

Brokerage services provided to you at no additional charge

ProCash Plus Silver Checking

Free check writing on your standard brokerage account as long as there is a balance of \$5,000. Otherwise, a \$2 monthly fee will be charged.

View account online

Net Exchange Client allows you to view your account online. You can check balances, see delayed quotes and check account history.

Consolidated account statements

By holding your assets in a brokerage account, you will no longer be bothered with separate statements from numerous vendors. Instead, you can receive one consolidated statement.

Electronic deposits/withdrawals via ACH

This feature allows you to periodically move money electronically from your bank to your brokerage account, or from your brokerage account to your bank.

Journal of assets between accounts

Assets may be moved between brokerage accounts with written authorization.

Direct deposit

Your paycheck can be deposited directly into your brokerage account.

SelectLink

If you have multiple accounts in the same household, this allows for the statements to be mailed together along with a consolidated summary statement of all accounts.

Periodic investment into approved mutual funds

Please consult with your Registered Representative regarding any of the above features. All brokerage account services are subject to Transamerica Financial Advisors, Inc. policies and procedures, which may change over time.

Account protection

Pershing is a member of the Securities Investor Protection Corporation® (SIPC®). As a result, securities in your account are protected up to \$500,000 (of which \$100,000 can be for claims for cash awaiting reinvestment). For details, please go to www.sipc.org. Please note that SIPC does not protect against any loss due to market fluctuation.

Pershing also provides additional protection in excess of SIPC coverage through Lloyd's of London, which works together with other insurers to provide the excess of SIPC coverage.** The excess of SIPC coverage provides the following protection for assets held in custody by Pershing and Pershing Securities Limited, its London-based affiliate:

- An aggregate loss limit of \$1 billion for eligible securities — across all client accounts
- A per-client loss limit of \$1.9 million for cash awaiting reinvestment — within the aggregate loss limit of \$1 billion

The excess of SIPC coverage does not protect against loss due to market fluctuation. For more information about Lloyd's of London, please see www.lloyds.com.

** Pershing's excess of SIPC coverage is provided by Lloyd's of London, which works together with Axis Specialty Europe Ltd. and Munich Reinsurance Co. to provide excess of SIPC coverage.

Fees are subject to change with a 30 day notice.

Per the terms and conditions of your account agreement with Transamerica Financial Advisors, Inc. (TFA), it is the account owner(s) responsibility to pay certain account fees for services received from TFA. Account fees will be charged directly to the account and are subject to change. TFA, in its sole discretion, may determine which account assets will be liquidated to cover any outstanding indebtedness or any other obligation the undersigned may have to TFA. TFA reserves the right to close an account for inactivity or other reasons.

Transamerica Retirement Management, Inc. (TRM) is a Minnesota corporation that markets financial products and services through TFA, member FINRA, SIPC and Registered Investment Advisor. TRM and TFA are affiliated AEGON companies. See our website at TransamericaRetirementManagement.com for additional information.

Client Fee Schedule

Trades

	Phone	Online
Equities, fixed income		
Equity	\$45	\$20
Fixed income	*	N/A
Load mutual funds	Phone	Online
Purchases/Redemptions	\$45	\$30
Exchanges (<i>one time or systematic</i>)	\$4 per exchange	

Please review your mutual fund prospectus for more information regarding fees that may be assessed by the fund company (such as CDSC or short-term trading fees) and/or breakpoints you may be entitled to.

	Phone	Online
No-load mutual funds		
Purchases/Redemptions	\$45	\$30

FundVest focus funds

FundVest is a no-load, no transaction fee program available within a Pershing, LLC brokerage account. To qualify for this program, the following criteria must be met:

- Non-IRA purchases must be \$2,500 or more.
- Subsequent non-IRA purchases must be at least \$500.
- IRA purchases must be \$500 or more and Pershing, LLC must be the custodian.
- Subsequent retirement purchases must be at least \$500.
- Subsequent systematic investments must be at least \$100.
- Positions must be held at least three months before redemption, with the month of the purchase counted as the first month. There is a minimum early redemption fee of \$50 for all FundVest funds redeemed within three months.
- Transaction fees on sells will not be waived if the original purchase was not done within the FundVest program through Transamerica Financial Advisors, Inc.

*Please consult with your Registered Representative regarding the trade fee for fixed income.

Retirement accounts

Roth IRA conversions (*per conversion*) \$25

Limited partnerships, private placements and other special products

Subscription fee (*per purchase*) \$50
 Redemption fee (*per purchase*) \$50
 Re-registration fee (*per position*) \$50
 Annual administration fee (*per position*) \$35
 Document review fee to determine ability to custody
 (*per review, regardless of outcome*) \$100
 IRS 990-T UBTI Tax Return Filing (*per return filed*) \$200

Miscellaneous annual fees

Cash management accounts

ProCash Plus Platinum (*see ProCash brochure*) \$125
 ProCash Plus Gold (*see ProCash brochure*) \$75
Additional fees apply to RewardsSuite members

Annual maintenance fee \$39
 The annual maintenance fee applies to accounts with balances of less than \$100,000 and will also be applied at account closing. The annual fee is charged in arrears based on the value of your account on the last business day of the month immediately preceding the anniversary date of your account opening. Example: For an account opened May 15th, the account valuation for fee purposes will be determined on the last business day of April of the following year and each subsequent year.

Margin debit interest

General margin policies and the methods for calculating margin interest are further discussed in the Correspondent Account Disclosure Statement under the General Margin Policies section.

Net debit balance	Base lending rate plus the following
\$0 – \$9,999	2.75%
\$10,000 – \$29,999	2.00%
\$30,000 – \$49,999	1.50%
\$50,000 and over	0.75%

Miscellaneous fees

Trade confirmation charge
(excluding systematics and exchanges) \$3
 SEC fee (*listed equity sales only*)
 principal multiplied by .0000169
 Voluntary reorganization: non-fixed income \$25
 Mandatory reorganization
 In account \$6
 Physical \$25
 Margin extensions (*for trades*) \$20
 Check disbursements
 Overnight (*including Saturday*) \$12
 Insufficient funds
 Personal checks, ProCash, ACH, etc. \$21
 Direct registration system (*per transfer*) \$15
 Legal/GNMA transfers (*per transfer*) \$60
 Restricted legal transfers (*per transfer*) \$60
 Fed fund wire \$16
 Foreign transfer \$80
 Eurobond clearance \$55
 Customer name safekeeping/per position/per month \$3
 Foreign safekeeping/per position/per month \$3
 Mutual fund redemption
 Physical \$40
 Stock dividend reinvestment** \$1
 Cashless option exercise (*plus any interest due*) \$50
 Full ACAT/Non-ACAT outgoing transfer \$50
 Statement copy \$10

** There is a \$3 minimum to reinvest after \$1 has been deducted from the dividend. ProCash Plus and retirement accounts (Pershing, LLC as custodian) are exempt from the fee and no minimum will apply.