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.

Select Link
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.

Excess Account Protection

Account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.

Working on behalf of your financial organization, Pershing, LLC provides account protection for the net equity of your securities positions and cash in your account. Of that total, the Securities Investor Protection Corporation (SIPC) provides $500,000 of net equity protection, including $100,000 for claims for cash awaiting reinvestment (SIPC protection). Pershing, LLC provides the additional protection (Excess SIPC) on terms similar to SIPC for account net equity in excess of $500,000 through a commercial insurer. Visit www.sipc.org for more information about SIPC.

PLEASE NOTE:
ALL FEES ARE SUBJECT TO CHANGE WITHOUT NOTICE

Transamerica Financial Advisors

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.

SecurePath by Transamerica is a service of Transamerica Retirement Management, Inc. Securities and investment advisory services offered through Transamerica Financial Advisors, Inc., member FINRA, SIPC and Registered Investment Advisor. All are AEGON companies.

SecurePath℠ BY TRANSAMERICA

Client Fee Schedule

Trades

Equities, Fixed Income	Phone	Online
Equity	$45	$20
Fixed Income	*	N/A
Load Mutual Funds	**Phone**	**Online**
Purchases/Redemptions	$45	$30
Exchanges *(one time or systematic)*	$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.

No Load Mutual Funds	Phone	Online
Purchase/Redemption	$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 $51.75 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 TFA.

*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

SEC Fee *(Listed Equity Sales only)*
. . . . Principal multiplied by .000056
Voluntary Reorganization: Non Fixed Income $25
Mandatory Reorganization
In Account $6
Physical. $25
Margin Extensions *(for trades)* $20
Check Disbursements
Overnight (including Saturday). $12
Returned Checks
Client/Personal Check $21
Resource Checking/ProCash Plus. $20
Direct Registration System *(per transfer)* $15
Registration & Ship Certificate *(per transfer)*
Applies to only non DRS eligible securities. $60
Legal/GNMA Transfers *(per transfer)* $60
Restricted Legal Transfers *(per transfer)* $60
Accommodation Transfers *(per transfer)* $60
Fed Fund Wire $16
DK *(Don't Know)* Charge $15
Foreign Transfer $80
Eurobond Clearance $55
Customer Name Safekeeping/per position/per month $3
Foreign Safekeeping/per position/per month $3
Bond Redemption, Puts and Calls
In Account. $6
Physical *(within 30 days of Redemption Date)*. $21
Mutual Fund Redemption
Physical. $40
QRP and 403(b)(7) Loans *(one-time fee per loan)* $50
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 account (Pershing, LLC as custodian), are exempt from the fee and no minimum will apply.