

Schedule of Miscellaneous Account and Service Fees

**WELLS
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Advisors

Please review the chart below for a list of fees, effective April 3, 2023.

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

Account/Service	Fee Amount	Frequency
Account Maintenance		
Account Research/Document Retrieval ²	\$15 per hour \$5 per document (minimum one-hour charge)	Per request ²
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 ³	\$125	Per transfer ³
Annual Account Fee		
Non-fee-exempt taxable account ⁴	\$175 (reduced to \$150 when enrolled in electronic documents, \$300 maximum charge per household)	Annually ⁴
Non-fee-exempt Educational Savings Account (ESA), Uniform Gift to Minor Account (UGMA), Uniform Transfer to Minor Account (UTMA) ⁴	\$50 (\$300 maximum charge per household)	Annually ⁴
Advisory Platform Fee ⁵	0.059%	Annually ⁵
Retirement Account Fees		
IRA Custodial Fee ⁶	\$125 (reduced to \$100 when enrolled in electronic documents, \$300 maximum charge per household)	Annually ⁶
IRA Outgoing Account Transfer ³	\$125	Per transfer ³
IRA Termination Fee ⁷	\$125	Per termination ⁷
Trading Fees		
Option Regulatory Fee ⁸	Varies	Per transaction ⁸
SEC Fee ⁹	Varies	Per transaction ⁹
Transaction Fee ¹⁰	\$7	Per transaction ¹⁰
Transaction Fee Non-USD ¹⁰	\$35	Per transaction ¹⁰
No-Load Mutual Fund ¹¹	\$50	Per transaction ¹¹
U.S. Treasury Auctions	\$50	Per transaction
Foreign Financial Transaction Fee ¹²	Variable	Per transaction ¹²
Cash Management Services		
Check Copies	\$3	Per copy in excess of three copies per month for individual business accounts.
Deposited/Cashed Item Chargeback	\$12	Per chargeback
Overnight Delivery of Checks from Margin Dept. ¹³	\$15	Per delivery ¹³
Unsettled Trade Prepayment Fee ¹⁴	Minimum of \$10 for amounts up to \$50,000 and an additional \$10 for each \$50,000 distributed	Per request ¹⁴
Wire Transfer Fees		
Outgoing Domestic	\$30	Per wire request initiated by Wells Fargo team member on behalf of the client. \$0 fee for online wires initiated by the client.
Outgoing International	\$40	Per wire request initiated by Wells Fargo team member on behalf of the client. \$0 fee for online wires initiated by the client.
Investment Specific		
American/Global Depositary Receipt Fee Pass-through ¹⁵	Varies per security	Per occurrence ¹⁵
Deposit/Withdrawal at Custodian ¹⁶	\$250 for outbound transactions	Per occurrence ¹⁶
Outside investment ¹⁷	\$250	Annually per position ¹⁷
UBTI 990-T Tax Filing ¹⁸	\$200	Per return ¹⁸
Physical Securities Fees		
Safekeeping Fee ¹⁹	\$150	Annually per position ¹⁹
Physical Certificate Issuance/Presentment 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 and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

Account/Service	Fee Amount	Frequency
Product Fees: Brokerage Cash Services for Business		
Stop Payment ²⁰	\$31	Per occurrence ²⁰
Excess Deposits ²¹	\$0.25	Per item ²¹
Excess Withdrawals ²²	\$0.25	Per item ²²
Check Cashing - Non-customer, checks drawn on Wells Fargo ²³	\$7.50	Per occurrence ²³
Check Orders - Corporate Checks (Standard)		
Initial Order ²⁴	Varies depending on check type	Per order ²⁴
Reorders ²⁴	Varies depending on check type	Per order ²⁴

