Supplemental Fees and Compensation Schedule

National Financial Services LLC (NFS) provides clearing and other related services to your broker/dealer. The fees and compensation earned by NFS and as described herein are provided as additional information to help satisfy the Department of Labor service provider fee disclosure requirements. The disclosure requirements apply to qualified plans that are subject to Title 1 of ERISA. Note that if the qualified retirement plan covers "owner only," where you and/or your spouse are the only participant(s), your plan is not subject to Title 1 of ERISA. Qualified retirement plans are typically held at NFS in a Non-Prototype Retirement Account or a Premiere Select® Profit Sharing or Money Purchase Pension Plan account.

The following information is current as of 10/30/2015 and may be subject to change. For more information about fees and compensation or specific rates and values, contact your broker/dealer.

Stocks

NFS receives remuneration, compensation, or consideration for directing orders in equity securities to particular broker/dealers or market centers for execution. The payer, source and nature of any compensation received in connection with your particular transaction will vary based on the venue that a trade has been routed to for execution. Review NFS's annual disclosure on payment for order flow policies and order routing policies. If you require further information in advance of a transaction, contact your broker/dealer.

NFS makes certain new issue products available without a separate transaction fee. NFS may receive compensation from issuers for participating in the offering as a selling group member and/or underwriter. The compensation NFS receives from issuers when acting as both underwriter and selling group member is reflected in the "Range of Fees from Underwriting" column. When NFS acts as underwriter but securities are sold through other selling group members, NFS receives the Underwriting Fees minus the Selling Group fees.

<table>
<thead>
<tr>
<th>Securities</th>
<th>Range of Fees from participating in Selling Group</th>
<th>Range of Fees from Underwriting</th>
</tr>
</thead>
<tbody>
<tr>
<td>IPOs</td>
<td>3% to 4.2% of the investment amount</td>
<td>5% to 7% of the investment amount</td>
</tr>
<tr>
<td>Follow-ons*</td>
<td>1.8% to 2.4% of the investment amount</td>
<td>3% to 4% of the investment amount</td>
</tr>
</tbody>
</table>

* A follow-on is an issuance of stock subsequent to the company's initial public offering.

Refer to the applicable pricing supplement or other offering document for the exact percentage sales concession or underwriting discount.

Bonds and Certificates of Deposit (CDs)

New issues, primary purchases (all other fixed-income securities except U.S. Treasury)

NFS makes certain new issue products available without a separate transaction fee. NFS may receive compensation from issuers for participating in the offering as a selling group member and/or underwriter. The compensation NFS receives from issuers when acting as both underwriter and selling group member is reflected in the "Range of Fees from Underwriting" column. When NFS acts as underwriter but securities are sold through other selling group members, NFS receives the Underwriting Fees minus the Selling Group fees.

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<th>Range of Fees from Underwriting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency/GSE</td>
<td>N/A</td>
<td>0.05% to 1% of the investment amount</td>
</tr>
<tr>
<td>Corporate Notes</td>
<td>0.01% to 2.5% of the investment amount</td>
<td>0.01% to 3% of the investment amount</td>
</tr>
<tr>
<td>Corporate Bonds</td>
<td>0.01% to 2.5% of the investment amount</td>
<td>0.05% to 3% of the investment amount</td>
</tr>
<tr>
<td>Municipal Bonds and Taxable Municipal Bonds</td>
<td>0.1% to 2% of the investment amount</td>
<td>0.1% to 2.5% of the investment amount</td>
</tr>
<tr>
<td>Structured Products</td>
<td>0.05% to 5% of the investment amount</td>
<td>N/A</td>
</tr>
<tr>
<td>Fixed Rate Capital</td>
<td>2% of the investment amount</td>
<td>3% of the investment amount</td>
</tr>
</tbody>
</table>

Refer to the applicable pricing supplement or other offering document for the exact percentage sales concession or underwriting discount.

CDs

<table>
<thead>
<tr>
<th>Securities</th>
<th>Range of Fees from participating in Selling Group</th>
<th>Range of Fees from Underwriting</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDs, including CDIPs (inflation protected)</td>
<td>0.1% to 2% of the investment amount</td>
<td>0.1% to 2.5% of the investment amount</td>
</tr>
<tr>
<td>Structured Products</td>
<td>0.05% to 5% of the investment amount</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Secondary Market Bond Transactions

The offering broker, which may be NFS, may separately mark up or mark down the price of the security and may realize a trading profit or loss on the transaction. Compensation may be used to offset expenses incurred in trade processing and may not result in a profit to the firm. If NFS is not the offering broker, NFS compensation is limited to the prices above.
Mutual Funds and Alternative Investment Funds

NFS has contracted with certain mutual funds and other investment products, their investment advisors or their affiliates in connection with access to, purchase or redemption of, and/or the ongoing maintenance of positions in mutual fund shares and other investment products ("funds"). Some funds, or their affiliates, pay Fidelity sales loads and 12b-1 fees described in the prospectus or other offering documents as well as additional compensation for shareholder services and other programs.

NFS may receive a fee from unaffiliated product providers to compensate NFS for maintaining the infrastructure to accommodate unaffiliated products across all retail, workplace and intermediary NFS channels. The fee is based on a variety of factors including the complexity of the product provider’s offering supported by NFS and is offset by other payments NFS receives from the unaffiliated provider.

Use of Funds Held Overnight

Due to the variability of interest rates, specific fees and revenues fluctuate. You may contact your investment representative or broker/dealer for details.

