

Schedule of Fees

Annual Account Fees Effective June 28, 2024

Annual account fees will be charged in September and will be based on the type of account you own on June 28, 2024. Listed below are the annual fees associated with each type of account.

Wintrust Wealth Management offers clients many options to avoid annual fees. Please see below, and contact your Financial Advisor for more details.

Type of Account	Annual Fee
Investment (Standard Brokerage) Account	\$65
Individual Retirement Account*	\$50
Mutual Fund Only IRA Accounts*	\$12
UGMA/UTMA.....	\$45
Advantage**	\$125

**Includes Traditional, Spousal, Roth, SEP and SIMPLE IRAs.*

*** Other administrative fees may apply to Advantage (check copies, checkbook orders, ATM fees, additional debit card, etc.).*

If you meet any of the fee waiver criteria below, your account will NOT be charged the annual account fee above.

- Accounts that place six or more billable trades in a period from July 3, 2023 to June 28, 2024 (does not apply to Advantage, IRA or ESA accounts).
- Accounts opened on or after January 1st of the current year (does not apply to Advantage, IRA, or ESA accounts).
- A household relationship with Wintrust Wealth Management that totals \$500,000 or more as of June 28, 2024.
- All accounts that are enrolled in a First Clearing Managed/Fee-based program OR a Wintrust Wealth Management proprietary Managed/Fee-based program on June 28, 2024.
- Delivery versus Payment Accounts.
- Qualified retirement plan accounts (excluding IRAs).
- Accounts with open-end mutual fund positions of \$100,000 or more.
- Accounts with annuity positions only.

Payment Options

For all non-IRA accounts, the annual account fee will be deducted automatically from the respective account(s) in September 2024. Clients with IRAs will receive an invoice in August. Clients will have the choice of paying the fee by returning the invoice with a check made payable to *Wells Fargo Clearing Services* or having the fee automatically deducted from the IRA account in September 2024.

If you have any questions regarding the applicability or payment of these fees, please contact your Financial Advisor.

Securities, insurance products, financial planning, and investment management services offered through Wintrust Investments, LLC (Member FINRA/SIPC), founded in 1931. Trust and asset management services offered by The Chicago Trust Company, N.A. and Great Lakes Advisors, LLC, respectively.

Investment products such as stocks, bonds, and mutual funds are:

NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY