

Fee and Commission Schedule

Effective November 2022

Commissions and Fees Unique to Full Service Accounts:

Equities¹ (includes but is not limited to Exchange Traded Funds and Exchange Traded Stocks)

Principal Amount	Commission
Up to \$2,400.99	\$50.00
\$2,401.00 to \$10,000.99	\$38.00 + 0.85% of Principal
\$10,001.00 to \$25,000.99	\$38.00 + 0.50% of Principal
\$25,001.00 to \$50,000.99	\$38.00 + 0.40% of Principal
\$50,001.00 to \$75,000.99	\$38.00 + 0.30% of Principal
\$75,001.00 and Above	\$38.00 + 0.20% of Principal

¹\$50 Minimum Commission on all Advisor Directed Equity Trades.

Options

\$50 base commission + 2% of Principal Exercises and Assignments = \$25 per transaction

Mutual Funds / Unit Investment Trusts / Variable Annuities

Subject to applicable sales charges and/or redemption fees as stated in the prospectus/contract.

Annual Inactivity Fee*

\$40	<p>*Inactivity fees will be charged to accounts holding security position(s) for a calendar year without generating a trade or generating free credit or margin interest of at least \$100. Mutual fund systematic investments and exchanges will be considered a trade. Dividend reinvestment activity will not be considered a trade.</p> <p>*Waived if account value is greater than \$50,000 on or about May 31 and client elects to receive paperless statements and confirms.</p> <p>* Waived upon our sole discretion if household has more than \$250,000 invested or on deposit with BancWest Investment Services or its affiliates.</p> <p>*Waived for external holding accounts with assets held directly with annuity carriers/fund companies and do not hold assets in Pershing/BWIS account.</p> <p>*Applicable to all account types except those waived above and may be charged in addition to other fees (e.g. Annual Custodian Maintenance Fee).</p>
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Annual Retirement Account Custodian Maintenance Fee - Only one of the following custodian fees applies per retirement account

\$25	Bank of the West as Custodian - Traditional, Rollover, Roth, Education, and Beneficiary IRAs. IRS model SEP accounts.
\$35	Pershing LLC as Custodian - Traditional, Rollover, Roth, Education, and Beneficiary IRAs. IRS model SEP accounts.
\$58	Pershing LLC as custodian - SARSEP, Simple IRA, Qualified Plans, 403(b)(7) custodial plans and 403(b)(7) custodial accounts

Most retirement account types are custodied by Bank of the West. Pershing LLC typically acts as custodian on accounts acquired through prior acquisitions, all qualified plans, all SARSEP, all Simple IRA, and all 403(b)(7) accounts. Review the account title provided on your statement to identify the applicable custodian on your retirement account or contact your Advisor. Custodian Fees are charged on account anniversary.

Commissions and Fees Unique to Self-Directed Online Accounts:

Equities (Includes Exchange Traded Funds and Stocks)

	Standard	Premier, PCS, Employees
Online Originated Trades (Order placed via Online System by Client)	\$0.00	\$0.00
Broker Assisted Trades (Orders placed with a Broker)	\$44.95	\$44.95

Options

	Standard	Premier, PCS, Employees
Online Originated Trades (Order placed via Online System by Client)	\$0 + \$1.00 per contract	\$0 + \$1.00 per contract
Broker Assisted Trades (Orders placed with a Broker)	\$44.95 + \$1.50 per contract	\$44.95 + \$1.50 per contract
Exercises and Assignments	\$25 per transaction	\$25 per transaction

Mutual Funds

	Standard	Premier, PCS, Employees
No Load - Online	\$49.95	\$39.95
No Load - Broker Assisted	\$59.95	\$59.95
No Transaction Fee	No Transaction Fee	No Transaction Fee
Front End and Back End Load Funds	Subject to applicable sales charges and/or redemption fees as stated in the Prospectus.	

