

# Commission and Fee Schedule<sup>1</sup>



Effective Date June 15, 2024

## Commission Schedule (per transaction)

**Stocks** (Common & Preferred), **Closed-End Funds** (secondary market), **Exchange Traded Funds (ETFs)**<sup>2</sup>, **Exchange Traded Notes (ETNs)**<sup>2</sup>, **publicly traded Limited Partnerships (LPs)**, and **Real Estate Investment Trusts (REITs)**, **rights and warrants**

Investment Amount (Principal)	Commission Rate <sup>3,4,†</sup>	Service Fee <sup>5</sup>
\$0.00 - \$500.00 <sup>6</sup>	\$10.00 (maximum of 30% of principal) <sup>7</sup>	\$0.00
\$500.01 - \$2,500.00	\$10.00	\$0.00
\$2,500.01 - \$25,000.00	\$55.00 + .60% of principal	\$0.00
\$25,000.01 - \$50,000.00	\$100.00 + .55% of principal	\$0.00
\$50,000.01 - \$100,000.00	\$125.00 + .50% of principal	\$0.00
\$100,000.01 +	\$175.00 + .45% of principal	\$0.00
Self-Directed Online Trades	\$0.00	\$0.00

## Options

Investment Amount (Principal)	Commission Rate <sup>3,7,8,†</sup>	Service Fee <sup>5</sup>
\$0.00 - \$500.00 <sup>6</sup>	\$75.00 + \$1.75 per contract	\$8.00
\$500.01 - \$100,000.01 +	\$75.00 + \$1.75 per contract	\$8.00

## Physical Precious Metals (liquidations only)

Investment Amount (Principal)	Commission Rate <sup>3,†</sup>	Service Fee <sup>5</sup>
\$0.00 - \$50,000.00	2% of principal (\$75.00 minimum)	\$6.00
\$50,000.01 - \$100,000.00	1.50% of principal	\$6.00
\$100,000.01 +	1% of principal	\$6.00

### Important Disclosures

- <sup>1</sup> All Commissions, Rates, and Fees are subject to change and can vary by program and arrangement (e.g., Standard, Preferred, Private Bank, Online). Certain fees (e.g., regulatory, state and foreign government fees, etc.) are outside of the control of National Financial Services, LLC and Fifth Third Securities and can be changed or added at any time without prior notice.
- <sup>2</sup> ETFs and ETNs are subject to separate management fees and expenses. Refer to each ETF or ETN's current prospectus for more information on additional fees and expenses.
- <sup>3</sup> Commission Rate is comprised of the combined fees assessed and paid to National Financial Services, LLC and Fifth Third Securities.
- <sup>4</sup> A transaction that is executed over multiple trading days can be subject to additional commission. A transaction can execute on multiple trading days for various reasons, including but not limited to, the transaction is for a large dollar amount, a large number of shares, and/or the transaction is entered near the closing of the exchange(s).
- <sup>5</sup> Fee is paid solely to Fifth Third Securities.
- <sup>6</sup> Fifth Third Securities generally does not accept purchases in an account when the investment amount is \$500 or less. If you are purchasing to cover an existing short security position this minimum investment does not apply. Fifth Third Securities generally does not accept sells to open a short position (e.g., selling short stock, covered call writing, etc.) in an account when the investment amount is \$500 or less.
- <sup>7</sup> If Commission Rate exceeds 30% of the investment amount of the transaction, the Commission Rate will be reduced to reflect approximately 30% of the investment amount of the transaction.
- <sup>8</sup> Commission Rate also applies to options assignments and exercises.
- <sup>†</sup> Waived for Passageway Managed Account Program\*.

\* Passageway Managed Account Program is an investment advisory service program offered by Fifth Third Securities. For additional information about the advisory services offered by Fifth Third Securities, please speak with your Financial Professional or ask for a copy of the Fifth Third Securities' *Passageway Managed Account Wrap Fee Program Brochure (ADV Part 2A, Appendix 1)*.

Fifth Third Bank, N.A. provides access to investments and investment services through various subsidiaries, including Fifth Third Securities. Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/SIPC, a registered broker-dealer and a registered investment advisor registered with the U.S. Securities and Exchange Commission (SEC). Registration does not imply a certain level of skill or training.

### Securities, Investments, Investment Advisory Services, and Insurance:

Are Not FDIC Insured	Offer No Bank Guarantee	May Lose Value
Are Not Insured By Any Federal Government Agency		Are Not A Deposit

Insurance products made available through Fifth Third Insurance Agency, Inc. Insurance products are not offered in all states.

