0.65 per contract
Manual orders placed via Trading Desk	$4.95 plus $0.65 per contract

Mutual Funds (including Money Markets)	
No transaction Fee (“NTF”) Funds	
Fidelity retail funds	No transaction fee
Fidelity advisor funds	No transaction fee
Fidelity money market funds	No transaction fee
Non-Fidelity funds that participate in NTF program	No transaction fee
NTF Short-Term Trading Fee (IWS Brokerage Fee) A short-term trading fee will be charged for each sale or exchange of shares of IFN NTF funds held less than 60 days. Fidelity funds, money market funds, funds redeemed through a systematic withdrawal program, shares purchased through a periodic purchase program, and shares purchased through dividend reinvestment (treated as long-term shares) may be sold without this fee. Certain funds (including funds that allow short-term trading) or accounts may be exempt from this fee.	0.50% of the principal amount of the transaction $30 minimum $200 maximum *Certain IFN funds may be subject to separate and additional redemption fees. Refer to the fund’s prospectus for details.
Transaction Fee (“TF”) Funds*	
A $20 additional fee above TF rates will apply on certain transactions for certain fund families. Contact your Financial Professional for a listing of impacted fund families.	
Non-Fidelity load funds that do not participate in NTF program (no-load)	$30.00 flat ticket
▪ Periodic Investment Plan (PIP) Transactions	$5.00 flat ticket
▪ Systematic Withdrawal Plan (SWP) Transactions	$5.00 flat ticket
Non-Fidelity load funds with a front-end or back-end sales charge	No transaction fee
Non-Fidelity load funds with a front-end or back-end sales charge, where a load waiver applies (*direct customer charge*)	$30.00 flat ticket
*At the time of purchase, shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When those shares are subsequently sold, any fees applicable to the transaction will be assessed based on the status assigned to the shares at the time of purchase.	
Cash and Core Sweep Vehicles	
Assets held in cash or core sweep vehicles (including core money market funds	No transaction fee
Selected Core Transaction Account Options:	
FCASH – Taxable income-earning account+	
Bank Deposit Sweep Program – an interest bearing FDIC Deposit Account (“FDIC Deposit Account”)*	
Available Core Money Market Mutual Funds	
+FCASH is generally not an eligible option for retirement accounts. *FDIC is not an eligible option for offshore accounts.	
Fixed Income – Direct Customer Charge	
Principal Business	
Municipal bonds, corporate bonds, certificates of deposit, government bonds (including agencies), asset-backed securities and U.S. treasury and related securities, commercial paper, and structured notes	Competitive basis
Government auction orders (notes and bonds)	$0.00 per order
Government treasury bills auction orders	$0.00 per order
Variable rate demand notes (VRDN)	$0.00 per order
Variable rate demand obligation (VRDO)	$0.00 per order
Agency Business	

Crossing fee	$30.00 per side of the order
Auction rate securities	$50.00 per order
Exchange-traded fixed-income securities	$2.50 per bond with $40.00 minimum per order
Trade Away	
Trade-away fee	$20.00
Trade-away fee – select accounts – Contact you Financial Professional	$15.00
Alternative Investments - Direct Customer Charge	
Alternative Investments Custody – Transaction Fee Funds	
Buys/Sells	$100.00 per transaction (subsequent purchases are $10.00 per transaction)
Transfers/re-registration	$25.00 per transaction
Annual custody fee (maximum account charge of $500.00)	$125.00 per position
Alternative Investment Network® - No Transaction Fee Funds	
	No Fees
Alternative Investment Network® - Transaction Fee Funds	
Buys/Sells	$100.00 per transaction (subsequent purchases are $10.00 per transaction)
Transfers/re-registration	$25.00 per transaction
Annual custody fee	$0.00 per position
Other Securities	
Unit investment trust (direct customer charge)	$30 per order
Margin Borrowing – Direct Customer Charge	
Average debit balance	Interest rate basis FABLR
$0-$9,999	FABLR + 2.00%
$10,000 - $24,999	FABLR + 1.50%
$25,000 - $49,999	FABLR + 1.00%
$50,000 - $249,999	FABLR + 0.75%
$250,000 - $999,999	FABLR + 0.50%
$1,000,000 - $4,999,999	FABLR + 0.25%
$5,000,000+	FABLR + 0.20%
Precious Metals *	
Buy Orders:	
< $10,000.00	1.45%
$10,000 - $49,999	1.25%
$50,000 - $100,000	.99%
> $100,000	.50%
Sell Order:	
< $50,000	1.00%
$50,000 - $250,000	.50%
> $250,000	.38%
Storage Fee (direct customer charge)	
Charged in advance of each quarter based on the value of the holding or coins at the time of billing.	0.125% per quarter of the total value of the holdings or $3.75 minimum, whichever is greater
Fabrication Fee (direct customer charge)	

