



Schedule of Miscellaneous  
Account and Service Fees  
Effective July 1, 2019

Voya Financial Advisors, Inc.  
Member SIPC  
699 Walnut St STE 1000  
Des Moines, IA 50309 800.356.2906

To our valued customer,

Thank you for your business. This Schedule of Miscellaneous Account and Service Fees provides details on transaction fees that may affect your account(s) with Voya Financial Advisors, Inc. (VFA). Please note that these fees may not be itemized on your confirmations or statements. Certain fees are a combination of a fee charged by VFA's clearing firm and your account custodian, Pershing, LLC (Pershing) and an associated fee by VFA. Please note that these fees are effective as of the date of this Schedule. The specifics for each fee can be found in the table below. Some of these fees may not apply to all account types. The fees reflected are the highest fee rate for the particular account or service and some account types may charge a fee lower than the fee disclosed herein. Fees may be waived at the sole discretion of VFA.

These fees are in addition to any commission(s), mark-ups, commission equivalents or advisory fees that your registered representative or investment adviser representative charges to effect securities transactions within your account. Brokerage commissions and commission equivalents for equity and debt transactions are assessed by your registered representative at his or her sole discretion, subject to certain limits imposed by VFA. Investment Company security commissions are paid in accordance with such security's prospectus. Investment advisory fees are disclosed in your investment advisory contract with VFA. Please contact your registered representative or investment adviser representative for more information regarding any commissions, mark-ups, commission equivalents or advisory fees charged within your account.

Account or Service	Fee Amount	Frequency
<b>Account Maintenance</b>		
Annual maintenance fee – IRA	\$42.50	Annually
Annual maintenance fee – mutual fund only IRA	\$10.00	Annually
Annual maintenance fee – qualified retirement plan	\$50.00	Annually
Mutual fund only conversion fee <sup>1</sup>	\$50.00	Per conversion
Roth conversion	\$25.00	Per conversion
<b>Inactive account<sup>2</sup></b>		
General securities	\$30.00	Annually
Mutual funds only	\$20.00	Annually
<b>Transfers</b>		
Legal transfers <sup>3</sup>	\$135.00	Per security
Transfer Agent fees, including DRS transfers <sup>4</sup>	Varies by transfer agent and transaction type	Per transaction as fulfilled by transfer agent
Outgoing Transfer	\$110.00	Per outgoing transfer
Paper statements <sup>5</sup>	\$1.00	Per statement
Confirmation paper surcharge	\$1.00	Per confirmation
UBTI tax return filing (IRS Form 990 -T)	\$200.00	Per tax return
Year-end account report	\$3.00	Per report
IRA termination fee	\$95.00	Per Account
<b>Cash Management Services</b>		
Federal funds wire	\$20.00	Per wire
<b>Overnight check</b>		
Weekday delivery	\$18.00	Per check
Saturday delivery	\$24.00	Per check
Foreign delivery	\$31.00	Per check
Qualified retirement account loan processing	\$50.00	Per loan
Stop pay – first/third party	\$15.00	Per check
<b>Insufficient funds</b>		
ACH transaction	\$20.00	Per returned item
Check submission	\$35.00	Per returned check



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<b>Investment Specific</b>		
Qualified retirement plan set-up	\$50.00	Per account set-up
Bond redemptions	\$10.00	Per event
Dividend reinvestment of equities	\$1.00	Per position per event
Margin extension	\$10.00	Per extension
Load Mutual Fund Charge <sup>6</sup>	See fund prospectus	Per trade
No Load Mutual Fund surcharge	\$35.00	Per trade
<b>Foreign Security</b>		
Receive and deliver <sup>7</sup>	\$75.00	Per event
Holding fee <sup>8</sup>	\$2.00	Per month
<b>Mutual Fund - FundVest<sup>9</sup> no transaction fee program</b>		
Redemptions		
For positions held less than 30 days (redemption or exchange)	\$30.00	Per trade
For positions held less than 30 days (systematic sell or systematic exchange)	\$5.00	Per trade
For positions held 30 days or more	\$0.00	Per trade
<b>Reorganizations</b>		
Mandatory reorganizations and reverse splits (deposit)	\$15.00	Per position
Mandatory reorganizations and reverse splits (physical)	\$30.00	Per position
Voluntary tender offers	\$25.00	Per position
<b>Safekeeping Fees</b>		
Fixed income position	\$2.00	Per security per month
Equities, mutual funds, UITs and other	\$2.00	Per security per month
Register and ship certificates (transfers)	\$60.00	Per transfer
<b>Alternative Investments</b>		
Approval Fee - subscription, redemptions or re-registration	\$50.00	Per event
Annual administration fee – registered position	\$40.00	Annually
Annual administration fee – unregistered position <sup>10</sup>	\$125.00	Annually

<sup>1</sup> The mutual fund only conversion fee is only applicable when moving from a non-mutual fund only IRA to a mutual fund only IRA.

<sup>2</sup> Inactive accounts are defined as accounts with no trading activity (dividends and interest are not included as activity) during the "inactive period". The "inactive period" runs from January 1 to December 31. An account is not considered inactive if it is a Pershing custodial account such as an IRA, SEP or qualified Retirement plan, or Corestone account.

<sup>3</sup> Legal Transfers – Transfer of securities where proof of signature is attached, such as corporate resolutions, power of attorney, death, etc.

<sup>4</sup> The fee amount charged for execution of securities transfers to or from a transfer agent, whether for physical certificates or book entry, is dictated by the transfer agent used to fulfill the transfer. The amount varies depending on the transaction type and transfer agent used. Information regarding the transfer agent(s) utilized by a particular securities offeror may be found on the offeror's investor relations website.

<sup>5</sup> Paper Statement charge applies to statements and confirmations for accounts up to \$250,000 in assets unless registered for electronic delivery. The paper surcharge is waived on retail brokerage accounts with \$250,000 or more in assets.

<sup>6</sup> Please refer to the fund prospectus for information on front-end and back-end load charges.

<sup>7</sup> Foreign Security receive and deliver – Charged for any transfer in or out of foreign securities held within a brokerage account. Non-USD settlement fee if processed in local currency.

<sup>8</sup> Foreign Security holding fee – Charged per foreign security position held within a brokerage account.

<sup>9</sup> For additional information on any fund available through the FundVest programs, including charges and expenses, please consult the respective fund's prospectus. Positions acquired without a transaction fee must be held for a 30-day period to be eligible for a no-fee redemption. Any redemption made prior to the position's 30-day anniversary, in any program, will incur a short-term redemption fee. Pershing LLC reserves the right to discontinue the FundVest program and/or the IRA fee waiver program at any time, at its sole discretion. In addition Pershing LLC reserves the right to change the funds available at any time. Pershing LLC is not affiliated with the Voya family of companies.

<sup>10</sup> Unregistered Position – The position is not processed through DTCC (Depository Trust & Clearing Corporation) and as a result is not registered with Pershing as part of Pershing's Alternative Investment Network.