NFS Brokerage Account Fee Schedule

Ameritas

Ameritas Investment Company, LLC Member FINRA/SIPC

Standard Brokerage Account	Cash Management (ACH & Bill Pay)	$10
	Add debit card	+$5
	Add checkbook	+$5
	NFS Premier Cash Management with Visa Premier Rewards Debit Card	$100
Retirement Account	IRA, Rollover IRA, Roth, BDA, SEP, SIMPLE	
	Annual Maintenance	$35
	Annual Maintenance Mutual Fund Only	$10
	Liquidation	$125
	Profit Sharing and Money Purchase Plans	
	Annual Maintenance	$35
	Liquidation	$125
	HSA	
	Annual Maintenance	$35
	Liquidation	$25

Account Activity Fees

General	Inactivity Fee*…(Excluding retirement and managed accounts)	$50
	Returned Checks*	$20
	Equity, Mutual Funds, Bonds & Options Confirmation Surcharge* (fee reduced to $0 if client enrolls in E-Delivery)	$6
	Outgoing Account Transfer: Non-Qualified Accounts	$50
	Outgoing Account Transfer: Qualified Accounts ($125 transfer fee + $35 annual fee) Annual fee reduced to $10 for Mutual Fund Investment IRA	$160
Extension of Payment for Trade	Extensions*	$20
	Mailgram	$5
Alternative Investment Holding Fee		(per cusip) $35 (maximum $105 per account)
Reorganization		$150
Foreign Security Charges	Foreign Security Rec/Del	$75
	Foreign Security Safekeeping (per cusip, per quarter)	$15
Clearing Firm Charges	Register/Ship DRS Eligible	$15
	Register/Ship Non-DRS Eligible	$500
	Legal Transfer (stock certificates, per cusip)	$150
	Legal Return	$75
	Restricted Stock (Full Service)	$150
	Not In Good Order (NIGO) Certificates Returned to Client	$60
	Stock Certificate Safekeeping (monthly) Per Position	$15
	Stop Payment	$15
	Fed Wires	$15
	Overnight Check Fees	$15
	Precious Metal Storage Fee	0.50% of market value annually or $3.75, whichever is greater
	Paper Statement Surcharge	$2 per account charged quarterly
	Cash Debit Balance*	NFS Base Lending Rate (varies) plus 2.25%
	Trust Accounting Services	$250 per year (charged quarterly)
AIC Research Fee Charges		$50 per hour (deposit may be required on archived/large requests)

*AIC sets these charges. Other charges indicated here are a direct pass-through from the clearing firm, National Financial Services LLC ("NFS"). Fees and charges listed here are effective as of January 31, 2025 and are subject to change without notice.

Brokerage Account Fee Descriptions

AIC charges certain account fees to compensate us for the services we provide and reimburse us for the expenses we incur in connection with your account. Retirement accounts when referenced below include IRA, Rollover IRA, Roth, Beneficiary IRA (BDA), SEP and SIMPLE accounts.

Account Fees

- Cash Management (ACH & Bill Pay) Account Fee: We charge you an annual cash management account fee of $10, an additional $5 for debit card access and an additional $5 for a checkbook. You will pay these fees annually.
- Premier Access Cash Management Account Fee: We charge you an annual account fee for the cash management and other features available with a Premier Access Cash Management Account, including, but not limited to, check writing and rewards, debit card access and related services. You will pay this fee annually. For additional information on Premier Access Account benefits, contact your financial professional.
- Retirement Account Annual Maintenance Fee: We charge you an annual account maintenance fee in connection with maintaining your Retirement Account. You will pay this fee annually.
- Mutual Fund-Only Retirement Account Annual Maintenance Fee: We charge you an annual account maintenance fee in connection with maintaining your Mutual Fund-Only IRA. You will pay this fee annually.
- Retirement Account Liquidation Fee: We charge you a liquidation fee in connection with the liquidation of all or part of your Retirement Account.
- Retirement Account Termination Fee: We charge you a one-time account termination fee in connection with terminating your account or transferring all assets in your account to another firm. You will pay this fee when you terminate your account with us or transfer all assets in your account to another firm. You will pay the retirement account annual maintenance fee discussed above if you have not previously paid that fee for the year in which the termination or transfer occurs.
- Profit Sharing and Money Purchase Plans Annual Maintenance Fee: We charge you an annual account maintenance fee in connection with maintaining your Profit Sharing and Money Purchases Plans. You will pay this fee annually.
- *P*rofit Sharing and Money Purchase Plans Liquidation Fee: We charge you a liquidation fee in connection with the liquidation of all or part of your Profit Sharing or Money Purchase Plan Account. You will pay this fee when you transfer all assets in your account to another firm.
- Health Saving Account (HSA) Annual Maintenance Fee: We charge you an annual maintenance fee and liquidation fee in connection with the maintenance and liquidation of your HSA account. You will pay this fee annually.
- Health Savings Account Liquidation Fee: We charge you a liquidation fee when you terminate your account with us or transfer all assets in your account to another firm. You will pay the annual maintenance fee discussed above when you terminate your account with us or transfer all assets in your account to another firm if you have not previously paid that fee for the year in which the termination or transfer occurs.

