



ERISA Section 408(b)(2) Disclosure - Brokerage

This document (Notice) includes a description of the services that Avantax Investment ServicesSM (Firm or AIS) is providing to you with respect to your retirement plan (Plan) and the compensation that we receive in connection with these services.

The Firm

The Firm provides certain services on behalf of your Plan as described below in *Description of Services*. These services are provided by a registered representative of the Firm.

Description of Services

At your direction, the Firm has opened and maintains a brokerage account on behalf of the Plan. If the Plan is a defined contribution plan with more than one participant, a separate brokerage account has been opened for each participant.

We provide investment-related consulting services and other related assistance that are intended to assist you with your duties in your capacity as the sponsor and fiduciary of your Plan. These services (Investment-Related Services) entail providing assistance with your management of the investments held through the Plan's brokerage account and providing certain related brokerage services, such as effecting securities transactions in connection with the Plan's investments through its brokerage account.

Our services also include assisting you, as applicable, with the maintenance of an investment policy statement for the Plan, making recommendations with respect to the selection of investments held through the Plan's brokerage account, assisting you with the monitoring of the selected investments, and providing education for your employees. We may also provide related ancillary assistance concerning the Plan's ongoing administration and operation. All Investment-Related Services are non-discretionary in nature, and we do not have discretionary investment management authority or control over the Plan's assets or any participant's investments under the Plan.

Status

Avantax Investment Services provides its brokerage services and certain other Investment-Related Services in its capacity as a broker-dealer registered with the U.S. Securities and Exchange Commission (SEC) and as a fiduciary within Section 3(21) under the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

Direct Compensation Payable to the Firm from the Plan.

Brokerage Account Fees. The Firm charges fees and other related expenses for maintaining the Plan's brokerage account. The Firm uses these payments to compensate National Financial Services, LLC (NFS) for performing custody and related securities clearing services for the Plan's brokerage account as described below in Compensation Paid Among Related Parties. The Firm's brokerage account fees and other related charges are provided in the "Brokerage Account Fee Table."

Account Maintenance

Fee/Charge	Amount	Frequency
Inactive account fee	\$50	Annual
Retirement account fee	\$50	Annual

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Alternative Investment fee (registered products) - Charged per REIT/LP position (for a maximum of \$500 per account). Accounts that hold both registered and non-registered products will be subject to the per client maximum of \$500.	\$35	Annual
Alternative Investment fee (non-registered products) - Charged per non-registered REIT/LP position in a brokerage/managed account (maximum of \$500 per account). Accounts that hold both registered and non-registered products will be subject to the per client maximum of \$500.	\$125	Annual
Miscellaneous Transaction fee - Assessed per trade for the processing, handling, and order routing of Mutual Funds, Equities, ETFs, UITs, Options and Fixed Income. (Mutual Fund PIPs/SWPs and Alternative Investment buys/sells are exempt from this fee)	\$5	Per trade
Full retirement termination fee - processing fee associated when a client makes a full distribution or full transfer out of a retirement account. In addition, the client will be charged the retirement account fee if it has not already been charged for the year.	\$125	Per request
Full TOA delivery fee (non-retirement) - Processing fee associated with a complete transfer and delivery of assets out of a National Financial Services (NFS) brokerage account. Certain retirement plan accounts setup on the NFS brokerage platform are created under the registration type of Non-prototype which is not classified as a retirement account by NFS. Therefore the termination fee associated with these Non-prototype plans is not subject to the Full Retirement Termination Fee described above. However these Non-prototype plans may still be subject to a Full TOA Delivery Fee of \$125 if a complete transfer and delivery of assets out of the NFS account occurs as a result of termination.	\$125	Per request
Legal return fee - Assessed when a stock certificate is returned to the client due to a "not in good order" status exceeding 45 days or for a return done at the client's request.	\$75	Per request
Legal transfer fee - assessed when a deposited stock certificate requires legal documentation.	\$150	Per request
Alternative Investment Transfer Fee - Assessed with the transfer and delivery of a Non-Traded REIT/LP/Private Equity position, in or out of a National Financial Services account. This fee will be charged to the client's account and cannot be passed to the representative.	\$50	Per request
DRS Transfer & Ship	\$15	Per request
Margin Interest - (varies – see NFS Disclosure of Credit Terms on Transactions) Interest will be charged on all accounts for any credit extended to or maintained for customers by the firm for the purpose of purchasing, carrying or trading in securities or otherwise.	Varies	Per Margin Debit balance occurrence

