



## Total Program Fee Guide WealthLinc<sup>SM</sup> Platform

As a participant in the *WealthLinc* Platform (“WealthLinc”), you will engage Osaic FS, Inc. (“Osaic FS”) and potentially other parties, including Envestnet Portfolio Solutions, Inc. (“EPS”), to provide investment advice and related services with respect to one or more accounts in WealthLinc (“Program Accounts”). In exchange for those services, you will pay an annualized fee (a “Total Program Fee”) as described in your *WealthLinc* Platform Client Service Agreement (“Agreement”) and Statement of Investment Selection or Statement of Insurance Selection, as applicable (“SIS”). Your Total Program Fee will vary depending on the WealthLinc programs and services you select and will be comprised of various components, which may include the Sponsor Fee, the Adviser Fee, Manager Fees, the Overlay Services Fee, and the Portfolio Consulting Fee, as described below and in Osaic FS’s WealthLinc Form ADV, Part 2A – Appendix 1 (Wrap Fee Program Brochure) (the “WealthLinc Disclosure Brochure”). This Total Program Fee Guide is intended to provide an overview of the Total Program Fee components generally applicable to new accounts in the WealthLinc programs Osaic FS currently offers; however, you should refer to the terms of your Agreement, SIS, and other account-opening documentation for definitive information regarding the Total Program Fees and Total Program Fee components applicable to your Program Accounts.

Total Program Fees and their various components are calculated based on the total market value of all “supervised assets” (as described in the WealthLinc Disclosure Brochure) held within your Program Account, including, but not limited to, all cash balances in your Program Account and all of your balances in products and accounts designated as “cash sweep” vehicles, including, but not limited to, Osaic FS’s Insured Bank Deposit Account and Insured Bank Retirement Advisory Account. The balance of any margin loan, securities-backed loan, securities-backed line of credit, other loan or line of credit, or lien against your Program Account is not deducted from the total market value of your Program Account when calculating your Total Program Fee. Your Total Program Fee will vary depending on the WealthLinc programs and services you select, including third-party money managers (“Sub-Managers”) and third-party asset allocation providers (“Strategists”), if applicable, the total value of your assets within WealthLinc (“Program Assets”), and other factors. Additionally, there are a number of variables related to the calculation of your Total Program Fee that will in certain circumstances cause the Total Program Fee rate you incur to be higher or lower than the Total Program Fee rates reflected in the fee table(s) in your SIS. These variables are described below.

### **WealthLinc Access Program**

For the *WealthLinc* Access Program (the “WealthLinc Access Program”), your Total Program Fee will consist of the following fee components:

<b>Sponsor Fee:*</b>	<b><u>Account Size</u></b>	<b><u>Annual Fee Rate</u></b>
	First \$250K	0.25%
	Next \$250K	0.15%
	Next \$250K	0.08%
	Next \$250K	0.07%
	Next \$1M	0.05%
	Next \$3M	0.04%
	Next \$5M	0.035%
	Over \$10M	0.03%

\* Osaic FS imposes an additional annual per-account fee of \$80 on WealthLinc Access Program accounts holding less than \$100,000 in Program Assets. When applicable, a prorated portion of the additional annual per-account fee will be assessed against your Program Account on a monthly or quarterly basis in accordance with the billing frequency applicable to your Program Account. Application of the additional annual per-account fee will result in an annual Total Program Fee percentage above 3.00% if your assets under management fall below a certain threshold.

The Sponsor Fee is applied on a “tiered” basis, meaning the Sponsor Fee rate applicable to a particular Account Size tier is applied only to Program Assets falling within that Account Size tier. For example, a WealthLinc Access Program account with \$600K in Program Assets is assessed a 0.25% Sponsor Fee rate on the first \$250K of Program Assets, a 0.15% Sponsor Fee rate on the next \$250K of Program Assets, and a 0.08% Sponsor Fee rate on the remaining \$100K of Program Assets.

**Adviser Fee:** The Adviser Fee is an asset-based fee determined between you and your investment adviser representative (“IAR”) and, when combined with the Sponsor Fee, is subject to Osaic FS’s maximum annual Total Program Fee cap of 3.00% of assets under management (except as otherwise noted herein or in the WealthLinc Disclosure Brochure). The Adviser Fee is applied on a “tiered” basis, as described above.

