

# Schedule of Miscellaneous Account and Service Fees



Please review the chart below for a list of fees, effective April 1, 2020.

- The listed fees do not include commissions, markups, commission equivalents, or advisory fees.
- Some of these fees may not apply to all account types.<sup>1</sup>
- Some of these fees may be waived under certain conditions.<sup>1</sup>

Account/Service	Fee Amount	Frequency
<b>Account Maintenance</b>		
Account Research/Document Retrieval <sup>2</sup>	\$15 per hour \$5 per document (minimum one-hour charge)	Per request <sup>2</sup>
Estate Processing Fee	\$100 per trust account \$75 per beneficiary upon distribution of Transfer on Death (TOD) account \$50 per request for all other accounts	Per request
Outgoing Account Transfer <sup>3</sup>	\$125	Per transfer <sup>3</sup>
<b>Annual Account Fee</b>		
Non-fee-exempt taxable account <sup>4</sup>	\$175 (reduced to \$150 when enrolled in electronic documents, \$300 maximum charge per household)	Annually <sup>4</sup>
Non-fee-exempt Educational Savings Account (ESA), Uniform Gift to Minor Account (UGMA), Uniform Transfer to Minor Account (UTMA) <sup>4</sup>	\$50 (\$300 maximum charge per household)	Annually <sup>4</sup>
Advisory Platform Fee <sup>5</sup>	0.059%	Annually <sup>5</sup>
<b>Retirement Account Fees</b>		
IRA Custodial Fee <sup>6</sup>	\$125 (reduced to \$100 when enrolled in electronic documents, \$300 maximum charge per household)	Annually <sup>6</sup>
IRA Outgoing Account Transfer <sup>3</sup>	\$125	Per transfer <sup>3</sup>
IRA Termination Fee <sup>7</sup>	\$125	Per termination <sup>7</sup>
<b>Trading Fees</b>		
Transaction Fee <sup>8</sup>	\$7	Per transaction <sup>8</sup>
Transaction Fee Non-USD <sup>8</sup>	\$35	Per transaction <sup>8</sup>
No-Load Mutual Fund <sup>9</sup>	\$50	Per transaction <sup>9</sup>
Mutual Fund Liquidation Fee <sup>10</sup>	\$28	Per transaction <sup>10</sup>
U.S. Treasury Auctions	\$50	Per transaction
Foreign Financial Transaction Fee <sup>11</sup>	Variable	Per transaction <sup>11</sup>
<b>Cash Management Services</b>		
Deposited/Cashed Item Chargeback	\$12	Per chargeback
Overnight Delivery of Checks from Margin Dept. <sup>12</sup>	\$15	Per delivery <sup>12</sup>
Returned items (insufficient funds) – retail and business accounts	\$35	Per returned item
Unsettled Trade Prepayment Fee <sup>13</sup>	Minimum of \$10 for amounts up to \$50,000 and an additional \$10 for each \$50,000 distributed	Per request <sup>13</sup>
<b>Wire Transfer Fees</b>		
Outgoing Domestic	\$30	Per wire request
Outgoing International	\$40	Per wire request
<b>Investment Specific</b>		
American/Global Depository Receipt Fee Pass-through <sup>14</sup>	Varies per security	Per occurrence <sup>14</sup>
Deposit/Withdrawal at Custodian <sup>15</sup>	\$250 for outbound transactions	Per occurrence <sup>15</sup>
Outside investment <sup>16</sup>	\$250	Per position <sup>16</sup>
UBTI 990-T Tax Filing <sup>17</sup>	\$200	Per return <sup>17</sup>
<b>Physical Securities Fees</b>		
Safekeeping Fee <sup>18</sup>	\$150	Per position <sup>18</sup>
Physical Certificate Issuance/Presentation for Safekeeping	\$500 (minimum)	Per security
Rejection of Ineligible Certificates Presented for Deposit	\$75	Per rejection
Replace Certificate Lost by Client	\$100 + out-of-pocket expenses	Per occurrence

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN). Accounts are carried by Wells Fargo Clearing Services, LLC (WFCS). Wells Fargo Advisors is a trade name used by WFAFN and WFCS, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

