Santander Investment Services

A Division of Santander Securities LLC

Schedule of Miscellaneous Account and Service Fees – Effective 05/01/2026

The listed fees do not include commission, markups, commission equivalents, or advisory fees. Some of these fees may not apply to all account types. Some of these fees may be waived under certain conditions. Santander Investment Services reserves the right to close your account if the market value of your account falls below $250.[1]

Fee type	Account type	Fee amount	Exclusions from fee
Annual Account Maintenance Fee	Applies to: Non-Retirement Accounts	$100	• Annuity-only Accounts[2] • Accounts with balances of $200,000+ AUM[3]
Annual Custodian Fee	Applies to: IRA Accounts & Qualified Plans	$100	• Annuity-only Accounts[2] • Accounts with balances of $200,000+ AUM[3]

Miscellaneous Fees	
Fee type	**Fee amount**
Account Termination/Transfer Out Fee	$125 per transfer/per termination
Wire Transfer Fee – Outgoing from Qualified Accounts	$15 per wire
Wire Transfer Fee – Outgoing from Non-Qualified Accounts	$25 per wire

[1] Any investment account which maintains a balance of $10.00 or less for more than 30 days will be subject to a small balance fee, which will be assessed up to the balance in the account. Qualified accounts are subject to applicable IRS rules, restrictions, and limits. In the event residual funds are received for a closed account, the account may remain open and be subject to applicable fees and service charges on an ongoing basis. Fees are subject to change.

[2] This fee is waived for Annuity-only accounts. An Annuity-only account is one that solely holds, or is linked to, an annuity. An Annuity-only account has no other holdings, including cash on the valuation date.

[3] "Accounts" refer to both brokerage and managed accounts. Account valuations occur on the third Friday of September. The fee is charged to your account in the fourth quarter OR at account closing/full liquidation.

Please note that this fee schedule is subject to change and other charges may apply to your account.

For more information, refer to the Firm's disclosures on our website, or simply contact your Financial Advisor or the Firm at our main offices in Boston, MA toll free (866) 736-6475 or at Santander Investment Services' email address SantanderInvestments@santanderinvestments.com.

Securities and advisory services are offered through Santander Investment Services, a division of Santander Securities LLC. Santander Securities LLC is a registered broker-dealer, Member FINRA and SIPC and a Registered Investment Adviser. Insurance is offered through Santander Securities LLC or its affiliates. Santander Securities LLC and its affiliates do not offer tax advice. Please consult with your tax advisor concerning your specific situation.

INVESTMENT AND INSURANCE PRODUCTS ARE:		
NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A BANK DEPOSIT	

Commission and Transaction Fee Schedule

The below commission schedule applies to brokerage accounts. Advisory accounts have a separate schedule based on the advisory agreement. Foreign Exchange and Fixed Income fee schedules apply to all clients.

US Equities, Options, Funds, and UITs

Product	Commission
	Santander® Retail Client
US Equities US Exchange Traded Funds	$50
Options	$50
No Load Mutual Funds	$40
Load Mutual Funds Unit Investment Trusts	Load Mutual Funds and Unit Investment Trusts (UITs): sales charges apply as described in the mutual funds or UIT's respective prospectus.

Commission amounts are capped at 5% of principal

International Equities

Countries	Commission
Australia, Austria, Belgium, Denmark, Germany, Hong Kong, Italy, Finland, France, Ireland, Japan, Mexico, Netherlands, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, United Kingdom	1%
Czech Republic, Greece, Hungary, Israel, Luxembourg, Malaysia, New Zealand, Poland, South Africa, Turkey	1%
Argentina, Brazil, Chile, China/Shanghai, China/Shenzhen, Estonia, Indonesia, Lithuania, Peru, Philippines, South Korea, Taiwan, Thailand	2%
Canada	0.05 CAD or USD per share dependent on the national currency used for the transaction

Foreign Exchange (FX)

Transaction amount in USD-equivalent	Markup
$1,000 - $10,000	1.50%
$10,001 - $50,000	1.00%
$50,001 - $100,000	0.75%
$100,001 - $250,000	0.50%
$250,001 - $500,000	0.30%
Over $500,000	0.25%

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Fixed Income			
Product	**Years to maturity**	**Markup/Markdown per bond**	**Markup/Markdown % of principal**
		Maximum markup/markdown is lesser of $/bond or percentage of principal	
Agency bonds Brokered CDs Corporate bonds Municipal bonds MBS/CMO/ABS	<2 years	$2	3%
	2 years - <3 years	$3	3%
	3 years - <4 years	$4	3%
	4 years - <6 years	$6	3%
	6 years - <9 years	$8	3%
	9 years - <11 years	$10	3%
	>11 years	$15	3%
Treasury bills	1 month - 1 year	$1	2 %
Treasury notes Treasury bonds Treasury inflation-protected securities (TIPS)	<2 years	$1	2%
	2 years - <3 years	$2	2%
	3 years - <5 years	$3	2%
	5 years - <7 years	$5	2%
	7 years - <9 years	$7	2%
	9 years - <11 years	$9	2%
	>11 years	$10	2%
Treasury STRIPS	all	$5	2%
Non-Treasury zero coupon bonds	all	$5	2%

In certain circumstances, fees may be discounted depending on a variety of factors, including the nature and complexity of the service, the size of the account, the potential for additional business, the amount of work anticipated, and the attention needed to manage the client's account. It is the general policy of the Firm to not charge any client a commission exceeding 5%. The Firm will periodically review all fees assessed to our clients to ensure our billing practice is consistent with this policy. The Firm, at its discretion, may authorize exceptions to this policy at the discretion of senior management. In order to avoid conflicts of interest, the Financial Advisor's compensation may be reduced in proportion to any discount when applicable.

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