**However, effective October 1, 2024, the following changes to the manner in which the Total Program Fee is determined for WealthLinc Access accounts will occur:**

- The Sponsor Fee component of your total advisory fees will be calculated in a different manner for the WealthLinc Access program (for example, the account size tiers and fee rate amount per tier will change) although, this will not change your current agreed upon Total Program Fee or advisory fees unless and until you agree to such changes separately at a future time. The new Sponsor Fee component calculation for this program will change over time based on various factors, including, but not limited to, your IAR’s total amount of assets under management on the Osaic advisory platform or your IAR’s gross revenue earned on such assets.
- As of October 1, 2024, any previously disclosed or agreed upon annual per-account fee of \$80 on WealthLinc Access Program accounts holding less than \$100,000 in Program Assets will no longer apply or be charged.
- As of October 1, 2024, as described on the new Osaic FS Fee and Commission Schedule, all WealthLinc Access Program accounts will be subject to a \$10 transaction surcharge on buys, sells, exchanges (roundtrip), and share class conversions (roundtrip) for certain select mutual funds, which are subject to change.

**WealthLinc Alliance Unified Managed Account Program**

For the *WealthLinc* Alliance Unified Managed Account Program (the “WealthLinc Alliance UMA Program”), your Total Program Fee will consist of the following fee components:

<b>Sponsor Fee:</b>	<b><u>Account Size</u></b>	<b><u>Annual Fee Rate</u></b>
	First \$250K	0.32%
	Next \$250K	0.26%
	Next \$250K	0.23%
	Next \$250K	0.20%
	Next \$1M	0.18%
	Next \$3M	0.16%
	Next \$5M	0.12%
	Over \$10M	0.10%

The Sponsor Fee is applied on a “tiered” basis, meaning the Sponsor Fee rate applicable to a particular Account Size tier is applied only to Program Assets falling within that Account Size tier. For example, a WealthLinc Alliance UMA Program account with \$600K in Program Assets is assessed a 0.32% Sponsor Fee rate on the first \$250K of Program Assets, a 0.26% Sponsor Fee rate on the next \$250K of Program Assets, and a 0.23% Sponsor Fee rate on the remaining \$100K of Program Assets.

**Adviser Fee:** The Adviser Fee is an asset-based fee determined between you and your IAR and, when combined with the Sponsor Fee, applicable Manager Fees, the Overlay Services Fee (if applicable), and the Portfolio Consulting Fee (if applicable), is subject to Osaic FS’s maximum annual Total Program Fee cap of 3.00% of assets under management (except as otherwise noted herein or in the WealthLinc Disclosure Brochure). The Adviser Fee is applied on a “tiered” basis, as described above.

**Manager Fees:** Manager Fee rates and calculation methodologies vary by Strategist, Sub-Manager, and investment strategy and these fees may be applied on a “tiered” basis, as described above, or to all Program Assets designated for a Strategist’s or Sub-Manager’s investment strategy on a “linear” basis (*i.e.*, from dollar one). For example, a WealthLinc Alliance UMA Program account that is assessed a linear Manager Fee is assessed one single Manager Fee rate on all Program Assets allocated to a particular Sub-Manager or Strategist. A portion of each Manager Fee is retained by EPS in connection with EPS’s implementation and administration of each selected investment strategy. Because Manager Fee rates and calculation methodologies vary by Strategist, Sub-Manager, and investment strategy, the Total Program Fee for your WealthLinc Alliance UMA Program account will increase or decrease from the rates reflected in the fee table(s) in your SIS if Osaic FS, your IAR, or EPS, using their discretionary authority, adds, removes, or replaces Strategists, Sub-Managers,

or investment strategies for your WealthLinc Alliance UMA Program account after the date of your SIS. The Total Program Fee for your WealthLinc Alliance UMA Program account will also increase or decrease from the rates reflected in the fee table(s) in your SIS as your assets allocated to individual Strategists, Sub-Managers, and investment strategies fluctuate after the date of your SIS. Please periodically consult with your IAR for additional information regarding the Manager Fee charged by each Strategist, Sub-Manager, and investment strategy selected for your WealthLinc Alliance UMA Program account.

**Additional Fee for Tax Overlay and/or Impact Overlay Services:** If you elect to utilize the optional tax overlay services and/or impact overlay services available in the WealthLinc Alliance UMA Program, your Total Program Fee will include the following Overlay Services Fee in addition to the other fee components described above. The Overlay Services Fee is payable to EPS and its affiliates for providing overlay tax management services and/or overlay impact management services to your WealthLinc Alliance UMA Program account. If you elect to utilize the optional tax or impact overlay services available in the WealthLinc Alliance UMA Program, you should understand that the Overlay Services Fee will be applied to all Program Assets in your WealthLinc Alliance UMA Program account, including Program Assets that are ineligible for tax or impact management. For additional information on Program Assets that are ineligible for tax or impact management, please review the WealthLinc Disclosure Brochure.

