



**SERVICE PROVIDER'S FEE DISCLOSURE UNDER ERISA SECTION 408(b)(2)
For Brokerage Windows/Accounts**

Dear Responsible Plan Fiduciary,

This information is provided to help you determine whether the contracts or arrangements you have with us are reasonable, including the compensation we receive. It is also intended to disclose any potential conflicts of interest that may affect our performance. If you have any questions about this disclosure, please call. We will be glad to hear from you. You may also write to us to request information concerning our compensation that is necessary to help you comply with your Plan's reporting requirements. We will be pleased to respond within thirty (30) days of your written request. Our contact information is as follows: 350 Main Street, 3rd fl., Malden MA 02148 / 800-333-3502 / compliance@cantella.com.

Sincerely,

Cantella & Co., Inc.

Services

The services being provided to your Plan have been outlined in the **SCHEDULE OF RETIREMENT PLAN SERVICES** section of the Retirement Plan Account Agreement.

Status

We are providing these services to the Plan as a broker dealer. We are not acting as a fiduciary of the Plan, as defined by ERISA.

Description of arrangement between payor of commissions and Cantella

As a broker dealer, Cantella & Co., Inc. ("Cantella") is engaged in the business of effecting transactions in securities for the accounts of others. This includes facilitating the investment of Plan assets. We also ensure that the financial advisors involved in these transactions are properly licensed to do so. In addition, Cantella is responsible for the implementation of policies, procedures, and internal controls reasonably designed to achieve compliance with FINRA, SEC and state regulations, as well as other groups, such as the Department of Labor ("DOL"). When a transaction is effected, the commissions are paid from the clearing firm to Cantella, as the broker dealer, for the foregoing services.

Direct Compensation

Cantella receives compensation in connection with the services described in the **SCHEDULE OF RETIREMENT PLAN SERVICES** section of the Retirement Plan Account Agreement directly from the Plan. Cantella pays a portion of this compensation to our financial advisor(s), who is our independent contractor and financial advisor, in our capacity as a broker dealer. Cantella does not receive any compensation other than that which is described below. For example, we do not receive any compensatory revenue sharing or bonus payments from your investment providers or their affiliates. The financial advisor is responsible for representing us in delivery of the services described in the Retirement Plan Account Agreement. Generally, between seventy to ninety percent of the fee, less clearing costs, received in connection with services for your Plan are paid to the financial advisor on this Plan. In some cases, a percentage of the fee is paid to the financial advisor's branch manager. Additionally, we retain the following dollar amounts for transactions occurring in this account: For equities we retain between \$4-\$21 per transaction plus up to \$0.025 per share; for options we retain between \$5-\$18 per transaction and up to \$2 per contract. For mutual funds and unit investment trusts we retain up to \$20 per transaction; for fixed income we retain up to \$40 per transaction plus profit or loss. There is also a postage and handling fee charged for each transaction. The fee is noted on the Client Brokerage Account Fee Schedule listed below.

Brokerage Account Fee Schedule

If your account is carried by **National Financial Services, LLC**:

Service	Fee Charged to client	Manner of Receipt	Cantella Retention \$
General			
Outgoing Wire Transfer	\$25	Deducted from Account	\$10
Confirmation/Statement Postage & Handling	\$5.65 per trade	Deducted from Account	Up to \$4.94
Inactive Account Fee	\$25 annual fee	Deducted from Account	Up to \$12.50
Stop Payment	\$20	Deducted from Account	\$5
Return/Bounced Check	\$15	Deducted from Account	0
Express Mail or other overnight charges	\$15	Deducted from Account	\$15
Physical Reorg	\$25 per certificate	Deducted from Account	\$5
Cashless Option Exercise	\$50	Deducted from Account	0
Margin Extension	\$10	Deducted from Account	0
Securities Transfers			
Outgoing Account Transfer	\$75 (except Prototype retirement accounts)	Deducted from Account	\$45
Transfer & Ship	\$225 per certificate	Deducted from Account	\$115
DRS Transfer	\$10	Deducted from Account	0
Foreign Securities Transfer	Pass through fees as incurred	Deducted from Account	0
Foreign Receives and Delivers	Pass through fees as incurred	Deducted from Account	0
Legal Transfer	\$90	Deducted from Account	\$10
Legal Return/Rejection	\$60	Deducted from Account	\$35
Restricted Stock Transfer	\$50 (plus legal transfer fee)	Deducted from Account	0
Securities Safekeeping			
Customer Name Safekeeping	\$5 per certificate per month	Deducted from Account	0
Prototype Retirement Accounts			
IRA & Keogh	\$35 annual maintenance fee	Deducted from Account	0
	\$95 termination fee	Deducted from Account	0
Solo 401(k)	\$150 setup fee, \$300 annual maintenance fee after the first year	Deducted from Account	0
	\$65 distribution fee	Deducted from Account	0