## Mutual Funds

Type of Mutual Fund	Transaction Fee <sup>9,10</sup> and Sales Charges <sup>10</sup>
Loaded Mutual Funds <sup>11,12,13</sup>	No transaction fee. Loaded Mutual Funds are subject to sales charges. Sales charges follow the fee schedule set forth by the mutual fund company.
No Load Mutual Funds <sup>13</sup>	\$25.00 transaction fee (per purchase) No sales charges from mutual fund company.

## Unit Investment Trusts<sup>12,13</sup> & Variable Insurance<sup>12,13</sup>

Refer to the corresponding Unit Investment Trust or Variable Insurance product's prospectus for information on the sales charges and various fees and expenses associated with these products.

## Fixed Income Securities (e.g., Bonds)

Fixed Income Securities are generally subject to a *markup* if you are purchasing a fixed income security or a *markdown* if you are selling a Fixed Income Security. Markups and markdowns are paid to Fifth Third Securities and can also be paid to other financial institutions involved in the Fixed Income Securities transaction. Markups and markdowns increase the cost of the transaction. Commissions on fixed income securities vary based on several factors including, but not limited to, the type of security being bought/sold, maturity date, and size of the transaction. For additional information about how Fifth Third Securities receives compensation, please refer to the *Brokerage & Insurance Conflicts of Interest Disclosures* which is available at [53.com/ftsdisclosure](https://www.53.com/ftsdisclosure).

### Important Disclosures

<sup>9</sup> Trading fee charged by National Financial Services, LLC when you purchase shares of a fund.

<sup>10</sup> Not applicable for mutual funds purchased and subsequently sold while participating in the Passageway Managed Account Program\*. In addition, any portion of distribution and/or service fees (also known as 12b-1 fees) that Fifth Third Securities receives as compensation from a mutual fund company while an account is participating in the Passageway Managed Account Program will subsequently be credited to the Passageway Managed Account Program account.

<sup>11</sup> Issuing company generally charges a sales charge (also referred to as a sales load) when you purchase and sell shares of loaded mutual funds. Information on sales charges can be found in a mutual fund's current prospectus.

<sup>12</sup> Fifth Third Securities generally receives a portion of sales charges as compensation from the issuing company. For additional information about how Fifth Third Securities receives compensation, please refer to the *Brokerage & Insurance Conflicts of Interest Disclosures* which is available at [53.com/ftsdisclosure](https://www.53.com/ftsdisclosure).

<sup>13</sup> Investment has various costs, internal expenses and other fees which can include, but are not limited to, management, marketing, distribution and administrative fees that the issuing company will pass through to investment owners. These costs, expenses and fees apply to the continued holding of the investment and are described in the investment's current prospectus. Fifth Third Securities generally receives a portion of certain costs, expenses and fees as compensation from the issuing company. For additional information about how Fifth Third Securities receives compensation, please refer to the *Brokerage & Insurance Conflicts of Interest Disclosures* which is available at [53.com/ftsdisclosure](https://www.53.com/ftsdisclosure).

\* Passageway Managed Account Program is an investment advisory service program offered by Fifth Third Securities. For additional information about the advisory services offered by Fifth Third Securities, please speak with your Financial Professional or ask for a copy of the Fifth Third Securities' *Passageway Managed Account Wrap Fee Program Brochure (ADV Part 2A, Appendix 1)*.

## Fee Schedule

Fee Description	Fee	Frequency
Account Transfer (Full, Outgoing) Fee <sup>14</sup>	\$95.00	Per full account transfer
Aged Legal Items Fee	\$25.00	Per item
American/Global Depository Receipt Fee <sup>15</sup>	Varies	Per applicable occurrence
Annual Custody Fee <sup>16,17,18,19,†</sup>	\$50.00	Per calendar year, per account
Bounced or Return Check Fee <sup>19</sup>	\$50.00	Per item
Country/State Taxes <sup>20</sup>	Varies	Per applicable transaction
Debit Interest Charge	NFBLR <sup>21</sup> plus 3%	Accrues daily, charged monthly
Foreign Security Movement Fee	\$75.00	Per security
Foreign Tax Fee <sup>22</sup>	Varies	Per applicable occurrence
Options Regulatory Fee <sup>23</sup>	Varies	Per options transaction
Overnight Mailing Fee	\$10.00	Per delivery
Physical Reorganization Fee	\$25.00	Per item
Precious Metals Fee	Varies <sup>24</sup>	Per security
Retirement Annual Maintenance Fee <sup>18,25,26,27,†</sup>	\$75.00	Per calendar year, per account
Retirement Close/Termination Fee <sup>†</sup>	\$125.00 <sup>†</sup>	Per account
SEC Section 31 Fee <sup>28</sup>	Varies	Per applicable transaction
Stop Payment on Check Fee	\$30.00	Per item
Trade Settlement Extension Fee <sup>19</sup>	\$30.00	Per extension
Transfer Agent – Register/Ship Fee <sup>29</sup>	\$25.00	Per certificate
Outgoing Wire Transfer Fee	\$15.00	Per wire

### Important Disclosures

<sup>14</sup> Fee can also be referred to as an *ACAT Fee* or *TOA Delivery Fee* and is comprised of the combined fees assessed and paid to National Financial Services, LLC and Fifth Third Securities.

