

# Brokerage Fees and Commissions



This fees and commissions schedule (called the "Financial Terms Card" in the *Customer Agreement*) is effective December 31, 2023, and is subject to change without notice.

Our Priority Investors with \$100,000 or more in American Century Investments® mutual fund assets receive discounted commission prices for equity and mutual fund trades, as well as reduced or waived fees as noted.

Platinum Benefits	Gold Benefits	Silver Benefits
\$500,000 or more in American Century Investments mutual fund assets	\$250,000–499,999 in American Century Investments mutual fund assets	\$100,000–249,999 in American Century Investments mutual fund assets

Equities (Common Stock, Preferred Stock and ETFs) more than \$1 per share			
Clients	Transaction Amount	Trading Method	Commission*
Platinum	Any	Any	\$9.95
Gold	Any	Any	\$14.95 + 2¢/share for each additional share over 1,000
Silver	Any	Any	\$19.95 + 2¢/share for each additional share over 1,000
Priority	Any	Any	\$24.95 + 2¢/share for each additional share over 1,000
Brokerage Clients	Any	Online	\$24.95 + 2¢/share for each additional share over 1,000
	Any	TeleSelect automated telephone line	\$34.95 + 2¢/share for each additional share over 1,000
	Any	With a representative	\$45.00 + 2¢/share for each additional share over 1,000

Equities under \$1 per share			
Clients	Transaction Amount	Trading Method	Commission*
Platinum	Any	Any	\$9.95
Gold	Any	Any	\$14.95 + 3% of transaction amount
Silver	Any	Any	\$19.95 + 3% of transaction amount
All Other Clients	Any	Any	\$24.95 + 3% of transaction amount

- All equity orders filled over two different business days will be charged multiple commissions.
- All partially filled equity orders for which price or quantity are changed and result in multiple trades on the same day will be charged separate commissions.

\*Maximum charge of \$250 per transaction

## Mutual Funds<sup>1</sup>

Mutual Fund Investment Minimums: Initial investment \$2,500 or fund minimum if higher. Subsequent investments \$1,000. Trades below the minimum will be charged a transaction fee. Note: If you purchased a fund and paid a transaction fee, a transaction fee will be charged upon its sale even if it becomes a no-transaction-fee fund after purchase. If you hold no-transaction-fee and transaction-fee positions, the no-transaction-fee positions will liquidate first.

## Transaction Fee Funds<sup>2</sup>

Clients	Transaction Amount	Trading Method	Commission
Platinum	Any	Any	\$9.95
Gold	Any	Any	\$14.95
Silver	Any	Any	\$19.95
Priority	Any	Any	\$24.95
Brokerage Clients	Any	Online	\$24.95
Brokerage Clients	Any	TeleSelect automated telephone line	\$34.95
Brokerage Clients	Any	With a representative	\$45.00

<sup>1</sup> Mutual funds are offered by prospectus only. If you have not received a fund's prospectus, please call 1-888-345-2071. Read the prospectus and carefully consider the fund's objectives, risks, charges and expenses before investing.

<sup>2</sup> You may buy shares directly from the fund company without paying transaction fees.

**No Transaction Fee (NTF) Funds<sup>3</sup>**

Clients	Transaction Amount	Trading Method	Commission
All Clients	Any	All methods	No fee to buy, sell or exchange shares of participating funds held for six months or longer

**Load Funds**

You will pay the sales load described in the fund's prospectus for all transactions.

Clients	Transaction Amount	Trading Method	Commission
All Clients	Any	Any	No fee

**Options**

Clients	Transaction Amount	Trading Method	Commission
Platinum	Any	Any	\$9.95 plus \$1 per contract
Gold	Any	Any	\$14.95 plus \$1 per contract
Silver	Any	Any	\$19.95 plus \$1 per contract
Priority	Any	Any	\$24.95 plus \$1 per contract
Brokerage Clients	Any	Online	\$24.95 plus \$1 per contract
Brokerage Clients	Any	TeleSelect <sup>®</sup> automated telephone line	\$34.95 plus \$1 per contract
Brokerage Clients	Any	With a representative	\$45.00 plus \$1 per contract

- All option orders filled over two different business days will be charged multiple commissions.
- All partially filled option orders for which price or quantity are changed and result in multiple trades on the same day will be charged separate commissions.

**Primary Issue Bonds and CD Purchases<sup>4</sup>**

Clients	Transaction Amount	Trading Method	Commission
All	Any	With a representative	PURCHASE: \$0; American Century Brokerage receives a fee from the issuer

**U.S. Treasury Auction Securities and Secondary Treasuries and Government Obligations**

Clients	Transaction Amount <sup>5</sup>	Trading Method	Commission
All	Any	With a representative	\$45 per transaction

**Secondary Market Bonds and CDs**

Clients	Transaction Amount <sup>5</sup>	Trading Method	Commission
Platinum Investors	Any	With a representative	\$3 per bond; minimum charge of \$35 and a maximum charge of \$100
All Other Clients	Up to 25 bonds	With a representative	\$5 per bond (minimum charge \$35)
All Other Clients	25+ bonds	With a representative	\$5 per bond for the first 25 bonds; \$3 per bond thereafter (maximum charge \$250)
All	Any	With a representative	CD sell prior to maturity \$55 per transaction

<sup>3</sup> A \$50 fee for short-term trading (sale of shares held less than six calendar months) applies to all NTF funds except American Century Investments mutual funds.

<sup>4</sup> American Century Brokerage may act as principal.

<sup>5</sup> \$5,000 minimum purchase, or higher depending on the issue.

