State Street Global Markets, LLC

U.S. Wealth Custody and Clearing

Maximum Client Fee Schedule – Retail Accounts

As of October 27, 2026

Your investment advisor has engaged State Street Global Markets, LLC to provide brokerage services for your retail account(s). This schedule sets out the maximum fees State Street Global Markets, LLC may charge for those services, whether assessed on the assets held in your account(s) or on individual transactions and service requests. State Street Global Markets, LLC will provide at least 30 days' written notice before any change to this schedule takes effect.

The fees shown are maximums. In many instances, your investment advisor has negotiated lower rates for your account. Please contact your investment advisor with any questions about the fees that apply to you.

I. ASSET-BASED & TRANSACTION FEES

Asset Based Fee

In addition to other charges listed herein, State Street Global Markets, LLC U.S. Wealth Custody and Clearing may charge your account a monthly asset-based fee on the aggregate of all assets in the account ("Asset-Based Fee"). The Asset-Based Fee is calculated using the average daily account balance for the applicable month (pro-rated if the account is opened or closed during the month) and is generally deducted from your account within the first 5 days of the following month.

The maximum Asset-Based Fee is 300 bps (3.0%), annualized.

Transaction Fees

ETF and Equity Trades	$0.15 per share[1]
Fixed Income Transactions	Subject to Mark-up or Mark-down[2]
No-Transaction-Fee Mutual Funds	No charge
Surcharge Mutual Funds	$75.00 per ticket
Options	$50.00 per contract
Trade Away (Equity/ETF/Fixed Income/Options)	$50.00 per allocation
Unit Investment Trusts	$50.00 per trade

[1] No transaction fees will apply to electronically executed notional trades of less than $1.
[2] Any applicable mark-up or mark-down will be reflected on the transaction confirmation.

II. MARGIN[3]

Margin Debit Interest Rate	Target Federal Funds Rate + 10.0%

III. MISCELLANEOUS SERVICES FEES

Maximum charges for miscellaneous services are listed in the Miscellaneous Services Maximum Fee Schedule below.

IV. ADDITIONAL INFORMATION

Third-Party Pass-Through Fees

All third-party fees and charges incurred in connection with transactions effected through State Street Global Markets, LLC U.S. Wealth Custody and Clearing, including but not limited to regulatory, exchange, clearing, and industry fees (e.g., SEC fees, TAF, NSCC, OCC, ADR fees, routing fees, market center transaction fees, cancellation fees, and similar charges), are passed through to your account. Such amounts will be disclosed on the applicable trade confirmation and will be debited from trade proceeds and/or included in the cost of the transaction.

In some cases, your investment advisor may elect to absorb some or all of these charges.

For additional disclosures, including account protection and clearing arrangements, please refer to the State Street Global Markets, LLC Terms and Conditions.

[3] Availability of Margin is at the discretion of SSGM, LLC U.S. Wealth Custody and Clearing

State Street Global Markets, LLC
U.S. Wealth Custody and Clearing
Miscellaneous Services Maximum Fee Schedule – Retail Accounts
Pricing Current as of October 27, 2026

The fees below represent the maximum charges for miscellaneous services and are current as of the date above. These fees are due to State Street Global Markets, LLC U.S. Wealth Custody and Clearing and will be deducted from your account at the time of the transaction or service. Any changes to these fees will take effect after 30 days' written notice.

Client Account Miscellaneous Services

The following fees may be charged to your retail account(s) for the services listed below.

A. Retirement

Annual IRA Maintenance Fee	$50.00 per account per year
IRA Closing Fee (incl. Outgoing ACAT Transfer)	$150.00 per account

B. Banking

Incoming Wire Transfers (Domestic Bank)	$30.00 per wire
Incoming Wire Transfers (Foreign Bank)	$50.00 per wire
Outgoing Wire Transfers (Domestic Bank)	$30.00 per wire
Outgoing Wire Transfers (Foreign Bank)	$50.00 per wire
Paper Check Draft (USD) Domestic	$25.00 per check
Paper Check Draft (USD) International	$50.00 per check
Recalls (Checks, ACH, and Wires)	$30.00 per item
(Including amendments/repairs)	
ACH Notice of Correction (Electronic)	No Charge

Stop Payments on Issued Checks	$30.00 each
Check Copies	$15.00 each
Third Party Distribution Notification	No Charge
Third Party Journal (TPJ)	$10.00 per entry

C. Operations

Electronically Delivered Documents	
Confirms	No Charge
Statements	No Charge
Tax Statements	No Charge
Postage and Handling (Paper Only)	
Confirms	$10.00 per confirmation
Statements (monthly and quarterly)	$25.00 per statement
Overnight Mail – Domestic	$50.00 per request
Overnight Mail – International (including Canada)	$100.00 per request
Partial ACAT Transfers	$150.00 per account
Outgoing ACAT Transfers (Non-Retirement)	$150.00 per account
Incoming ACAT Transfers	No Charge
Physical Security Deposit Support Services	$500.00 per event
DTC Delivery	$30.00 per security
DWAC	$15.00 per event
DWAC / DRS Reject	$150.00 per event

Margin Extension	$30.00 per item
Margin Sell Out Fee	$30.00 per ticket
Short Forced Buy In Fee	$30.00 per ticket
Domestic Voluntary/Post Actionable Reorgs	$100.00 per CUSIP per account
International Voluntary/Post Actionable Reorgs	$150.00 per CUSIP per account
Bond Redemption Fee	$25.00 per event
Alternative Investment Custody & Service Fee	$300.00 per position per year
Alternative Investment Trade	$150.00 per trade
Safekeeping (Monthly)	$100.00 per CUSIP per account
Safekeeping – Withdrawals	$100.00 per withdrawal
Transfers Processing	
Accommodation (DRS)	$200.00 per security
Legal	$300.00 per security
Restricted	$500.00 per security
Foreign Free Receives / Delivers	$100.00 per event
Foreign Security Transfer Fee	$100.00 per event

State Street Global Markets LLC is a member of the Financial Industry Regulatory Authority (FINRA), Securities and Exchange Commission (SEC), Securities Investor Protection Corporation (SIPC), The New York Stock Exchange (NYSE), NASDAQ, MSRB, and NFA.