No Transaction Fee (NTF) Funds

For funds participating in the NTF program, NFS typically receives compensation that can range from 0 to 50 basis points based on average daily assets. As of 12/31/2014, 93% of the mutual funds currently in the NTF program are in the 35 to 40 basis point range.

All or a portion of NTF compensation may be funded with 12b-1 or shareholder service fees as described in the fund's prospectus.

Transaction Fee (TF) Funds

For funds participating in the TF program, NFS receives compensation based on: (1) per-position fees that typically range from $3 to $19 per brokerage account or (2) administrative fees of 1 to 15 basis points based on average daily assets. As of 12/31/2014, 97% of the mutual funds participating in the TF program are in the $10–$19 per-position fee range.

TF compensation is in addition to 12b-1 or shareholder service fees as described in the fund's prospectus.

Sales loads described in a mutual fund’s prospectus are paid to your broker/dealer and all or a portion of the other described mutual fund compensation described above may be paid to your broker/dealer. If you would like more information, call your broker/dealer.

Other Investments

Unit Investment Trusts

NFS makes certain new issue products available without a separate transaction fee. NFS may receive compensation from the issuer for participating in the offering as a selling group member. Fees from participating in the selling group range from 1% to 4% of the public offering price. NFS may also receive compensation for reaching certain sales levels, which range from 0.001%-0.0025% of the monthly volume sold.

Other Fees and Compensation

Use of Funds Held Overnight

NFS provides clearing and other related services to your introducing broker/dealer on brokerage account(s) held by your retirement plan ("accounts"). As compensation for services provided with respect to accounts, NFS receives use of: amounts from the sale of securities prior to settlement; amounts that are deposited in the accounts before investment; and disbursement amounts made by check prior to the check being cleared by the bank on which it was drawn. Any above amounts will first be netted against outstanding account obligations. The use of such amounts may generate earnings (or "float") for NFS or instead may be used by NFS to offset its other operational obligations.

Information concerning the time frames during which NFS may have use of such amounts and rates at which float earnings are expected to accrue is provided as follows:

(1) Receipts. Amounts that settle from the sale of securities or that are deposited into an account (by wire, check, ACH (Automated Clearing House) or other means) will generally be invested in the account's core account investment vehicle (core account) by close of business on the business day following NFS's receipt of such funds. NFS gets the use of such amounts from the time it receives funds until the core account purchase settles on the next business day. Note that amounts disbursed from an Account (other than as referenced in Number 2 below) or purchases made in an account will result in a corresponding "cost" to NFS. This occurs because NFS provides funding for these disbursements or purchases one day prior to the receipt of funds from the core account. These "costs" may reduce or eliminate any benefit that NFS derived from the receipts described previously.

(2) Disbursements. NFS gets the use of amounts disbursed by check from Accounts on from the date the check is issued by NFS until the check is presented and paid.

(3) Float Earnings. To the extent that such amounts generate float earnings, such earnings will generally be realized by NFS at rates approximating the Target Federal Funds Rate.

Bank Deposit Sweep Program

The Bank Deposit Sweep Program ("Program") may create financial benefits for NFS, the Program administrator, participating Banks ("Program Banks") and your broker/dealer, who may also share fees with your investment representative.

NFS fees are attributable to recordkeeping, transaction processing, settlement, reporting, bank management and other services in support of the Program. Fees are either calculated based on the monthly average balances in the Program or as a per account fee, which may be up to $4.25 per month. The fee on monthly average balances will vary based on the targeted Federal Funds Interest Rates ("FFIR") and can range from 0.15% to 1.75% but typically will not exceed 100 bps. In instances where the FFIR is 3% or greater, the fee can be as high as 50% of the FFIR.

From this fee NFS may pay your broker/dealer and other service providers including the Program Administrator. In certain instances your broker/dealer, not NFS, may receive a fee from each Program Bank from which your broker/dealer may pay an NFS Fee.

The Program Administrator performs certain recordkeeping, compliance and administrative services in support of the bank sweep program. The Program Administrator fee is calculated against average program balances or is a flat, per account fee. The Program Administrator may be paid by your broker/dealer or NFS.

To learn more about your broker/dealer's fee and/or whether your broker/dealer is affiliated with a Program Bank, contact your investment representative or broker/dealer for details.

Broker/dealers and Program Banks who are affiliated with each other may receive additional benefits under the Program.

Due to the variability of interest rates, specific fees and revenues fluctuate. You may contact your investment representative or broker/dealer for details on the rates associated with the Bank Deposit Sweep Program and your plan.

Annuity Purchase Processing

NFS has contracted with certain insurance companies, their investment advisors or their affiliates to receive other compensation in connection with processing annuity purchases and/or the ongoing valuation and reporting of annuity contracts purchased through your brokerage account. The additional compensation may be paid by the insurance company, its investment advisor, or one of its affiliates.

NFS receives a one-time fee between $4.50 to $25.00 per annuity purchase. In some instances certain insurance companies, their investment advisors or their affiliates will pay an additional 0-4 basis points annually or a flat $8.00 annual fee (i.e., assessed quarterly at $2.00) for ongoing support and maintenance of the contract on the NFS platform. In certain instances the fees may fluctuate based on the number of applications; annual sales; or aggregated assets for each individual insurance company. Contact your broker/dealer for more information.

Note: Annuity purchases are not available in Premiere Select Profit Sharing or Money Purchase Pension Plan accounts.

Premiere Select® Profit Sharing or Money Purchase Pension Plan account

A $35 annual maintenance fee may be paid separately or collected from the balances in Premiere Select Profit Sharing and Money Purchase Pension Plan accounts and a $95 NFS termination fee may be charged if an account is fully distributed.