Asset Management Accounts (checking and debit card)			
Select Access Annual Fee	\$10 annually	Deducted from Account	0
Select Access Checkbook	\$5 annually	Deducted from Account	0
Select Access Debit Card	\$5 annually	Deducted from Account	0
Premier Access Annual Fee	\$100	Deducted from Account	0
Select Access/Premier Access Stop Payment Fee	\$10 per stop	Deducted from Account	0
Select Access/Premier Access Bounced Check Fee	\$15 per check	Deducted from Account	0
Select Access/Premier Access Check Copy Fee	\$2.50 per copy	Deducted from Account	0
Select Access/Premier Access Bill Pay Insufficient Funds Fee	\$20 per transaction	Deducted from Account	0
Select Access/Premier Access Bill Pay Check Photocopy Fee	\$20 per copy	Deducted from Account	0
Alternative Investments			
Review Fee	\$100 per CUSIP (regardless of approval)	Deducted from Account	0
Transfers In/Out	\$50 per CUSIP per account	Deducted from Account	0
Annual Maintenance Fee	\$35 per CUSIP for registered AI's with a maximum of \$105 for registered AI's. \$125 per cusip for non-registered AI's. The maximum total cost per account is \$500	Deducted from Account	0
Revenue Sharing			
Margin Interest	N/A	Deducted from Account	75% of net interest income over brokers call
Money market balances	N/A	Deducted from Fund	25 to 50bps
Fully paid lending	N/A	Deducted from rate	25% of rate client receives
NTF revenue	N/A	Deducted from Investment	0 to 10 bps depending on avg buy size

Free credit balances	N/A	Deducted from Account	On a daily basis NF is netting the Cash Debits vs. the Free Credits at a branch level. If there is a credit, NF will multiply the credit by Brokers Call and give Cantella a 75% split. If the balance falls into a Cash Debit, then we charge Cantella Brokers Call. If Cantella charges their client above Brokers Call on the debit, then there is a split of 75/25 of proceeds above Brokers Call.
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If your account is carried by **Raymond James**:

Service	Fee Charged to client	Manner of Receipt	Cantella Retention \$
General			
Outgoing Wire Transfer	\$25 (\$40 if a foreign wire)	Deducted from Account	0
Confirmation Postage & Handling	\$5.95 per trade	Deducted from Account	0
Inactive Account Fee	\$40 annual fee.	Deducted from Account	0
Stop Payment	\$30	Deducted from Account	0
Return/Bounced Check	\$30 each	Deducted from Account	0
Express Mail or other overnight charges	\$20	Deducted from Account	0
Voluntary Reorg	\$25 per event if proceeds exceed \$500	Deducted from Account	0
Margin Mailgram	\$10	Deducted from Account	0
Margin Extension	\$20 for first extension, \$40 for second extension	Deducted from Account	0
Securities Transfers			
Outgoing Account Transfers	\$100 (except Prototype retirement accounts)	Deducted from Account	0
Transfer & Ship	\$150 per certificate	Deducted from Account	0
Accommodation Transfer & Ship	\$150 per certificate	Deducted from Account	0
Foreign Securities Transfer	\$150 plus any additional fees as incurred	Deducted from Account	0