Cash Management Services

Fee/Charge	Amount	Frequency
Select Access	No Fee	
- Checkwriting	\$5	Annual
- Visa debit card	\$5	Annual
- ACH Direct Deposit/Debit + Bill Pay	\$10	Annual
Select Access check reorders	\$0	Included in annual fee per reorder - 50 checks provided
Premier Access	\$100	Annual
Premier Access check reorders	No fee	

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Select Access/Premier Access returned-check fee	\$15	Per returned check
Select Access/Premier Access stop-payment fee	\$10	Per stop payment request
Premier Access style 38 checks (business checks)	\$55	Per request
Overnight checks from brokerage accounts	\$15	Per request
Returned check and stop payment fee for Standard Brokerage Account - Processing fee associated with checks deposited into a NFS brokerage account that are returned due to insufficient funds. In addition stop payments on checks cut out of a brokerage account are also included.	\$25	Per request
Returned ACH payment	No fee	
Returned wire	No fee	
Wire transfer fee	\$25	Per request
Wire transfer fee - Premiere Select retirement accounts	\$15	Per request

Investment Specific

Fee/Charge	Amount	Frequency
Mailgram fee - Processing fee for mailgram notification sent to address of record to notify client of a trade extension	\$5	Per request
Physical reorganization fee - Assessed when a stock certificate is deposited after the action date on a mandatory reorganization item	\$150	Per transaction
Restricted stock processing fee - Fee associated with the processing of restricted stock in order to make that position eligible for trading	\$150	Per transaction
Safekeeping fee - A monthly fee per certificate charge for the physical custody of positions held. Safekeeping items include any positions held in Type 4 and Type 5	\$15	Per security
Trade extension fee - Processing fee associated with trades settled one day or more beyond the settlement date.	\$15	Per transaction
Transfer and ship fee - Processing fee for the re-registration and shipping of certificates/direct registration paperwork to customers who do not wish to hold their eligible stick positions in street name	\$500	Per request

Ticket Charges. A ticket charge may be incurred for each securities transaction in which the Plan purchases or sells any product through its brokerage account. The Firm uses these payments to compensate NFS for performing trade execution and related securities clearing services for the Plan's brokerage account. The Firm's schedule for ticket charges is provided in the "Ticket Charge Table" below.

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Ticket Charge Table

Transaction Type	Commission / Ticket Charge (Misc. Transaction Fee is charged in addition)	
Mutual Fund Buy (Sold for a commission as disclosed in prospectus and ticket charge not assessed)	No ticket charge	Per transaction
Mutual Fund Sell (no commission)	\$6.95	
Mutual Fund Exchanges	\$2.95	
Mutual fund PIPs and SWPs	No fee*	Per transaction
UIT trade buy (Sold for a commission as disclosed in prospectus and ticket charge not assessed)	No ticket charge	Per transaction
UIT trade sell (no commission)	\$11.95	
Buy Alternative investments (Sold for a commission as disclosed in prospectus and ticket charge not assessed)	No ticket* charge	Per transaction
Sell Alternative investments (no commission)	\$50*	

*You pay no miscellaneous transaction fee.

Brokerage Commissions. The Firm charges commissions for effecting securities transactions through the Plan's brokerage account. The Firm does not maintain a uniform schedule of commissions for its clients, which may vary depending on the size and nature of the applicable trade. The commission schedules below represents the maximum commissions which may be charged for equity, ETF, option, and fixed income transactions. Contact your registered representative to confirm the amount of any commission before the execution of any trade on behalf of the Plan.

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Equity Transactions	Commission / Ticket Charge (Misc. Transaction Fee is charged in addition)
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LISTED¹ and Over-The-Counter²

<u>Principal</u>	<u>Base</u>	<u>Plus%</u>
\$0.00 - \$5,000	\$0.00	2.50%
\$5,000.01 - \$10,000	\$15.00	2.00%
\$10,000.01 - \$25,000	\$35.00	1.55%
\$25,000.01 - \$50,000	\$40.00	1.25%
\$50,000.01 - \$100,000	\$45.00	1.00%
\$100,000.01 - \$250,000	\$205.00	0.75%
\$250,000.01 and above	\$505.00	0.40%

Minimum: \$55 (but not to exceed 19% of Principal)
 Maximum: If commission is over \$75, max of 5% of Principal

¹Listed equity refers to stocks listed on a public stock exchange.

