

Transactions Fees and Commissions Schedule
for Clients of
TRUMBOWER FINANCIAL ADVISORS, LLC
Through
Fidelity Institutional Wealth Services (Fidelity IWS)

Mutual Funds

No Transaction Fee ("NTF") Funds ¹	\$0
Transaction Fee ("TF") Funds	\$30 ²

Equities and Exchange Traded Funds³ ("ETFs")

Transaction fee \$4.95⁴/trade up to 10,000 shares. \$0.01/share thereafter.

Fixed Income

Includes municipal bonds, corporate bonds, CDs, US Treasury and related securities, MBS and structured notes. Government auction orders (notes and bonds) are subject to a \$50 trading fee.

Cross Transaction Fee	\$30
Trade Away Fee ⁵	\$0
Auction Rate Securities	\$50

Options

Transaction Fee \$4.95/trade + \$0.65 per contract

Other Fees

Wire Fee (submitted electronically by TFA)	\$15 ⁶
Foreign Security Transfer Fee	\$100
Account Termination	\$75 (non-IRA) and \$125 (IRA)
Check Reorders	\$6
Mutual Fund Short-Term Trading Fee ⁷	0.50% of the principal amount of transaction. Max Fee - \$200. Minimum Fee - \$30.

Margin Borrowing FABLR⁸ + an additional percentage based on sliding scale determined by total amount borrowed.

Services Provided at No Cost

Custodial	Electronic Funds Transfers ("EFTs")	Dividend postings
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¹ Includes Fidelity Retail funds/ Advisor funds/Money Market funds and Non-Fidelity funds that participate in NTF program.

² An additional \$20 fee will apply on purchase transactions for certain low expense share classes where the mutual fund company does not compensate Fidelity for inclusion on their trading platform

³ Certain iShares and Fidelity ETFs are not subject to a transaction fee.

⁴ \$7.95/trade for household accounts under \$1MM that are not enrolled in eDelivery.

⁵ Applies to securities purchased from brokers outside of Fidelity.

⁶ \$30 if processed manually by Fidelity.

⁷ Applicable to NTF funds held less than 60 days.

⁸ The Fidelity Advisor Base Lending Rate (FABLR) is set at Fidelity's discretion with references to commercially recognized interest rates, industry conditions regarding the extension of margin credit and general credit conditions.

The fees and commissions described above have been negotiated on behalf of our clients. TFA does not receive any remuneration of any nature, including "soft dollars," from Fidelity or any other custodian, product sponsor or financial institution.