

COMMISSION AND FEE SCHEDULE

Schedule of Miscellaneous Account and Service Fees – Effective January 1, 2021			
Fee Type	Account or Service	Fee Amount	Exclusions from Fee
Annual Account Maintenance Fee	Applies to: Retail/Non-Retirement Accounts	\$100 for accounts receiving paper statements/confirmations/prospectus at the time of account valuation ¹ OR \$75 for accounts enrolled in e-delivery for statements/confirmations/prospectus at the time of account valuation ¹	Advisory Accounts ³ Annuity only Accounts (linked with <\$10 cash) Accounts with balances of \$100K+ AUM ¹
Annual Custodian Fee	Applies to: IRA Accounts & Qualified Plans	\$100 for accounts receiving paper statements/confirmations/prospectus at the time of account valuation ² OR \$75 for accounts enrolled in e-delivery for statements/confirmations/prospectus at the time of account valuation ²	Advisory Accounts ³ Annuity only Accounts (linked with <\$10 cash) Accounts with balances of \$100K+ AUM ¹
Miscellaneous Fees/Cash Management Services			
Fee Type	Charge	Fee Type	Charge
Account Termination/Transfer Out Fee	\$100.00 Per Transfer/Per Termination	Outgoing Account Transfer Check	\$15.00 Per Event
Roth IRA Conversion Fee	\$25.00 Per Event	Check Stop Payment	\$30.00 Per Stop Payment
1099-R Processing Fee for Omnibus/Pooled QRP	\$10.00 Per Account	Return Check for Insufficient Funds	\$30.00 Per Returned Check
Overnight Courier Fee – Standard Delivery	\$20.00 Per Event	Wire Transfer Fee Domestic – Outgoing	\$25.00 Per Wire
Overnight Courier Fee – Saturday Delivery	\$25.00 Per Event	Wire Transfer Fee International – Outgoing	\$35.00 Per Wire
Overnight Courier Fee – International Delivery	\$40.00 Per Event	Reorganization or Tender Fee – Mandatory	\$35.00 Per Event
Small Balance Fee ⁴	Up to \$10.00 Monthly	Reorganization or Tender Fee – Voluntary	\$40.00 Per Event
Mailgrams	\$20.00 Per Statement	Physical Safekeeping – Foreign	\$3.00 Per Account/Per Position /Per Month
Foreign Receive and Deliver Fee - Transfer Only Euroclear	\$40.00 Per Item	Physical Safekeeping – Domestic	\$3.00 Per Account/Per Position /Per Month
Foreign Receive and Deliver Fee - Transfer Only All other foreign depositories	\$60.00 Per Item		

¹ For all retail/non-retirement accounts, account valuations will occur on the last business day in September and charged to your account in the fourth quarter OR at account closing/full liquidation.

² For all retirement accounts and qualified plans, account valuations will occur 90 days prior to the anniversary month of account opening. Invoices to pay these fees on IRAs are mailed 60 days prior to due date and can be paid by check. Outstanding fees from IRAs will be charged in the fourth quarter OR at account closing/full liquidation.

³ This fee is waived for Advisory Accounts with AUM of \$25K or greater on the valuation date

⁴ Any investment account which maintains a balance of \$10.00 or less for more than 30 days will be subject to a small balance fee which will be assessed up to the balance in the account. Qualified accounts are subject to applicable to IRS rules, restrictions and limit. In the event residual funds are received for a closed account, the account may remain open and be subject to applicable fees and service charges on an ongoing basis.

Fees are subject to change

Securities and advisory services are offered through Santander Investment Services, a division of Santander Securities LLC. Santander Securities LLC is a registered broker-dealer, Member FINRA and SIPC and a Registered Investment Adviser. Insurance is offered through Santander Securities LLC or its affiliates. Santander Securities LLC and its affiliates do not offer tax advice. Please consult with your tax advisor concerning your specific situation.

INVESTMENTS AND INSURANCE PRODUCTS ARE:	NOT FDIC INSURED	NOT BANK GUARANTEED
MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A BANK DEPOSIT

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Commission and Transaction Fee Schedule			
Equity and Exchange Traded Funds		Mutual Funds and Unit Investment Trusts	
Dollar Value	Commission	Product Type	Commission
\$0.00 - \$5,000	\$30 plus .009 of principal	No Load Mutual Fund Purchases	\$45.00
\$5,000.01 - \$15,000.00	\$30 plus .007 of principal	Unit Investment Trust Redemption	\$35.00
\$15,000.01 - \$25,000.00	\$30 plus .006 of principal	Load Mutual Fund	Load Mutual Funds and Unit Investment Trusts (UITs): sales charges apply as described in the mutual fund's or UIT's respective prospectus. Please refer to the mutual fund's or UIT's respective prospectus for additional information
\$25,000.01 - \$50,000.00	\$30 plus .004 of principal	Unit Investment Trust Purchase	
\$50,000.01 +	\$30 plus .0033 of principal		
Minimum:	Greater of \$35 or \$0.04 per share		
Maximum:	\$0.44 per share on the first 100 shares, \$0.33 per share from 101-500 shares; \$.022 per share 501+		
Structured Product MLCD & SN Compensation		Foreign Exchange (FX) Fees Schedule	
Term Years	Max Compensation	Dollar Amount	Markup Percentage
<1	1.00%	\$1,000 TO \$10,000	1.50%
1	1.50%	\$10,001 TO \$50,000	1.00%
2	2.25%	\$50,001 TO \$100,000	.75%
3	2.50%	\$100,001 TO \$250,000	.50%
4	2.75%	\$250,001 TO \$500,000	.30%
5 to 7	3.00%	OVER \$500,000	.25%
Fixed Income Fee Schedule			
Product	Bond Maturity (Yrs)	Markup/Markdown \$/Bond	Markup/Markdown Percentage
		<i>Maximum markup/markdown will be the lesser of \$/Bond or Percentage of Principal</i>	
US Agency, Corporate, Municipal Bonds	<2	\$2	3%
	2	\$3	3%
	3-4	\$4	3%
	5	\$6	3%
	6-8	\$8	3%
	9-10	\$10	3%
	>11	\$15	3%
Treasury Bills	3mo-1yr	\$1	2%
Treasury Notes & Bonds	<2	\$1	2%
	2	\$2	2%
	3-4	\$3	2%
	5-6	\$5	2%
	7-8	\$7	2%
	9-11	\$9	2%
Treasury STRIPS	All	\$5	2%

In certain circumstances, fees may be discounted depending on a variety of factors, including the nature and complexity of the service, the size of the account, the potential for additional business, the amount of work anticipated, and the attention needed to manage the client's account. It is the general policy of the Firm to not charge any client a commission exceeding 3.00%. The Firm will periodically review all fees assessed to our clients to ensure our billing practice is consistent with this policy. The Firm, at its discretion, may authorize exceptions to this policy at the discretion of senior management. In order to avoid conflicts of interest, the Financial Consultant's compensation will be reduced in proportion to any discount when applicable.

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