

# Schedule of Account Service Charges

EFFECTIVE DECEMBER 2016



Janney publishes this Schedule of Account Service Charges as an overview of the most common charges that may be applied to client accounts. For additional information, please contact your Financial Advisor.

## ACCOUNT SERVICES

Incoming Wire Transfers	No Charge
Outgoing Domestic Wires	\$25.00
Outgoing International Wires	\$45.00
Stop Payment	No Charge
Client Document Research Charge	\$15.00/hour
Dividend Reinvestment	
• Purchases	No Charge
• Liquidation of Fractional Shares	No Charge
Survivor Option Processing	No Charge
Custody/Safekeeping	\$37.50/quarterly
Issuing Physical Stock Certificates	\$500.00
Outgoing Direct Registration System Transfers	\$25.00
Legal Transfers	No Charge
Worthless Security Processing	No Charge
Restricted Legal Transfers	All Agent Fees
Foreign Security Transfers	All Agent Fees
Rush Requests	All Agent Fees
Physical Bond Redemption	No Charge
Estate Valuations (per Estate)	\$500 maximum
Prepayment	Margin Interest Rate, \$20 minimum
Late Payment <sup>1</sup>	Margin Interest Rate
Account Maintenance Fee <sup>2</sup>	\$125.00
Janney's Goals Based Portfolio Solutions (GPS)	
Paper Statements	\$30.00/yearly

## JANNEY ADVANTAGE® CASH MANAGEMENT ACCOUNT

Janney Advantage® Account Annual Fee <sup>3</sup>	\$125.00
• Platinum Debit Card <sup>4</sup>	Included
• ATM Transactions <sup>4</sup>	Included
• E-bill Payment	Included
• Janney Rewards <sup>SM</sup>	Included
• Personal Checks	Included
Checkbook Requests	
• Reorder of Personal Checks	No Charge
• Business Style Checks	\$75.00
• Reorder of Business Style Checks	\$62.50
• Overnight Delivery Check Order Request	\$35.00
• Two-day Delivery Check Order Request	\$20.00
• Check Copy	\$4.00/Check
• Returned Checks/Insufficient Funds	\$25.00
• Stop Payment	No Charge
Electronic Funds Transfer	
• Incoming or Outgoing	No Charge
• Returned Incoming or Outgoing	\$25.00

## RETIREMENT ACCOUNTS

Traditional IRA, Roth IRA, SEP IRA, Simple IRA

• Annual Fee for First IRA <sup>5</sup>	\$50.00
• Annual Fee for Additional IRAs <sup>5</sup>	\$10.00
Coverdell Education Savings Account	No Charge
Termination Fee	\$100.00

## JANNEY PROTOTYPE QUALIFIED PLAN ACCOUNTS

(Profit Sharing, Money Purchase, 401(k) Plans)

Individual Account Structure

• Set-up Fee, Per Plan	\$75.00
• Annual Fee Per Participant Account (up to ten)	\$50.00
• Annual Fee Per Participant Account (after ten)	\$5.00

Commingled Account Structure

• Set-up Fee	\$75.00
• Annual Fee	\$150.00

## RETIREMENT & JANNEY PROTOTYPE QUALIFIED PLAN ACCOUNTS

Non-Traditional Investments<sup>6</sup>

• Set-up Fee	\$250.00
• Annual Fee	\$250.00

## ACCOUNT TRANSFERS

Retirement & Janney Prototype Qualified Plan Accounts

• Outgoing Partial Transfer	\$15.00
• Outgoing Full Transfer	\$100.00

## NON-RETIREMENT ACCOUNT TRANSFERS

• Incoming Account Transfer	No Charge
• Outgoing Partial Account Transfer	\$15.00
• Outgoing Full Account Transfer	\$100.00

## Footnotes

1. In the event sufficient funds or securities are not received for a trade by Settlement Date, Janney reserves the right to charge interest to the account from Settlement Date until full and final payment is made. The account will be charged an interest rate based upon Janney's margin interest rate schedule for the balance. The interest rate that may be charged on such cash debit balance is subject to change without prior notice. Please contact your Financial Advisor or view additional information about the interest rate schedule on the Janney website at: [www.janney.com/rates](http://www.janney.com/rates).
2. The Annual Account Maintenance Fee is waived for Janney fee-based accounts; accounts that are part of a household\* with greater than \$50,000 in assets; Janney Custodial IRA accounts; Janney Advantage® accounts; certain accounts holding annuity positions or non-networked mutual funds; and accounts opened less than one (1) year at the time the fee is charged in December.
3. The Janney Advantage® Annual Fee is waived for accounts that are part of a household\* with greater than \$500,000 in assets and Janney fee-based accounts. For households\* with assets of between \$250,000 and \$500,000, the Janney Advantage® Annual Fee for one account, the largest of the Janney Advantage® accounts with Cash Management features, will be waived (all additional accounts will be assessed the \$125 Annual Fee). Organizational accounts may access the Janney Advantage® account through checks and are not eligible to receive a debit card(s) or participate in the Janney Rewards<sup>SM</sup> program.
4. The Janney Advantage® Program will reimburse transaction fees assessed by an ATM's owner. Fees assessed on foreign transactions will not be reimbursed.
5. Additional IRAs based upon Social Security number are reduced to \$10. The annual IRA fee is waived for accounts that are part of a household\* with greater than \$500,000 in assets or Janney fee-based accounts.
6. Any request to add a Non-Traditional Investment to your Janney Statement will require completion of specific Janney forms and will be subject to review and approval of the asset.

## \* Janney Household Definition

Janney households are used to determine the level of benefits and fee waivers that will be applied to Janney accounts. A household is defined as a group of accounts with the same mailing address or Social Security/Taxpayer Identification Number that are serviced by the same Financial Advisor or FA Team. A household can be "linked" to another household to receive certain benefits and fee waivers. The household with the largest asset balance will set the level of benefits and fee waivers for all accounts in the linked household group. Households can only be linked together if they are part of a family relationship, defined as accounts owned by a Grandparent, Parent, Child, or Grandchild of an account owner in the household with the largest asset balance. Fee waivers are not determined by the combined assets of accounts in all linked households.

Some accounts, including qualified retirement plans and business accounts, may not be eligible to be included in a household. Households are set automatically by Janney. Linking households together is at the discretion of your Janney Financial Advisor. Fees will not be prorated or rebated.

Please note: Not all fees charged to accounts by Janney Montgomery Scott LLC will be waived, regardless of household asset balance.