



World Capital Brokerage, Inc.
Fees

	Purchases		Redemptions		
	Per Trade Commission / Sales Charges	Fees	Per Trade Commission / Sales Charges	Fees	Contingent Deferred Sales Charge / Surrender Fee
Clearing Firm Trades	up to 8% ^{1 & 2}	up to \$5.25	up to 5% ¹	up to \$5.50	up to 8% ²
Direct Mutual Fund Trades	up to 5.75% ²	\$0.00	N/A	\$0.00	up to 5% ²
Direct Insurance Based Products	up to 8% ²	\$0.00	N/A	\$0.00	up to 8% ²

1. A minimum commission amount may apply

2. You should carefully read their prospectus and statement of additional information, which is available on each Mutual Fund's/Insurance Based Products' website. If you wish, you may contact them and request a paper copy which they must mail to you free of charge.

	12b-1 / Trail / Distribution Fees	Paper Statement Fees	Annual Custody Fees	Inactivity Fees	Closing Fees	Other Operating Expense Related Fees
Clearing Firm Trades	up to 1% ²	up to \$0.75	up to \$60.00 ²	up to \$25.00	up to \$175.00	Varies ²
Direct Mutual Fund Trades	up to 1% ²	\$0.00	up to \$20.00 ²	\$0.00	\$0.00	Varies ²
Direct Insurance Based Products	up to 1% ²	\$0.00	\$0.00 ²	\$0.00	\$0.00 ²	Varies ²

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You may also be charged a \$2.00 Systematic Reinvestment Fee if applicable.

Choose the Account That's Right for You

		SILVER	SILVER PLUS	GOLD	PLATINUM
Investments	Daily sweep of uninvested cash	•	•	•	•
	Complimentary dividend reinvestment			•	•
Deposits	Direct deposit	•	•	•	•
Spending	Unlimited check writing with no per check minimum	•	•	•	•
	Free bill payment and electronic check presentment with Billsuite	•	•	•	•
	The ability to use a checking account for electronic fund transfer, insurance payment and trust payment needs	•	•	•	•
	Visa debit card		•	•	•
	Purchase protection and travel benefits			•	•
	RewardSuite loyalty program, available at no additional charge			1 point/ \$1 spent	1.5 points/ \$1 spent
	Reorders of wallet checks		\$12.50	\$10.00	\$7.50
	Free stop payment orders				•
Cash	Free access to 9,000 PNC Bank ATMs and over 43,000 Allpoint network ATMs		Up to \$500 daily	Up to \$1,500 daily	Up to \$3,000 daily
	Fee reimbursement on non-network ATMs			Up to \$5 monthly	Up to \$10 monthly
Reporting	Online check image retrieval (front and back) ⁴	•	•	•	•
	Enhanced cost basis reporting for investments			•	•
	Expense coding and tracking			•	•
	Statements record expenses by category			•	•
	Year-end account summary of expenses by category			•	•
Service	Live client service for your investment account questions, Monday-Friday between 8:30 a.m. and 6 p.m. (ET)	•	•	•	•
	24/7 live client service for all bill payment and debit card-related questions	•	•	•	•
	24/7 automated voice response service for all account and debit card-related questions	•	•	•	•
	Full range of concierge services including limousine transportation, passport and visa assistance, sightseeing tours and more				•