Legal Return/Rejection	\$80	Deducted from Account	0
Prototype Retirement Accounts			
IRA	\$40 annual maintenance fee, \$100 termination fee	Deducted from Account	0
Keogh and 401 (k) Employer Account fee	\$75 annual maintenance fee, \$35 setup fee, \$100 termination	Deducted from Account	0
Keogh and 401 (K) Employee Account	\$30 annual maintenance fee, \$100 termination fee	Deducted from Account	0
Capital Access Asset Management Account (checking and debit card)			
Standard Account Annual Fee	\$100	Deducted from Account	0
Standard Account plus Rewards Program Annual Fee	\$150	Deducted from Account	0
Premium Account plus Rewards Program Annual Fee	\$300	Deducted from Account	0
Standard Check Reorder	Fee waived (charges apply to premium check designs)	Deducted from Account	0
Alternative Investments			
Annual Maintenance Fee	\$100 per CUSIP held in certificate form	Deducted from Account	0
Revenue Sharing			
Margin Interest	N/A	Deducted from Account	50 bps
JPM-Eagle money market funds & RJ Bank Deposit Program (RJBBDP)	N/A	Deducted from Account	25 bps

If your account is carried by **Pershing, LLC**:

Service	Fee Charged to client	Manner of Receipt	Cantella Retention \$
General			
Variable Annuity new purchases	\$17	Deducted from Account	0
Annuity purchase 1035 exchanges	\$25	Deducted from Account	0
Fixed Annuity purchase	\$10	Deducted from Account	0
Subsequent purchases	\$5	Deducted from Account	0
Outgoing Wire Transfer	\$25	Deducted from Account	\$10
Pershing BD to Pershing BD Transfer	\$75	Deducted from Account	\$75

Confirmation /Statement Postage & Handling	\$5.65 per trade	Deducted from Account	\$3.40 unless client has e-delivery then we receive \$4.15
Inactive Account Fee	\$25 annual fee. \$12.50 per year for those accounts with only mutual fund positions.	Deducted from Account	\$5/\$2.50
Stop Payment	\$30	Deducted from Account	\$0
Insufficient Funds	\$20	Deducted from Account	\$10
Return/Bounced Check	\$20	Deducted from Account	0
Void Check Error	\$20	Deducted from Account	0
Overnight Check Delivery	\$15	Deducted from Account	\$3
Overnight foreign check delivery	\$25	Deducted from Account	\$0
Overnight Check Saturday Delivery	\$18	Deducted from Account	\$0
Loan Processing	\$50	Deducted from Account	
Physical Reorg	\$25 per certificate	Deducted from Account	0
Cashless Option Exercise	\$50	Deducted from Account	0
Margin Extension	\$10	Deducted from Account	0
Confirm Paper Surcharge	\$0.75 per confirm	Deducted from Account	0
Statement Paper Surcharge	\$0.75 per statement	Deducted from Account	0
Securities Transfers			
Outgoing Account Transfer	\$65 (except Prototype retirement accounts)	Deducted from Account	\$10
International Clearance fees	F/x away \$25 F/x with \$7 Fixed Income \$14 Mutual Funds \$75 15a6 charges \$2 Equities \$14	Deducted from Account	0
Registration & Transfer Fee	\$225 per certificate	Deducted from Account	\$165
Transfer & Ship	\$225 per certificate	Deducted from Account	\$165
Accommodation Transfer & Ship	\$120 per certificate	Deducted from Account	\$60
DRS Transfer	\$15	Deducted from Account	0

