

# Schedule of Fees



## Annual Account Fees Effective June 30, 2020

Annual account fees will be charged in September and will be based on the type of account you own on June 30, 2020. 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 Professional 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 1, 2019 to June 30, 2020 (does not apply to Advantage, IRA or ESA accounts).
- Accounts opened on or after January 1 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 30, 2020.
- 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 30, 2020.
- 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 2020. 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 2020.

### Additional Account Fees:

Physical Certificate Issue.....	\$125.00 per issue	Returned Checks.....	\$10.00 per check
Outgoing Account Transfers.....	\$125.00 per account	Stop Payment.....	\$25.00 per check
IRA Termination.....	\$125.00 per account	Stock Deposit Rejection.....	\$50.00
Domestic Wire Transfers.....	\$25.00 per wire	Direct Registration Rejection.....	\$75.00
International Wire Transfers.....	\$25.00 per wire	Transaction Charge.....	\$5.00 per trade
Foreign Security Transaction.....	Variable	No-Load Fund Sales Charge.....	\$25.00

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

*Service fees are subject to change without notice. This service fee schedule is not all-inclusive. There may be additional fees for other services requested. Please inquire. Effective February 1, 2019*

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