²For equities, over-the-counter (OTC) trading includes stocks that are not listed on a public stock exchange. Unlisted stocks are generally called over-the-counter equity securities, or OTC equities, for short.

Option Transactions	Commission / Ticket Charge (Misc. Transaction Fee is charged in addition)
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1. ONE OPTION CONTRACT

<u>Principal</u>	<u>Plus%</u>
\$100 - \$2,499.99	1.73% plus \$17.00
\$2,500 - \$4,999.99	1.20% plus \$30.00
\$5,000 & over	\$90.00

Minimum: \$40.00 or 35% of principal, whichever is less

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2. TWO OR MORE CONTRACTS

<u>Principal</u>	<u>Plus%</u>
\$100 - \$2,499.99	1.73% plus \$17.00
\$2,500 - \$4,999.99	1.20% plus \$30.00
\$5,000 - \$19,999.99	1.24% plus \$30.00
\$20,000 - \$59,999.99	.80% plus \$118.00
\$60,000 & over	.54% plus \$274.00

Plus: \$8.10 per option for 1st to 10th option, \$5.60 per 11th to 20th option contract and \$1.00 per 21st and over option contract

3. OPTIONS TRADED PRICED UNDER \$1.00

<u>Principal</u>	<u>Plus%</u>
\$.01 - \$300.99	\$1.40 per option plus 11.6%
\$301 - \$9,999.99	\$1.40 per option plus 6.6% plus \$15.25
\$10,000 and over	\$1.40 per option plus 4.0% plus \$15.25

Minimum: \$40.00 or 35% of principal, whichever is less
Maximum: 35% of principal

Please note that the maximum allowable discount to the schedule is 20%

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Fixed Income Transactions

Commission / Ticket Charge (Misc. Transaction Fee is charged in addition)

The GSC guideline amounts in the tables below are stated as percentages (%) of bond price (Offer or Bid, as applicable) per bond, provided that amounts stated in dollars (\$) in the tables below are flat dollar GSC amounts and are applied per transaction and not per bond. Each GSC category shows a GSC amount suggested by B/D (“SUG”) and a maximum GSC amount permitted by B/D (“MAX”). B/D does not permit its RR to use a GSC in excess of the maximum amounts below unless they have received permission from B/D.

MARKUP GRID FOR ALL ASSET CLASSES EXCEPT AGENCY SECURITIES, MUNICIPAL SECURITIES, U.S. TREASURY SECURITIES AND COMMERCIAL PAPER				
Maturity	Transaction Size (Minimum Quantity in Number of Bonds)			
	1		1000 or more	
	SUG	MAX	SUG	MAX
Less than 1 month	0.010%	0.020%	0.010%	0.020%
1 month but less than 2 months	0.025%	0.035%	0.025%	0.035%
2 months but less than 4 months	0.050%	0.075%	0.050%	0.075%
4 months but less than 6 months	0.100%	0.150%	0.100%	0.150%
6 months but less than 9 months	0.150%	0.250%	0.150%	0.250%
9 months but less than 1 year	0.225%	0.375%	0.225%	0.375%
1 year but less than 2 years	0.375%	0.625%	0.250%	0.500%
2 years but less than 3 years	0.500%	1.000%	0.375%	0.750%
3 years but less than 5 years	0.750%	1.000%	0.500%	0.750%
5 years but less than 10 years	1.000%	1.500%	0.75%	1.000%
10 years but less than 15 years	1.500%	2.000%	1.000%	1.500%
15 years or more	2.000%	2.500%	1.000%	1.500%

