FNC
Financial Northeastern Companies

Account Service Fees as of January 1, 2024

Service		Fee Amount	
Account Transfers			
Incoming		Free[1]	
Outgoing		$65	
Pro Cash Accounts (Corestone Account TM)[2]			
Annual Account Fee- Silver		$25	
Annual Account Fee- Silver Plus		$50	
Annual Account Fee- Gold		$100	
Annual Account Fee – Platinum		$150	
Personal Checks		Free, first order	
Reorder Checks		$15	
Returned Checks		$25	
Stop Payment		$25	
Miscellaneous Fees			
Legal Transfers Certificates	Incoming	$135	Outgoing, if available - Variable
Restricted Stock Receive (Legal Transfer)	Incoming	$135	
Limited Partnership & Private Placement	Annual	$125	
Alternative Investment Document review		$500	
IRS 990-T UBTI Tax Return filing		$200	
Pershing issued check stop payment		$10	
Short Sale Debit Interest		Variable rate	
Annual Inactivity Fee		**$50**	

Retirement Accounts - See reverse side for Fee Schedule

Monthly Paper Subscription fee of $2 per month for accounts that elect to receive paper copies of:

- **Statements**
- **Trade Confirmations**
- **Notifications and Letters**

The fee will accrue monthly and be assessed in quarter end months.
An annual paper fee of $10 per year is being introduced effectively March 2024 for the receipt of 2023 tax documents in paper form. Accounts subject to the monthly subscription paper fee will be exempt from the annual subscription paper fee for tax documents.

[1]The delivering firm may charge an outgoing transfer fee
[2]Additional Corestone Services are available for individual and corporate accounts. Additional fees may apply.
[3]Invoiced annually, charged in arrears, see reverse side for complete listing.

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Retirement and Education Savings Accounts Fee Schedule

TRADITIONAL IRA > ROTH IRA > SEP IRA > EDUCATION SAVINGS ACCOUNT > SIMPLE IRA SIMPLE 401(k) > PROTOTYPE SEP > SARSEP > 401(k) > PROFIT SHARING > MONEY PURCHASE > 403(b)(7) CUSTODIAL ACCOUNT

ANNUAL MAINTENANCE FEES (PER ACCOUNT)	EFFECTIVE DATE	FEE
Traditional IRAs, Roth IRAs, SEP IRAs, and Education Savings Accounts	4/1/2017	$43.50[1]
Traditional IRAs, Roth IRAs and SEP IRAs – Mutual Fund Only	4/1/2017	$12.00[1]
Prototype Simplified Employee Pensions (Prototype SEPs and SARSEPs)	4/1/2017	$58.50[2]
Prototype SEPs and SARSEPs – Mutual Fund Only	4/1/2017	$12.00[2]
SIMPLE Plans and 403(b)(7) Custodial Accounts	4/1/2017	$58.50[2]
SIMPLE Plans – Mutual Fund Only	4/1/2017	$12.00[2]
Qualified Retirement Plans (QRP)	4/1/2017	$75 or $125[2], depending on plan document type[3]

ALL FEES ARE SUBJECT TO CHANGE.

ANNUAL FEES ARE NOT PRORATED WHEN AN ACCOUNT IS CLOSED PRIOR TO ITS ANNIVERSARY DATE.

MUTUAL FUND ONLY TRANSFERS	FEE
Traditional IRAs, Roth IRAs, SEP IRAs, Prototype SEP IRAs and SIMPLE IRAs to a Mutual Fund Only	$50
QRP AND 403(B)(7) LOANS	
Distribution and Repayment Posting (due with loan documentation)	$50[4]
LIMITED PARTNERSHIPS, PRIVATE PLACEMENTS, AND OTHER SPECIAL PRODUCTS[5]	
Subscription Fee (per purchase)	$50
Redemption Fee (per position)	$50
Reregistration Fee (per position)	$50
Annual Administration Fee (per registered position)	$35
Annual Administration Fee (per unregistered position)	$125
Document Review Fee to Determine Ability to Custody (per review, regardless of outcome)	$300
IRS 990-T UBTI Tax Return Filing (per return filed)	$200
ACCOUNT TERMINATION FEE[6]	
All Retirement Accounts (per account)	$95
COMMISSIONS	
Commission charges are determined by the introducing brokerage firm or the bank introducing the retirement account to Pershing LLC.	

OTHER FEES MAY BE ASSESSED BY THE ISSUING PARTY OR TRANSFER AGENT.

[1] Invoiced annually, charged in arrears.

[2] Due at account set up, invoiced annually.

[3] Pershing Individual(k), Simplified 401(k), Simplified Profit Sharing and Simplified Money Purchase plan document type: $75.00. Pershing Flexible 401(k), Flexible Profit Sharing and Flexible Money Purchase plan document type: $125.

[4] One time fee — submit with loan instructions, distribution form, and promissory note.

[5] In addition to annual custodial maintenance fee.

[6] In addition to annual custodial maintenance fee and other fees due unless prepaid.

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