Account Activity Fees

- Inactivity Fee: We charge you an annual inactive account fee in connection with maintaining your inactive account. You will pay this fee annually when there is no trading activity in your account or margin interest paid during the twelve-month period ending with the fee assessment date, which typically occurs in December of each year. Mutual fund dividend reinvestments, electronic fund transfers for periodic investment plans or systematic withdrawal plans, rollovers of unit investment trusts, and sweeps into or from money market funds or bank sweep funds do not qualify as trade activity. Inactivity fees are waived for advisory accounts established on behalf of our affiliated investment adviser, Ameritas Advisory Services, LLC.
- Returned Check Fee: If you have an account that provides a check writing feature, we charge you a one-time returned check fee when there are insufficient funds in your account to cover the amount of a check written from your account. You will pay this fee each time there are insufficient funds in your account to cover the amount of a check written from your account.
- Equity, Mutual Funds, Bonds & Options Paper Confirmation Surcharge: You will pay a confirmation fee each time you place a trade in your account unless disallowed pursuant to state regulations. You will not pay this fee if you elect to have confirmations sent to you electronically. If you choose to waive receipt of individual trade confirmations, you will receive a quarterly confirmation statement summarizing all transactions taking place in your account during the quarter, as well as monthly or quarterly statements from NFS.
- Outgoing Account Transfer Fee for Transfer of Assets for Non-Retirement Accounts: We charge you a one-time account transfer fee in connection with transferring all assets in your account to another firm. You will pay this fee when you transfer all assets in your account to another firm.
- Outgoing Account Transfer Fee for Retirement Accounts: We charge you a one-time account transfer fee in connection with transferring all assets in your retirement account to another firm. You will pay this fee when you when you transfer all assets in your account to another firm.
- Extensions for Payment of Trade: If you place a trade in your account and do not have the funds to pay the for trade prior to settlement date, you may be granted an extension of time for which to pay. You will be charged for this extension.
- Alternative Investment Annual Holding Fee: If you hold alternative investments in an account with AIC, we charge you an alternative investment annual custody and valuation fee for each alternative investment position in your account up to a maximum of $105 per account for each registered alternative investment position in your account.
- Physical Reorganization Fee: If a physical stock certificate sent for deposit into an account cannot be accepted due to a merger involving the issuer, a change in issuer name, or a similar circumstance, we charge you a one-time fee in connection with facilitating the processing necessary to accommodate the issuer's reorganization. You will pay this fee each time a physical stock certificate must be processed to accommodate an issuer's reorganization.
- Direct Registration System (DRS) Transfer and Ship Fee: If you choose to be directly registered as the owner of a security in an account, rather than having such security held in "street name," we charge you a one-time fee in connection with facilitating such direct registration. You will pay this fee each time you request that a security in your account be directly registered in your name.
- Legal Transfer of Stock Certificate Fee: If a physical stock certificate sent for deposit into an account that does not match your account registration or contains other errors that must be reviewed before the deposit can proceed, we charge you a one-time fee in connection with facilitating the legal transfer or correction of such physical stock certificate. You will pay this fee each time a review for legal transfer or correction purposes is required.
- Legal Return of Stock Certificate Fee: If a physical stock certificate sent for deposit into an account cannot be accepted for legal reasons discussed above, the physical stock certificate will be

returned, and we will charge you a one-time fee in connection with the return process. You will pay this fee each time a physical stock certificate cannot be accepted and must be returned.

