

## 5. Appendix

### A. Service Fees for J.P. Morgan Securities Full-Service Brokerage Accounts

The following table lists the standard charges associated with certain products or services that may be made available to you through your full-service brokerage account. Fees and charges may vary from one account to another based on a variety of factors. All such fees and charges are subject to change.

Service or Product	Standard Fee or Amount
Returned Checks	\$20 per event
Physical Certificates - Register and Ship Certificates	\$50 per item <sup>1</sup>
Physical Certificates - Legal Transfer	\$50 per item <sup>1</sup>
Inactive Account Fee	\$95 per year <sup>2</sup>
Third-Party Check	\$20 per check
Third-Party Wire Transfer	\$20 per wire
ACAT (deliveries only)	\$95 per account
Transaction Service Charge	\$5 per transaction
Transaction Fee - Treasury Auction	\$50 per transaction
IRA Maintenance	\$75 per year
IRA Termination	\$95 per account
Distribution Processing Fee - Prototype Profit Sharing/ Money Purchase Plans	\$35 per year
Prototype Termination (all plan types)	\$50 per account <sup>3</sup>
Transaction Fee - Listed Equities & Options (sells only)	\$0.000022 of principal/trade <sup>4</sup> (Charged on sell side trades QTY times PRICE times rate .0000221)
Transaction Fee - Options	\$0.0381 per contract <sup>4</sup> (Options Regulatory Fee based on option contracts clearing client)

<sup>1</sup> The transfer agent may charge additional fees. Please consult your Financial Advisor or Self-Directed Investing Team for further information.

<sup>2</sup> Fee charged only to accounts which do not generate \$500 in annual fees and or commissions, or maintain average equity in the household in excess of \$100,000.

<sup>3</sup> Prototype Termination Fee applies to all prototype plan types, including Individual (k) Plans. Other fees may be payable to the third-party recordkeeper with regard to the Individual (k) Plan and are contained in the "JP Morgan Individual (k) Plan Establishment Kit" that plan clients receive prior to establishing the prototype plan.

<sup>4</sup> These fees are intended to offset fees charged by various regulatory bodies 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. 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.