Annual Inactivity Fee

Waived for Self-Directed Online Accounts - No Inactivity Fee

Annual Retirement Account Custodian Maintenance Fee - Only one of the following custodian fees applies per retirement account

Waived	Bank of the West as custodian - Traditional IRA, Rollover IRA, Roth IRA, Education IRA, Beneficiary IRA, and IRS model SEP accounts
\$35	Pershing LLC as custodian - Traditional IRA, Rollover IRA, Roth IRA, Education IRA, Beneficiary IRA, and IRS model SEP accounts
\$50	Pershing LLC as custodian - SARSEP, Simple IRA, Qualified Plans, 403(b)(7) custodial plans and 403(b)(7) custodial accounts

Most retirement account types are custodied by Bank of the West. Pershing LLC typically acts as custodian on accounts acquired through prior acquisitions, all qualified plans, all SARSEP, all Simple IRA, and all 403(b)(7) accounts. Review the account title provided on your statement to identify the applicable custodian on your retirement account or contact your Advisor. Custodian Fees are charged on account anniversary.

Fees Unique to Full Service and Self-Directed Online Accounts:

Standard Margin Schedule for Accounts with Margin Approval

Net Debit Balance	Broker Call ²	Markup	Broker Call ² + Markup
\$0 to \$9,999	6.50%	5.00%	11.50%
\$10,000 to \$24,999	6.00%	5.00%	11.00%
\$25,000 to \$49,999	5.50%	5.00%	10.50%
\$50,000 to \$99,999	5.00%	5.00%	10.00%
\$100,000 to \$499,999	4.50%	5.00%	9.50%
\$500,000 and above	4.00%	5.00%	9.00%

²The Broker Call rate is as of October 03, 2022 but fluctuates daily and is used for illustrative purposes only. The Broker Call Rate plus the Markup equal the applicable rate charged on debit balances within Margin accounts. Please contact your Advisor for the most current rate or further information about Margin.

The rates above are subject to change at any time without notice.

Fees Unique to Full Service and Self-Directed Online Accounts: (Continued...)

Interest on Debit Balances within non-retirement Cash Accounts without Margin

Pershing Base Lending Rate³ + 2.50%

³The Pershing Base Lending Rate fluctuates daily and is 9.125% as of October 03, 2022. Please contact your financial representative for the most current rate.

The rates above are subject to change at any time without notice.

T-Bills Markup/Markdown or Commission⁴

Face Amount	\$10,000.99 to \$39,999.99	\$40,000.00 to \$199,999.99	\$200,000 and Above
Markup/Markdown	\$50	6.25bps to 12.5bp	\$250 Maximum

Treasuries Markup/Markdown or Commission⁴

Maturity (Years)	<u>1-3</u>	<u>3-5</u>	<u>5-10</u>	<u>10-20</u>	<u>20+</u>
Markup/Markdown	12.5bp - 50bp	25bp - 75bp	50bp - 100bp	75bp - 150bp	75bp - 200bp

Corporate & Municipal Bond Markup/Markdown or Commission⁴

Maturity (Years)	<u>1-3</u>	<u>3-5</u>	<u>5-10</u>	<u>10-20</u>	<u>20+</u>
Markup/Markdown	12.5bp - 50bp	25bp - 75bp	50bp - 100bp	75bp - 150bp	75bp - 200bp

⁴\$50 minimum charge for commission/markup/markdown for all fixed income transactions. Markup/Markdown is calculated by multiplying the number of basis points ("bp") times the principal amount of the transaction. 1 basis point equals 0.0001. \$3 postage handling fee also may apply on transactions within established parameters.

Short Term Mutual Fund Redemption Fees

All redemptions and exchanges held less than six calendar months	\$50 per position
All systematic withdrawals held less than six calendar months	\$5 per position

Statement and Trade Confirmation Fees⁵

<u>Electronic Statements</u>	<u>Electronic Confirmations</u>	<u>Paper Statement Fee</u>	<u>Paper Trade Confirmation Fee</u>
No Charge	No Charge	\$3	\$3

⁵Statement and Confirm Fees will be charged the lesser of the account value or fee.

Fees Unique to Investment Advisory Solutions Accounts:

Advisory accounts are provided to clients through a "wrap fee" arrangement where the advisory fee is asset-based, rather than based on the transactions in the account (i.e. commissions). BWIS charges fees in addition to the advisory fee in certain situations as described in the "Fees Applicable to All Accounts" section below. Note: BWIS does not markup these fees for advisory clients. Advisory accounts will only be charged the Pershing costs for these items. Advisory clients should also refer to BWIS' ADV Part 2A Wrap Fee Program Brochure and your Statement of Investment Selection for a full description of and details on advisory and other fees applicable to your account.

