

NMIS account fee schedule

Account Fees – Non-IRA & IRA Accounts with Northwestern Mutual Wealth Management Company as Custodian	
Customer Name Safekeeping	\$48.00/position/year
Foreign Securities Safekeeping	\$48.00/position/year
Employee Stock Option Exercise	\$100.00
Margin Extensions/Late Payment ¹	\$10.00
Closing/Transfer Out Fee ²	\$125.00
No- and Low-Load Mutual Fund Transaction Fee (Service Charge) ³	\$75.00
Signature Advisory Programs Transaction Fee ⁴	\$15.00
Options Regulatory Fee	Fee imposed by applicable Regulatory Agencies/Exchanges
Exchange/Self-Regulatory Organization Transaction Fee ⁵	Fee imposed by applicable Regulatory Agencies/Exchanges/SRO's
Account Maintenance Fee ^{6,7}	\$50.00 + 0.0079%
Coverdell ESA Annual Fee ^{6,7}	\$25.00 + 0.0079%
Account Setup Fee	\$0.00
Limited Partnerships/Alternative Investments	
Registered Alternative Investments Fee ⁸	\$35.00/position/year
Unregistered Alternative Investments Fee ⁸	\$35.00/position/year
Eligibility Review ⁹	\$300.00
Subscription/Redemption/Re-Registration ⁸	\$25.00 + Fee imposed by Transfer Agent
Private Placements Safekeeping	\$4.00/position/month
Unrelated Business Taxable Income (UBTI)	\$200.00/tax return filed
Physical Security Deposits and Transfers	
Legal Deposit Fee ¹⁰	\$60.00 per CUSIP
Reorganization ¹¹	\$10.00
Foreign Fixed Income Clearance	\$50.00
Foreign Securities Deposits and Transfers ¹²	\$50.00/\$75.00
Foreign Financial Tax ¹³	Tax charged for certain foreign secs. transaction in foreign market.
Incoming and/or Outgoing Account Transfer	Fee imposed by the Transfer Agent
Foreign Stock Dividend	Fee imposed by the Depository
Treasuries and GNMA Transfers/Deposits	\$50.00 per Certificate
Asset Delivery to Transfer Agent	\$10.00
Restricted Stock Processing Fee ¹⁴	\$40.00/\$90.00

All fees are subject to change.

Cash Management Services Fees	
Wire Transfer	\$25.00
Check Overnight Disbursement (Monday-Friday)	\$12.00
Check Overnight Foreign Disbursement	\$25.00
Returned Check/ACH	\$25.00
Overdraft/Prepayment Fee	\$40.00
Cash Sweep Access Fee ¹⁵	\$20.00/account/month
IRA Resource Checking ¹⁶	
Annual Fee	\$0.00
Check Stop Payment (No additional charge is incurred if a series of checks are stopped)	\$10.00
Historical Check Copy	\$2.50
Returned Check/Electronic Payment	\$25.00
Check Re-Orders	\$0.00
Expedited Delivery Fee	\$20.00
Overdraft Fee	\$40.00
Northwestern Mutual Cash Management Silver (Available in non-IRA accounts only)	
Annual Fee	\$0.00
Check Stop Payment (No additional charge is incurred if a series of checks are stopped)	\$10.00
Historical Check Copy or copy of Paid Visa® Draft	\$2.50
Returned Check/Electronic Payment	\$25.00
Checkbook Initial Order and Re-Orders	Starting at \$20.00 + Taxes (will vary per check style and state of residence)
Expedited/Alternative Address Delivery Fee	Starting at \$20.00 (will vary per delivery address)
Overdraft Fee	\$40.00
Bill Suite	\$0.00
Northwestern Mutual Cash Management Platinum (Not available for IRA or Signature Advisory Accounts)	
Annual Fee ¹⁷	\$100.00
Check Stop Payment (No additional charge is incurred if a series of checks are stopped)	\$10.00
Historical Check Copy	\$2.50
Returned Check/Electronic Payment	\$25.00
Checkbook Initial Order and Re-Orders	Starting at \$20.00 + Taxes (will vary per check style and state of residence)
Expedited/Alternative Address Delivery Fee	Starting at \$20.00 (will vary per delivery address)
Overdraft Fee	\$40.00
Bill Suite	\$0.00
ATM Access Fee	No Fee ¹⁸
ATM Fee Reimbursement	\$10.00/month ¹⁹
Cash Advance Fee (non-ATM)	0.25% of principal (\$2.50 minimum)
Foreign Transaction Fee (Visa® fee for transactions performed outside the U.S.)	1% of the transaction

All fees are subject to change.

Effective May 1, 2026.

¹ NMIS reserves the right to assess a late payment fee, with a minimum of \$10.00, for any trade paid after the date due. The charge will be calculated at the current margin interest rate beginning on settlement date. Late payment fees will be subject to a \$10.00 minimum such that any fee calculated to equal \$1.00-10.00 may be charged a flat \$10.00. Amounts less than \$1.00 may be waived. The interest period for late payments is the 16th of the month through the 15th of the following month. Charges are posted to the client's cash account on the same day margin interest is posted (second last business day of the month). IRA accounts, DVP accounts, and accounts with a margin balance are not subject to the late payment fee. Other accounts that accrue small interest amounts and/or that have no prior history of late payment, etc., may be waived by NMIS at NMIS's discretion.

