# Schwab Account Fees for Thrivent Advisor Network

## All Accounts

(Updated 02/2024)

Client may be subject to fees based on certain account activity. See the Schwab Trade Fees Non-wrap Client schedule for trading costs.

| ACTIVITY | FEE |
|---|---|
| Wire Fee (electronic channels)[1] | $0.00 |
| Wire Fee (outside electronic channels) | $25.00 |
| Check Order | $0.00 |
| Overnight Check Request | $8.50 |
| Insufficient Funds | $25.00 |
| Full Outgoing Transfer | $50.00 per account |
| Voluntary Reorganization | $0.00 |
| 990T Filing (may be required for client with UBTI of $1000+ in retirement accounts) | $300 |
| Non-Publicly Traded Security Custody - Annually | $250.00 per position |

[1] Electronic channels include only those initiated on www.schwabalLiance.com, Schwab Mobile, or those initiated by your advisor on Schwab Advisor Center.

Clients purchasing securities on margin or carrying debit balances, will be charged interest based on the rates below. Rates are subject to change.

| MARGIN RATES | |
|---|---|
| **Average Debit Balance** | **Interest Rate** |
| $0 - $24,999 | Base Rate + 1.825% |
| $25,000 - $49,999 | Base Rate + 1.325% |
| $50,000 - $99,999 | Base Rate + 0.375% |
| $100,000 - $249,999 | Base Rate + 0.325% |
| $250,000 - $499,999 | Base Rate + 0.075% |

For Average Debit Balances $500,000 & above, contact the Margins Group at 800-491-1843 for the current interest rate.

Base Rate = 7.25%. Base rate is subject to change without notice.

Additional charges for transactions and services not listed may apply. Contact your Advisory Person for a full schedule of costs.

Investment advisory services offered through Thrivent Advisor Network, LLC., (herein referred to as "Thrivent"), a registered investment adviser. Clients will separately engage an unaffiliated broker-dealer or custodian to safeguard their investment advisory assets. Review the Thrivent Advisor Network Client Relationship Summary, Financial Planning and Consulting Services, Investment Management Services (Non-Wrap) and Wrap-Fee Program brochures (Form ADV Part 3, 2A and 2A Appendix 1 brochures) for a full description of services, fees and expenses, available at Thriventadvisornetwork.com. Thrivent Advisor Network, LLC's Advisory Persons may also be registered representatives of a broker-dealer to offer securities products.