



TD PRIVATE CLIENT WEALTH LLC (TDPCW) BROKERAGE FEE SCHEDULE

The range of commissions and fees that you will be charged for trades in your TDPCW Brokerage Account are explained in this TDPCW Brokerage Fee Schedule.

You will be charged commissions, when they apply, further to the commission schedule below, on a transaction by transaction basis.

IMPORTANT NOTE: Commissions, fees and expenses are subject to change.

ONLINE TRADES FOR TDPCW CLIENTS

TDPCW clients who utilize the self-directed online digital trading tool available through NetXInvestor generally will not be charged commissions, however, other fees and expenses may apply as provided in this TDPCW Brokerage Fee Schedule. TDPCW does not permit trades in penny stocks or in any securities that are restricted for purchase or sale because of US law or regulation. Please read the Important Information section at the end of this Schedule.

US EQUITIES, Exchange Traded Funds ("ETFs") and CLOSED END MUTUAL FUNDS		
Equities	ETFs	Closed End Mutual Funds
\$0 commissions	\$0 commissions	\$0 commissions

OTHER MUTUAL FUNDS
No-load mutual funds: Self-directed online trades in no-load mutual funds will be charged a \$50 commission fee on buys/sells.
All other mutual funds: Self-directed online trades in all other mutual funds will be charged fees in accordance with the fund's prospectus and these fees may vary.

Please read the ETF or mutual fund prospectus carefully before buying and selling an ETF or mutual fund for your TDPCW Brokerage Account.

TD WEALTH REPRESENTATIVE ASSISTED TRADES

TDPCW clients who place trades over the phone or in person with a licensed TD Wealth Investment Advisor are subject to the following commission schedule.

US EQUITIES, ETFs and CLOSED END MUTUAL FUNDS		
EQUITIES	ETFs	Closed End Mutual Funds
\$50/Trade per trade		

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INVESTMENT PRODUCTS ARE: • NOT FDIC INSURED • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY TD BANK N. A. OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Minimum Commission	\$50
Maximum Commission	1.5% of Principal Value or \$0.10/share

MUTUAL FUNDS	
No Load Mutual Funds per trade	\$50
Load Mutual Funds	Fees on load mutual funds purchases and redemptions vary.

MUTUAL FUND SERVICE CHARGE	
Load Funds	\$10
No Load Funds	\$20-\$50

NO TRANSACTION FEE (NTF) MUTUAL FUNDS Based on terms of the Fund Prospectus	
NFT below minimum trade	\$5
NFT Short-term redemptions	\$50
NFT Systematic Reinvestment System (SRS) below minimum trade	\$1
NFT SRS Exchange short term redemption	\$5
NFT SRS short term redemption	\$5

Please read the ETF or mutual fund prospectus carefully before directing the purchase or sale of an ETF or mutual fund for your TDPCW Brokerage Account.

FIXED INCOME TRADE FEES

Unsolicited buy and sell orders for individual fixed income securities must be placed directly with the over the phone or in person with a licensed TD Wealth Investment Advisor.

For secondary fixed income securities, you will pay a sales charge, i.e., a markup or markdown, or commission. Fixed Income securities are typically purchased and sold in brokerage accounts on a principal basis, and are subject to a markup or markdown. Transactions executed as Agent will be charged a commission as opposed to a markup or markdown based on the below commission schedule.

FIXED INCOME	
Treasuries	\$35 new issues; 0.65% Par Value Secondary Market
Corporate Bonds	0.65% Par Value with \$65 minimum
Municipal Bonds	0.90% Par Value with \$130 minimum
All other Bonds	1.00% Par Value with \$195 minimum

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INVESTMENT ADVISOR RECOMMENDED BROKERAGE TRADES

TDPCW clients may request investment recommendations on portfolios of individual fixed income securities (e.g., bond ladders) and roll overs from employer retirement plans to IRA brokerage accounts. TDPCW does not otherwise provide investment recommendations in connection with brokerage accounts. Recommended brokerage transactions must be place directly with a licensed TD Wealth Investment Advisor and are charged commissions further to the Fixed Income Fees provided directly above.

MARGIN

Net Debit Balance	Base Rate	Spread over Base Rate
Under \$100,000	Prime	3.00%
\$100,000 – \$249,999	Prime	2.50%
\$250,000 – \$499,999	Prime	2.00%
\$500,000 – \$2,499,999	Broker Call	1.25%
\$2,500,000 – \$4,999,999	Broker Call	0.80%
\$5,000,000 – \$10,000,000	Broker Call	0.50%
\$10,000,000 or more	Broker Call	0.00%

Rates provided are an indication only and are subject to change in the sole discretion of the lender. Please refer to the Pershing Credit Advance Margin Agreement, Credit Advance Margin Disclosure Statement, and Disclosure Statement for addition information on margin lending.

Your margin interest rate will vary based on fluctuations in your base rate and size of debit balance. We may, based on our discretion, adjust the rate assigned to certain accounts as warranted by our overall business relationship with you.

If you would like to know what the prevailing Base Loan rate is or determine the exact amount due on your account, contact your TD Wealth Investment Advisor.

