Alight Financial Solutions
Commission and Fee Schedule

Effective April 15, 2020

STOCKS AND ETF's

Online and Automated Telephone System

Base Commission[1] ……………………...……... $19.95
Preferred Commission [2]………….…...………… $12.95
Select and Active Commission[3]…..................... $ 9.95

Base and Preferred Share Ceiling

Up to 1,000 shares; plus $.015 per share thereafter

Select Client and Active Trader Pricing

$9.95 flat rate per trade; no share ceiling

Representative Assisted

Online Fee + $25.00

Stocks trading at less than $1 (low priced stock) per share will be charged 5% of the principal, with an overriding minimum equal to the base commission rate. Before accepting buy orders on low priced stock, we require that you have sufficient funds in your account to cover the purchase. Before accepting sales orders on low priced stocks, we require that you hold the security in your account.

OPTIONS

Base Online and Automated Telephone System Trades

$19.95 + $1.50 per Contract

Preferred Online and Automated Telephone System Trades

$12.95 + $1.50 per Contract

Select and Active Online and Automated Telephone System Trades

$9.95 + $1.25 per Contract

Representative Assisted

Online Fee + $25.00

Exercise and Assignment

$34.95

MUTUAL FUNDS*

No Transaction Fee (NTF) Funds

Eligible Funds………………….........……No Transaction Fee[4]
Investment Minimums…...................…..$2500 ($500 for retirement accounts)

Transaction Fee Funds

Load Funds…………………...…..........………….…. No Fee[5]
No Load, Low Load Funds…...........…..…………....$46.75[6]
Exchange Between Funds…….........................…. $ 10.00
Broker Assisted Fee....………….....…....Additional $25.00

Mutual Funds offered by prospectus only.[7]

FIXED INCOME

Primary Issues

U.S. Treasury Issues at Auction…....$24.95 per transaction
Corporate, Agency, and Municipal Bonds……....No Charge
Certificates of Deposit.......…....…......……………. No Charge

Secondary Market Trades

U.S. Treasuries and Agency Bonds

Maturities of 2 years or less…………………$0.25 per bond
Maturities of more than 2 years…..................…. $1 per bond

Corporate and Municipal Bonds

Maturities of 2 years or less………………….... $1 per bond
Maturities of more than 2 years………………. $2 per bond

Certificates of Deposit

Maturities of 2 years or less………. $24.95 per transaction
Maturities of more than 2 years……$44.95 per transaction

Note: All fixed income secondary market transactions with a maturity of 2 years or less have a minimum of $24.95 per transaction. All fixed income secondary market transactions with a maturity of more than 2 years have a minimum of $44.95 per transaction.

OTHER PRODUCTS

Commercial Paper

Per Transaction………………….............................. $44.95
Minimum Transaction Amount…………………… $100,000

Unit Investment Trusts (UIT's)

Sale Transaction……….….………..........……………. $34.95
No fee for new issues in which AFS acts as principal

Dividend Reinvestment

Mutual Funds……..……….……………………..…..No Charge
Stocks……………........…..No Charge for Retirement Accounts
Stocks…………….........Available only for Select Clients, Preferred Clients, and Active Traders in non-retirement accounts

Mutual Fund Systematic Investment

Per Transaction………....………………….....................…$2
(Not available for SDB Window accounts)

RETIREMENT AND EDUCATION ACCOUNT FEES

Annual Custodian/Maintenance
Traditional, SEP, Roth, and
Educational IRA[8,] $40
QRP, SIMPLE Plans.. $50
Roth IRA Conversion... $35
Account Termination[9] $75

MARGIN FEES AND INTEREST RATES

Average Margin Balance **Rate**
$0–$24,999…………………..........….....PBLR + 1.50%
$25,000–$49,999………….......…......PBLR + 1.00%
$50,000–$99,999………..…...........…..PBLR + 0.50%
$100,000–$249,999……….................PBLR + 0.25%
$250,000–and over ….…….....….........PBLR + 0.00%

PBLR[10] = Pershing Base Lending Rate

Sellout or Buy In.......Applicable Commission Schedule

ADDITIONAL FEES

Certificate Issuance... $60
Restricted Stock.. $150
Returned Check/ACH... $25
Overnight Check……………………………………$12
Saturday Delivery Check…………………………..$18
Securities Valuation... $100
Late Payment For Trade..................................... $30
Legal Transfers[11].. $60
Full Account Transfer Fee (Outgoing)................. $75
Voluntary Reorganization................................... $30
Outgoing Federal Funds Wire............................ $25
Foreign Security Trades..................................... $75
+ applicable commission
Foreign Security Transfer................................... $75
Foreign Security Custody Fee (Quarterly) $6
Quarterly Low Balance Fee[12]............................. $25
Duplicate Statement... $5
Paper Stmt & Confirm Delivery Fee[13]……………$7.50/qtr

Quotes

Real Time Quotes………….$10,000 + Balance (Free)
Delayed Quotes……………...………………………. Free

You will receive 100 free real time quotes for each executed trade in your brokerage account