- Restricted Stock Full Service: If you have restricted stock held in an account, AIC will charge you a fee for expenses we incur in connection with the managing and navigating the complexities of restricted stock. This fee is charged for each restricted stock (per CUSIP) that must be processed.
- Not in Good Order (NIGO) Certificates Returned to Customer: If a physical stock certificate sent for deposit cannot be accepted for any reason other than Legal Return (described above), we charge you a one-time fee to reimburse us for expenses incurred in processing the return. This fee is charged each time a physical stock certificate must be returned due to an inability to process the certificate.
- Stock Certificate Safekeeping Fee: If you hold physical securities certificates in an account, we charge you a monthly physical certificates securities safekeeping fee in connection with having such physical securities certificates held. You will pay this fee monthly when you hold physical securities certificates in your account.
- Stop Payment Fee: If you have an account that provides a check writing feature, we charge you a one-time stop payment fee when you request that we arrange for payment to be stopped on a check written from your account. You will pay this fee each time that you request that we stop payment on a check written from your account.
- Fed Wire Fee: If you request a wire transfer of funds from an account, we charge you a one-time wire transfer fee for facilitating your wire transfer request. You will pay this fee each time you request a wire transfer from your account.
- Overnight Check Fee: If you request a check from an account on an overnight basis, we charge you a one-time overnight check fee in connection with facilitating your overnight check request. You will pay this fee each time you submit an overnight check request.
- Precious Metal Storage Fee: If you hold precious metals in your account, we will charge you a precious metal storage fee. This fee is charged annually.
- Paper Account Statement Delivery Surcharge Fee: If you elect to receive paper account statements AIC charges you a quarterly paper account statement delivery fee for the preparation and distribution of your paper account statements, unless disallowed pursuant to state regulations. You will pay this fee quarterly for so long as you elect to receive paper account statements for your account.
- Cash Debit Balance Fees: If you have a negative balance in your account (debit balance), we will charge you the NFS base lending rate plus 2.25% on the balance daily until funds or securities are deposited in your account to cover the debit balance.

Electronic Delivery of Statements and Trade Confirmations

You can avoid the quarterly paper account statement delivery fee and paper trade confirmation surcharges by registering for Wealthscape Investor and electing to have account statements for your accounts delivered electronically. You can register for Wealthscape Investor at www.mystreetscape.com/auth/ameritas/login and elect electronic delivery of both account statements and trade confirmations.

Trading/Execution Fees

Below is a list of trading and execution fees that apply to each transaction that occurs in each product type, unless otherwise specified in the table.

Product Type	Commission Based Brokerage Accounts	Trade Desk Assisted	Fee Based Accounts
Equities & ETFs	$9.00 (plus $0.002 per share)	$28.00 (plus $0.002 per share)	$3.75 (plus $0.002 per share)
Mutual Funds & Money Market (NTF)	$0.00	$0.00	$0.00
Mutual Fund & Money Market (Buy)	$9.00	$25.00	$3.75
Mutual Fund (Sell)	$9.00	$25.00	$3.75
Mutual Funds with Surcharge	$9.00 (plus $10.00)	$25.00 (plus $10.00)	$3.75 + $10.00
Mutual Fund Exchanges	$2.00 (sell side only)	$25.00 (sell side only)	$2.00 (each side)
Systematics (PIPs & SWPs)	$0.50	$0.50	$0.50
Options	$9.00 (plus $1 per contract premium up to $1, or $1.25 per contract premium greater than $1)	$9.00 (plus $1 per contract premium up to $1, or $1.25 per contract premium greater than $1)	$4.75 (plus $1 per contract premium up to $1, or $1.25 per contract premium greater than $1)
Corp. Bonds	$30.00 (plus $1.25 per bond)	$30.00 (plus $1.25 per bond)	$7.00 (plus $1.25 per bond)
Municipal Bonds	$30.00	$30.00	$7.00
Government Agencies	$30.00	$30.00	$7.00
Treasuries	$30.00	$30.00	$7.00
Money Market Instruments/CDs	$30.00	$30.00	$7.00
Commercial Paper	$30.00	$30.00	$7.00
Mortgage Backed	$30.00	$30.00	$7.00
UITs	$50.00	$50.00	$7.00
International Fixed Income	$30.00	$30.00	$7.00
Alternative Investment	$50.00	$50.00	$50
Precious Metals	$50.00	$50.00	$45.00