Foreign Securities Transfer	Pass through fees as incurred	Deducted from Account	\$25
Foreign Receives and Delivers	Pass through fees as incurred	Deducted from Account	\$25
Legal Transfer	\$90 per item	Deducted from Account	\$30
Restricted Stock Transfer	\$40 for expanded service, \$90 for full service (plus legal transfer fee)	Deducted from Account	\$30
Securities Safekeeping			
Customer Name Safekeeping	\$5 per certificate per month	Deducted from Account	\$3
Foreign Securities Safekeeping	\$5 per position per month	Deducted from Account	\$3
Prototype Retirement Accounts			
IRA, Coverdell ESA and IRS Model SEP	\$35 annual maintenance fee	Deducted from Account	\$2.50
Mutual Fund Only Traditional IRA and Roth IRA	\$12.50 annual maintenance fee	Deducted from Account	\$2.50
SEP, SARSEP, SIMPLE, 403(b)(7), 401(k) and Keogh Solo 401(k)	\$50 annual maintenance fee	Deducted from Account	0
SEP, SARSEP, SIMPLE, 403(b)(7), 401(k) and Keogh Solo 401(k)	\$75 setup fee, \$290 annual maintenance fee	Deducted from Account	0
SEP, SARSEP, SIMPLE, 403(b)(7), 401(k) and Keogh Solo 401(k)	\$50 distribution fee	Deducted from Account	0
SEP, SARSEP, SIMPLE, 403(b)(7), 401(k) and Keogh Solo 401(k)	\$125 termination fee	Deducted from Account	0
SEP, SARSEP, SIMPLE, 403(b)(7), 401(k) and Keogh Solo 401(k)	\$150 loan initiation fee	Deducted from Account	0
Conversion to a full IRA/Roth IRA from a Mutual Fund Only IRA/Roth IRA	\$50	Deducted from Account	0
Retirement Account Termination Fee	\$95	Deducted from Account	0
UBTI Tax Return processing fee	\$200	Deducted from Account	0
Corestone Asset Management Account (checking and debit card)			
Silver Account Annual Fee	\$25/waived for accounts that have \$25000 or more in average month end closing cash sweep balances	Deducted from Account	0
Silver Plus Annual Fee	\$50	Deducted from Account	0
Gold Account Annual Fee	\$100	Deducted from Account	0
Gold Corporate Account Annual Fee	\$150	Deducted from Account	0
Platinum Account Annual Fee	\$150	Deducted from Account	0
Platinum Corporate Account Annual Fee	\$250	Deducted from Account	0

AMA Returned checks	\$25	Deducted from Account	0
Resource checking return check	\$20	Deducted from Account	0
Resource checking stop payment	\$10	Deducted from Account	0
*All new investors will receive their first year free			
Standard Check Reorder	\$12.50 for Silver, \$10 for Gold, \$7.50 for Platinum	Deducted from Account	0
Alternative Investments			
Review Fee	\$100 per CUSIP (regardless of approval)	Deducted from Account	0
Transfers In/Out	\$50 per CUSIP per account	Deducted from Account	0
Annual Maintenance Fee	\$35 per registered position per account and \$125 per unregistered position per account	Deducted from Account	0

Special Statement Production			
Forced Statements	\$1	Deducted from Account	0
Year- end account report	\$3	Deducted from Account	0
NTF trade charges	Below minimum trade \$7 Short term redemp. \$50 Below min srs trade \$.50 SRS exchange short term redemp \$5	Deducted from Account	0
Revenue Sharing			
Margin Interest	N/A	Deducted from Account	Up to 300 bps over broker call rate
Money market balances	N/A	Deducted from Account	up to 50 bps
Fully paid lending	N/A	Deducted from Account	5% of rate the client receives
NTF revenue sharing	N/A	Deducted from Account	40% of payment from fund companies to Pershing over \$10MM

Short interest credits	N/A	Deducted from Account	Up to 150 bps over PBLR + 150 bps
Free credit interest	N/A	Deducted from Account	up to 30 bps

Clearing Firm Fee Disclosure Documents

Pershing, Raymond James and National Financial Services each have their own Fee Disclosure documents which you should review. If you have not already been provided with this document, please ask your financial advisor to provide it to you.

Compensation for the Termination of our Contract or Arrangement

See Brokerage Account Fee Schedule above for termination and transfer out fees. All fees under this Agreement are separate and distinct from any fees and expenses charged to terminate the investments held in the account. For example, information about the fees charged by mutual funds, variable annuities and exchange traded funds to their shareholders, including deferred sales charges, is described in each investment's prospectus.