MARKDOWN GRID FOR ALL ASSET CLASSES EXCEPT AGENCY SECURITIES, MUNICIPAL SECURITIES, U.S. TREASURY SECURITIES AND COMMERCIAL PAPER				
Maturity	Transaction Size (Minimum Quantity in Number of Bonds)			
	1		1000 or more	
	SUG	MAX	SUG	MAX
Less than 1 month	0.010%	0.020%	0.010%	0.020%
1 month but less than 2 months	0.025%	0.035%	0.025%	0.035%
2 months but less than 4 months	0.050%	0.075%	0.050%	0.075%
4 months but less than 6 months	0.100%	0.150%	0.100%	0.150%
6 months but less than 9 months	0.150%	0.250%	0.150%	0.250%
9 months but less than 1 year	0.225%	0.375%	0.225%	0.375%
1 year but less than 2 years	0.375%	0.625%	0.250%	0.500%
2 years but less than 3 years	0.500%	0.750%	0.375%	0.500%
3 years but less than 5 years	0.750%	1.000%	0.375%	0.500%
5 years but less than 10 years	1.000%	1.250%	0.500%	0.750%
10 years but less than 15 years	1.000%	1.250%	0.500%	0.750%
15 years or more	1.000%	1.250%	0.500%	0.750%

MARKUP GRID FOR AGENCY AND MUNICIPAL SECURITIES				
Maturity	Transaction Size (Minimum Quantity in Number of Bonds)			
	1		1000 or more	
	SUG	MAX	SUG	MAX
Less than 1 year	0.050%	0.100%	0.050%	0.010%
1 year but less than 2 years	0.375%	0.625%	0.250%	0.500%
2 years but less than 3 years	0.500%	1.000%	0.375%	0.750%
3 years but less than 5 years	0.750%	1.000%	0.500%	0.750%
5 years but less than 10 years	1.000%	1.500%	0.750%	1.000%
10 years but less than 15 years	1.500%	2.000%	1.000%	1.500%
15 years or more	2.000%	2.500%	1.000%	1.500%

MARKDOWN GRID FOR AGENCY AND MUNICIPAL SECURITIES				
Maturity	Transaction Size (Minimum Quantity in Number of Bonds)			
	1		1000 or more	
	SUG	MAX	SUG	MAX
Less than 1 year	0.050%	1.000%	0.250%	0.500%
1 year but less than 2 years	0.375%	0.625%	0.250%	0.500%
2 years but less than 3 years	0.500%	0.750%	0.375%	0.500%
3 years but less than 5 years	0.750%	1.000%	0.375%	0.500%
5 years but less than 10 years	1.000%	1.250%	0.500%	0.750%
10 years but less than 15 years	1.000%	1.250%	0.500%	0.750%
15 years or more	1.000%	1.250%	0.500%	0.750%

MARKUP GRID FOR ALL U.S. TREASURY SECURITIES AND COMMERCIAL PAPER				
Maturity	Transaction Size (Minimum Quantity in Number of Bonds)			
	1		1000 or more	
	SUG	MAX	SUG	MAX
Less than 2 months	0.000%	0.000%	0.000%	0.000%
2 months but less than 1 year	0.000%	0.000%	0.000%	0.000%
1 year but less than 2 years	0.375%	0.625%	0.250%	0.500%
2 years but less than 3 years	0.500%	1.000%	0.375%	0.750%
3 years but less than 5 years	0.750%	1.000%	0.500%	0.750%
5 years but less than 10 years	1.000%	1.500%	0.750%	1.000%
10 years but less than 15 years	1.500%	2.000%	1.000%	1.500%
15 years or more	2.000%	2.500%	1.000%	1.500%

MARKDOWN GRID FOR ALL U.S. TREASURY SECURITIES AND COMMERCIAL PAPER				
Maturity	Transaction Size (Minimum Quantity in Number of Bonds)			
	1		1000 or more	
	SUG	MAX	SUG	MAX
Less than 2 months	0.000%	0.000%	0.000%	0.000%
2 months but less than 1 year	0.000%	0.000%	0.000%	0.000%
1 year but less than 2 years	0.375%	0.625%	0.250%	0.500%
2 years but less than 3 years	0.500%	0.750%	0.375%	0.500%
3 years but less than 5 years	0.750%	0.750%	0.375%	0.500%
5 years but less than 10 years	1.000%	1.000%	0.500%	0.750%
10 years but less than 15 years	1.000%	1.000%	0.500%	0.750%
15 years or more	1.000%	1.000%	0.500%	0.750%

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Indirect Compensation Payable to the Firm

From Sources other than the Plan or the Plan Sponsor As a registered broker-dealer, the Firm may receive payments from any investment funds (Funds) held by the Plan as indirect compensation for the Investment-Related Services provided on behalf of the Plan, including certain related brokerage services, such as effecting securities transactions in connection with investments in the Plan's investment options. Funds may include mutual funds and other similar investment products.

