

COMMISSION AND FEE SCHEDULE - BROKERAGE QUALIFIED AND NON-QUALIFIED

Equity Commission Schedule	
Principal Value	Percent of Principal Value
\$0.01 to \$1,000.00	2.50%
\$1,000.01 to \$2,000.00	2% + \$5.00
\$2,000.01 to \$5,000.00	1.3% + \$19.00
\$5,000.01 to \$10,000.00	1.6% + \$4.00
\$10,000.01 to \$30,000.00	1.04% + \$59.00
\$30,000.01 to \$300,000.00	0.55% + \$205.00
\$300,000.01 and over	0.2% + \$1,225.00

In addition to the below this is applicable to all orders.

Quantity of Shares	Fee
1 to 100	\$0.03 p/s + \$12.00
101 to 400	\$0.15 p/s
401 and over	\$0.05 p/s + \$40.00

Maximum trade commission: 2½% of the principal.

Minimum trade commission: \$50.00.

Bond Commission Schedule	
Maturity	Commission Rates (\$ per Bond)
< 1 year	\$0.625
1 year - 2 years	\$1.25
2 years - 3 years	\$2.50
3 years - 4 years	\$3.75
4 years - 5 years	\$5.00
5 years - 6 years	\$6.25
6 years - 7 years	\$7.50
7 years - 10 years	\$8.75
10 years - 20 years	\$10.00
> 20 years	\$15.00

The Formula for Calculating Commission

Principal Value times Percent of Principal plus Dollar Amount (where applicable) **PLUS** Number of Shares times Cents per Share plus Dollar Amount (where applicable).

Option Commission Schedule																					
Multiple Options (more than one contract) - Option Price \$1.00 or more <table border="1"> <thead> <tr> <th>Principal Value</th> <th>Percent of Principal Value</th> </tr> </thead> <tbody> <tr> <td>\$100.00 to \$2,499.99</td> <td>1.3% + \$12.00</td> </tr> <tr> <td>\$2,500.00 to \$19,999.99</td> <td>0.9% + \$22.00</td> </tr> <tr> <td>\$20,000.00 to \$29,999.99</td> <td>0.6% + \$82.00</td> </tr> <tr> <td>\$30,000.00 and over</td> <td>0.4% + \$142.00</td> </tr> </tbody> </table>	Principal Value	Percent of Principal Value	\$100.00 to \$2,499.99	1.3% + \$12.00	\$2,500.00 to \$19,999.99	0.9% + \$22.00	\$20,000.00 to \$29,999.99	0.6% + \$82.00	\$30,000.00 and over	0.4% + \$142.00	Option Price Less Than \$1.00 - 1 - 49 Contracts <table border="1"> <thead> <tr> <th>Option Price</th> <th>Commission Rate</th> </tr> </thead> <tbody> <tr> <td>Under \$0.25</td> <td>\$1.50 per contract</td> </tr> <tr> <td>\$0.25 to \$0.49</td> <td>\$2.50 per contract</td> </tr> <tr> <td>\$0.50 to \$0.74</td> <td>\$3.50 per contract</td> </tr> <tr> <td>\$0.75 to \$0.99</td> <td>\$4.00 per contract</td> </tr> </tbody> </table>	Option Price	Commission Rate	Under \$0.25	\$1.50 per contract	\$0.25 to \$0.49	\$2.50 per contract	\$0.50 to \$0.74	\$3.50 per contract	\$0.75 to \$0.99	\$4.00 per contract
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Lot charge: 1 - 10 contract, \$6 per contract; 11 and over, \$60 plus \$4 for each contract over 10. The minimum trade commission on an opening transaction is \$25.00.

Single Options - Option Price \$1.00 or more	
Principal Value	Percent of Principal Value
\$100.00 to \$1,000.99	\$25.00
\$1,001.00 to \$2,499.99	1.3% + \$12.00
\$2,500.00 to \$4,777.99	0.9% + \$22.00
\$4,778.00 and over	\$65.00

Option Price Less Than \$1.00 - 50 Contracts and over	
Option Price	Commission Rate
Under \$0.50	\$1.00 per contract
\$0.50 to \$0.99	\$2.50 per contract

The minimum trade commission on an opening transaction is \$25.00.

In addition to the above, applicable to both multiple options and single options, for principal amounts between \$2,000 and \$5,000 a 10% increase will be applied, and for principal amounts between \$5,001 and over a 24.2% increase will be applied.

A 7% increase will be applied to the commission calculated using the above formulas.

Lincoln Financial Advisors reserves the right to amend this Fee and Commission Schedule, in its sole discretion, upon written notice to the Account Holder. The Account Holder will be deemed to have consented to the changes if the Account Holder continues to maintain the account(s) and/or request any of the services referenced herein.