	Varies by conversion and metal. Customers should refer to statements.
Delivery Fee (direct customer charge)	
	Varies by location. Customers should refer to statements.
*Fidelity may incur additional fees from third party providers. Such charges, if any shall be charge to the customer.	
Custody Fees	
Quarterly flat fee per account	$0.00
Asset-based fee per account*	0 bps
*This fee is calculated quarterly by multiplying the average daily balance of assets for each month by the bps (adjusted to a monthly amount by multiplying the appropriate rate by the number of days in the month divided by 365 days (or 366 days in the case of a leap year)). The Asset-Based Fee for the quarter will be the sum of the monthly amounts for the quarter.	
Other Fees – Direct Customer Charge	
Wire Fee	$15.00
Wire Fee (if the online cashiering feature is not used)	$30.00
Check reorder	$6.00
Overnight Check request	$8.00
Retirement Account closeout fee	$125.00 per account
Non-retirement account closeout fee (if full TOA to another firm)	$75.00 per account
ADR wind / un-wind fee	Competitive basis
990T Service Fee*	$75.00 per event
*Fidelity may be required to file IRS Form 990-T on a customer's behalf in order to report Unrelated Business Taxable Income (UBTI) of $1,000 or more on Master Limited Partnerships (MLP) and Limited Partnerships (LP) held in the customer's retirement account. IRS Form 990-T is required to be filed by the tax filing deadline, including any extensions. In accordance with the Premiere Select IRA, Premiere Select Roth IRA and Fidelity SIMPLE IRA Custodial Agreements or the Fidelity Retirement Plan and Trust Agreement, as applicable, if a Form 990-T filing is required a $75 IRS 990-T UBTI Tax Return Filing fee will be paid from the core account of the customer's retirement account.	

Charles Schwab

Commissions, Transaction Fees, and Handling Fees	
Basic Pricing – Accounts will have Basic Pricing unless your Financial Professional has agreed with Schwab to Alternative Pricing or requested Alternative Pricing where available. Additional information can be found at schwab.com/aspricingguide.	
Alternative Pricing – is pricing that has been agreed to by Schwab and your Financial Professional or that is otherwise available to you upon your Financial Professional's request. Alternative Pricing rates are generally lower than Basic Pricing rates, but can be higher. Alternative Pricing rates will not exceed the highest Alternative Pricing rates listed in this document. Schwab reserves the right, but has no obligation, to negotiate Alternative Pricing with your Financial Professional. Additional information can be found at schwab.com/aspricingguide.	
Stocks and Exchange-Traded Funds	
Electronic Trades	$0 * For stocks less than $1 per share: When purchasing, cleared funds are required in the Account. When selling, securities on deposit are required in the Account.
Broker Assisted Trades	$25 $25 - Other trades requiring special handling, including but not limited to, DVP (Delivery Versus Payment) Trades, Early Settlement Trades, and Restricted Stock Trades * Excluding non-U.S. ETFs, which are available only to non-U.S. residents.
Domestic Over-the-Counter Trades	
Electronic Trades	$6.95
Broker-Assisted Trades	Electronic commission plus $25
Mutual Funds	
No Transaction Fee (NTF) Funds	
Mutual Fund OneSource® service (including Schwab Funds®)	$0 Trade orders placed through a broker may incur a $25 service charge for accounts enrolled with Schwab and managed by an advisor.
Short-Term Redemption Fee (held for 90 days or less)	$49.95
Mutual Fund Transaction-Fee Funds	
Electronic Trades	$45 $25 – Reduced Transaction Fee
Broker- Assisted Trades	$65 $45 – Reduced Transaction Fee

