Schwab Trade Fees for Thrivent Advisor Network

Non-Wrap Program

(Updated 04/2022)

Schwab assesses trade fees in accordance with the schedules below:

EQUITIES/ETF's	
Orders placed online	$0.00[1]
Orders called in to Schwab Trade Desk	$25.00

MUTUAL FUNDS - No Transaction Fee ("NTF")	
Transaction Fee	$0.00
Short-Term Redemption Fee	$49.95

MUTUAL FUNDS - Transaction Fee ("TF")	
Regular Transaction-Fee (TF) mutual fund orders	$20.00
Reduced TF mutual fund orders	$10.00

Schwab maintains an inventory of No-Transaction Fee funds (NTF) and reduced-transaction fee funds in an effort to reduce trading costs

Options	
Orders placed online	$0.00[1] plus $0.65 per contract
Orders called in to Schwab Trade Desk	$25.00 plus $0.65 per contract

Important Notes:

- Purchases of NTF Funds are subject to a 90-day holding period.
- Please contact your Advisory Person for a list of funds subject to the reduced trade fee of $10. (*This list is updated monthly and is subject to change*)
- Utilize this site to research Schwab's mutual fund offerings: https://www.schwab.com/research/mutual-funds/tools/screener
- Online fixed income trades for agencies, principal-traded corporate, exchange-traded corporate, and municipal bonds are subject to a $10 minimum and $250 maximum trade fee. All fixed income trades through the Schwab Trade Desk are charged an additional $25 broker-assist fee.
- Trades may be subject to other nominal fees such as exchange fees, custodial fees, mutual fund company service fees and others. Additional charges for transactions and services not listed may apply. Contact your Advisory Person for a full schedule of costs.

[1]Nominal market access fees may apply.

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.