1. Annual Account Fees will be waived if one of the following criteria is met:
  - Households valued \$250,000 or more on June 30, 2020
    - Your total household value includes all assets listed in your Wells Fargo Advisors account statements, except for those shown under the "Other Assets/Liabilities" section. The grouping of accounts into a household can be performed by your Financial Advisor based on account eligibility and family relationships such as children, parents, domestic partners, and others. Certain accounts cannot be included in a household. Please call your Financial Advisor for more information and to determine whether all eligible accounts have been included in your household. It is your responsibility to ensure that all eligible accounts are included in your household.
  - Households linked to a *Portfolio by Wells Fargo* program opened prior to February 10, 2017 with a *Portfolio by Wells Fargo* program qualifying balance of \$250,000 or more as of June 30, 2020 will continue to be waived in 2020.
    - Refer to the Wells Fargo Bank Consumer Account Fee and Information Schedule for further information about the *Portfolio by Wells Fargo* program and applicable bank fees. Some brokerage accounts are not eligible to be linked to a *Portfolio by Wells Fargo* program, and their balances will not count toward the qualifying *Portfolio by Wells Fargo* program relationship, and they will not receive *Portfolio by Wells Fargo* program benefits.
  - Clients of the Wells Fargo Private Bank
  - Households comprised solely of the following exempt account types:
    - Advisory accounts
    - Qualified retirement plans, SEP and SIMPLE IRAs
    - 529 plans (cash-only accounts do not qualify)
    - Accounts holding only annuities or annuities and cash
2. In accordance with the Wells Fargo Advisors Fraud Program, Wells Fargo Advisors must provide, without charge and within 30 days of the request, a copy of any client statements or transaction records to clients who have been a victim of identity theft.
3. Outgoing account transfer fees will display as "Termination Fee" on client statements.
4. For households containing multiple non-exempt taxable accounts, if the total fees for the household exceed the household maximum of \$300, then the \$300 will be divided among all of the non-exempt taxable accounts in the household. For households containing a taxable non-exempt account and some combination of non-exempt IRA/ESA/UTMA/UGMA accounts, the taxable account will be charged first, followed by IRA/ESA/UTMA/UGMA accounts, with the remaining charges prorated among the non-exempt non-taxable accounts not to exceed the \$300 household maximum. Note: In the event that an annual fee results in a debit balance in the account, Wells Fargo Advisors may liquidate securities in the account to satisfy the debit, without prior notification to the client.
5. All Advisory accounts (excluding ERISA plans, SEPs, SIMPLE IRAs) will incur a Platform Fee of 0.059% annually as reflected in the Client Agreement and Advisory Program Disclosure document. This amounts to approximately 0.01475% quarterly. The Platform Fee supports the services we provide to maintain the platform for all advisory accounts, including technology and recordkeeping services provided to mutual funds available on our advisory platform. The Platform Fee is separate from the Advisory Program Fee, which is negotiated separately and reflected in your Client Agreement. Advisory accounts subject to the Platform Fee will also be eligible to receive the Advisory Account Credit. Please refer to the Client Agreement and Advisory Program Disclosure document for more information about the Advisory Platform Fee and Advisory Account Credit.
6. As noted above, households comprised of a single IRA account will be subject to a \$125 Custodial Fee. Households comprised solely of IRA and ESA/UTMA/UGMA accounts will be charged \$125 per IRA and \$50 per ESA/UTMA/UGMA, until the maximum household charge of \$300 is reached. In that case the fee will be pro-rated among all the non-exempt accounts in the household. If a fee is due, clients will receive a remittance notice with several payment options. If a payment option is not selected, the fee will be automatically deducted from the applicable account or accounts in September 2020. Note: In the event that an annual fee results in a debit balance in the account, Wells Fargo Advisors may liquidate securities in the account to satisfy the debit, without prior notification to the client.
7. Termination fee applies to full distribution of Traditional, Roth, SEP, and SIMPLE IRAs; fee is waived for clients over age 70½, or if a client takes a total distribution of an ESA, or if accounts are terminated due to death or disability. These exemptions only apply to total distributions, and will not apply to account transfers.
8. The fee does not apply to transactions in new issues or insurance products, Delivery-Versus-Payment (DVP) accounts, automatic investment plans, 529 accounts, or advisory accounts (with the exception of trades involving ineligible assets). The transaction fee is charged to all other transactions, including but not limited to equities, bonds, mutual funds, UITs, and options. Non-USD transaction fee applies to purchases and sales of foreign equities and fixed income securities.
9. The fee is applied to purchases only and may be avoided by purchasing directly from the fund. It does not apply to eligible trades in advisory accounts.
10. This fee is applied to all mutual fund liquidation transactions. This fee is waived for liquidations of eligible funds in advisory accounts and systematic liquidations. This is in addition to the \$7 transaction fee.
11. Some foreign governments impose a fee on purchases and sales of securities for companies incorporated in their countries. The Foreign Financial Transaction Fee corresponds to the amount of the tax, as set forth under applicable foreign tax laws. It is generally a percentage or scheduled amount based on the aggregate purchase price of the securities subject to the tax. If this fee is charged, the amount will be displayed on the trade confirmation. More specific information about the fee and how it is assessed can be found at [www.wellsfargoadvisors.com/disclosures/foreign-financial-transaction.htm](http://www.wellsfargoadvisors.com/disclosures/foreign-financial-transaction.htm).
12. Overnight deliveries of checks are subject to an additional convenience charge. If Overnight Delivery of checks is requested, a charge of \$15 will be charged in addition to any other charges/fees that may apply.
13. A prepayment is a payout (ACH, Checks, and Federal Funds Wires) using funds from the proceeds of an unsettled sale of securities. These should be limited to time-sensitive requests only. The unsettled trade prepay fee will be a minimum of \$10 for amounts up to \$50,000 and an additional \$10 for each \$50,000 distributed.

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14. Agents for foreign securities may impose a fee for custodial services rendered. If this fee is imposed, it will be passed to the client.
15. Deposit/Withdrawal At Custodian is the process of transferring shares between broker-dealer and the security issuer's transfer agent. This fee applies only to transactions delivering shares from Wells Fargo Advisors to the custodian.
16. Fee applies to any asset for which Wells Fargo Advisors does not hold a selling agreement but has met the requirements to be displayed on the client statement. Applies to outside investments displayed on both standard brokerage and IRA statements.
17. Wells Fargo Advisors files IRS Form 990-T (Exempt Organization Business Income Tax Return) on behalf of custodial retirement accounts with Unrelated Business Taxable Income (UBTI).
18. All restricted stock, regardless of whether it is eligible to be held in street name, is subject to the Safekeeping fee. The fee also applies to unrestricted stock eligible to be held in street name.