



# NFS/FCCS Transaction Fee Schedule

For all other NFS/FCCS Client Service Fees, see the NFS ACCOUNT SERVICE FEES schedule.

Listed below are the NFS/FCCS brokerage transaction and commission fees indicating the maximum NFS/FCCS clearance/execution charges that can be paid by a CFD customer, along with any additional & miscellaneous fees. The fees listed below are the “standard fees” when placing trades in an NFS/FCCS account. Fees are generally negotiable except as indicated otherwise. The information below establishes the Maximum charges that CFD will charge for transactions in non-managed brokerage accounts established through NFS/FCCS.

		Commission/Transaction Fee	Commission/Transaction Fee
<b>Ticket Charge Schedule</b>			
<b>Dollar Amount of Trade</b>	<b>Ticket Charge</b>		
Up to \$2,500.00 <sup>1</sup> :	\$20.00		
\$2,501.00 to \$20,000.00	1.50% of Trade		
\$20,001.00 to \$50,000.00	1.25% of Trade		
\$50,000.00 to \$250,000.00	1.00% of Trade		
\$250,000.00 and up	0.50% of Trade		
<b>Stocks/Equities/ETFs (3 or fewer symbol ticker)</b>		Ticket Charge (from schedule)	\$.015 per share
<b>Stocks/Equities/ETFs (4 or more symbol ticker)</b>		Ticket Charge (from schedule)	
<b>UIT Transactions</b>		Ticket Charge (from schedule)	
<b>Options Transactions</b>		Ticket Charge (from schedule)	\$1.50 per contract
<b>Mutual Funds</b>			
A share and C share Mutual Fund Purchases <sup>2</sup>		Established in Fund Prospectus	See Fund Prospectus
A share and C share Mutual Fund Liquidations		\$20.00	
No-Load Transactions <sup>3</sup>		Ticket Charge (from schedule)	\$10.00 <sup>4</sup>
Exchanges (trades within same fund families & classes)		\$10.00	
<b>Fixed Income</b>			
Listed Corporate Bonds		\$30.00 or 1.5% of purchase price, whichever is greater <sup>5</sup>	\$1.25 per bond
Other Bonds		\$30.00 or 1.5% of purchase price, whichever is greater <sup>6</sup>	
<b>Others</b>			
Non-Core Money Market		\$30.00	
PIP's/SWP's		\$3.00	

With respect to Accounts managed by Creative Financial Designs, Inc., transactional expenses are covered through monthly custodial fees charged to the account. See Creative Financial Designs, Inc. ADV and the Asset Based Pricing Disclosure for more information about these charges.

<sup>1</sup> CFD generally discourages clients from engaging in securities purchases of under \$2,500 in non-managed brokerage accounts, because transactional expenses for such purchases can be disproportionate to the value of the transaction. With respect to liquidations of under \$2,500, CFD generally encourages the transaction to be a full liquidation instead of a partial liquidation, based on the expenses involved.

<sup>2</sup> For Purchases of A or C share commissionable mutual funds, commission is charged in lieu of a transaction fee. The commissions charged are described in the fund's prospectus and are non-negotiable. Please Note: Customers with small investments in mutual fund holdings may benefit from establishing the account directly at the mutual fund company instead of using a brokerage account.

<sup>3</sup> CFD permits No-Load mutual fund transactions issued by companies that do not offer A share or C share fund classes. If A share or C share options are available in the same fund as a No-Load fund, the No-Load fund is generally unavailable for purchase by customers.

<sup>4</sup> Certain product issuers have an additional charge related to the purchase of their products. These include, without limitation, Vanguard, Dodge & Cox, CGM, First Puerto Rico, and Dimensional Funds.

<sup>5</sup> Bonds trade on an internal trading platform, and the maximum commissions that can be charged are subject to the limitations set forth on the platform.

<sup>6</sup> See footnote 5, above.

Fees and charges described in this disclosure are subject to change without notice. This is intended as a statement of the maximum Fees and Expenses for the transactions listed above, but is not intended to refer to transactions not referenced above, or to identify fees and expenses associated with such transactions. This does not relate to accounts managed by Creative Financial Designs or any other RIA. This does not relate to any accounts not established on the NFS/FCCS platform. Additional Fees and Expenses may apply.

Please speak with your financial professional for additional details.