

SCHEDULE OF ACCOUNT FEES Effective February 15, 2020

The fees listed below do not include commissions, markups, commission equivalents or advisory fees. These fees apply to brokerage accounts carried by INTL FCStone Financial Inc., your broker's clearing firm.

SERVICE FEES

| | | |
|--|---|---|
| ACAT Processing Transfer In | No charge | |
| ACAT Processing Transfer Out (Full or partial) | \$100.00 | Per ACAT processed |
| Alternative Investments | No charge | Per month/per security |
| Alternative Investments (via AIP) | No charge | Per month/per security |
| Copies of Archived Monthly Statements/Confirms | \$10.00 | Per document requested |
| Corporate Actions | \$50.00 | Per event |
| DRS Reject | \$30 + pass-through of TA & DTC fees | Per event |
| DRS Transfer | \$100.00 + pass-through of TA & DTC fees | Per event |
| DTC/Government/DWAC Delivery | \$30 + pass-through of TA & DTC fees | Per receipt or delivery |
| Foreign Security Custody Fee (Equities and Fixed Income) | 2 bps per annum (CA, DE, FR, IT, UK and Euroclear) All other countries variable ¹ | Per position/per month (Subject to \$2.50 min) |
| Foreign Security Custody Fee (Non-U.S. mutual funds/UCITs) | 10 bps per annum (\$2.50 minimum) | Per position/per month |
| Foreign Security Delivery or Cancellation | \$100.00 + settlement fees | Per event/instruction |
| Inactive Account Fee ² | \$65.00 | Per year/per account |
| Interested Party Confirm | \$3.25 | Per confirm |
| Margin and COD Extensions (Reg-T) | \$35.00 + interest | Per event |
| Option Exercise/Assignment Surcharge | \$25.00 | Per transaction |
| Other DTC Items (e.g., reorg, etc.) | \$30 + pass-through of TA & DTC fees | Per delivery |
| Overnight Delivery Package | \$25.00 | Per delivery |
| Overnight Delivery Package (International delivery) | \$100.00 | Per delivery |
| Paper Delivery Surcharge for Client Confirms ³ | \$0.75 | Per confirm |
| Paper Delivery Surcharge for Client Statements | \$6.50 | Per statement |
| Paper Delivery to a Non-U.S. Address | \$6.50 + applicable additional postage | Per statement/confirm |
| Pledge Account Annual Fee | \$50.00 | Per year |
| Pledge Account Setup Fee | \$100.00 | 1-time per account |
| Retail Handling Fee | \$49.95 | Per confirm |
| Rights/Warrants Subscription | \$75.00 | Per issue |
| UIT Rollover (Manual/email request) | \$75.00 | Per request |
| UIT Rollover (Via UniT) | \$25.00 | Per request |

PHYSICAL SECURITY FEES⁴

| | | |
|---|---|-------------------------------|
| Bond Redemption/Conversions (physical certificates) | \$100.00 | Per transaction |
| Deposit and/or Return of Physical Securities with DTC | \$50.00 | Per transaction |
| Employee Stock Option Processing | \$50.00 | Per transaction |
| Foreign Physical Certificate Receive/Deliver | \$250.00 | Per transaction |
| Legal Transfer | \$50.00 | Per transfer |
| Precious Metal Safekeeping Fee | 75 bps (0.75%) of market value (\$5 quarterly min.) | Per annum, prorated quarterly |
| Restricted Security Clearance | \$100.00 + pass-through of TA & DTC fees | Per delivery |
| Transfer & Ship | \$600.00 + pass-through of TA & DTC fees | Per transfer/per certificate |
| Transfer & Ship (Rush) | \$750.00 + pass-through of TA & DTC fees | Per transfer/per certificate |
| Vault/Safekeeping | \$5.00 | Per certificate/per month |

CASH MANAGEMENT FEES

| | | |
|-------------------------------|--------------------|-----------------|
| ACH to Third Party | \$10.00 | Per instruction |
| Check Copies | \$5.00 | Per item |
| Federal Reserve Wire Transfer | \$35.00 | Per wire |
| Incoming Wire Transfer | No charge | |
| International Wire Transfer | \$50.00 | Per wire |
| Non-Sufficient Funds | \$40.00 | Per item |
| Paid Overdraft Charge | \$35.00 | Per item |
| Pre-Payment | \$35.00 + interest | Per event |
| Returned Deposit Item | \$40.00 | Per item |
| Rush Order Checks | \$75.00 | Per item |
| Stop Payment | \$30.00 | Per item |

IRA FEES (US Customers Only)

| | | |
|---|----------|--------------------------|
| Annual Fees (not prorated) | \$95.00 | Per year/per account |
| Private Placement Security – Processing Fee | \$150.00 | Per investment |
| Private Placement Security- Custody Fee | \$5.00 | Per month/per investment |
| Profit Sharing Plan Fee | \$65.00 | Per year/per account |
| Termination Fee | \$50.00 | Per account |
| Termination and Transfer | \$125.00 | Per account |

TRANSFER ON DEATH (TOD) FEES

| | | |
|-------------------------|--|-------------|
| Establishment | \$50.00 | Per account |
| Change of Beneficiary | \$25.00 | Per account |
| Transfer to Beneficiary | \$100.00 + \$50.00 per beneficiary at distribution | |

MARGIN INTEREST

| DEBIT BALANCE | MARGIN RATE |
|---------------------|------------------------|
| \$0- \$50,000 | INTL Base Rate + 2.50% |
| \$50,001- \$100,000 | INTL Base Rate + 2.25% |
| \$100,001- 200,000 | INTL Base Rate + 1.75% |
| \$200,001- 500,000 | INTL Base Rate + 1.50% |
| \$500,001 and over | INTL Base Rate + 1.00% |

INTL Base Rate is the Call Money Rate (as published by the Wall Street Journal and Bankrate.com) plus 2.50% per annum.

Check Payment Instructions:

Make checks payable to 'INTL FCStone Financial Inc.' and include the affected account number in the 'Notes/Memo' field.

| | | |
|--|----------------------------|-----|
| John Doe 111 Main Street Your Town, USA | Date: <u>mm / dd / yy</u> | 001 |
| PAY TO THE ORDER OF: <u>INTL FCStone Financial Inc.</u> \$ <u>100.00</u> | | |
| <u>One hundred dollars</u> DOLLARS | | |
| Notes: <u>Account Number</u> | Signature: <u>John Doe</u> | |

¹ Fee available upon request.

² Inactive accounts are defined as accounts holding a security position for a 12-month period (August 1- July 31) without generating a) a trade or b) a free credit or margin interest of at least \$100. Mutual fund systemic reinvestments and exchanges will be considered a trade. Dividend reinvestment activity is not considered a trade. Inactive fees do not apply to retirement accounts where Clearing Firm acts as custodian or servicing agent and collects service fees. Accounts exclusively holding book entry only fixed income positions or mutual fund positions exceeding \$50,000 are exempt from this fee. Clearing Firm reserves the right to charge this fee on a pro rata basis for accounts that terminate their relationship with Clearing Firm and upon termination of the Fully Disclosed Clearing Agreement for any reason by either party.

³ Clearing firm reserves the right to adjust the surcharge based upon changes in postal, paper, vendor or other cost factors. The paper delivery surcharge for confirmations is accessed on a per trade basis and billed as incurred.

⁴ All Physical Security fees are subject to additional charges (e.g. transfer agent fees, DTC fees, etc.) which will be passed through at cost.