Retirement Product Custodial Maintenance Fee Schedule	
Fee Type	Fee
IRAs ¹ - Traditional, Roth or SEP	\$35.00
Mutual Fund Only IRA ¹	\$17.50
Qualified Retirement Plans (QRP) ²	\$50.00
403(b)(7) Custodial Accounts ²	\$50.00
Prototype Simplified Employee Pensions ²	\$50.00
SIMPLE Plans ²	\$50.00
Educational Savings Accounts ¹	\$35.00
Roth IRA Conversions	\$25.00
Traditional/Roth to Mutual Fund Only Structure	\$50.00
QRP & 403(b)(7) Loans ³	\$50.00
Account Termination Fee	\$75.00

Limited Partnerships, Private Placements and other Special Products	
Fee Type	Fee
Subscription Fee (Per Purchase)	\$50.00
Redemption Fee (Per Position)	\$50.00
Re-registration (Per Position)	\$50.00
Annual Administration Fee (Per Position)	\$35.00
Document Review Fee to Determine Ability to Custody (Per Review, Regardless of Outcome)	\$100.00
IRS 990-T UBTI Tax Return Filing (Per Return Filed)	\$200.00
UTI Trade Fee	\$15.00

Account and Service Fees			
Fee Type	Fee	Fee Type	Fee
Inactive Account Custody Fee ⁴	\$35.00	Corestone Account™ Silver Annual Fee ⁹	\$25.00 ¹⁰
Service Fee ⁵	\$4.00/Trade	Corestone Account™ Silver Checks	Free
Paper Surcharge ⁶ (Per Statement/Confirmation)	\$1.50	Corestone Account™ Gold Annual Fee ⁹	\$100.00
Returned Check and Returned ACH Fee	\$25.00	Corestone Account™ Platinum Annual Fee ⁹	\$150.00
Stop Payment Check Fee ⁷	\$25.00	Corestone Account™ Corporate Gold Annual Fee ⁹	\$150.00
Legal Transfers	\$20.00	Corestone Account™ Corporate Platinum Annual Fee ⁹	\$250.00
Certificate Issuance	\$20.00	Copy of paid checks on VISA® Draft	\$2.50
Third Party Certificate Issuance	\$60.00	Corestone Account™ Wallet Checks - Initial Order (40)	Free
Foreign Security Safekeeping	\$5.00/ Quarter/ Security	Corestone Account™ Business Wallet Checks - Reorder (150)	\$10.00
Fed Wire Fee	\$20.00	Corestone Account™ Business Style - Initial Order	\$50.00
Direct Registration System Fee	\$20.00	Corestone Account™ Business Style - Reorder	\$40.00
Check Issuance - Regular Mail	Free	Outgoing Transfer/Close Fee	\$50.00/ Account
Check Issuance - Overnight	\$7-\$25 ⁸	Mutual Fund Ticket Charges ¹¹	\$15.00
		No Load Mutual Fund Transaction Fee	\$15.00

Margin Rates ¹²	
Debit Balance / Margin Rate	
\$0.00 - \$9,999.99 / PBLR + 3.00%	\$30,000.00 - \$49,999.99 / PBLR + 1.65%
\$10,000.00 - \$29,999.99 / PBLR + 2.25%	\$50,000.00 and over / PBLR + 0.85%

- 1 Due at account set-up, invoiced annually.
- 2 Invoiced annually, charged in arrears.
- 3 One time fee for distributions and repayment posting.
- 4 The Inactive Account Custody Fee is charged on all accounts that have not placed a trade or had qualified activity within the calendar year.
- 5 The Service Fee is not charged on Systematic Investments or on FundVest eligible transactions.
- 6 Charges will be calculated monthly if statements are generated, and charged quarterly. Paper surcharge for trade confirmations will be calculated at the time of trade and added to the current \$4 trade service fee.
- 7 Waived for Platinum level of Corestone Account.
- 8 Fee contingent upon timing of delivery and shipping carrier.
- 9 All new investors will receive their first year free; all annual fees are charged on the anniversary of the month the account is opened.
- 10 The \$25.00 fee is waived for accounts that have \$25,000 or more in average month-end closing cash sweep balances.
- 11 Normally Lincoln Financial Advisors waives the transaction fees for mutual fund transactions beyond a service and handling fee and any fund company charges outlined in the prospectus. However, we do reserve the right to charge a mutual fund ticket charge. This fee may be charged by the registered representative or registered investment advisor assigned to your account. Discuss this and all charges with your registered representative or registered investment advisor.
- 12 Interest will be charged to customers on margin debit balances at the current Pershing Base Lending Rate (PBLR) plus a surcharge. This lending schedule applies to costs for position borrowing of stocks with special consideration. See margin agreement and lending schedule for more information.