When the Plan invests in a Fund that is a mutual fund, depending on the particular share class, the purchase of Fund shares by the Plan may be subject to a front-end sales commission, resulting in additional compensation for the Firm as described in the Fund's prospectus. (Investments in the Fund may be subject to other charges that are not payable to the Firm, such as a contingent deferred sales charge payable to a Fund affiliate as described in the Fund's prospectus.) The indirect compensation received by the Firm may also include 12b-1 fees paid by the Funds for providing distribution-related services as well as administrative and informational services, as applicable, to the Plan. The 12b-1 fees paid by an applicable mutual fund are described in its prospectus. Certain mutual fund companies pay AIS to provide shareholder liaison services to investors. These fees are classified as shareholder servicing fees and generally include responding to investor inquiries and providing information on mutual fund investments. AIS receives these shareholder services fees from certain mutual funds in amounts up to 0.25% annually of the assets invested in a particular mutual fund. For more information, please refer to the relevant mutual fund prospectuses previously provided to you and which are generally available at the relevant Fund's website.

In most cases, multiple share classes of the same mutual fund are available for purchase. Some share classes of a fund charge higher internal expenses, whereas other share classes of a fund charge lower internal expenses. Mutual funds that offer institutional share classes and other share classes with lower expense ratios are available to investors who meet specific eligibility requirements that are described in the mutual fund's prospectus or its statement of additional information. It is also possible that the lowest-cost mutual fund share class for a particular fund may not be offered through Avantax or available for purchase within specific types of accounts. Clients should not assume that they will be invested in the share class with the lowest possible expense ratio or cost. Avantax urges clients to discuss with their registered representative whether lower-cost share classes are available and appropriate given their expected holding period. A registered representative may recommend, select, or continue to hold a fund share class that charges clients higher internal expenses than other available share classes for the same fund. These fees and availability of various fund share classes with lower internal expenses present a conflict of interest between clients and Avantax or its representatives because Avantax or your representative has a greater incentive to make available, recommend, or make investment decisions regarding investments that provide additional compensation to Avantax or your representative or cost clients more than other similarly available investments.

Companies for some of the investment products the Firm sells participate in activities that are designed to help facilitate the distribution of their products. The marketing activities and educational programs provided by these product sponsors include, but are not limited to, attendance by product representatives at our conferences, cash and non-cash marketing assistance paid to the Firm, and training and education presentations provided to the Firm's registered representatives about their products and services. In return for assistance in facilitating the activities described above, the Firm receives additional compensation, commonly referred to as "revenue sharing," from these companies. These companies are part of what the Firm calls our Educational Partners Program. These revenue sharing payments are in addition to the commissions and distribution fees (known as 12b-1 fees), and other fees and expenses paid to us, as disclosed in the respective product's prospectus. It is important to note, however, that these revenue sharing payments are paid out of the company's own assets—not from the investment's assets themselves—and, therefore, would not appear as items in a fund's expense table.

Avantax

Wealth Management™

The amount paid by Educational Partners can be up to 13 basis points (0.13%) annually for assets held with the partner and up to 25 basis points (0.25%) on sales (for example, for every \$10,000 investment, Avantax would receive a one-time \$25 payment and/or a \$13 annual payment during each period the asset remains invested); or a flat annual dollar amount.

Participating product sponsors may also be subject to certain minimum payments each year in conjunction with the program if minimum amounts of sales or assets are not met, and they may also make additional payments to us for attendance at various educational meetings hosted by us throughout the year. Not all Educational Partners listed below offer services to ERISA covered retirement plans through Avantax Investment Services.

Mutual Fund / ETF Sponsors	Annuity / Insurance Carriers	Alternatives / Direct Participation Sponsors	Other Business Partners
AM Funds	AXA	AEI	AAM
Columbia	AIG	APX Energy	AEI
Davis	Athene	Blackstone	Allegiance
Delaware	Allianz	CNL Securities	BOK Financial
Deutsche	Brighthouse	FS Investments	First Trust
Dreyfus	Lincoln	Hines Securities	
Franklin Templeton	Nationwide	Inland Securities	
Invesco	Protective	Jones Lang LaSalle	
John Hancock	Saybrus	Mewbourne	
Hartford	Transamerica	Penn Square	
Legg Mason	Sammons	SmartStop	
MFS	Global Atlantic	Waveland	
Pioneer	New York Life		
Prudential (PGIM)	Integrity		
Sammons	Jackson National		
Virtus	Symetra		
Wisdom Tree			

Interest on Cash Debits

Avantax can choose to markup the interest charged on all cash debits in our accounts which would increase the amount of revenue we receive. This is a conflict of interest and will have a negative impact on the returns on these assets because your costs will increase as a result of the markup.

