NYLIFE Securities Fee & Commission Schedule

Category	Description	Amount
IRAs and Qualified Retirement Plans	Mutual Fund Advantage IRA Account Service Fee	$10 per year
	Premiere Select IRA Account Service Fee	$20 per year
	Premiere Select IRA Administrative Charge[1]	$30 per year (if applicable)
	IRA Termination Fee	$125
Non-Qualified Brokerage Accounts	InvestorOne Account Service Fee[1]	$50 in January & July (if applicable)
	InvestorOne Custody/Inactivity Fee[2]	$27 per year (if applicable)
Health Savings Accounts	Premiere Select HSA Account Service Fee	$50 per year
	HSA Termination Fee	$25
Alternative Investments/ Limited Partnerships	Transfer/Re-Registration Fee	$50
	Custody Fee	$35
Cashiering	Wire Out / Overnight Fee	$15
	Returned Check Fee	$25
	Stop Payment Fee (client-issued checks/NYLIFE Securities-issued checks)	$10 / $25
Transfers	Legal Transfer of Stock Fee	$25
	Transfer & Ship Stock Fee	$25
	Legal Return Fee	$50
	Full Transfer Out Fee	$50
Web/Mobile Trading Fees[3]	Stocks/ETFs	$14.95 per trade
	Options[4]	$14.95 + $1.25 per contract
Service Rep/Phone Trading Fees	Loaded Mutual Funds	Sales charges vary by fund
	No-Load Mutual Funds	$14.95 per trade[5]
	Bonds, Treasuries & Mortgage-Backed Securities	$50 + $1.25 per bond
	Options[4]	$36 + $1.25 per contract
Stock/ETF Trading Fees Via Service Rep/Phone[6] *(pricing based on transaction amount)*	$0–$2,500	$29 + 1.70% of principal
	$2,501–$6,000	$55 + 0.66% of principal
	$6,001–$22,000	$75 + 0.34% of principal
	$22,001–$50,000	$99 + 0.22% of principal
	$50,001–$500,000	$154 + 0.11% of principal
	$500,000+	$254 + 0.09% of principal
Other Fees	Mailgram Fee	$5
	Trade Extension Fee	$10
	Sell-Out Processing Fee (if required to liquidate holdings to cover a debit balance)	$15
	Physical Reorganization Fee	$50
Cash Management Fees *(HSAs include debit card and check writing for no additional fee)*	Premier Access (check writing, rewards debit card, ATM fee waivers)	$100 per year
	Debit card /Check writing (non-qualified accounts)	$5 /$15 per year

[1] Waived if the value of the account is at least $25,000, the balance in the Core Money Market Fund is at least $10,000, or you hold at least one account with NYLIFE Securities or Eagle Strategies with a minimum of $100,000 in assets upon valuation.

[2] Only applicable to accounts with no activity for the prior 12 months. Clients may avoid this fee by buying or selling an equity or mutual fund, making a mutual fund exchange, establishing a PIP or SWP, or accruing margin interest on their debit balance within that 12-month period.

[3] Log on at www.newyorklife.com/securities or download the WealthScape Investor app to your mobile device.

[4] All option exercises and assignments are subject to the Stock /ETF Trading Fees schedule above.

[5] Waived for participating no-load funds. Contact NYLIFE Securities for eligible no-load funds.

[6] Overriding minimum on a stock/ETF trade is $38. Minimum charge for the first 1,000 shares is $0.085 per share, plus $0.04 per share thereafter. Maximum charge for the first 100 shares is $54, plus $0.55 per share thereafter, or one-half of principal amount, whichever is less. For stocks costing less than $1 per share, commission charge will be calculated using the above schedule, or 3% of the principal amount, whichever is less.

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Accounts carried by National Financial Services LLC, Member NYSE/SIPC

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