

Account Fees – Pershing, LLC.

As of May 2026

ACCOUNT FEES		
All Investment Accounts - Per Account	Per Year	\$50.00*
*Certain unique account types, depending on the plan type, are subject to different fees.		
Note: Account fees are charged annually for all accounts in March of each year. Annual account fee is non-refundable. Note: A \$95.00 per account termination fee applies for all retirement accounts.		
ADDITIONAL ACCOUNT SERVICE FEES		
Investment Advisory Accounts – Outgoing Federal Funds Wire (Domestic/International)	Per Occurrence	\$20.00
Outgoing Federal Funds Wire (Domestic/International)	Per Occurrence	\$25.00
Retail Accounts – Transfer Fee (ACAT Fee)	Per Occurrence	\$95.00
Transfer Services such as Direct registration, DWAC, DTC, Legal Transfers and Physical Certificates will be subject to additional fees, Non-US Market Transfers	Per Occurrence	\$3.00-\$150.00
Pershing Paper Subscription Fee*	Per Month	\$2.00
Pershing e-Delivery-With Paper Tax Documents Subscription Fee*	Per Year	\$10.00
Fees are charged by the custodian and are passed directly through to accounts subscribed to this service. The fees are independent of those charged by Hunter Associates. These fees are for the subscription services and are assessed whether a document is produced or not.		
This sample list is illustrative of Hunter Associates’ account fees custodied at Pershing, LLC as of 12/31/2025. For accounts selecting different custodians, different fees may apply.		
INVESTMENT PRODUCTS		
Mutual funds, annuities, and any other investments sold by prospectus: please reference the prospectus for specific fee details. These investments may have additional fees. Additionally, other products sold, such as insurance contracts, may have fees that are in addition to Hunter Associates’ fees. These fees apply to both investment advisory and brokerage accounts.		
Note: Fees paid to Hunter Associates for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or exchange traded products. These fees and expenses are described in each fund's prospectus.		

Fees for Investment Advice & Investment Services – Pershing, LLC.

As of May 2026

INVESTMENT ADVISORY	
Our Investment Advisory services begin at 0.95% of assets under management. We offer a tiered fee schedule that allows for break points to decrease our fee as your account value increases. Please see our ADV Part 2A for more information.	
The advisory management fee will be pro-rated and charged quarterly, to be paid in advance, based upon the amount of assets under management at the beginning of the billing period.	
Hunter Associates permits existing clients to continue to be billed according to previously published fee schedules for cases where the relationship was established under the then published fee schedule.	
Hunter Associates maintains previously offered products and services which are no longer available to new clients.	
For specific information, we invite you to visit our Part 2A of Form ADV for more information. If any inconsistencies exist between the information published in this document and published in the Part 2A of Form ADV, the Part 2A of Form ADV applies.	
Custodial Clearance & Execution Charges and Trade-related fees for Investment Advisory Clients using Hunter Associates' Broker-Dealer INCLUDED IN ANNUAL \$50 PER ACCOUNT FEE	
Equities	\$0.00*
Fixed Income	\$0.00*
Mutual Fund Purchases and Sells (systematic trades and 529 Plans are exempt)	Mutual Fund fees vary based on the program. Please speak with your Advisor for more information.**
Options	\$0.00*
Options Transaction Fee, Per Contract	\$0.00*
*Client accounts are subject to a \$50.00 per account fee. Custodial Clearance, Execution Charges and Trade-related fees are included in this per account fee.	
**Certain investment products may be subject to additional fees.	
INVESTMENT ADVISORY – WRAP FEE PROGRAM	FEE CHARGED ANNUALLY
Manager of Managers Program	
\$0.01 and above	Fees vary based on manager. Typically not to exceed 1.0% of assets under management.
The advisory management fee will be pro-rated and charged quarterly, to be paid in advance, based upon the amount of assets under management at the beginning of the billing period.	

Fees for Brokerage Investment Services – Pershing, LLC

As of May 2026

BROKERAGE

EQUITIES

MINIMUM commission of \$50.00 per order.

MAXIMUM commission of 5% of money involved in the order greater than \$1,000.00.

Equities commissions based on a graduated percentage of the total principal amount plus a fixed fee per order.

Total commission includes custodian execution, communication, and service cost relative to each client transaction.

Discounted orders are permitted in certain situations.

OPTIONS

Option commissions based on a graduated percentage of the total principal amount plus a fixed fee per order and a variable fee of \$1.50 per contract.

Commission schedule available upon request.

FIXED INCOME

Mark-up charges based on factors related to the investment. Bond mark-ups vary widely by issue and order size. Typically, mark-up is 1-5% of the value of the bond.



Account Fees – Charles Schwab & Co., Inc.

As of May 2026

ACCOUNT SERVICE FEES

Outgoing Federal Funds Wire (Domestic/International)	Per Occurrence	\$25.00
Retail Accounts – Outgoing Transfer Fee	Per Occurrence	\$50.00

This sample list is illustrative of Hunter Associates' account fees custodied at Charles Schwab & Co., Inc. as of 12/31/2025. For accounts selecting different custodians, different fees may apply.