Margin Loans

You will be charged interest on any credit extended to or maintained for you by AIC for the purpose of purchasing, carrying, or trading in any security or otherwise.

Margin Accounts*	
Debit Balance	**Interest Rate**
$0-$24,999.99	Base Lending Rate + 2.5%
$25,000 – $99,999.99	Base Lending Rate + 1.75%
$100,000 – $499,999.99	Base Lending Rate + 1.25%
$500,000 – $999,999.99	Base Lending Rate + 0.75%
$1,000,000+	Base Lending Rate + 0.25%

*Rates as of December 29, 2024

Cost Basis Disposal Method

Cost basis disposal method choices only apply to NFS accounts.

When an equity or option is sold, shares are depleted using the cost basis disposal method for the account. If you have converted a mutual fund position from average cost to specific ID, then the account's cost basis disposal method will be used when redeeming that position. The account's cost basis disposal method is also used for redeeming any remaining unspecified shares on a specific share order.

Your cost basis disposal method choice will be applied to all positions in your account unless a different selection is made when a security is purchased. The only disposal method allowed on retirement accounts is FIFO. Non-retirement accounts default to FIFO unless another method is chosen.

Please consult a tax advisor before selecting a tax lot disposition method. Ameritas Investment Company, LLC (AIC) / Ameritas Advisory Services, LLC (AAS) may not provide tax advice, and accordingly, you are solely responsible for the tax effect of any selected method and change from or to a new method, for federal, state, local and foreign tax purposes. Please contact your registered representative to change a selection. AIC/AAS reserves the right to introduce new tax lot disposition methods at any time or to make any change in the offered tax lot disposition methods that is required by applicable law or regulations, without prior notice.

Cost Basis Disposal Methods

Code	Definition	Description
FIFO	First in, First out	Shares with the oldest purchase date are the first shares redeemed.
HICO	High Cost in, First Out	Shares with the highest purchase cost are redeemed first. If two or more lots have the same unit cost, the oldest are redeemed first.
HICL	High Cost in, First Out, Long Term	"Share" purchased more than one year ago with the highest purchase cost are redeemed first. After the long-term shares are depleted, short-term shares are redeemed in order of the highest purchase cost.
HICS	High cost in, First out, Short Term	Shares purchased less than one year ago with the highest purchase cost are redeemed first. After the short-term shares are depleted, long-term shares are redeemed in order of the highest purchase cost.
LIFO	Last in, First out	"Share" with the most recent purchase date are redeemed first.
LOCO	Low cost in, First out	Shares with the lowest purchase cost are redeemed first. If two or more lots have the same unit cost, the oldest are redeemed.
LOCL	Low cost in, Long term	Shares purchased more than one year ago with the lowest purchase cost are redeemed first. After the long-term shares are depleted, short-term shares are redeemed in order of the lowest purchase cost.
LOCS	Low cost in, Short term	Shares purchased less than one year ago with the lowest purchase cost are redeemed first. After the short-term "share" are depleted, long-term "share" are redeemed in order of the lowest purchase cost.

Order Routing Practices

Securities and Exchange Commission (SEC) Rules require broker/dealers like AIC to disclose information regarding their order routing practices to help customers understand how their orders are handled, particularly in NMS stocks and listed options. All registered broker/dealer firms, including those firms that do not participate in payment for order flow practices, must make an annual disclosure to their customers. AIC does not receive payment of order flow.

AIC is also required to publish information regarding order routing practices, including payments received by its clearing firm, NFS on its website at least quarterly. You may locate these quarterly reports at www.ameritas.com/investments/disclosures.