<sup>15</sup> American Depository Receipts (ADRs) and Global Depository Receipts (GDRs) may have administrative, or management type, fees associated with them which are passed through to shareholders. Refer to the ADR or GDR's prospectus for information on pass through fees.

<sup>16</sup> Fee applies to any non-retirement account that was established prior to January 1st of the current calendar year **and** holds a position or has a balance on the last business day of the current calendar year. Fee is not prorated.

<sup>17</sup> Fee does not apply when:

- Account has trading activity during the current calendar year that will settle on, or prior to, the last business day of the current calendar year. (**NOTE: Periodic investments, systematic withdrawals, mutual fund exchanges, and equity dividend reinvestments are defined as trading activity. Mutual fund dividend reinvestments are not defined as trading activity.**)
- Account has a net account value of \$50,000.00 or greater as of the valuation date<sup>30</sup>.
- Account holder has a Momentum Checking Account and a Fifth Third Securities account held through National Financial Services, LLC that has a net account value of at least \$25,000.00 as of the valuation date<sup>30</sup>.
- Account holder has a Private Bank or Preferred Checking Account.
- Account is in the Passageway Managed Account Program\*.

<sup>18</sup> Fifth Third Securities has the right and authority to debit an account up to the amount of the fee. This includes debiting the account in an amount that is less than the full fee in situations where the available account balance is not sufficient to satisfy the full fee and/or liquidating any or all the assets in the account in an amount needed to satisfy the full fee. Fifth Third Securities shall not incur any liability that results from its sale of assets under such circumstances.

<sup>19</sup> Fee is comprised of the combined fees assessed and paid to National Financial Services, LLC and Fifth Third Securities.

<sup>20</sup> Fee represents charge assessed by some foreign governments on purchases and sells of securities of companies incorporated in their countries. The fee corresponds to the amount of tax, as set forth under applicable foreign tax laws. It is generally a percentage or scheduled amount based on the total purchase or sale amount of the securities subject to tax. The fee is passed on from the foreign government to the client. When applicable, the fee will appear on the trade confirmation.

<sup>21</sup> The National Financial Base Lending Rate (NFBLR) is set at the discretion of National Financial Services LLC after considering commercially recognized interest rates, industry conditions regarding the extension of margin credit and general credit conditions.

<sup>22</sup> Fee represents charge assessed by some foreign governments on income generated from securities of companies incorporated in their countries. The fee corresponds to the amount of tax, as set forth under applicable foreign tax laws. It is generally a percentage or scheduled amount based on the income generated from the securities subject to tax. The fee is passed on from the foreign government to the client. When applicable, the fee will appear on the monthly or quarterly account statement.

<sup>23</sup> Fee represents charge assessed by the Options Clearing Corporation (OCC) on all options transactions that is passed on to you and will be displayed on the trade confirmation as *Activity Assessment Fee*.

<sup>24</sup> Fee varies based on several factors regarding the precious metal including, but not limited to, package weight, value, delivery location, and insurance required to ship.

<sup>25</sup> Fee applies to any retirement account that holds a position or balance as of the valuation date<sup>30</sup> and any retirement account upon termination. Fee is not prorated.

<sup>26</sup> Fee does not apply when an account has a net account value of \$100,000 or greater as of the valuation date<sup>30</sup>.

<sup>27</sup> Fee is comprised of the combined fees assessed and paid to National Financial Services, LLC (can be referred to as *Retirement Maintenance Fee*) and Fifth Third Securities (can be referred to as *Retirement Maintenance Adjustment*).

<sup>28</sup> Fee represents charge assessed by the SEC (Section 31 Fee) that is passed on to you and will be displayed on the trade confirmation as *Activity Assessment Fee*. The fee is calculated on the investment amount (principal) of applicable transactions. More information on the Section 31 Fee can be found on the SEC's website.

<sup>29</sup> This fee generally appears in your account as DRS Registration.

<sup>30</sup> The valuation date refers to the specific date on which account information is reviewed for purposes of determining fee eligibility.

† Waived for Passageway Managed Account Program\*

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