

R.M. Stark & Co., Inc.

Understanding Our Fees, Charges, and Other Compensation

Annual Service Fee

Fee	Amount	Notes and Definitions
Individual Retirement Account	\$ 48.50	We charge a \$48.50 annual fee for all Traditional IRA, SEP IRA, ROTH IRA, and Coverdell Education Savings Accounts on the anniversary the account was opened.
Qualified Retirement Plans, Other	\$ 60.00	We charge a \$60 annual fee for all SAR/SEP IRAs, SIMPLE IRAs, Money Purchase Plan, Profit Sharing, 401(k), and 403(b) accounts
Mutual Fund Only Accounts	\$ 10.00	Fee applies only to IRA, Roth IRA, SIMPLE, and SEP accounts
Termination and/or Transfer Fee for a Retirement Plan	\$ 50.00	Fee applies to all Qualified Retirement Plans
Inactive Account Fee, Retail Accounts	\$ 30.00	Applies to all retail accounts which are inactive in calendar year. Fee does not apply to Corestone Gold or Platinum Accounts, LoanAdvance, or any Retirement Accounts
Inactive Account Fee, Mutual Fund Only Account	\$ 15.00	Applies to all Mutual Fund Only accounts which are inactive in calendar year. Fee does not apply to Corestone Gold or Platinum Accounts, LoanAdvance, or any Retirement Accounts

Other Fees, Miscellaneous

Fee	Amount	Notes and Definitions
Check Stop Payment, Non-Corestone (Non-Check Writing)	\$ 15.00	
Returned Check, Non-Corestone (Non-Check Writing)	\$ 25.00	This fee is charged when a check is deposited to your account is returned for insufficient funds
Process and Handling Fee (per transaction)	\$ 5.00	Minimum transaction cost of \$5. Varies by branch
DTC DWAC Processing Fee	\$ 15.00	Electronic Deposit/Withdrawal at Custodian (or Transfer Agent) Fee
DTC DWAC Deposit	\$ 5.00	Electronic Deposit/Withdrawal at Custodian (or Transfer Agent) Deposit Stock Fee
DTC DWAC Withdrawal	\$ 10.00	Electronic Deposit/Withdrawal at Custodian (or Transfer Agent) Withdrawal Stock Fee
Margin Extensions	\$ 20.00	Charged per event

Fee	Amount	Notes and Definitions
Paper Delivery Surcharge Statements/Confirmations	\$ 2.00	Does not apply to accounts that receive statements/confirmations electronically
Paper Delivery Surcharge Tax Statements	\$ 2.00	Does not apply to accounts that receive tax statements electronically. Corestone Gold and Platinum accounts Excluded.
Voluntary Reorganization Fee	\$ 30.00	This fee is charged when corporate actions such as voluntary tender offers are elected
Mandatory Reorganization Fee	\$ 15.00	This fee is charged when mandatory corporate actions such as Stock Splits, Dividends, Mergers, Acquisitions, Rights Issues, and Spin Offs are processed
Legal Transfer, Certificates	\$ 75.00	Fee is charged per certificate deposited
Outgoing Transfer Fee	\$ 75.00	Charged per accounts
Register and Ship Certificate	\$ 75.00	Per certificate
Direct Registration - DRS	\$ 25.00	Electronic Transfer of securities from Transfer Agent to R.M. Stark
Federal Fund Wire Transfer Fee	\$ 20.00	Outgoing US Dollar Wire Transfers per item
Overnight Check Fee	\$ 15.00	Domestic Delivery
Overnight Check Fee - Saturday Delivery	\$ 20.00	Domestic Delivery
Overnight Check Fee - Intl Delivery	\$ 30.00	
Good Til Cancel Notification Fee	\$ 1.00	Postage and Handling also applies
Restricted Legend Removal Fee	\$ 75.00	This fee covers cost associated with the legal transfer from restricted to common stock
Precious Metals Storage Fee	100 bps	Fee for holding physical metals. Charged monthly
Bond Redemption	\$ 15.00	Charged upon maturity or cancellation of the issuer

Fees are subject to change at any time and we reserve the right to implement new fees and charges for additional features in the future. Unless otherwise stated in your account documentation, we will automatically deduct fees and charges from your account. Fees and charges normally associated with account maintenance are listed above. For further detail and explanation of these fees, please see our website at www.rmstark.com.

In addition to fees disclosed above, brokerage account commissions, sales charges, and mark-ups apply. For fee and costs specific to your account, please consult with your R.M. Stark Financial Professional.

Fee Schedule Effective 11/1/2014