

## **FEE DISCLOSURE**

### **FROST BROKERAGE ANNUAL INACTIVITY FEE**

The Inactivity Fee (Non-retirement Accounts) is charged when an account has had no trading activity or margin interest within the previous 12 months. It is not charged for accounts with a minimum balance of \$10,000 in a money market mutual fund in a brokerage account as of December 31.

For purposes of the annual inactivity fee the following transactions are NOT defined as trading activity:

- Mutual fund dividend reinvestments
- Purchase or redemption of money market mutual funds

You may avoid the annual inactivity fee by meeting one of the following criteria:

1. Maintain a balance of at least \$10,000 in the money market mutual fund in your brokerage account as of December 31.
2. If you have not had any trading activity since January 1 of this year, make a trade on or before December 31.
3. Set up a Periodic Investment Plan with at least 2 purchases being made on or prior to December 20.

If you would rather not pursue the above choices, you can pay the fee one of the following ways:

1. A check payable to National Financial Services; mail to Frost Brokerage Services, P.O. Box 2538, San Antonio, TX 78299.
2. Transfer money into your brokerage account using Invest Online<sup>1</sup>.
3. Call your Frost wealth advisor or Frost Brokerage to transfer money into your brokerage account.

Your payment must be received by December 31.

Should the above mentioned options not suit your needs, we will process the fee to your Frost brokerage account and if the balance in the account is not sufficient to cover the charge we will automatically liquidate marketable securities to pay the fee. For any questions or to discuss your options, please call your Frost wealth advisor or Frost Brokerage at (210) 220-5000 or (800) 292-1292.

We appreciate your business and thank you for allowing us to serve you.

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<sup>1</sup> Invest Online is online access to a brokerage account. Invest Online users with existing bank account instructions that meet registration requirements have access to online money movement under the Service tab.