

Fee Schedule

Altruist Financial LLC



Account/Transfer Fees

Asset Transfers	
ACAT / Non-ACAT (In)	\$0.00
ACAT / Non-ACAT (Out - Full)	\$75.00
ACAT / Non-ACAT (Out - Partial)	\$50.00
Direct Registration System (DRS) Transfer In (Per Item)	\$0.00
Direct Registration System (DRS) Transfer Out (Per Item)	pass-thru* per NSCC
DTC Delivery / Receipt (Per Position)	\$25.00
Non-DTCC Eligible Receipt / Delivery	\$100.00
DWAC / DRS reject	\$0.00
DWAC Transfer (Per Event)	\$100.00

Cashiering Fees

ACH

ACH Credits Received (Transfer In)	\$0.00
ACH Debits Received (Transfer Out)	\$0.00
ACH Debit Block	\$30.00
ACH Return Chargeback	\$25.00

Checks

Check copy	\$5.00
Check print / mail prep (Domestic)	\$5.00
Express Mail / Overnight Delivery	\$50.00
Return / Rejected Item / Non-Sufficient Funds (NSF)	\$25.00
Stop Payment	\$25.00
Uncashed Stale-dated check	\$25.00

Wire Transfers

Incoming	
Domestic Wire (Transfer In)	\$0.00
Returned Wire	\$25.00
Outgoing	
Domestic Wires Out	\$25.00

Both incoming and outgoing wire transfer reversals are subject to wire transfer reversal fees. Additional wire transfer reversal fees charged by any originating, intermediary, or recipient bank may apply.

Regulatory Fees

FINRA Trading Activity Fee (TAF) (Per Share)	pass-thru*
SEC 31 Fee (Per \$1 in Stock Sales)	pass-thru*
Options Regulatory Fee (ORF)	N/A

Trading Fees

Broker-Assisted Trades / Transfers by Phone	\$25.00
Corporate Actions / Reorgs - Mandatory	\$0.00
Corporate Actions / Reorgs - Voluntary**	\$50.00
Equities, ETFs, Warrants	\$0.00***
Fixed Income (Per Trade)	\$25.00
Equities - OTC	\$0.00
Mutual Fund transaction fees ^{1, 2}	
FUND/SERV Eligible (Per Trade)	\$25.00
NTF Funds	\$0.00
Exchanges (Per Trade)	\$25.00
Short-Term Redemption Fee	\$25.00
Share Class Conversions/PIPs/SWPs	\$25.00
CDSC charges	pass-thru*
Options	N/A
Physical Trade Settlement Fee	\$300.00
Rebalancing	\$0.00

Other Account Fees

Account Maintenance Fees	
Retirement Accounts	
QRP, SEP, Simple 403b, Individual(k), 401k annual fee	\$50.00
Plan Administration Fee 401K (One Time Setup)	\$250.00
Annual IRA Account Maintenance Fee	\$50.00
Retirement Account Closure	\$125.00
Roth IRA Conversions	\$25.00
ADR Fees	pass-thru*
Data Management Research Requests (Hourly)	\$150/hr, 2-hr min
Death Put	pass-thru*
Escheatment	\$125.00
Mailgrams / NYSE Extensions (Per Item)	\$25.00
Notifications	\$0.00
Paper Documents and Tax Forms	As below
Paper account statements (Per Statement)	\$10.00
Paper confirms (Per Confirm)	\$5.00
Paper Prospectus Fee (Domestic)	\$5.00
Tax Document Requests	\$10.00
Tax Form Corrections	\$0.00
Physical Cert - Coupon Received for Collection	\$500.00
Physical Certificate Handling Fee	\$500.00
Low-Priced/Large Quantity Review/Processing Fee	\$500.00
Non-Equity Physical Processing Fee	\$500.00
Physical Cert Request from Electronic Shares	\$500.00
Physical Certificate Transfer of Title	\$500.00
Physical Certificates / Transfer & Ship	\$500.00
Physical Delivery / Settlement - NY Window	\$500.00
Physicals Deposit - Domestic	\$500.00
Physical Securities - Deposit Rejects	\$500.00
Physical Securities - DRS Eligible	\$500.00
Physical Securities - Non-DRS Eligible	\$500.00
Physical Securities - Expedited Delivery	\$500.00
Physical Securities - Transfer Agent Statement	\$500.00
Physicals Foreign Accommodation Transfer	\$500.00
Physical Settlements	\$500.00

DTCC Deposit	\$15.00
DTCC Withdrawal by Transfer	\$500.00
DTCC/TA Reject (Physical Cert)	\$125.00
DTCC Envelope Settlement Service	\$35.00
Reorg Wire Fee (Domestic)	\$25.00
Restricted Securities / Legend Removal	\$0.00
Safekeeping - Monthly (Per Account, Per CUSIP)	\$0.00
Safekeeping - Withdrawals (Per Withdrawal)	\$0.00
Worthless Security Processing	\$0.00

¹ Mutual Fund Trade fees apply to trades greater than or equal to \$1,000. Mutual fund trade fees are calculated using the prior day's NAV. Because of this, trades executing at less than \$1,000 may still incur the Mutual Fund fee.

² The following funds will incur a *reduced* transaction fee of \$10.00

Vanguard

(VTSAX) Vanguard Total Stock Market Index Fund Admiral Shares
(VFIAX) Vanguard 500 Index Fund Admiral Shares
(VBTLX) Vanguard Total Bond Market Index Fund Admiral Shares
(VCOBX) Vanguard Core Bond Fund Admiral Shares
(VBIRX) Vanguard Short-Term Bond Index Fund Admiral Shares

Dimensional

(DFEOX) DFA U.S. Core Equity 1 Portfolio
(DFQTX) DFA U.S. Core Equity 2 Portfolio
(DFIEX) DFA International Core Equity Portfolio
(DFCEX) DFA Emerging Markets Core Equity Portfolio
(DFAPX) DFA Investment Grade Portfolio

*Processing and service fees assessed by third parties may be passed through to the customer's account. Some products and services may require additional fees or transaction minimums not specifically listed here. Prior to placing a trade or requesting any services, it is the customer's responsibility to ask Altruist Financial if any additional fees will apply.

**This fee applies to all Voluntary Corporate Actions / Reorgs, including Warrants and Rights Exercises, Late instructions, and Physical Certificates.

***Commission-free trading refers to \$0 commissions for Altruist Financial brokerage accounts that trade US listed equities, ETFs and warrants via web or mobile devices. The trading of ADRs and Over-the-Counter securities are subject to additional fees which may be passed through to you.