² If not previously paid for the current year, the annual fee for Advisory IRA, Brokerage IRA and Coverdell ESA accounts will be charged at the time the account closes in addition to the closing/transfer out fee.

³ Clients will be assessed a Service Charge for the purchase of certain no-and low-load funds. A complete list of impacted fund families can be obtained by contacting your NMIS registered representative. The fee may not be applicable for certain ERISA accounts.

⁴ A limited group of mutual funds are subject to transaction fees for both buys and sells for clients in the Signature Choice and Signature Unified Managed Accounts program. The transaction fees are paid to NMWMC's affiliated broker-dealer, NMIS, to defray costs associated with trade execution; however, they are not directly related to transaction-related expenses of NMIS and are a source of revenue to NMIS. Please refer to the Signature Choice and/or Signature Unified Managed Accounts Advisory Program Disclosure Brochures for additional details or contact your financial representative.

⁵ This fee is in connection with the SEC fees charged to SROs and exchanges under section 31 of the Securities Exchange Act of 1934.

⁶ NMIS anticipates that it will offset the 0.0079% portion of the fee with revenue it receives from its Clearing Firm. As a result, the Account Maintenance fee billed to your account will not be more than \$50 per year (\$25 for Coverdell ESA). However, NMIS reserves the right to deduct the 0.0079% portion of the Account Maintenance Fee from your Account in any month in which the revenue NMIS receives from its Clearing Firm is not sufficient to offset the 0.0079% portion of the Account Maintenance Fee.

⁷ The \$50.00 Account Maintenance Fee (\$25 for Coverdell ESA) is exempted if a single account, or a combined household, holds greater than \$250,000 in assets with NMIS held through our Clearing Firm (i.e., excluding assets direct-held at a mutual fund). In addition, the \$50.00 Account Maintenance fee is exempted for NMWMC Private Client Services advisory accounts, NMWMC Signature Annuities advisory accounts, NMWMC Signature Managed Accounts advisory accounts, 529 Plan accounts held through the Clearing Firm, direct-to-fund held accounts, non-profit entity accounts, retirement plan manager facilitation accounts, zero-balance accounts and NMIS employee/employee-related accounts. The \$50.00 Account Maintenance Fee may also be exempted by your financial representative for any account.

⁸ Waived for those alternative providers participating in the No-Fee Alternative Investment Network at the custodian.

⁹ Waived for investments through NMIS via the CAIS and iCapital platforms.

¹⁰ Legal deposits are certificates that require legal documents (death certificate, corporate resolution, etc.) to render it negotiable.

¹¹ The exchange of a physical certificate for another certificate (and/or cash) as part of a company organization activity. Applies to customer name certificates only; no fees are assessed for corporate action transactions for securities registered in street name (electronically held at NMIS).

¹² Applies to trades executed in a foreign market and settled to the customer's account. \$50 fee for Euroclear transactions and \$75 fee for all other foreign transactions.

¹³ A tax charged for certain foreign securities transactions in a foreign market. The fee is calculated by multiplying the principal value by the particular country's tax rate.

¹⁴ The fee may be assessed at \$90 for full service if NMIS involves outside counsel to ensure all legal opinions are received in good order. Also may be subject to a \$60 legal deposit fee.

¹⁵ This fee will be assessed monthly for each account that uses cash sweep services. NMIS anticipates that it will offset the monthly Cash Sweep Access Fee with revenue it receives from the products in the Cash Sweep Program. As a result, this monthly fee will not generally appear on your statement. However, NMIS reserves the right to deduct the monthly Cash Sweep Access Fee from your account in any month in which the revenue NMIS receives from the products in the Cash Sweep Program is not sufficient to offset the fee amount.

¹⁶ Available for IRA account holders over 59½ only.

¹⁷ Annual Northwestern Mutual Cash Management Platinum fee is waived if the account holds \$250,000 or more, or if your combined household holds \$250,000 or more in assets held electronically (not in certificate form) at NMIS. The household account relationship must be established prior to fee invoicing. Contact your NMIS registered representative for details.

¹⁸ Northwestern Mutual Cash Management Platinum account holders can access their funds via any PNC Bank or Allpoint® terminal free of charge. For a list of locations where Allpoint® is available, please visit www.allpointnetwork.com. Clients may also access their funds via any Interlink, Star, Plus terminal where a fee may be charged for usage.

¹⁹ For those Northwestern Mutual Cash Management Platinum account holders who access their funds where a fee is charged (non-PNC Bank and non-Allpoint® terminals) a \$10.00/month ATM fee reimbursement per account will be paid.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM) and its subsidiaries. Investment brokerage services are offered through **Northwestern Mutual Investment Services, LLC (NMIS)** a subsidiary of NM, broker-dealer, registered investment adviser, and member FINRA and SIPC.

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