INVESTMENT PRODUCTS

Mutual funds, annuities, and any other investments sold by prospectus: please reference the prospectus for specific fee details. These investments may have additional fees. Additionally, other products sold, such as insurance contracts, may have fees that are in addition to Hunter Associates' fees. These fees apply to both investment advisory and brokerage accounts.

Note: Fees paid to Hunter Associates for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or exchange traded products. These fees and expenses are described in each fund's prospectus.

Fees for Investment Advice & Investment Services – Charles Schwab & Co., Inc.

As of May 2026

INVESTMENT ADVISORY

Our Investment Advisory services begin at 0.95% of assets under management. We offer a tiered fee schedule that allows for break points to decrease our fee as your account value increases. Please see our ADV Part 2A for more information.

The advisory management fee will be pro-rated and charged quarterly, to be paid in advance, based upon the amount of assets under management at the beginning of the billing period.

Hunter Associates permits existing clients to continue to be billed according to previously published fee schedules for cases where the relationship was established under the then published fee schedule.

Hunter Associates maintains previously offered products and services which are no longer available to new clients.

For specific information, we invite you to visit our Part 2A of Form ADV for more information. If any inconsistencies exist between the information published in this document and published in the Part 2A of Form ADV, the Part 2A of Form ADV applies.

Custodial Clearance & Execution Charges and Trade-related fees for Investment Advisory Clients using Charles Schwab & Co., Inc.'s Broker-Dealer

Transactions in NMS Securities – U.S. Exchange-Listed Securities per Executed Trade*

Electronic Trades	\$0.00* Per Trade
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Broker-assisted Trade	\$25.00 Per Trade
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Transactions in Non-NMS Securities – U.S. Over-the-Counter (OTC) Securities Market Commissions per Executed Trade

Electronic Trades	\$6.95 Per Trade
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Broker-assisted Trades	\$31.95 (\$25 plus \$6.95 Basic Electronic Commission)
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Transactions in Non-NMS Securities – Canadian Stock Transactions

Electronic Trades	\$6.95 Per Trade
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Broker-assisted Trades	\$31.95 (\$25 plus \$6.95 Basic Electronic Commission)
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Transactions in Non-NMS Securities – Foreign Stock Transactions**

Electronic Trades	\$50.00 Foreign transaction fee
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Broker-assisted Trades	\$75.00 (\$25 plus \$50 Basic Electronic Foreign transaction fee)
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*Limited to National Market System (NMS) Equity Securities (excluding standardized options, which are subject to different pricing).

**Transactions for foreign ordinary shares incur additional custody, clearing, and settlement expenses. These fees apply to trades of foreign ordinary shares placed directly on a foreign exchange or on the U.S. over-the-counter (OTC) market.

Mutual Fund Transaction Fee – Electronic Channels

Transaction Fee	\$35.00 Per Trade
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Reduced Transaction Fee***	\$20.00 Per Trade
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Mutual Fund Transaction Fee – Broker Assisted Channels	
Transaction Fee	\$55.00 Per Trade
Reduced Transaction Fee***	\$40.00 Per Trade
Note: Please review the Pricing Guide for short-term redemption fees	
***Certain transaction-fee mutual funds are eligible for reduced transaction fees where the funds or their affiliates pay Schwab for record keeping, shareholder, and other administrative services we provide.	
Options Contract Trades	
Electronic channels	\$0 commission, \$0.65 per contract
Broker-assisted channels	\$25 plus \$0.65 per contract
Prime Broker/Trade Away	
Schwab charges \$25 per trade allocation	
Note: There can be other fees charged by the Executing Broker	
Step-In Trades	
Schwab charges \$25 per trade allocation	
Note: There can be other fees charged by the Executing Broker	
Custody Fees for Non-Publicly Traded Securities	
Annual Custody Fee Maximum	\$500.00 per account
Annual Custody Fee	\$250.00 Per position
Fixed Income	
Treasuries at auction and secondary Treasuries, including Treasury bonds, Treasury bills, Treasury notes, and TIPS	
Electronic	\$0.20 per bond (\$10 min/\$250 max)
Broker Assisted	\$0.24 per bond (\$10 min/\$275 max)
Government agencies, including non-pass through bonds from FNMA, FHLB, etc.	
Electronic	\$0.20 per bond (\$10 min/\$250 max)
Broker Assisted	\$0.24 per bond (\$10 min/\$275 max)
Other secondary market fixed income trades, including CDs, corporate bonds, municipal bonds, zero-coupon Treasury bonds, and STRIPS	
Electronic	\$1.00 per bond (\$10 min/\$250 max)
Broker Assisted	\$1.20 per bond (\$10 min/\$275 max)
New Issues*, including certificates of deposit <small>*Schwab receives a fee from the depository institution</small>	Selling concession is included in the original offering price
The advisory management fee will be pro-rated and charged quarterly, to be paid in advance, based upon the amount of assets under management at the beginning of the billing period.	

OTHER SERVICES

Specialized Planning and Consulting Services: These fees are determined based on the nature of the services being provided and the complexity of each client's circumstances.