

Brokerage Account Fees and Charges Disclosure

As part of our commitment to helping clients make informed investment decisions, this disclosure provides information regarding many of the fees and charges that may apply to brokerage accounts and transactions. These fees and charges may vary based on the type of account, investment product, transaction, or service utilized.

This disclosure is intended to provide a general overview of common brokerage-related costs and should be reviewed together with your account agreements, product prospectuses, confirmations, statements, and other disclosures that may contain additional fee information. Not all fees described in this document will apply to every client or every transaction.

The fees referenced below are a listing of common fees experienced by account holders. This is not an exhaustive list of all fees, and different fees may be applicable to different account types or transactions.

Understanding the costs associated with your brokerage account is an important component of evaluating investment recommendations and services. If you have any questions regarding fees, charges, or the services available through your account, please contact your financial professional.

Fee Type	Fee Amount
Outgoing Account Transfer Fee	\$125
IRA, Roth IRA, other tax sheltered account maintenance fee	\$50
Retirement Account Termination Fee	\$125
Non-Qualified Account Inactivity Fee (no trades 1/1 – 12/31 of a year)	\$25
Overnight Mail Fee	\$12
Wire transfer fee	\$25

*Trade ticket charge is the base cost for a trade ticket. Trades may be marked up at the discretion of the financial professional.

Trading Fees

Fees for USA Financial Securities Trade Desk Initiated Trades

	Commission Accounts (4U6)	Managed Accounts (A63 & J63)	Wrap Fee Accounts (XUF)
Stocks/ETFs	29.00 (+0.025 per share)	20.00 (+0.025 per share)	0.00
Mutual Funds	29.00	20.00	0.00
<i>Exchanges</i>	4.00	4.00	0.00
<i>Systematic Orders</i>	2.00	2.00	0.00
UITs	29.00	20.00	0.00
Bonds			
<i>Corporate</i>	49.00 (+1.00 per bond)	20.00 (+1.00 per bond)	0.00
<i>Other</i>	49.00	20.00	0.00
CDs	49.00	40.00	0.00
Alternative Invesments	50.00	50.00	0.00
There is a 25.00 maximum charge on the cents per share for stocks/ETFs Some mutual fund families will also assess an additional 10.00 per buy/sell trade, taken from proceeds			

Fees for Advisor Initiated Trades

	Commission Accounts (4U6)	Managed Accounts (A63 & J63)	Wrap Fee Accounts (XUF)
Stocks/ETFs	20.00 (+0.15 per 100 shares - first 300 shares)	16.00 (+0.15 per 100 shares - first 300 shares)	0.00
Mutual Funds	20.00	16.00	0.00
<i>Exchanges</i>	4.00	4.00	0.00
There is a 5.00 maximum charge on the cents per share for stocks/ETFs Some mutual fund families will also assess an additional 10.00 per buy/sell trade, taken from proceeds			