ALIGHT FINANCIAL SOLUTIONS ProCash Plus® FEES

	Silver	Gold	Platinum
Initial Minimum	None	$10,000	$20,000
Annual Fee	None	$75	$125
Free IRA[14]	No	No	Yes
Unlimited Check Writing	Yes	Yes	Yes
Debit Card Replacement	NA	Free	Free
Check Reorder Fees	Free (40 Checks)	$10 (150 Checks)	$10 (150 Checks)
ATM Fees[15]	NA	None	None
Bill Suite™ Plus	$6.95	$6.95	$6.95
Bill Suite™ Complete	$8.95	$7.95	$7.95
Check Writing Minimum	None	None	None
Monthly Low-Balance Fee	$2	NA	NA
Returned Checks	$27	$27	$27
Stop Payment	$10	$10	$10
Check Copy Retrieval	$2.50	$2.50	$2.50
Overnight Fee	$20	$20	$20
Combined Statement	Free	Free	Free

[1] Base commission rate applied to all accounts which have less than $50,000 in combined assets. Assets in a Qualified Retirement Plan (SDB Window) may not be linked or combined with assets in other types of brokerage accounts in order to qualify for any discounted commissions or fees. Additional plan restrictions may apply.

[2] Preferred commission rate applied to all accounts which have greater than $50,000 in combined assets. Assets in a Qualified Retirement Plan (SDB Window) may not be linked or combined with assets in other types of brokerage accounts in order to qualify for any discounted commissions or fees. Additional plan restrictions may apply.

[3] Select and Active commission rate applied to all accounts which have either (1) greater than $500,000 in combined assets or (2) 30+ trades in the last 60 business days. Assets in a Qualified Retirement Plan (SDB Window) may not be linked or combined with assets in other types of brokerage accounts in order to qualify for any discounted commissions or fees. Additional plan restrictions may apply.

[4] NTF Funds redeemed or exchanged within six (6) calendar months of the settlement date or deposit date will incur a transaction fee of $50.00. The no-transaction-fee eligibility applies only to the initial transaction fee associated with the purchase of the fund. It does not apply to any management fees or other expenses associated with the fund, including any redemption fees. For full details on these expenses/fees, please refer to the mutual fund prospectus.

[5] Refer to the fund prospectus for sales charge information and to be advised of “break points” (reduced sales charges based on the size of a purchase and/or cumulative assets held in a fund family). If your trade is projected to cross a break point or if you want to provide a letter of intent to take advantage of anticipated break point sales charges, you must contact us at 1-800-890-3200.Not all share classes may be purchased in Qualified Retirement Plan (SDB Window) accounts; all purchases are governed by the terms and conditions in the fund prospectus.

[6] Due to fund procedures orders placed with certain fund families will incur a $10 surcharge over and above the normal transaction fee. Please contact Alight Financial Solutions (AFS) for a list of affected fund families.

[7] Fund shares may be purchased or redeemed directly from the fund without paying transaction fees. This does not apply to SDB Window accounts.

[8] The annual custodial/maintenance fee may be waived if you have executed 3 commissionable trades in the last 12 months, or if your combined account asset balance is greater than $10,000. Assets in a Qualified Retirement Plan (SDB Window) may not be linked or combined with assets in other types of brokerage accounts in order to qualify for any discounted commissions or fees. For tax purposes, this $40 fee is considered the IRA custodial fee. In the event of an account termination or transfer, the fee waiver may not be applicable.

[9] Account termination fee is charged to the account upon termination. This termination fee is in addition to the annual custodian/maintenance fee

[10] The Pershing Base Lending Rate will change without prior notice. When the PBLR changes during an interest period, interest will be calculated according to the number of days each rate is in effect during that period. If the rate of interest charged to you is changed for any other reason, you will be notified at least 30 days in advance. There is no set repayment schedule, but interest is posted to your account monthly and requests for additional margin may be made if market conditions so warrant or otherwise at Pershing’s discretion.

[11] Legal transfer fee applies when you deliver stock certificate(s) to Alight Financial Solutions that requires additional paperwork in order to have the security deposited to the account. This fee is not applied to Stock Powers, Letters of Authorization, and Power of Attorney releases.

[12]Quarterly low-balance fees are not applicable for IRA or SDB Window accounts. Accounts in which the owner or beneficiary is a New Mexico resident are also exempt from the low-balance fee.

[13] Paper stmt & confirm delivery fee is not applicable to SDB Window accounts. The fee may also be waived in Retail or IRA accounts if the account asset balance is greater than $10,000.

[14] One free IRA for individual and joint accounts.

[15] Individual banks may charge a fee for ATM usage.

*** Important Note: Alight Financial Solutions may receive servicing fees from money market funds and mutual fund companies in addition to the clearing and execution fees charged to you. Please refer to the Alight Financial Solutions LLC Customer Agreement or the Plan Participant Agreement (Self-directed Brokerage Accounts) for additional details.**

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Commission and Fee Schedule subject to change without prior notice.