

Bankers Life Advisory Services, Inc., Fee Schedule

Fee-Based Accounts

| Fees | | Qualified Accounts (Pershing LLC is Custodian) | |
|--|--------------------|---|--------------------------|
| Check Processing | | Annual maintenance fees (per account) | |
| Returned check/Stop Payment (per event)..... | \$20 | Traditional IRA, Roth IRA, SEP IRA and SIMPLE IRA Accounts... | \$58.50 ⁶ |
| Voided check error (per event) | \$40 | Traditional IRA and Roth IRA Mutual Fund only..... | \$20 ⁶ |
| Overnight/certified check delivery..... | \$45 | Profit Sharing, Money Purchase accounts | \$58.50 ⁶ |
| Overnight check Saturday delivery | \$55 | All retirement accounts (per account) Account Termination Fee.. | \$125 ⁷ |
| Overnight check foreign delivery | \$100 | Other retirement plan types | up to \$125 ⁸ |
| Dividend reinvestment Full/Fractional (per event)..... | \$2 | Additional Charges/Fees | |
| Late Fees and Late Payments | | ACH return charge/uncollected fund error | \$40 |
| Margin and Trade Extension Fee (per event) | | Miscellaneous/service fee | \$28 |
| Mailgram..... | \$5 ¹ | Foreign exchange fee (executed through Pershing LLC) | \$15 |
| Reorganization fees (tender offers and exchanges) | | Disbursement error – insufficient funds | \$40 |
| Reorganization fee (voluntary)..... | \$100 ² | Monthly Paper Subscription Fee | \$4 |
| Reorganization fee (mandatory) | \$20 | Annual Paper Tax Subscription Fee..... | \$20 |
| Stock or Bond Transfers/Deliveries | | Cost Basis (Annual PES Billing waived if above \$125,000) | \$25 |
| Legal (per transfer) | \$270 | Large Print and Braille Statements | \$40 |
| Legal return fee (per item) | \$60 | Additional Services | |
| Direct registration (per event) | \$20 ³ | Portfolio Review..... | \$0 ¹⁰ |
| Accommodation transfer (per event) | \$120 | Financial Planning Strategies | \$0 ¹¹ |
| Physical redemption/reverse splits | \$20 | Additional Information | |
| <small>Foreign securities and precious metals transfers may be subject to additional fees.</small> | | All checks must be made payable to Pershing LLC. | |
| Voluntary conversions/elections/exchange..... | \$100 | Bankers Life Advisory Services, Inc., in its sole discretion, reserves the right to discount fees. | |
| Security pre-refunded | \$20 | System response and account access times may vary due to a variety of factors, including trading volume, market conditions, system performance and other factors. | |
| Transfer and ship..... | \$120 | Bankers Life Advisory Services, Inc. reserves the right to sell assets to cover debit balances in accounts that occur as a result of fees or charges assessed to the account. | |
| Safekeeping | | | |
| Customer Name Safekeeping | | | |
| (per account, per position, per month) | \$25 | | |
| <small>Foreign securities safekeeping fee may be subject to additional custody fee.</small> | | | |
| Wired Funds | | | |
| Non-qualified account (per event)..... | \$20 | | |
| Qualified account (per event)..... | \$15 | | |
| Outgoing wire fee US/Non-US..... | \$50/75 | | |
| Limited Partnerships, Private Placements and Other Special Products | | | |
| Redemption fee (per position) | \$100 | | |
| Re-registration/Transaction fee (per position) | \$50 | | |
| Annual administration fee registered/non-registered | \$50/250 | | |
| Puerto Rico Tax Reporting | \$100 | | |
| Non-qualified Accounts (Taxable Accounts) | | | |
| Outgoing transfer fee (per account)..... | \$130 | | |
| Annual custody and recordkeeping fee | \$25 ⁵ | | |

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All fees are subject to change. Please note that annual fees are not prorated when an account is closed prior to the annual billing date.

Other notes

- Fee applied on trade confirmations for each purchase and sale transaction.
- The Account Owner is responsible for the tax consequences from the assets being sold to cover the debit balance, as well as any processing fees.
- Investment minimums are subject to the terms detailed in the fund's prospectus. Increased investment minimums may apply.
- Account termination fee is charged to the account upon termination when processed via ACAT.
- Additional fees may apply such as interest charges or special delivery requirements for proceeds including overnight check, pre-payment or fed wiring.
- When a certificate is requested from a BLAS account for an issue that can be held in book entry form by the transfer agent, the requested shares will be delivered to the transfer agent via DRS transfer which is an electronic form of transfer. The customer will be notified by the transfer agent as to how to order a physical certificate. Additional fees may be charged by the transfer agent. This charge applies to stock issues that are not eligible for DRS transfer
- 8A section 31 fee rate is applicable to specified securities transactions on the exchange and in the over-the-counter markets. To find the current rate for Section 31 transaction fees, please visit <http://www.sec.gov/divisions/marketreg/mrfreqreq.shtml#feerate>, and click on the most recent Fee Rate Advisory under "Section 31 Fees."
- Forced Statements are \$6 per event
- Annual Fees: Platinum \$300, Gold \$200, Silver Plus \$60, Silver \$35
- Corestone/Resource Checking and ProCash fees, see separate details

Endnotes

- ¹An email will be sent automatically to an account owner if funds or securities are not available to settle a transaction on or before settlement date.
- ² Transactions in foreign equities and/or clearing on a foreign exchange may incur additional charges.
- ³ Additional fees apply to securities not on the books of a transfer agent.
- ⁴ For retirement accounts an annual custodial fee will also be charged.
- ⁵ Annual custody and recordkeeping fee applies when there is no trading activity for the period of January 1 – December 31 and securities are held in the account. This fee does not apply to retirement plan accounts.
- ⁶ Invoiced annually.
- ⁷ In addition to annual custodial maintenance fee and other fees due unless prepaid.
- ⁸ Other retirement plan type fees:

| | |
|---|-------|
| Individual (k) and Simple (k) | \$75 |
| Simplified PS/MPP | \$75 |
| Flex 401(k), Flex PPS/MPP | \$125 |
| DWAC Deposit Pass Through | \$6 |
| DWAC Processing Fee/Withdrawal Pass Through | \$10 |
- ⁹ Fees can be waived if the account is enrolled in electronic delivery.
- ¹⁰ BLAS performs Portfolio Reviews upon request and at no cost to the customer however fees for other services apply as noted in the Fee Schedule.
- ¹¹ BLAS performs Financial Planning Strategies as an ancillary service. There is no cost to the customer. For this service however, fees for other services apply as noted in the Advisory Services published Fee Schedule.

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(12/24) 208209

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