

Pershing Accounts¹

The fees listed below do not include commissions, markups/markdowns of principal transactions, or advisory fees. Some of these fees may not apply to all account types or may be waived under certain conditions. Unless otherwise stated, all charges are on a "per event" basis.

Asset Movement Fees

Insufficient Funds Charge	\$25 ²
Stop Payment/Stop Check	\$25 ²
Loan Processing Fee	\$50
Overnight Check Fee	\$12
Overnight Check Fee (Saturday delivery)	\$18
Overnight Check Fee (Foreign delivery)	\$25
Federal Wire Fee	\$25 ²
Margin Extension Filing Fee	\$25 ²

Account Transfer Fees

Outgoing Full Account Transfer Fee	\$125 ²
Direct Registration System (SRS) Transfers	\$25 ²
GNMA/Bonds/Legal Transfers	\$60
Restricted Transfers	\$75 ²
Register and Ship Certificate – Accommodation Transfer, Bonds, UITs	\$60
Foreign Clearance Fee (ACATs)	\$85
Euro Clear (ACATs)	\$85

Retirement Account Fees (Pershing LLC as custodian for IRA, ROTH, SEP, and ESA)

Annual Maintenance Fee – IRA, ROTH, SEP	\$43.50
Account Maintenance Fee – Qualified Retirement Plans, SIMPLE, 401(k)	\$58.50
Account Termination Fee	\$125 ²
Mutual Fund Only Annual Maintenance Fee	\$25 ²

Mutual Fund Charges

NTF Short-term Redemption Fee	\$50
NTF SRS Exchange Short-term Redemption Fee	\$5 ²
NTF SRS Short-term Redemption Fee	\$5 ²
Non-NTF SRS Exchange Fee	\$3.50/per side

Other Fees

Inactivity Fee (calendar year)	\$50 ²
Cashless employee stock option exercise (plus margin interest as incurred)	\$75
Paper Delivery Confirmation Fee (per confirmation)	\$5 ²
Paper Delivery Statement Fee (per statement)	\$0.75 ²
Voluntary Reorganization	\$50
Mandatory Reorganization	\$10
Precious Metals	\$75/quarter

Cuso Financial Services, L.P. and Sorrento Pacific Financial, LLC are registered broker-dealers (Members FINRA/SIPC), registered investment advisers, and subsidiaries of Atria Wealth Solutions, Inc. ("Atria"). Atria is not a registered broker-dealer or investment adviser and does not provide investment advice.

Special Product Fees – Alternative Investments/LPs/REITs/BDCs

Processing/Transaction Fee	\$50
Annual Custodial Fee - Per Registered Product	\$35
Annual Custodial Fee – Per Unregistered Product	\$125
Transfer Fee - Per Registered Product	\$35
Transfer Fee – Per Unregistered Product	\$125

1. The fees listed apply to CUSO Financial Services, LP (“CUSO”) and Sorrento Pacific Financial, LLC (“SPF”) brokerage and advisory accounts that are carried or custodied with Pershing, LLC (“Pershing”). The fees assessed by CUSO and SPF are the fees charged by Pershing except for the fees identified in footnote 2, which are a source of income and compensation for CUSO and SPF.
2. These fees include markups or amounts in addition to charges assessed by Pershing, which CUSO and SPF use to cover other costs incurred by CUSO and SPF associated with their business or that are retained by CUSO and SPF for their own account.

Other Charges

- Interest on all cash account delinquencies (cash due interest) in a customer account is charged directly to the customer account at the then current rate.
- Transfer agent servicing fees are passed through to the customer and can vary based upon the transfer agent and position.
- Interest on short sales and hard to borrow fees in a customer account are charged directly to the customer account at the then current rate. These fees vary based upon factors such as quantity borrowed and security availability. Please contact your financial professional for the fees that will apply.

Certain programs may have fees that vary. In these instances, please consult the customer/account agreement for pricing information. Fees are assessed against cash in an account or sweep program. If funds are not available to cover fees or activity-related debits, holdings sufficient to cover any outstanding debit may be liquidated. Fees are subject to change with notice. Not all fees may be shown or are applicable to all account types. We may implement new fees and charges for additional services or features in the future.

Please contact your CUSO or SPF financial professional with any questions you may have regarding fees and charges applicable to your account.