<b>Overlay Services Fee:</b>	<b><u>Account Size</u></b>	<b><u>Annual Fee Rate</u></b>
	First \$10M	0.10%
	Next \$15M	0.08%
	Over \$25M	0.05%

The Overlay Services Fee is applied on a “tiered” basis, meaning the Overlay Services Fee rate applicable to a particular Account Size tier is applied only to Program Assets falling within that Account Size tier. For example, a WealthLinc Alliance UMA Program account with \$15M in Program Assets is assessed a 0.10% Overlay Services Fee rate on the first \$10M of Program Assets and a 0.08% Overlay Services Fee rate on the remaining \$5M of Program Assets.

**Additional Fee for Portfolio Consulting Services:** If you elect to utilize EPS’s optional portfolio consulting and related services (“Portfolio Consulting Services”) that Osaic FS may make available for certain WealthLinc Alliance UMA Program accounts, your Total Program Fee will include the following Portfolio Consulting Fee in addition to the other fee components described above. The Portfolio Consulting Fee is payable to EPS and its affiliates for providing Portfolio Consulting Services to your WealthLinc Alliance UMA Program account.

<b>Portfolio Consulting Fee:</b>	<b><u>Account Size</u></b>	<b><u>Annual Fee Rate</u></b>
	First \$10M	0.25%
	Next \$15M	0.20%
	Over \$25M	0.15%

The Portfolio Consulting Fee is applied on a “tiered” basis, meaning the Portfolio Consulting Fee rate applicable to a particular Account Size tier is applied only to Program Assets falling within that Account Size tier. For example, a WealthLinc Alliance UMA Program Account with \$15M in Program Assets is assessed a 0.25% Portfolio Consulting Fee rate on the first \$10M of Program assets and a 0.20% Portfolio Consulting Fee rate on the remaining \$5M of Program Assets.

**WealthLinc Alliance Fund Strategist Portfolio Program**

For the *WealthLinc* Alliance Fund Strategist Portfolio Program (the “WealthLinc Alliance FSP Program”), your Total Program Fee will consist of the following fee components:

<b>Sponsor Fee:</b>	<b><u>Account Size</u></b>	<b><u>Annual Fee Rate</u></b>
	First \$250K	0.32%
	Next \$250K	0.26%
	Next \$250K	0.23%
	Next \$250K	0.20%
	Next \$1M	0.18%
	Next \$3M	0.16%
	Next \$5M	0.12%
	Over \$10M	0.10%

The Sponsor Fee is applied on a “tiered” basis, meaning the Sponsor Fee rate applicable to a particular Account Size tier is applied only to Program Assets falling within that Account Size tier. For example, a WealthLinc Alliance FSP Program

account with \$600K in Program Assets is assessed a 0.32% Sponsor Fee rate on the first \$250K of Program Assets, a 0.26% Sponsor Fee rate on the next \$250K of Program Assets, and a 0.23% Sponsor Fee rate on the remaining \$100K of Program Assets.

**Adviser Fee:** The Adviser Fee is an asset-based fee determined between you and your IAR and, when combined with the Sponsor Fee, Manager Fee, and Overlay Services Fee (if applicable), is subject to Osaic FS's maximum annual Total Program Fee cap of 3.00% of assets under management (except as otherwise noted herein or in the WealthLinc Disclosure Brochure). The Adviser Fee is applied on a "tiered" basis, as described above.

**Manager Fee:** Manager Fee rates and calculation methodologies vary by Strategist and investment strategy and these fees may be applied on a "tiered" basis, as described above, or to all Program Assets in your Program Account on a "linear" basis (*i.e.*, from dollar one as described above). A portion of the Manager Fee is retained by EPS in connection with EPS's implementation and administration of the selected investment strategy. Please consult with your IAR for additional information regarding the Manager Fee applicable to your Program Account.

**Additional Fee for Tax Overlay Services:** If Osaic FS makes available, and you elect to utilize, the optional tax overlay services offered by EPS, your Total Program Fee will include the following Overlay Services Fee in addition to the other fee components described above. The Overlay Services Fee is payable to EPS and its affiliates for providing overlay tax management services to your WealthLinc Alliance FSP Program account.

