

First

Amendment To The Schedule of Charges Between Insigneo
Advisory Services, LLC and Pershing Advisor Solutions LLC

CONFIDENTIAL

 BNY MELLON | PERSHING

FIRST AMENDMENT TO THE SCHEDULE OF CHARGES BETWEEN INSIGNEO ADVISORY SERVICES LLC AND PERSHING ADVISOR SOLUTIONS LLC

This is an amendment (“Amendment”) to the Schedule of Charges (“Schedule”) dated 5/04/2018, as amended, between **Insigneo Advisory Services LLC** and **Pershing Advisor Solutions LLC** (“PAS”).

The Schedule applies to the following office ranges: BKM, XQ5

The Schedule is hereby amended as follows:

Section B. Asset Based Pricing (SMA), C. Trading Services and **I. Non-Purpose Lending** shall be deleted in their entirety and replaced as below:

B. Dual Contract (Office range XQ5)

Advisory Client Accounts will be assessed a fee that is based on the assets under management in their accounts held by Pershing in accordance with this Schedule.

A quarterly asset-based brokerage charge shall be billed in advance, based on the value of the portfolio over the previous quarter. The value will be calculated from the average of the previous three month-end values for all assets in the account as determined by Pershing’s asset based billing engine. If there is no balance for each of the three previous month-ends, then the system will use the balance(s) from each month that the account was active.

Services included in the asset-based brokerage pricing program are:

- **Trading Services with Pershing**
 - U.S. Equities
 - Fixed Income
 - Mutual Funds:
 - FundVest™ No-Transaction-Fee Funds (“NTF”)
 - Transaction Fee Funds
 - Mutual Fund Exchanges
 - Periodic Investments
- **Trading Services away from Pershing**

Tier	Tier Chargeable Assets at account level (Blended)	Tier Annual Rate
1	First \$1,000,000	6 bps
2	Next \$4,000,000	5 bps
3	Over \$5,000,000	3 bps

Note: An annual minimum fee of \$150 per account will be billed quarterly.

C. Trading Services (Office range BKM)

U.S. Equities & ETFs (placed electronically through NetX360 or NetXServices)	\$ 0 ticket*
	Sweep ID: DGCS

* The following are available options for uninvested cash balances in U.S. based accounts: Dreyfus Government Cash Management Service Shares (DGCS), Dreyfus Treasury Obligations Cash Management Service Shares (DTOS), or Dreyfus Treasury Securities Service Shares (DTSS). Upon selection of the available sweep option by you, uninvested cash balances in U.S. based accounts will automatically be invested in your choice. The selection of the sweep ID will be set as a default at the relationship level. Advisor(s) may select any of the three options (DGCS, DTOS, or DTSS) at an individual account level during account opening process.

FundVest ETF	\$0	Ticket charges may apply to positions sold before settlement date
Fixed Income	\$8 per ticket	
Options	\$1.50 per contract	Minimum charge per transaction per account is \$8
FundVest Mutual Funds	\$0	Initial Minimum Purchase and Redemption requirements must be met
Transaction Fee Mutual Funds	\$15 per ticket*	

*Certain mutual funds will be \$30 per ticket. A full list can be provided upon request.

I. Non-Purpose Loans (LoanAdvance):

Approved Credit Line Amount	Fed Fund Target Plus Surcharge
\$50,001 – \$499,999	Fed Fund Target plus 2.50%
\$500,000 – \$999,999	Fed Fund Target plus 2.00%
\$1,000,000 – \$4,999,999	Fed Fund Target plus 1.75%
\$5,000,000 – \$9,999,999	Fed Fund Target plus 1.50%
\$10,000,000 and above	Fed Fund Target plus 1.25%

Section F (Service Fees) is amended as follows:

Paper Confirms	\$1 per trade*
* Clients may opt out of paper confirmations by selecting electronic delivery.	
Paper Statements	\$2 per item*
* Clients may opt out of brokerage statements by selecting electronic delivery.	

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PAS reserves the right to alter the individual charges listed in this Amendment at its sole discretion with thirty (30) days' prior notice.

PAS also reserves the right to pass through to Advisor any additional charges or changes to existing charges that PAS may incur as a result of changes in industry practices or regulation, increases from industry utilities, data providers, and any new or additional fees for PAS' or its affiliates' or providers' product changes, amendments or enhancements. Advisor will be advised of any of the aforementioned changes prior to their implementation.

Nothing in this Amendment shall be deemed to affect the validity of those portions of the underlying agreement(s)/amendment(s) and Schedule in effect not amended hereby. All other terms and conditions shall remain in full force and effect. The Advisor agrees and acknowledges that Advisor is responsible for providing notice and information about the charges listed in the Schedule to its clients as required by applicable rules and regulations. The Advisor has determined that the fees, costs and product selection reflected in the Schedule are appropriate for its clients, in light of its fiduciary responsibilities.

WHEREFORE, the parties have executed this Amendment effective no later than thirty (30) days from the date executed by PAS, to allow for the completion of operational processes.

AGREED & ACCEPTED

INSIGNEO ADVISORY SERVICES LLC



Signature

BEATRIZ GUTIERREZ JUNCO

Printed Name

CHIEF COMPLIANCE OFFICER

Title

03/04/2022

Date

PERSHING ADVISOR SOLUTIONS LLC

DocuSigned by:
Sean Keenan

Signature

Sean Keenan

Printed Name

Director

Title

03-21-2022

Date