Credit Interest for Non-Sweep Cash Balances

For Accounts not electing a sweep option, Avantax will be eligible for credit interest on cash balances. NFS will credit Avantax with 50% of the National Financial Credit Rate less any amounts credited to Customer Accounts. These credits are not shared with your financial professional.

Compensation for Open Accounts

NFS pays AIS a flat fee per open account on an annual basis for every account opened after September 30, 2020, subject to a maximum fee over the life of AIS's contract with NFS. All open accounts with a balance are included. These credits are not shared with your financial professional.

Transfer Cost Credits

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Custodian reimburses to AIS or its affiliates a portion of the transfer of accounts' fees and other costs and expenses which customers or AIS could incur in connection with the transfer of eligible accounts to Custodian. Eligible accounts are IRA accounts held directly with a mutual fund sponsor. These credits are retained by Avantax and are not shared with you or your financial professional.

Deconversion Cost Credits

AIS or its affiliates received monetary benefits to offset the costs of transferring accounts to the Custodian's clearing platform from our previous custodian's clearing firm. These credits are not shared with your financial professional.

Technology Credits

During the term of AIS's clearing agreement with Custodian, Custodian has agreed to provide AIS with monthly technology credits incurred by AIS and its affiliates for utilizing Custodian's and its affiliates proprietary technology products and services. These credits are not shared with your financial professional.

Networking Fees

Networking fees are designed to compensate AIS for providing varying degrees of customer account and administrative services for those AIS customer accounts holding mutual funds. These services include the processing of purchases, check deposits, account maintenance, and other sub-accounting and recordkeeping services. Compensation paid for networking services is negotiated from fund company to fund company and vary depending on the networking services that AIS is required to perform for each client account established with a fund. If a client owns multiple funds in one fund family, AIS generally receives networking compensation for each individual fund. AIS may receive networking compensation based on a dollar amount per year, per client account with an individual fund. Networking compensation is paid at a rate of up to \$6 per year per client account. Not all mutual funds pay networking fees to AIS.

Non-Purpose Loans: Non-NFS Revenue

As a service to eligible customers, Avantax provides access to a securities-backed non-purpose lending program offered by Goldman Sachs Bank USA (the "Bank"). Customers are not required to participate in the program, but if you choose to do so, you should be aware of the possible risks. As part of this Program, the Bank compensates Avantax in the form of a Referral Fee, which is equal to 50 basis points (0.5%) of the average principal amount of all outstanding Program loans that Avantax customers have through the program. This Referral Fee is paid from the interest paid by the participant on their Program loan and, were Avantax to agree to receive a lower Referral Fee, customers' interest rate would decline by that same amount.

Compensation Paid Among Related Parties

As described in *Direct Compensation Payable to the Firm from the Plan*, the Firm receives fees for maintaining the Plan's brokerage account, as well as commissions and ticket charges for effecting securities transactions. The Firm will also receive ticket charges and may earn commissions, if applicable, for effecting any applicable transactions. In order to provide the applicable brokerage services, the Firm relies on an unaffiliated subcontractor, National Financial Services, LLC (Clearing Firm), to perform trade execution, clearing and other similar services for the Plan's brokerage account. A portion of any fees, commissions and ticket charges received by the Firm are used to compensate the Clearing Firm for its services. The amount of such compensation is described in the "National Financial Services, LLC Payment Tables."

National Financial Services, LLC Payment Table

A. Brokerage Account Fees

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Fee	Description	Amount
Cash Management	NFS Standard Brokerage account - Select Access Add Debit Card Add Checkbook	
Retirement Account Fee	This is a fee assessed to all National Financial Services prototype retirement accounts.	\$5 - \$30
Wire Transfer Fee	This is a processing fee associated with bank wires out of the brokerage account.	
Full Retirement Termination Fee	This is a processing fee assessed when a client makes a full distribution out of a retirement account. In addition, the client will be charged the Retirement Account Fee.	\$75 - \$125
NFS Premier Access Account with Visa Premier Rewards Debit Card	This is an annual fee for those accounts that have elected to register for this debit card.	

