

COMPENSATION & EXPENSE SCHEDULE

COMPENSATION

Gross Production Payout: 90%

EXPENSES

Monthly Administration Fee¹: \$500 per organization for up to 5 registered representatives, then \$100 per month, for each additional registered representative.

Securities registration, insurance licensing, and appointment costs vary by state and institution. These costs are directly charged to your practice at the time of submission, changes, and annual renewal.

TRANSACTIONAL PRODUCTS

Clearance & Settlement Charges, per transaction

Equities

Listed	\$20 + \$0.01 per share executed on an exchange
OTC	\$20
Syndicate	\$20

Options

Equity and Index	\$20 + \$0.50 per contract
Debt and Currency	\$20 + \$5.00 per contract

Exercise and Assignments

Currency Options	\$300 per notification
All Other Options	\$25 per notification

Packaged Products²

Load Mutual Funds	\$20
No-Load Mutual Funds	\$25
Annuities	\$25
UIT	\$30

Fixed Income

Preferreds	\$25
Corporate Bonds	\$25 + \$1.00 per bond
Municipal Bonds & Treasuries	\$25
Government Agency	\$30
Money Market Instruments ³	\$30

Precious Metals

\$40

¹Covers cost of forms, product marketing material, sales supervision and basic technology costs, including delayed quotes. Monthly telecom charges and additional market data (i.e. real-time quotes, news, etc.) at additional cost.

²Over 1,100 mutual funds are available with no clearance & settlement charges, see FundVest brochure for additional details. In addition, products from 10 annuity carriers available with no clearance & settlement charges.

³Bankers Acceptance, CDs, Commercial Paper

FEE BASED AND ADVISORY PRODUCTS

FundWealth

Account Value	Max Client Fee	Min Client Fee	Manager & Admin Fee ⁴
\$100,000 to \$249,999	2.50%	0.80%	0.60%
\$250,000 to \$999,999	2.50%	0.60%	0.40%
\$1,000,000 to \$4,999,999	2.50%	0.50%	0.35%
\$5,000,000 and Over	2.50%	Negotiable	Negotiable

BayMount™ Managed Portfolios

Account Value	Max Client Fee	Min Client Fee	Manager & Admin Fee ⁴
\$100,000 to \$499,999	2.50%	1.00%	0.75%
\$500,000 to \$999,999	2.50%	0.85%	0.60%
\$1,000,000 to \$4,999,999	2.50%	0.70%	0.50%
\$5,000,000 and Over	2.50%	Negotiable	Negotiable

BayMount™ Caprin Fixed Income Portfolios

Account Value	Max Client Fee	Min Client Fee	Manager & Admin Fee ⁴
\$350,000 to \$499,999	0.90%	0.65%	0.41%
\$500,000 to \$999,999	0.75%	0.60%	0.40%
\$1,000,000 to \$4,999,999	0.75%	0.55%	0.38%
Over \$5,000,000	0.75%	0.50%	0.30%

Concord Professional Strategies Portfolios

Account Value	Max Client Fee	Min Client Fee	Manager & Admin Fee ⁴
\$100,000 to \$500,000	2.50%	1.05%	1.00%
Next \$500,000	2.50%	1.00%	0.95%
Next \$1,000,000	2.50%	0.95%	0.90%
Next \$2,000,000	2.50%	0.90%	0.85%
Over \$4,000,000	2.50%	Negotiable	Negotiable

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FEE BASED AND ADVISORY PRODUCTS

PEAK Select Equity & Balanced Portfolios*

Account Value	Max Client Fee	Min Client Fee	Manager & Admin Fee ⁴
\$100,000 to \$249,999	2.50%	1.05%	1.00%
\$250,000 to \$499,999	2.50%	1.00%	0.95%
\$500,000 to \$999,999	2.50%	0.95%	0.90%
\$1,000,000 to \$1,999,999	2.50%	0.85%	0.80%
\$2,000,000 to \$4,999,999	2.50%	0.75%	0.70%
Over \$5,000,000	2.50%	Negotiable	Negotiable

*Accounts can be house held for fee determination

PEAK Select Fixed Income Portfolios*

Account Value	Max Client Fee	Min Client Fee	Manager & Admin Fee ⁴
\$100,000 to \$249,999	2.50%	0.70%	0.65%
\$250,000 to \$499,999	2.50%	0.65%	0.60%
\$500,000 to \$999,999	2.50%	0.60%	0.55%
\$1,000,000 to \$1,999,999	2.50%	0.55%	0.50%
\$2,000,000 to \$4,999,999	2.50%	0.45%	0.40%
Over \$5,000,000	2.50%	Negotiable	Negotiable

*Accounts can be house held for fee determination

ASSETS Program

Account Value	Max Client Fee	Min Client Fee	Admin Fee ⁵
\$100,000 to \$499,999	2.50%	1.00%	0.45%
\$500,000 to \$999,999	2.50%	0.85%	0.25%
\$1,000,000 to \$4,999,999	2.50%	0.70%	0.15%
\$5,000,000 and Over	2.50%	Negotiable	Negotiable

Next Level Program⁶

Account Value	Max Client Fee	Min Client Fee
\$100,000 to \$499,999	2.50%	Negotiable
\$500,000 to \$999,999	2.50%	Negotiable
\$1,000,000 to \$4,999,999	2.50%	Negotiable
\$5,000,000 and Over	2.50%	Negotiable

⁴Admin Fee provides the Manager Fee, Clearance & Execution, Tax Lot Accounting, Quarterly Performance Reporting, and Customer Management Fee Billing

⁵Admin Fee provides Clearance & Execution, Tax Lot Accounting, Quarterly Performance Reporting, and Customer Management Fee Billing.

⁶Fee based, non-discretionary account. Tax Lot Accounting, Performance Reporting, and Clearance & Settlement Charges Still Apply.