

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		
Late Fees and Late Payments		Additional Charges/Fees	
Margin and Trade Extension Fee (per event).....	\$30	ACH return charge/uncollected fund error.....	\$40
Mailgram.....	\$5 ¹	Miscellaneous/service fee	\$28
Reorganization fees (tender offers and exchanges)		Foreign exchange fee (executed through Pershing LLC).....	\$15
Reorganization fee (voluntary)	\$100 ²	Disbursement error – insufficient funds.....	\$40
Reorganization fee (mandatory).....	\$20	Monthly Paper Subscription Fee	\$4
		Annual Paper Tax Subscription Fee.....	\$20
		Cost Basis (Annual PES Billing waived if above \$125,000)	\$25
		Large Print/Braille Statements.....	\$23/30
Stock or Bond Transfers/Deliveries		Additional Services	
Legal (per transfer)	\$270	Portfolio Review.....	\$0 ¹⁰
Legal return fee (per item)	\$60	Financial Planning Strategies.....	\$0 ¹¹
Direct registration (per event)	\$20 ³		
Accommodation transfer (per event)	\$120		
Physical redemption/reverse splits	\$20		
<small>Foreign securities and precious metals transfers may be subject to additional fees.</small>			
Voluntary conversions/elections/exchange	\$100		
Security pre-refunded	\$20		
Transfer and ship.....	\$120		
Safekeeping		Additional Information	
Customer Name Safekeeping		All checks must be made payable to Pershing LLC.	
(per account, per position, per month).....	\$25	Bankers Life Advisory Services, Inc., in its sole discretion, reserves the right to discount fees.	
<small>Foreign securities safekeeping fee may be subject to additional custody fee.</small>		System response and account access times may vary due to a variety of factors, including trading volume, market conditions, system performance and other factors.	
Wired Funds		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.	
Non-qualified account (per event)	\$20	Elective Account Annual Fees	
Qualified account (per event)	\$15	Silver/Silver Plus	\$35/\$65
Outgoing wire fee US/Non-US.....	\$50/75	Gold	\$200
		Gold - Corporate	\$300
		Platinum	\$300
		Platinum - Corporate.....	\$500
Limited Partnerships, Private Placements and Other Special Products		ProCash Fees	
Redemption fee (per position)	\$100	Business Initial Check Order.....	\$100
Re-registration/Transaction fee (per position)	\$50	Carbon Copy Check Initial Reorder	\$30
Annual administration fee registered/non-registered.....	\$50/250	Carbon Copy Check Reorder.....	\$50
		Checkbook/Debit Card Overnight Mailing.....	\$80
		Returned Checks/Stop Payment Fee	\$50
		Advance Transaction Fee	\$10
		Corporate Gold/Platinum Reorder.....	\$80
		Silver Check Reorder.....	\$25
		Gold Check Reorder	\$20
		Platinum Check Reorder.....	\$10
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."
- Ad Hoc Statements are \$6 per event
- 1099 Tax Statement Requests are \$5
- Puerto Rico Tax Reporting is \$100
- 990-T tax filing and preparation fee is \$200

Endnotes

- ¹ An 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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