



**BENJAMIN F. EDWARDS®**  
INVESTMENTS *for* GENERATIONS®

# Client Fees

*As of October 1<sup>st</sup>, 2024*

## ACCOUNT FEE

Account Fee – Per Account		\$25.00*
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**Note:** Individual Advisory Accounts, Silver Plus / Gold / Platinum Corestone Accounts, 529 College Savings Plan Accounts, Education Savings Accounts, Retirement Plan Accounts (including IRAs), Loan Advance Accounts, Direct Business Accounts, Zero Balance Accounts, and accounts that only hold annuities are waived. Account Fees are charged annually in July for accounts opened for at least one year.

## RETIREMENT PLANS

Retirement Plan Maintenance Fee – Per Account	Per Year	\$75.00*
Mutual Fund Only SEP IRA or Mutual Fund Only SIMPLE IRA Annual Fee-Per Account	Per Year	\$20.00*

**Note:** Retirement Plan Maintenance Fees are charged annually in July for accounts open on April 30th.

## IRA and EDUCATION SAVINGS ACCOUNTS

Traditional IRA, Roth IRA, or Coverdell ESA Annual Fee – Per Account	Per Year	\$75.00*
Mutual Fund Only Traditional IRA or Mutual Fund Only Roth IRA Annual Fee – Per Account	Per Year	\$20.00*

**Note:** Retirement Plan Maintenance Fees are charged annually in July for accounts open on April 30th.

## CORESTONE CHECKING and DEBIT CARD FEES

Silver Level (checks only)	Per Year	\$25.00***
Silver Plus Level (checks and cards)	Per Year	\$50.00
Silver/Plus Level Reorder Fee (includes register, deposit tickets and 100 checks)	Per Order	\$12.50
Gold Level	Per Year	\$100.00
Corporate Gold Level	Per Year	\$150.00
Golder and Corporate Gold Level Reorder Fee	Per Order	\$10.00
Platinum Level	Per Year	\$150.00
Corporate Platinum Level	Per Year	\$250.00
Platinum and Corporate Platinum Level Reorder Fee	Per Order	\$7.50
BillSuite (view, pay and manage bills online 24 hours a day, 7 days a week)		No Charge
RewardSuite for Gold and Platinum Levels		No Charge
Business Checks Initial Order (includes binder, register, deposit slips, and 252 checks)	Per Order	
Carbon Copy Checks (initial order includes checkbook cover, register and 100 checks)	Per Order	\$15.00
Cash Advance Fee (non-ATM)	Per Event	.25% of the transaction (\$2.50 minimum)
Foreign Transaction Fee (Visa fee for transactions performed outside U.S.)	Per Event	1% of transaction
Personal Checks Initial Order (includes (checkbook cover, register, deposit slips, and 40 checks)	Per Order	No charge
Reorder Binder	Per Binder	\$20.00
Reorder Business style (includes business register, deposit slips, and 252 checks)	Per Order	\$40.00
Reorders (includes check register, and 100 checks)	Per Order	\$25.00
Retrieve Copy of Paid Check	Per Request	\$2.50
Retrieve Copy of Paid Visa Draft	Per Request	\$2.50

**MISCELLANEOUS FEES**

Federal Funds Wire (Domestic)	Per Event	\$25.00
Federal Funds Wire (International)	Per Event	\$30.00
Foreign Dividend Withholding	Per Event	Varies depending on Country of Origin

**TRADE RELATED FEES - (IN ADDITION TO COMMISSIONS)**

Equities	Per Trade	\$7.50**
Equity Sells SEC Fee	Per Trade	Principal of trade x 0.00001740**
Fixed Income (all secondary market purchases and sells)	Per Trade	\$7.50**
Foreign Ordinary Execution Fee	Per Trade	Ranges from 35 to 100 bps of trade principal depending on country**
Foreign Ordinary Settlement Fee	Per Trade	Ranges from \$15 to \$150 per trade depending on country**
French Financial Transaction Tax	Per Trade	.2% of principal**
Italian Financial Transaction Tax	Per Trade	.12% of principal**
Mutual Fund Purchases and Redemptions (systematic trades and 529 Plans are exempt)	Per Trade	\$7.50**, ^
Option	Per Trade	\$7.50**
Options Transaction Fee	Per Trade	Fluctuating Fee set by the US Options Exchanges historically <\$0.05 per contract**
Unit Investment Trust (UIT) Sells	Per Trade	\$7.50**

**PAPER FEES**

Paper Fee – Per Account	Per Event	\$25.00^^
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**Note:** Fee is charged annually in July for accounts open as of June 30th. 529 College Savings Plan Accounts, Direct Business Accounts, Zero Balance Accounts, and accounts that hold only annuities are waived.

**TERMINATION FEES**

Non-Retirement Account Outgoing ACAT Transfer Fee	Per Event	\$125.00
Retirement Account Termination Fee – Account Closings and Account Transfers Away from Firm (in addition to annual fee)	Per Event	\$95.00

\* Fee is waived if total household asset value custodied at Benjamin F. Edwards is \$500,000 or greater, or if account is an advisory account. For accounts that are part of a household with less than \$500,000 of total assets custodied at Benjamin F. Edwards, an annual total household cap of \$300 will be in place for IRA Fees and Account Fees.

\*\* Fee is waived if held in advisory account.

\*\*\* Fee only applies if the average monthly balance in bank deposit or money market fund falls below \$25,000. Please Note: The fees disclosed on the Client Fee Schedule are in addition to the costs of investment related fees, such as commissions, 12b1 fees, advisory fees, etc.

^ Purchases and redemptions in certain money market mutual funds will incur a \$2.00 transaction fee per trade.

^^ Fee applies to accounts that are not enrolled in electronic delivery of statements, confirmations, notifications, quarterly performance reports (where applicable), proxies and prospectuses.