Fees Applicable to ALL Accounts if Incurred:

Service Fees		Alternative Investments (e.g. Limited Partnerships, Private Placements...)	
Outgoing Bank Wire	\$25*	Eligibility Review Fee	Available Upon Request
Certification Fee (Certificate Registration)	\$60	Annual Special Product Fee	\$35
Certified Check	\$12	Retirement Accounts	
Expedited Delivery Fees	\$12 Overnight / \$18 Saturday	Annual Service Charge per Alternative Investment Position	\$35
Foreign Delivery to non US Address	\$25	Non-Traded REIT Fee per Transaction	\$50
Returned Checks	\$30	Non-Retirement Accounts	
Returned ACH	\$20	Annual Service Charge per Alternative Investment position	\$100
Transfer Fees		Structured Product/REIT Fee per Transaction	\$50
Full Account Transfer Out & Terminate	\$100	IRA Conversion Fee	
Legal/GNMA Transfers	\$50 per transfer	Traditional IRA Conversion to Roth IRA	\$25
Restricted Legal Transfers	\$50 per transfer	990-T Tax Return Filing	
Register & Ship	\$60 per transfer	The fee for processing unrelated business taxable income (UBTI) tax returns (IRS form 990-T) per tax return filed by Pershing. The 990-T tax return filing fee is payable annually on June 1.	
Accommodation Transfers	\$60 per transfer	Product Sponsor and Direct Held Position Fees	
DRS (Transfer Agent Fees)	\$15 per transfer	Accounts and positions held directly with third parties such as annuity carriers, mutual fund companies, and other custodians may incur additional charges imposed by those institutions.	
Foreign Execution, Receive and Delivery Fees		Miscellaneous Fees	
EuroClear Settlement	\$50 per item	Account Termination Fee	\$100*
All Other Foreign Securities Settlement	\$70 per item	Research Fee	\$25 per hour
European Foreign Trade Execution	\$50 + Applicable Commission	Margin Extension Fee	\$35
All Other Foreign Trade Execution	Available Upon Request	Regulatory Fee	Varies
Reorganization and Safekeeping Fees		Forced Sell Out Fee	Applicable Commission + \$25
Customer Name Safekeeping	\$2 per account, per position, per month	Early Settlement Fee	\$20
Foreign Securities Safekeeping	\$2 per account, per position, per month		
Collateral Account Fee	0.417 bps/month		
Voluntary Reorganizations	\$35		
Mandatory Reorganizations	\$35		

*For Advisory accounts, the Outgoing Bank Wire fee is \$10 and the Account Termination Fee will range from \$65 to \$95 depending on account type and custodian.

BWIS applies a markup to certain fees above and beyond what Pershing charges BWIS. The fees described in this document are the total fees charged to clients, including any markups charged by BWIS. BWIS determines the amount of markups in its sole and exclusive discretion. The amount of markup varies based on transaction type and typically ranges from \$1-\$35. BWIS retains these markups as revenue. Markups are applicable for Full Service and Self-Directed Online accounts only, and not applicable to Investment Advisory Solutions accounts. For information on whether a certain fee is subject to a markup and/or the exact amount of markup charged on a particular transaction, please contact the BWIS Service Center at (800) 338-3919.

All investing involves risk and the potential for investment loss.

Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer, member FINRA/SIPC, and SEC Registered Investment Adviser. Financial Advisors are Registered Representatives of BancWest Investment Services. Fixed annuities/insurance products are offered through BancWest Insurance Agency in California, (License #0C52321) and through BancWest Investment Services, Inc. in all other states where it is licensed to do business. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business. Bank of the West and its various affiliates and subsidiaries are not tax or legal advisors. BancWest Investment Services is a wholly owned subsidiary of Bank of the West. Bank of the West is a wholly owned subsidiary of BNP Paribas.