	*Some funds also charge sales and/or redemption fees. See prospectus for details.
Options	
Electronic Trades – Executed Contracts	$0 base commission $0.65 per-contract fee
Broker-Assisted Trades – Executed Contracts	$38.95 base commission $1.40 per-contract fee
	Alternative Pricing for each executed trade will not exceed the greater of: ▪ $6.25 per contract, or ▪ 2% of principal, or ▪ $43.95 minimum per leg
Fixed Income Investments	
Treasuries at auction and secondary Treasuries, including Treasury bonds, Treasury bills, Treasury notes and TIPS	$0 online pricing $25 Broker-Assisted pricing
Government agencies, including non-pass-through bonds from FNMA, FHLB, etc.	$0.20 per bond ($10 minimum/$250 maximum) online pricing $0.24 per bond ($10 minimum/$275 maximum) Broker-Assisted pricing
Other secondary fixed income trades, including CDs, corporate bonds, municipal bonds, zero-coupon Treasury bonds, and STRIPS	$1 per bond ($10 minimum/$250 maximum) online pricing $1.20 per bond ($10 minimum/$275 maximum) Broker-Assisted pricing
New issues, including certificates of deposit	Selling concession is included in the original offering price.
Commercial Paper, Asset-Backed Securities, Mortgage-Backed Securities, Collateralized Mortgage Obligations, and Unit Investment Trusts	These are specialty products – please call Schwab for information.
Preferred equity or debt or REITS	Stock commissions and minimums apply for secondary transactions.
	Trades placed through a Schwab Alliance or Schwab Investor Services representative will be charged an additional $25 broker-assisted fee and will be subject to a $35 minimum and a $275 maximum.
	Alternative pricing minimums will not exceed $60
Fixed Income Directed Trades	$50
Prime Brokerage, Trade-Away, and Step-In Trades	$25
Service Fees	
Account Activity Fees	
Order out of physical certificates if held in physical certificate form prior to order out	$100 per certificate. Additional charges can apply for rush requests.
Order out of certificates: Physical certificates	Variable fee (based on the location of the transfer agent)
Security reorganization: Voluntary and post-effective	$9.95

Full transfer (out) of assets	$50 per account
Transfer of title for certificates	$25 per position
Cashiering Fees	
Check order fee	No charge for standard checks
Overnight fee	$8.50
Non-sufficient funds/returned item	$25 per item
Wire transfer (outgoing)	$25 per transfer; $15 per transfer if electronic channel is used
Custody Fees for Non-Publicly Traded Securities	
Annual custody fee for Non-Publicly Traded Securities	$250 per position Maximum of $500 per account

TD Ameritrade Institutional

Maximum Fees, Commissions, and Limits	
Trading Commissions – Equities (Market and Limit Orders)	
Online – U.S. Exchange-Listed Stocks & ETFs	$0
Online – OTC Equities	$6.95
Offline – Broker-Assisted	$25
Trading Commissions- Mutual Funds	
No-Transaction Fee (NTF) Funds	No commission
Transaction Fee Funds	$31 online $45 offline – Broker-Assisted
Omnibus Pricing (Transaction Fee Funds and NTF)	$25
Load Funds	See prospectus Fee imposed by fund company
Trading Commissions – Options (Market and Limit Orders)	
Online	$0.00 + $0.65 fee per contract
Offline – Broker-Assisted	$25 + $0.65 fee per contract
Miscellaneous Trading Fees	
Trade Away	$25 – Fee applies to trade executions in, or allocated to, client accounts
Step Outs	$25 – Fee applies to trade executions in, or allocated to, client accounts
Prime Brokerage	$25 – Fee applies to trade executions in, or allocated to, client accounts
Delivery vs Payment (DVP)	$0.03 per share – Only applies for Delivery vs Payment accounts
Short-term Redemption Fee – Mutual Funds	
Share held 90 days or less	$49.99 – Assessed on no-transaction fee (NTF) funds (except ProFunds and Rydex) and load-waived A shares held 90 days or less. This fee is in addition to any fund-imposed fees in accordance with the fund's prospectus
Fixed-Income Commission Schedule	
Treasuries at Auction	No charge
UITs	$35 – flat fee regardless of size
	Transactions are done on a principal basis. There will be a markup (on a purchase) or markdown (on a sale) on each transaction, which will be included in the price and yield quoted on the bond.
Annual Administration Fees	
	$450 annually Charged on a quarterly basis
Checking/Debit Card	

