

Avantax Investment Services' Schedule of Fees

Annual Account Fees

Effective January 25, 2024

Listed below are the annual fees associated with each type of account. Avantax offers clients many options to avoid annual fees.

Standard Brokerage Account Annual Fee\$50.00

UGMA/UTMA Account Annual Fee\$25.00

The above fees are assessed on each account that holds a position on the last business day of the calendar year and for which there has been no trading activity during that calendar year. This fee will be charged in January following the calendar year of no activity *unless one or more of following conditions are met:*

- Execute one commissionable trade annually. Transactions such as mutual fund Periodic Investment Plans (PIPs)/Systematic Withdrawal Plans (SWPs), and exchanges, as well as equity dividend reinvestments and margin interest, are considered trading activity.
- An account with greater than \$250,000 in market value on the date the fee is assessed
- Accounts with Premier Access (Cash Management) feature
- Accounts opened in the year for which the fee is assessed
- Prototype and non-prototype retirement plans
- Fee-Based Managed Accounts
- Accounts with a combined balance of \$10,000 or more in a Bank Deposit Sweep Program (BDSP)
- Accounts with an Alternative Investment position

Individual Retirement Account (IRA) Annual Fees\$50.00

The Annual IRA Maintenance Fee shall be charged directly to all open Traditional IRA, Rollover IRA, Roth IRA, BDA IRA, SEP IRA, and SIMPLE IRA Prototypes ("Premiere Select IRA"). Typically, this determination is made in mid-September and account owners will receive a fee notice on their September account statement. Payment is due by mid-October and, if payment has not been received by the due date, the fee will be deducted from the core account in mid-November unless one or more of the following conditions are met:

- IRAs with greater than \$250,000 in market value on the date the fee is assessed
- IRAs in a Fee-Based Managed Account
- IRA that holds only mutual funds and/or cash with the following criteria (house accounts do not apply):
 - An initial account opening value less than \$25,000
 - IRAs less than \$50,000 in market value on the date the fee is assessed for accounts established after October 2020
 - Limited to one account per registration type per Social Security Number

Other Annual Account Fees:

Health Savings Account\$35.00

The Annual Health Savings maintenance fee shall be charged directly to all open Health Savings Accounts. The determination of the fee is made in mid-September. Payment is due by mid-October and, if payment has not been received by the due date, the fee will be deducted from the core account in mid-November.

Premiere Select® Individual 401K\$35.00

Cash Management Annual Fees:

Select Access (a la carte pricing)

ACH Direct Deposit/Debit Bill Pay \$10.00
Check Writing \$5.00
Visa Debit Card \$5.00

Premier Access\$100.00

The initial Select Access/Premier Access annual fees are charged on the last business day of the month that the feature is established and the anniversary date thereafter unless one or more of the following conditions are met:

- Account with greater than \$250,000 in market value on the date the fee is assessed.
- Fee-Based Managed Account

Operational and Service Fees

Miscellaneous Transaction Fee ²	\$5.00
No Load Mutual Fund Buy/Sell Ticket Charge	\$6.95
Load Mutual Fund Sell Ticket Charge ³	\$6.95
UIT sale	\$11.95
Mutual Fund Exchanges	\$2.95
Physical Certificate Issuance ⁴	\$500.00
Physical Re-org Fee	\$150.00
Direct Registration Service (DRS) Transfer & Ship	\$15.00
Legal Transfer	\$150.00
Legal Return	\$75.00
Safekeeping Fee ⁵ (per certificate per month)	\$15.00
Outgoing Express Mail	\$15.00
Non-IRA Outgoing Wire Transfer - Domestic	\$25.00
IRA Outgoing Wire Transfer - Domestic	\$15.00
Bounced/Returned Check Deposited to Standard Brokerage Account	\$25.00
Bounced/Returned Check Issued from Select Access/Premier Access	\$15.00
Stop Payment Check Issued from Standard Brokerage Account	\$25.00
Stop Payment Check Issued from Select Access/Premier Access	\$10.00
Non-Retirement Outgoing Account Transfer Fee (ACAT)	\$125.00
HSA Termination Fee	\$125.00
IRA Termination Fee	\$125.00
Self-Employed 401k (Premier Select Retirement Plan) Termination	\$125.00
Trade/Margin Extension Fee	\$15.00
Mailgram Fee	\$5.00
Activity Assessment Fee ⁶	Cost

Alternative Investments Fees⁷

Buy or Sale	\$50.00
Annual Custody & Valuation – Registered Investment	\$35.00
Annual Custody & Valuation – Non-Registered Investment	\$125.00
Alternative Investment Transfer/Re-Registration Fee	\$50.00

¹ The annual fee is charged when the features are established and on the anniversary date thereafter. Other administrative fees may apply to Select Access/Premier Access Accounts (check copies, ATM fees, additional debit card, bounced check fee, stop payment fee, etc.)

² Does not apply to transactions in mutual fund PIPs/SWPs or any transactions in fee-based accounts. The transaction fee is charged to all other transactions, including but not limited to, equities, bonds, mutual funds, UITs, and options.

³ May apply under certain conditions.

⁴ Other charges may apply, such as rush delivery fees.

⁵ Covers deposit, custody and withdrawal. Only charged on those securities eligible to be held in street name.

⁶ This fee is based on the volume of securities that are sold and designed to recover the costs incurred by the government, including the SEC, for supervising and regulating the securities markets and securities professionals.

⁷ Includes, but not limited to, Limited Partnership (non-exchange), Non-Traded REITS, and Private Equity/Debt. The annual Custody & Valuation fee is charged per position but shall be capped at \$500 per account per year.

Some of the fees listed above include markups or amounts in addition to charges by Avantax's clearing firm (National Financial Services LLC), which Avantax uses to defray other costs associated with its business or that are retained by Avantax for its own account. Interest on any non-retirement cash account debit balances will accrue beginning on the day that the debit is posted to the account and will be charged to the account at 2.50% above the National Financial Base Lending Rate, NFBLR. Avantax Investment Services may change this fee schedule at any time. In addition to these fees, please note that certain other operational or other fees or charges may apply. If you have any questions regarding the applicability of these fees, please contact your financial professional.*

*Brokerage account(s) carried with National Financial Services LLC, Member NYSE, SIPC, a Fidelity Investments® Company. Fidelity is a service provider to Avantax. There is no form of legal partnership, agency affiliation, or similar relationship between Avantax and Fidelity, nor is such a relationship created or implied by the information herein.