

Pricing Agreement

This Pricing Agreement ("Agreement") is to confirm our agreement with respect to the following pricing terms for all present and future clients of Insigneo Advisory Services, LLC. This Pricing Agreement will apply to any subsequent masters opened for your firm under the exact pricing schedule described below. You understand and agree that additional Pricing Agreements will not be executed and all terms and conditions contained herein shall apply to any subsequently opened master accounts. This Pricing Agreement does not cover all services for advisors or clients referenced in the materials. For example, Administrative Trustee Services would include an additional fee.

All equity trades will receive the following rate:

Electronic channels

Commission\$0 per trade

Broker-assisted channels

Commission\$25 per trade

Transaction-fee (TF) mutual fund trades will receive the following rate: Electronic Transaction Fee: Regular: \$35, Reduced: \$20

Broker-Assisted Transaction Fee: Regular: \$55, Reduced: \$40

Note: Please review Schwab's pricing guide for short-term redemption fees.

Options contract trades will receive the following rate:

Electronic channels \$0 commission, \$0.65 per contract

Broker-assisted channels \$38.95 plus \$1.40 per contract

Fixed income trades will receive the following rate:

Electronic channels

New issuesNo markup

Treasury auctions.....\$0

Secondary TreasuriesNo markup

Agencies\$0.20/bond

\$10 minimum, \$250 maximum

Principal-traded corps, exchange-traded corps,

munis, other\$1/bond

\$10 minimum, \$250 maximum

Broker-assisted channels

Treasury auctions,

secondary Treasury trades \$25 broker-assist fee

Agencies, principal-traded corps, exchange-traded corps,

munis, other 20% premium per bond

\$10 minimum, \$275 maximum

Prime Broker/Trade Away transactions will receive the following rate:.....\$25 per transaction

Please refer to Charles Schwab Pricing Guide for Clients of Independent Advisors for more information on alternative pricing.