ATM Withdrawal	No Charge – TD Ameritrade will rebate all fees associated with domestic out-of-network ATM withdrawals
Expedited fees	Billed at cost
Initial Check Order	No Charge
Check Reorder	No Charge
Returned Check/NSF	$25 – Applies to check deposits rejected for NSF
NSF for ACH Debit	$25 – Applied to incoming ACH to TD Ameritrade
Stop Payment on Check	$25 – Applies to TD Ameritrade check writing only
Wire (Outgoing)	$10 – Additional non-TD Ameritrade fees may apply
Wire (Incoming)	No Charge – Non-TD Ameritrade fees may apply
ATM Limits	
Cash Limit for ATM/VISA	$1,000 – The ATM and point-of-sale limits are reset at 12 a.m. CT daily
Point-of-Sale	$5,000 – The ATM and point-of-sale limits are reset at 12 a.m. CT daily
Corporate Actions	
Mandatory Reorganization	No charge
Voluntary Reorganization	$30 per transaction
Alternative Investments (AI) Annual Custody Fee	$250 per position
Alternative Investments (AI) Transaction Fee	$100 per transaction
Employee Stock Option Plans (ESOP)	No charge – Non-TD Ameritrade fees may apply
Restricted Stock	No charge – Non-TD Ameritrade fees may apply
Mailroom	
Express Mail	Varies – Used when sending to a PO box; price varies by weight
Overnight Mail (Standard)	$10 – UPS letter envelope
Overnight Mail (Saturday)	Varies - $10 addition to the delivery method (ex., 1-day overnight, Saturday deliver, $19.95)
Margin Fees	
Regulation T Extension	$25
Margin Liquidation	TD Ameritrade broker-assisted rate
Transfers	
Full Transfer Out Fee	$100
Certificate Withdrawals	
Certificate Withdrawal Delivery	$500 – extraordinary processing requests may incur additional charges
Asset-Based Fee Schedule (Maximum)	
	Rate will not exceed 200 basis points.

Regulatory Fees	
"Section 31" Fee	$0.0000207 per $1.00 of transaction proceeds Applies to certain sell transactions, assessed at a rate consistent with Section 31 of the Securities Exchange Act of 1934. TD Ameritrade remits these fees to certain self-regulatory organizations and national securities exchanges, which in turn make payment to the SEC. These fees are intended to cover the costs incurred by the government, including the SEC, for supervising and regulating the securities markets and securities professionals. The rate is subject to annual and mid-year adjustments which may not be immediately known to TD Ameritrade; as a result, the fee assessed may differ from or exceed the actual amount of the fee applicable to your transaction. Any excess may be retained by TD Ameritrade. Fees are rounded to the nearest penny.
Options Regulatory Fee	$0.0169 per options contract Fee varies by options exchange, where an options trade executes, and whether the broker responsible for the trade is a member of a particular exchange. As a result, TD Ameritrade calculates a blended rate that equals or slightly exceeds the amount it is required to remit to the options exchanges.
Trading Activity Fee	$0.000119 per equity share $0.002 per options contract $0.00075 per bond $0.00000075 x value per asset-backed security trade This fee is asses at a rate consistent with Section 1 of Schedule A of FINRA's By-Laws for trading activity. Fees are rounded to the nearest penny.