**Overlay Services Fee:\*** 0.08% annually applied to all Program Assets

\* There is a minimum annual Overlay Services Fee of \$40 per WealthLinc Alliance FSP Program account utilizing tax overlay services. You generally will incur the Overlay Services Fee minimum if assets in your WealthLinc Alliance FSP Program account are below \$50,000. When applicable, a prorated portion of the minimum annual Overlay Services Fee will be assessed against your Program Account on a monthly or quarterly basis in accordance with the billing frequency applicable to your Program Account. Application of the minimum annual Overlay Services Fee will result in an annual Total Program Fee percentage above 3.00% if your assets under management fall below a certain threshold.

### **WealthLinc Alliance Separately Managed Accounts Program**

For the *WealthLinc* Alliance Separately Managed Accounts Program (the "WealthLinc Alliance SMA Program"), your Total Program Fee will consist of the following fee components:

<b>Sponsor Fee:</b>	<b><u>Account Size</u></b>	<b><u>Annual Fee Rate</u></b>
	First \$250K	0.32%
	Next \$250K	0.26%
	Next \$250K	0.23%
	Next \$250K	0.20%
	Next \$1M	0.18%
	Next \$3M	0.16%
	Next \$5M	0.12%
	Over \$10M	0.10%

The Sponsor Fee is applied on a "tiered" basis, meaning the Sponsor Fee rate applicable to a particular Account Size tier is applied only to Program Assets falling within that Account Size tier. For example, a WealthLinc Alliance SMA Program account with \$600K in Program Assets is assessed a 0.32% Sponsor Fee rate on the first \$250K of Program Assets, a 0.26% Sponsor Fee rate on the next \$250K of Program Assets, and a 0.23% Sponsor Fee rate on the remaining \$100K of Program Assets.

**Adviser Fee:** The Adviser Fee is an asset-based fee determined between you and your IAR and, when combined with the Sponsor Fee and Manager Fee, is subject to Osaic FS's maximum annual Total Program Fee cap of 3.00% of assets under management (except as otherwise noted herein or in the WealthLinc Disclosure Brochure). The Adviser Fee is applied on a "tiered" basis, as described above.

**Manager Fee:** Manager Fee rates and calculation methodologies vary by Sub-Manager and investment strategy and this fee may be applied on a "tiered" basis, as described above, or to all Program Assets in your Program Account on a "linear" basis (*i.e.*, from dollar one as described above). A portion of the Manager Fee is retained by EPS in connection with EPS's implementation and administration of the selected investment strategy. Please consult with your IAR for additional information regarding the Manager Fee applicable to your Program Account.

## **Householding**

The total amount of assets within a client's "household," as defined in the WealthLinc Disclosure Brochure, will be aggregated upon the client's request to achieve fee breakpoints for the Sponsor Fee and Adviser Fee calculations. Householding does not apply to any other Program Fee components. To the extent that your Program Account is subject to householding discounts for applicable Program Fee components, the Total Program Fee rate you incur will in certain circumstances be lower than the Total Program Fee rates reflected in the fee table(s) in your SIS. Osaic FS does not guarantee that all applicable client accounts will receive a "household" fee breakpoint or discount. Clients are required to notify Osaic FS or their IAR to request a review of their accounts to determine whether a "household" fee breakpoint or discount would apply.

## **Other Client Fees and Expenses**

Please refer to your Agreement, your SIS, the Osaic FS Fee Schedule or other brokerage service fee schedule applicable to your account, your other account-opening documentation, and Osaic FS's Form CRS and WealthLinc Disclosure Brochure for important information regarding the fees, charges, and expenses you will incur in addition to your Total Program Fee, including, but not limited to, brokerage service fees and internal investment product fees.

## **Additional Information**

**For additional information on Program Fees, including Osaic FS's householding policy and individual Program Fee components applicable to your Program Account, and Osaic FS's related conflicts of interest, please see the WealthLinc Disclosure Brochure, which is available on our website at [www.osaic.com/fs](http://www.osaic.com/fs) under My accounts—Disclosures, and on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**For additional information on the brokerage service fees that Osaic FS charges when serving as the broker-dealer of record for Program Accounts held with National Financial Services LLC, please see the Osaic FS Fee Schedule, which is available on our website at [www.osaic.com/fs](http://www.osaic.com/fs) under My accounts—Cost.**

**Should you have any questions regarding Program Fees or their calculation, other fees applicable to your Program Account, or Osaic FS's related conflicts of interest, please address them with Osaic FS or your IAR before signing your SIS.**