As described in *Indirect Compensation Payable to the Firm from Sources Other Than the Plan or the Plan Sponsor*, as applicable, the Firm may receive fees from any of the Plan's Funds and receive revenue sharing payments from the Manager of a Fund. These payments generally are not shared with any entities affiliated with the Firm or with any other entities.

Margin Interest (varies – see NFS Disclosure of Credit Terms on Transactions). Interest will be charged on all accounts for any credit extended to or maintained for customers by the firm for the purpose of purchasing, carrying or trading in securities or otherwise.

NFS is the custodian of your account. We pay an asset-based fee to NFS based on average daily balances in all brokerage accounts. The asset based fee we pay NFS does not apply to the following asset classes: NTF Funds, iNTF Funds, Fidelity Retail Funds, Cash and Cash Equivalents, variable and fixed annuity contracts sold through the NTF Annuity Processing Program and Non-Standard Assets, which include but are not limited to Foreign Securities, Alternative Investments, and Non-Marketable Securities. We can and do utilize these products in our accounts. A potential conflict of interest exists as Avantax has a financial incentive to use these products over other products that are assessed the asset-based fee.

Your registered representative can be incentivized to join and remain affiliated with Avantax. These incentives can include compensation arrangements such as bonuses and/or business transition loans in the form of a promissory note. Your registered representative may use this payment to help pay for expenses incurred during the transition of his or her book of business to Avantax. Receiving this compensation is a conflict of interest as it provides your registered representative an incentive to join and remain affiliated with Avantax based solely on this compensation and not on our ability to meet the needs of your registered representative and his or her clients.

Registered representatives may be awarded restricted stock units in Avantax's publicly traded parent company Blucora (Nasdaq: BCOR) based on either their total gross dealer concessions or their percent of revenue growth generated during the year based on all lines of business (advisory, brokerage, retail direct, etc.). These stock awards create an incentive for representatives to grow their business, but they are not conditional upon any specific products or types of investments being offered or sold to clients. In addition Avantax may also provide acquisition financing to representative's firms to help them purchase other firms outside the Avantax network. This creates an incentive for representatives to remain affiliated with Avantax based solely on their ability to obtain acquisition financing and not on our ability to meet the needs of your representative and his or her clients.

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Compensation for Termination of Services

The Firm expects to receive the Retirement Termination Fee of \$125 in connection with the termination of its Investment-Related Services on behalf of the Plan. In addition, the client will be charged the Retirement Account Fee of \$50 unless that fee has already been paid for the year.

Certain retirement plan accounts setup on the NFS brokerage platform are created under the registration type of Non-prototype which is not classified as a retirement account by NFS. Therefore the termination fee associated with these Non-prototype plans is not subject to the Full Retirement Termination Fee described above. However these Non-prototype plans may still be subject to a Full TOA Delivery Fee of \$125 if a complete transfer and delivery of assets out of the NFS account occurs as a result of termination.

Manner of Receipt of Compensation

As described in *Direct Compensation Payable to the Firm from the Plan*, the Firm receives fees for maintaining the Plan's brokerage account, commissions for effecting securities transactions, and ticket charges for effecting any applicable product transactions. The amount of any fees for maintaining the Plan's brokerage account will be deducted directly from the Plan's assets in its brokerage account. The amount of any commissions and ticket charges will be deducted directly from the Plan's assets in its brokerage account at the time of the applicable transaction.

With regard to any annual 12b-1 fees, Shareholder Service Fee and, if applicable, any commissions earned that are payable to the Firm from the Funds, such amounts will be deducted directly from the Fund's assets automatically. Any revenue sharing payments made to the Firm by a Fund's Manager are paid directly from the Manager's own separate assets, and are not deducted from the Fund's assets or the Plan's account.

Important Information

The information included in this Notice, including but not limited to the statements under *Description of Services* and *Direct Compensation Payable to the Firm from the Plan*, is not intended to replace or modify any existing or prospective agreement relating to the Plan. This Notice is provided for informational purposes only, and it should not be relied upon as a legal contract or guarantee for any service that is or will be provided by the Firm or any affiliate.