Investment and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
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FDIC Insured Sweep, Money Market Sweep and Cash Product Rates
Rates as of October 03, 2022

FDIC Insured Bank Program Rates:

Sweep Product	Acronym	Ticker Symbol	Manager Name	7-Day Yield	30-Day Yield	Last Update	Purchase Cutoff Time	Redemption Cutoff Time	Initial Amount to Open	Taxable	Fund Pays
BANK OF THE WEST INSURD CASH	BWIC	FDIC BWIC	BANK OF THE WEST	0.02 %	0.02 %	10/03/2022	3:45 PM ET	3:45 PM ET	\$0.01	Yes	Interest
BANK OF THE WEST INS CASH ADV	BICA	FDIC BICA	BANK OF THE WEST	0.02 %	0.02 %	10/03/2022	3:45 PM ET	3:45 PM ET	\$100,000.00	Yes	Interest

The Bank of the West FDIC Insured Sweep product rates expressed above are provided by Bank of the West on a Monthly Basis. These products are eligible for FDIC insurance subject to the terms and limitations of the FDIC. Standard FDIC insurance is \$250,000 per depositor, per insured bank, for each ownership category. Please refer to the FDIC website at www.fdic.gov or call 1.877.275.3342 (TDD: 800.925.4618) for further information regarding FDIC coverage. Please note that cash balances swept to the Bank of the West FDIC Insured product are not covered by SIPC.

Cash Rates:

Unswept Cash	Acronym	Ticker Symbol	Manager Name	7-Day Yield	30-Day Yield	Last Update	Purchase Cutoff Time	Redemption Cutoff Time	Initial Amount to Open	Taxable	Fund Pays
CASH	CASH	CASH	PERSHING	0.00%	0.00%	10/03/2022	3:45 PM ET	3:45 PM ET	\$0.01	-	-

Cash deposits to a Pershing/BWIS account but not swept to a sweep product are held as cash. Accounts electing not to have cash swept to a sweep product and cash waiting to be swept to a sweep product reside as cash within the account. Cash is eligible for SIPC insurance subject to the terms and limitations of the SIPC. Standard SIPC protection is limited to \$500,000 per beneficial client, which includes a \$250,000 limit for cash. Please refer to the SIPC website www.sipc.org or call (202) 371-8300 for further information regarding SIPC coverage. Please note that cash within Pershing/BWIS accounts are not bank deposits and are not covered by FDIC.

Other Available Money Market Fund Rates:

Information on other available money market fund rates is available by contacting your Financial Advisor or the BWIS Service Center at 800.338.3919, Monday through Friday, 6:00 am to 5:00 pm PT.

This is neither an offer to sell nor a solicitation of an offer to buy any of these securities. This is for informational purposes only. Rates are obtained from sources believed to be reliable but not guaranteed, and may vary with market conditions.

Important notes and considerations applicable to Money Market Funds and Rates.

An investment in a money market fund ("Fund") is not insured or guaranteed by the Federal Deposit Insurance Corporation ("FDIC") or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money investing in the Fund. An investment in an FDIC Insured bank program is not protected by the Securities Protection Investor Protection Corporation ("SIPC").

The performance data quoted above represents past performance; that past performance does not guarantee future results; that the investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost; and that current performance may be lower or higher than the performance data quoted.

Please consider the investment objectives, risks, and charges and expenses of the Fund carefully before investing. The prospectus contains this and other information about the Fund. Please contact a BWIS Financial Advisor to obtain a copy of the Fund's prospectus. The prospectus should be read carefully before investing.

The Fund expressed as "Seven Day Yield" is provided to BWIS from Pershing LLC. The yield is updated twice a month - on the 15th and last business day of each month. Please talk with a BWIS Financial Advisor for a current rate. BWIS does not establish the interest rate applicable to determining the Seven Day Yield. The applicable interest rate resulting in such yields is determined solely by each of the identified institutions. BWIS does not verify or guarantee the accuracy of the rate information. In regards to Funds, please refer to the applicable Fund prospectus for more information. Please consult with your BWIS Financial Advisor, which will provide you with the necessary information for you to make an investment decision concerning your available case.

Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer, member FINRA/SIPC, and SEC Registered Investment Adviser. Financial Advisors are Registered Representatives of BancWest Investment Services. Fixed annuities/insurance products are offered through BancWest Insurance Agency in California, (License #0C52321) and through BancWest Investment Services, Inc. in all other states where it is licensed to do business. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business. Bank of the West and its various affiliates and subsidiaries are not tax or legal advisors. BancWest Investment Services is a wholly owned subsidiary of Bank of the West. Bank of the West is a wholly owned subsidiary of BNP Paribas.

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