## Unit Investment Trusts (UITs) – Sell Only, Purchases Not Permitted

Clients	Transaction Amount	Trading Method	Commission
All Clients	Any	With a representative	\$50 transaction fee + sales charge as described in the prospectus (if applicable)

## Precious Metals<sup>6</sup>

Clients	Transaction Amount	Trading Method	Commission
All Clients	Any	With a representative	1% of transaction amount (minimum commission \$35 per transaction). For transactions over \$100,000, we offer discounts.

## Account Fees

Annual IRA Custodial Fee <sup>7</sup>	\$50 per account (waived for Platinum, Gold and Silver Priority Investors or if the account balance is over \$10,000)
IRA Termination Fee	\$50 per account
Non-IRA Outgoing Transfer	\$100 per account
Annual Corestone Account <sup>®</sup> Fee <sup>8</sup>	\$100 per account if Corestone Account total balance is \$0 to \$49,999 (waived for Platinum, Gold and Silver Priority Investors)

## Standard CheckWriting Fee<sup>8</sup>

-Annual	\$25 (waived for Platinum, Gold and Silver Priority Investors)
-Account average month-end sweep balance of \$25,000+	Waived

## Standard Semiannual Account Maintenance Fee<sup>9</sup>

-Corestone, Platinum, Gold and Silver Priority Investors	Waived
-American Century mutual fund assets \$0 to \$9,999	\$50 per account (waived if two fee or commissionable trades are placed every six months)
-American Century mutual fund assets \$10,000 to \$19,999	\$25 per account (waived if one fee or commissionable trade is placed every six months)
-American Century mutual fund assets \$20,000+	Waived

## Paper Document Fees

	The paper fees shown below will be waived if you elect to Go Paperless and receive statements, trade confirmations, tax documents and other communications electronically instead of by mail. We will notify you by email when documents are available for you to retrieve; notices can be sent to up to two email addresses.
-Paper Statements, Confirmations and Notifications Subscription Fee	\$2 per account, per month (waived for accounts that have established Go Paperless electronic delivery for these documents). The fee will be charged quarterly and prorated upon account closure.
-Paper Tax Documents Fee	\$10 per account, per year. Assessed in March if not signed up for electronic delivery by the previous year end. Accounts subject to a monthly paper subscription fee for December of the prior year will be exempt from the annual subscription paper fee for tax documents.

## Enhanced Cost Basis Fee<sup>10</sup>

	\$25 per account at establishment and annually (waived for Corestone, Platinum, Gold and Silver Priority Investors)
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<sup>6</sup> Gold, silver and platinum are available to purchase for delivery or storage.

<sup>7</sup> The annual IRA custodial fee will be charged in the anniversary month of the account opening and upon account closure.

<sup>8</sup> Corestone Annual Account fee and Standard CheckWriting fees will be charged in the account's anniversary month.

<sup>9</sup> The semiannual maintenance fee will be charged in April and October. Your American Century Investments mutual fund assets are reviewed on the last business day of March and September to determine if the fee applies to your account.

<sup>10</sup> Enhanced Cost Basis can track realized and unrealized gain/loss information on all covered and uncovered shares. Information is displayed on statements and online.

Corestone Account<sup>®</sup> is a registered trademark of Pershing, LLC. American Century Brokerage has chosen Pershing for the brokerage platform.

Margin Schedule	
Debit Balances	American Century Brokerage, Base Lending Rate, plus/minus:
\$0 - \$25,000	1.9% of debit balance
\$25,001 - \$50,000	1.4% of debit balance
\$50,001 - \$75,000	0.9% of debit balance
\$75,001 - \$100,000	0% of debit balance
\$100,001+	-0.25% of debit balance

Important: If you have added or plan to add the margin feature to your account, it is important to carefully read the "Disclosure of Credit Terms" section located in the Customer Agreement.

Transaction Fees (waived for Platinum, Gold and Silver Priority Investors)	
Check reorder	\$10 for 100 checks
IRA check reorder	Free – 25 checks per book
Stop payment order	\$25 per item
Copy of check or Visa® debit	\$2.50 per item
Statement or confirm copies	\$2.50 per copy, or \$30 for a full year
Cash Advance Fee (non-ATM)	2.5% of principal
Overnight checkbook / debit card delivery	\$20

Miscellaneous Fees	
Certificate Issuance (Register and Ship – if available)	\$60 per item
Direct Registration System (DRS) Outgoing Share Transfer	\$30 per item
Stock Transfer Agent Fees (amounts vary; check with stock transfer agent)	
-Direct Registration System (DRS) Incoming Share Transfer	\$20 to \$30 per item
-Depository Trust Company (DTC) Transfer	\$3 to \$5 per item
-Deposit and Withdrawal at Custodian (DWAC) Share Transfer	\$50 to \$125 per item
Annual Precious Metals Storage Fee	0.75% of the metals' market value, billed on a quarterly basis (\$5 minimum)
Customer Name Safekeeping	\$2 per position per month
Margin Extensions	\$35 per item
Option Exercise	\$35 per item
Alternative Investment (limited partnership, REIT, etc.)	
-Registered Alternative Investment	\$35 (limited availability)
-Unregistered Alternative Investment	\$125 (limited availability)
Foreign Securities Fees	
-Agent Servicing Fee: May apply to American Depositary Receipt (ADR) holders	Variable
-Foreign Exchange Transactions: Quoted per exchange	Limited availability
-Non-DTC Eligible Foreign Securities <sup>11</sup>	\$75 per trade or transfer
-Foreign Securities Safekeeping	\$5 per position per quarter
-Foreign Financial Transactions Tax (FTT): May apply to purchases of certain foreign securities	Variable

<sup>11</sup> Call to confirm whether your foreign security is DTC eligible. Even if your foreign security was DTC eligible at the time of purchase, it may become non-DTC eligible without notice.