

2023 CLIENT BROKERAGE FEE SCHEDULE

A COMPREHENSIVE GUIDE TO THE FEES CHARGED TO YOUR NFS ACCOUNT

Effective March 2023

The fees listed below apply to accounts held at NFS. The listed account and service fees do not include commissions, markups, commission equivalents or billable advisory fees. Contact your financial professional with any questions.

RETIREMENT ACCOUNT FEES	AMOUNT	FREQUENCY
NFS Traditional IRA, Rollover IRA, Roth IRA, Beneficiary Distribution Account IRA, SEP IRA, SIMPLE IRA Prototypes (Mutual Fund Advantage)	\$10.00	Annual
NFS Traditional IRA, Rollover IRA, Roth IRA, Beneficiary Distribution Account IRA, SEP IRA, SIMPLE IRA Prototypes (non Mutual Fund Advantage)	\$35.00	Annual
Account Termination	\$125.00	Transaction
Mutual Fund Investment IRA Conversion	\$50.00	Transaction
NFS Profit Sharing, Money Purchase Pension and Individual 401(K) Plan Prototypes	\$35.00	Annual

ACCOUNT SERVICE FEES	AMOUNT	FREQUENCY
Certificate Safekeeping (per Certificate) ¹	\$20.00	Monthly
Check Stop Payment Fee ¹	\$20.00	Transaction
DRS (Direct Registration System) Transfer ¹	\$20.00	Transaction
Fed Funds Wire Transfer ¹	\$20.00	Transaction
Inactive Account Fee—Retail Brokerage Accounts ¹	\$50.00	Annual
Insufficient Funds (Return Check/ACH Debit) ¹	\$25.00	Transaction
Mutual Fund Surcharge (charged in addition to standard trading fee on select funds)	\$10.00	Transaction
Overnight Delivery of Check ¹	\$20.00	Transaction
Outgoing Account Transfer Fee (Non-Retirement Account) ¹	\$125.00	Transaction
Quarterly Paper Document Fee ¹	\$5.00	Transaction
Legal Transfer ¹	\$200.00	Per event
Transfer & Ship (Non-DRS Eligible) ¹	\$550.00	Per event
Mailgrams ¹	\$10.00	Per event
Physical Reorganization ¹	\$200.00	Per event
Legal Return ¹	\$100.00	Per event
Trade Extension ¹	\$15.00	Per event

¹ Transamerica Financial Advisors adds an additional amount ("markup") on fees imposed by NFS.

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