- You will pay fees for various operational services provided for your brokerage account. Some fees do not apply to all account types and can be waived or discounted. Please consider that financial advisors can discount certain account and service fees and charges at their discretion. Financial advisors are not obligated to discount account or service fees. You should speak with a financial advisor and consult your account opening document(s) for details. Also, you should understand that based on the brokerage service model you choose, the same or similar products, accounts and services will vary in the fees and costs charged to you. Annual Account Fees will be waived if one of the following criteria is met:
 - Households valued \$500,000 or more on June 30, 2023
 - 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 with Advisory assets valued at \$250,000 or more on June 30, 2023
 - Households linked to a Wells Fargo Premier Checking account or Private Bank Interest Checking account as of June 30, 2023, will qualify for an annual fee waiver.
 - Refer to [Wells Fargo Bank Consumer Account Fee and Information Schedule](#) for the Wells Fargo Bank Consumer Account Fee and Information Schedule for further information about the Premier Checking account and applicable bank fees. For The Private Bank Interest Checking account and applicable bank fees, refer to both [Wells Fargo Bank Consumer Account Fee and Information Schedule](#) and [Private Bank Consumer Deposit Products Disclosure](#). Some brokerage accounts are not eligible to be linked to a Premier Checking or Private Bank Interest Checking account. These ineligible brokerage accounts will not count toward qualifying balance requirements for Premier Checking or Private Bank Interest Checking nor receive Premier Checking or Private Bank Interest Checking benefits.
 - Households that have added \$100,000 or more net new assets between July 1, 2022 and June 30, 2023
 - Net New Assets includes new deposits of cash or securities and account transfers. Withdrawals and deposits between July 1, 2022 and June 30, 2023 are netted to determine the Net New Assets. Dividend and Interest payments are excluded from the deposit calculation.
 - Clients of the Wells Fargo Private Bank
 - Households comprised solely of the following exempt account types:
 - Advisory accounts
 - Qualified retirement plans
 - 529 plans (cash-only accounts do not qualify)
 - Accounts holding only annuities or annuities and cash
 - SEP and SIMPLE IRAs will be waived if the account is enrolled in Electronic documents
 - Accounts must be enrolled in electronic delivery to receive the following documents online only including statements, trade confirmations, other documents, and shareholder communications, excluding tax documents/1099s. Please note that if a client elects to turn off paper delivery of these documents, they will receive these documents only via Access Online.
- 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.
- Outgoing account transfer fees will display as "Termination Fee" on client statements.
- In order to qualify for reduced fee, all accounts must be enrolled in electronic delivery to receive the following documents online only including statements, trade confirmations, other documents, and shareholder communications, excluding tax documents/1099s. Please note that if a client elects to turn off paper delivery of these documents, they will receive these documents only via Access Online. 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.
- 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. In order to qualify for reduced fee, all accounts must be enrolled in electronic delivery to receive the following documents online only including statements, trade confirmations, other documents, and shareholder communications, excluding tax documents/1099s. Please note that if a client elects to turn off paper delivery of these documents, they will receive these documents only via Access Online. 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 2023. 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 Option Regulatory Fee is a pass-through exchange fee collected by the OCC on behalf of the U.S. option exchanges. The ORF is assessed to customer orders per U.S. exchange listed option contract and is assessed on all trades, both buys and sells.
9. The Securities and Exchange Commission (SEC) charges us a fee (Section 31 Fee) on all sales of securities and securities futures transactions with the exception of index options that deliver cash. Wells Fargo Advisors passes these fees through to you and the fees will be displayed on the trade confirmation. The SEC sets the Section 31 Fee rate as a dollar amount per \$1 million of securities traded. The SEC periodically announces changes to the rate of the Section 31 Fee in a press release titled "Fee Rate Advisory" for the particular fiscal year. More information the Section 31 Fee can be found in the Press Releases section of the SEC website.
10. 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.
11. 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.
12. 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 [Wells Fargo Advisors Foreign Financial Transaction Fee Overview](#).
13. 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.
14. 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.
15. Agents for foreign securities may impose a fee for custodial services rendered. If this fee is imposed, it will be passed to the client.
16. 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.
17. 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.
18. 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).
19. 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.
20. Brokerage Cash Services for Business clients will receive a fee for any items that have been requested to be placed on "stop payment" alert. The stop payment alert will be effective for 180 days. If the check, which has the stop payment alert on it, is presented for payment during the 180 days, it will be returned unpaid. If the client would like for the stop payment alert to be extended for another 180-day period, there will be an additional \$31 charge. A stop payment alert is not a guarantee that the check will be stopped if it is presented using another method; information provided in the initial request was not correct, etc. The fee is applied at the time the actual stop payment alert is placed on the individual check.
21. For each deposited item over 250 per month, a \$0.25 fee per additional item will be assessed. This fee applies only to Brokerage Cash Services for Business accounts. Automated deposits (ACHs) are excluded from this fee.
22. For each withdrawn item over 200 per month, a \$0.25 fee per item will be assessed. This fee only applies to Brokerage Cash Services for Business accounts. Debit card purchases and debit card payments are excluded from this fee.
23. This fee applies to checks issued by a business and presented for cashing by a non-Wells Fargo customer.
24. Check related costs do not include tax, shipping, or expedited delivery methods. Contact your financial advisor to verify current pricing.