

INVESTOR PRICING OVERVIEW

FOR ACCOUNTS HELD WITH IFP SECURITIES, LLC

ACCOUNT MAINTENANCE FEES

BILLING EVENT	FEE
Non-retirement Outgoing Transfers	\$125.00
Insufficient Funds	\$25.00
Dividend Reinvestment	\$1.00
Inactive Account - Mutual Funds (Brokerage Only)	No Charge
Inactive Account - Mixed (Brokerage Only)	\$30.00*
Margin Extension	\$15.00
Uncollected Fund Error	\$25.00
Monthly Forced Statement Fee (Optional)	\$2.50
Year End Account Report (enhanced annual statement)	\$4.00 plus postage
Annual Maintenance Fee - IRA, Roth, Coverdell, IRS 5305 SEP	\$43.50**
Annual Maintenance Fee (Mutual Fund Only) - IRA, Roth, SIMPLE, and SEP	\$10.00**
Annual Maintenance Fee - SARSEP/Prototype SEP, SIMPLE, and 403(b)(7) Custodian	\$58.50**
Annual Maintenance Fee - Individual(k), Simplified 401(k), Simplified Profit Sharing, and Simplified Money Purchase Plan Document	\$75.00**
Retirement Account Termination Fee	\$95.00
Custody - Direct Registration (DRS out)	\$10.00****
Alternative Investment Annual Custody Fee	\$35.00
Alternative Investment Transaction Fee	\$50.00
New Annuity Purchases	\$12.50 per event***
Subsequent Annuity Purchases	\$5.00 per event***
1035 Exchanges	\$25.00 per event***
Change of Account Information Fee	\$1.50***
Monthly Paper Subscription Fee	\$3.00
Statements & Confirms via eDelivery	No Charge
Annual Paper Fee for Tax Documents	\$10.00 per event
Trade Cancellation Fee (Post Settlement)	\$5.00***
Braille Statements	\$30.00***
Large Print Statements	\$23.00***

* An inactive retail or mutual fund only retail account is defined as an account holding a security for a full calendar year without generating a) A trade or b) Margin interest of at least \$100.00. Mutual fund systematic reinvestments and exchanges are considered a trade. Equity dividend reinvestments are not considered a trade.

**The annual maintenance fee is charged to account on account anniversary date.

***Charged directly to Financial Professional.

****Per month per position.

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CORESTONE ACCOUNT PROGRAM FEES

BILLING EVENT	FEE
Corporate Gold Account Annual Fee	\$175.00
Corporate Platinum Account Annual Fee	\$275.00
Gold Account Annual Fee	\$125.00
Platinum Account Annual Fee	\$175.00
Silver Account Annual Fee	\$50.00*
Silver Plus Account Annual Fee	\$75.00
Cash Advance Transaction Fee (Non-ATM)	0.25%
Checkbook Initial Order Fee	No Charge
Business Initial Check Order	\$50.00
Gold Check Reorder	\$10.00
Platinum Check Reorder	\$7.50
Silver Check Reorder	\$12.50
Business Style Re-order Checkbook	\$40.00
Carbon Copy Check Re-order	\$25.00
Resource Checking Stop Payment	\$25.00
Returned Checks	\$25.00
Stop Payment	\$25.00
Stop Payment/Check Error Fee	\$15.00

*Waived if account cash sweep balances exceed \$25,000.

MONEY MOVEMENT FEES

BILLING EVENT	FEE
ACH Return Charge	\$25.00
ACH Return Charge Employer	\$20.00
ACH Return Charge Participant	\$20.00
Outgoing Wire Distribution	\$20.00
Overnight Check Delivery	\$12.00
Overnight Check Foreign Delivery	\$25.00
Overnight Check Saturday Delivery	\$18.00

TRANSACTION CHARGES | COMMISSION ACCOUNTS

FOR ACCOUNTS HELD WITH IFP SECURITIES, LLC

TRANSACTION CHARGES FOR PERSHING, LLC

SECURITY TYPE	TRANSACTION CHARGE
No-Load Mutual Fund	\$19.95 per transaction
Load Mutual Fund (Redemption Only)	\$10.00 per transaction
Mutual Fund Surcharge Transactions	\$19.95 per transaction
UITs	\$25.00 per transaction
Fixed Income	\$19.95 per transaction plus \$5.00 per bond minimum
Alternative Investments TF	\$50.00 per transaction
Equities, EFTs, Closed End Funds, Preferred Stocks	\$25.00 minimum per transaction
Penny Stocks	4% of principal value
Options	\$25.00 plus \$1 per contact
Trade Confirmation Fee	\$5.00 per transaction

TRANSACTION CHARGES | ADVISORY ACCOUNTS

FOR ACCOUNTS HELD WITH IFP SECURITIES, LLC

TRANSACTION-BASED PRICING FOR PERSHING, LLC

SECURITY TYPE	TRANSACTION CHARGE
Equities, EFTs, Closed End Funds, Preferred Stock	\$4.95 per transaction
Mutual Funds Transaction Fee	\$4.95 per transaction
Mutual Funds Surcharge Fee	\$19.95 per transaction
Options	\$4.95 per transaction plus \$0.50 per contract
Fixed Income - Agency	\$19.95 per transaction
Alternative Investments	\$50.00 per transaction

ASSET-BASED PRICING

AUM	ANNUAL TRADING FEE*
\$0 - \$249,999	8 bps**
\$250,000 - \$499,999	8 bps
\$500,000 - \$999,999	8 bps
\$1,000,000 - \$1,999,999	7 bps
\$2,000,000 - \$4,999,999	7 bps
\$5,000,000+	6 bps

*Surcharge funds are billed at an additional rate of 4 bps

**\$10.00 minimum/month

TRANSACTION CHARGES | OUTSIDE CUSTODIANS

FOR ACCOUNTS HELD WITH PERSHING ADVISOR SOLUTIONS, FIDELITY, AND SCHWAB

TRANSACTION COSTS | TRANSACTION-BASED

The table below summarizes the transaction-based trading costs we've negotiated at each of our custodian/clearing partners.

	PERSHING ADVISOR SOLUTIONS	FIDELITY	SCHWAB
Equities & ETFs	\$4.95	\$0.00	\$0.00
Mutual Funds (TF)	\$19.95	\$19.95	\$19.95
Fixed Income	\$19.95	\$15.00	\$1.00 per bond*
Options	\$1.25*	\$4.95*	\$4.95**
Unit Investment Trusts	\$35.00**	\$35.00	1 bps - 3 bps
Structure Products	\$50.00***	**	25 bps
	\$7.50 minimum Per position per event \$35 annual charge for AEC AI; \$125 annual charge for non SEC AI	Plus \$0.65 per contract No comission, build in spread through FCM	\$10 min, \$250 max Per leg plus \$0.65 contract

ASSET-BASED (ADVISORY)

If advisors wish to pay a flat asset-based fee in lieu of transaction charges, they can do so at each of our custodian/clearing platforms, per the table below. These are not admin fees but rather an alternative to transaction-based trading costs, which can be beneficial for smaller accounts. Asset-based pricing is available on an account by account basis.

	PERSHING ADVISOR SOLUTIONS	FIDELITY	SCHWAB
\$0 - \$249,999	8 bps	8 bps	10 bps*
\$250,000 - \$499,999	8 bps	8 bps	10 bps*
\$500,000 - \$999,999	8 bps	8 bps	10 bps
\$1,000,000 - \$1,999,999	7 bps	7 bps	10 bps
\$2,000,000 - \$4,999,999	7 bps	7 bps	10 bps
\$5,000,000+	6 bps	6 bps	10 bps

*15 minimum/month