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SCHEDULE OF FEES

Annual Custody Fee	\$200
Account Transfers	\$90
Inactive Account Fee†	\$50
IRA Fee	\$35
IRA Termination Fee	\$95

Asset Movement Fees	
Certified Check Delivery	\$12
Insufficient Funds/Return Check Fees	\$25
Uncollected Fund Error	\$25
Void Checks	\$25
Stop Payment Fee	\$12
Stop Check Fee	\$12
ACH Return Charge	\$25
Overnight Check Delivery	\$15
Overnight Check Foreign Delivery	\$30
Overnight Check Saturday Delivery	\$20

Private Client Services	
Employee Stock Option – cost payment	\$50
Employee Stock Options Fee	\$3
Employee Stock Purchase	\$3
Restricted Stock Filing Premium Services	\$50

Redemptions	
Bond Redemptions	\$10
Muni Debt Defeased	\$10
Physical Redemptions	\$10
Security Pre-Refunded	\$10

Limited Partnership Processing Fee	\$50
Voluntary Reorganizations (Includes Conversions, Elections, Exchanges, Exercises and Reorganizations)	\$20

Retirement Cash Management	
ACH Return Chg Employer	\$25
ACH Return Chg Participant	\$25

Safekeeping Fees	
Safekeeping	\$3/mo

Security Transfers	
DRS Transfer	\$12.50
GNMA Bonds	\$75
Legal Transfer	\$75
Restricted Legal Transfer	\$75

Register and Ship Certificate	
Accommodation Transfer	\$75
CORP MUNI Bond Transfer and Ship	\$75
Government Bond UITs	\$75
Transfer and Ship	\$75
Registration Transfer Fee	\$75

Wire Fees	
Fed Fund Wire Distribution	\$25

Foreign Receive and Deliver Fees	
Agent Bank Fee – Local Market Delivery	\$100
Agent Bank Fee – Euroclear Free Delivery	\$75
Agent Bank Fee – Local Market Receive	\$100
Agent Bank Fees – Euroclear Free Receives	\$75
Clearance Fee ACAT	\$100
Euro Clear ACAT	\$75

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† An inactive account meets the following criteria:

The account had no settled trades from January 1 through December 31

The account had one or more security positions for the entire year, exclusive of fixed income book entry-only positions, with margin and/or credit interest of less than \$100 per year.

Note: TD Wealth reserves the right to charge the inactive account fee for clients that transfer out their securities prior to year-end to avoid this fee. Fees may be amended from time to time.

Additional information about brokerage fees can be found at www.pershing.com/global-assets/pdf/disclosures/per-disclosure-statement.pdf

IMPORTANT INFORMATION

Commission-free online trades apply to trading U.S. listed stocks, ETFs and closed-end mutual funds only.

Sales of U.S. listed stocks and ETFs are subject to a transaction fee of between \$0.01 and \$0.03 per \$1,000 principal. Transaction fees are intended to offset fees charged by various regulatory bodies and/or exchanges, and change periodically; please refer to your trade confirmation for the current fee. The amount collected may be more or less than the amount ultimately paid to the various regulatory bodies and/or exchanges. In the event of the former, no reimbursement will be distributed back to your account, and, in the event of the latter, there will be no additional charge made to your account.

There are costs associated with owning ETFs. Before investing in ETFs, you should consider the ETF's investment objectives, risks, charges and expenses. Request a prospectus or, if available, a summary prospectus containing this information. Read it carefully. ETFs are subject to market fluctuation and the risks of their underlying investments; ETFs are also subject to management fees and other expenses. Unlike mutual funds, ETF shares are bought and sold at market price, which may be higher or lower than their net asset value (NAV), and are not individually redeemed from the fund.

There are costs associated with owning a mutual fund, such as annual operating fees and expenses. This and other important information is included in the prospectus, which should be read carefully before investing. Investors should carefully consider the investment objectives and risks, as well as charges and expenses of the mutual fund before investing. To obtain a prospectus, call the service center or visit the fund company's website. The prospectus contains this and other information about the mutual fund. Read the prospectus carefully before investing.

Fixed income includes U.S. Treasury bills, notes and bonds, agency discounts, municipal and corporate bonds (including zero coupon bonds) and brokered certificates of deposit. Rates are for U.S. dollar-denominated bonds, additional fees and minimums apply for non-dollar bond trades.

For more information. Please contact your TDPCW Investment Advisor if you require further information on any of the fees and charges set out in this Brokerage Fee Schedule, or on any other fees and charges that may be applicable.

TD Private Client Group is a unit of TD Wealth® in the United States, which is a business of TD Bank N.A., member FDIC (TD Bank). TD Private Client Group provides its clients access to bank and non-bank products and services. Banking, investment and trust services are available through TD Bank. Securities and investment advisory products are available through TD Private Client Wealth LLC, member FINRA/SIPC (TDPCW). Epoch Investment Partners, Inc. (Epoch) operates as TD Asset Management. Epoch Investment Partners, Inc. is a federally registered investment advisers that provide investment management services to TD Wealth. TD Bank, TDPCW, Epoch are affiliates. TD Bank, TD PCW, their affiliates, and TD Wealth Advisors do not provide legal or tax advice. Any tax advice in this material is not intended or written to be used, and cannot be used, by any recipient for the avoidance of penalties under federal tax laws or for

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promotion, marketing or recommendation to another party any transaction or matter described in this material. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

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