Pinnacle Investments, LLC

Schedule of Fees[1]

For Account Custodied at First Clearing*

Annual Account Fees

Annual account fees will be charged in September and will be based on the type of account you own on June 30th of each year. Listed below are the annual fees associated with each type of account.

Pinnacle Investments, LLC offers clients many options to avoid annual fees. Please see below and contact your financial advisor for more details.

Type of Account	Annual Fee
Investment Account **	$65.00
Individual Retirement Account*	$50.00
UGMA/UTMA	$45.00

**Includes traditional, Spousal, Roth, SEP and SIMPLE IRAs.*

*** Other administrative fees may apply (check copies, checkbook orders, ATM fees, additional debit card, etc.).*

If you meet any of the fee waiver criteria below, your account will not be charged the annual account fee shown above.

- One or more accounts custodied at First Clearing that contain assets totaling $500,000 or more as of June 30. This includes all First Clearing personal brokerage accounts householded through Pinnacle Investments.
- Accounts with mutual fund positions of $100,000 or more (Money-market funds, closed-end funds, and exchange-traded funds do not count toward this exemption).
- Accounts that have completed six or more billable trades during the twelve-month period ending June 30th of each year.
- All accounts enrolled in a fee-based Managed Advisory program (normal asset management fees will continue to apply).
- Delivery Versus Payment (DVP) accounts.
- Accounts opened on or after January 1 of the current year.
- Individual participant's accounts that are part of a Qualified Retirement Plan (QRP), excluding IRA accounts.
- 529 Education Savings Plan accounts.
- Annuity only accounts.

If you have any questions regarding the applicability of these fees, please contact your financial advisor.

[1] Fees are subject to change. Visit: www.PinnacleInvestments.com/Disclosures Pinnacle Investments, LLC, Member FINRA & SIPC

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

Pinnacle Investments, LLC Schedule of Client Fees[1] for accounts custodied at First Clearing.

Annual Fee by Account Type	Amount
Investment Account low activity Fee	$65.00
Custodial (UGMA/UTMA) Account low activity Fee	$45.00
Education Savings Account (ESA) low activity Fee	$20.00
WFCS Custodian IRA	
• Annual Maintenance	$50.00
• Termination Fee	$95.00

Transaction Service Fees	Amount
Postage and Handling - Trade Confirmation	$6.50 per trade
Transaction, Execution, Ticket Charge Fee	$20.00 per trade
Mutual Fund No Load Accommodation Fee	$25.00 per trade
Account Transfer to Another Firm (ACAT)	$95.00
Domestic Wire Transfers	$25.00
International Wire Transfers	$25.00
Return of Deposited Checks	$10.00
Insufficient Funds (checks drawn on account)	$20.00
Stop Payment	$25.00

Product Fees	Amount
Check Orders - Individual	
• Initial Order - Standard Wallet (40 checks)	Free
• Reorders - Standard Wallet (80 checks)	Free
• Reorders - Standard Duplicate (80 checks)	Free
Check Orders - Corporate Checks (Standard)	
• Initial Order - Three on a page (252 checks w/cover)	$245.00
• Business Binder	$84.00
• Reorders - Three on a page (252 w/o cover)	$161.00
Debit Cards	
• Additional Card	Free
• Fastcard Fee - Overnight delivery per card	Free
• ATM Transactions	No internal service fee; No fee using Wells Fargo Bank ATM Additional Non-WF Bank ATM fees may apply
Check Copies	3 free checks per month; $15 each copy over 3
Check Research	Free

Other Fees	Amount
Delivery of Foreign Security Certificate	$250.00 per security
Transfer & Ship of Physical Certificates (shares re-registered and mailed to client)	$500.00
Rush Withdrawal Registration (3-5 business days)	$500.00
Rejection of ineligible physical certificates presented for deposit	$50.00
Replacement of Securities Lost by Customer+ 90 days issued by First Clearing	$100.00 + out-of-pocket
Safekeeping Charge	$25.00/security; $250 max/yr per acct
Direct Participation Program	$100.00 annually
Overnight Express Mail	$15.00
Prepay Margin Fees - Trades	$15.00 or margin interest, whichever is greater

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