

# MML Investors Services Schedule of Account Fees

## Client Brokerage Account Fees – Effective May 1, 2025

Account Fees:		Cash Management Fees:		Miscellaneous Fees:	
Basic Brokerage Account	Free	Select Access Account (includes Direct Deposit, Direct Debit and Bill Pay)	\$10.00 per year	Transfer and Ship Securities (book entry only)	\$25.00 per certificate
Premiere Select® Retirement Plan Annual Maintenance Fee <sup>1</sup>	\$35.00	With the option to add on any of these individual features:		Transfer and Ship Securities (paper certificate)	\$500.00 per certificate
Premiere Select® Mutual Fund Only Annual Maintenance Fee <sup>1,2,3</sup>	\$10.00	Checkwriting	+\$5.00 per year	Legal Transfers	\$150.00 per CUSIP
<b>Termination Fees:</b>		Checkwriting Visa® Debit Card	+\$5.00 per year	Legal Returns	\$75.00 per CUSIP
Premiere Select® Retirement Account	\$125.00 plus applicable maintenance fee	Premier Access Account (includes Direct Deposit, Direct Debit, Bill Pay, Checking, Debit Card)	\$100.00 per year	Physical Reorganizations	\$150.00 per CUSIP
Outgoing Transfer of Assets	\$50.00 Non-Qualified Accounts	ATM Fees (in-network)	\$1.00 ATM Fee per withdrawal	Safekeeping on Physical Security	\$10.00 per security
<b>Alternative Investment Fees:</b>		ATM Fees (non-network)	Varies	Stop Payments	\$15.00 per transaction
Registered Alternative Investment <sup>4</sup>	\$35.00 per position per year	Check Reorder Fee	Free	990-T Tax Return Filing Fee	\$75.00
Non-Registered Alternative Investment <sup>4</sup>	\$125.00 per position per year	Legacy Brokerage Access Account	Free	Wire Fee	\$15.00
Alternative Investment Transfer/ Re-registration	\$50.00 per transaction	Premiere Select® IRA Checkwriting	Free	Foreign Transfer	\$200.00 per CUSIP
		Returned Checks/ACH	\$25.00 per check	Overnight Fee	\$7.50
		Bounced Check – BNY Mellon Drafts	\$15.00 per check	Cash Debit Balance Interest Charge	Broker's Call + 3% <sup>5</sup>
		Copy of a Check	\$2.50	Transactional Surcharge Funds <sup>6</sup>	\$10.00
				Shipping and Handling Fee <sup>7</sup>	\$3.50 per trade
				Paper Statement/Confirmation Fee	\$20.00 per year <sup>8</sup>
				Mailgrams <sup>9</sup>	\$5.00 per event
				Trade and Margin Extensions <sup>9</sup>	\$12.00 per event

<sup>1</sup> IRAs established after September 19 are not subject to the maintenance fee for the current year.

<sup>2</sup> Accounts choosing to convert to the Mutual Fund Only option will be charged a one-time \$50 conversion fee.

<sup>3</sup> SIMPLE IRAs are not eligible for the reduced \$10 Annual Maintenance Fee.

<sup>4</sup> Annual Custody and Valuation fees will be capped at \$500 per account per year.

<sup>5</sup> Broker's Call Rate is the interest rate charged by banks on loans made to broker-dealers, who use these loan proceeds to make margin loans to their clients.

<sup>6</sup> List of specific funds and CUSIPs can be found on Wealthscape<sup>SM</sup>.

<sup>7</sup> Trades exempt from the miscellaneous shipping and handling fee are mutual funds, trades in Delivery Versus Payment/Receive Versus Payment accounts, and all new security issues.

<sup>8</sup> This fee will be assessed in June. Accounts established in the same calendar quarter as the fee is charged will not be assessed a fee for the first year. The client must elect eDelivery for both statements and confirms to avoid this fee. Effective, June 2025, this fee increased from \$10 to \$20.

<sup>9</sup> These fees began on January 30, 2022.

## BROKERAGE IRA FEES

### Premiere Select IRA maintenance fee

This is an annual fee and applies to the following Premiere Select retirement accounts:

- Traditional and Rollover IRAs
- Beneficiary IRA
- Roth IRAs
- Money Purchase Plans (including Beneficiary Plans)
- SIMPLE IRAs
- Profit Sharing Plans (including Beneficiary Plans)
- SEP – IRAs
- Solo 401(k)

Collection day for the annual fee is typically the first week in November. Please note the fee is not charged to Premiere Select® retirement accounts held in a Corporate RIA program.

### IRA Maintenance Fee Waiver Program

For clients with an aggregate account relationship of \$750,000+, reported under the same primary Social Security number, annual fees will be waived. Eligible account relationships must reside on the securities brokerage platform.

## ADDITIONAL INFORMATION

### Will an IRA fee be assessed to all accounts?

New accounts opened between September 19 and December 31 of the current year will be excluded from the retirement fee billing process.

### How are unpaid fees handled on collection day?

For account owners with greater than \$100 market value and more than the balance due from the core account, National Financial Services LLC (NFS) will collect the balance due from the core account. If the account has less than the fee amount owed in the core account, NFS will take the available balance in the core account, apply it to the fee amount owed, and place an unpaid annual maintenance fee posting on the account. Clients will have until December 30 of the current year to resolve unpaid fee postings before assets are liquidated to cover the fee.

All fees are subject to change and governed by the NFS Brokerage Account Customer Agreement and any other applicable Agreement(s). Please refer to this Agreement(s) for additional information.

Visit [www.MassMutual.com/investment/mmlinvestors](http://www.MassMutual.com/investment/mmlinvestors) to view our Commission Schedule. You may also ask your registered representative for a copy of the Commission Schedule. Please note: Commission schedule is subject to change without notice.

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### Will clients pay commissions on transactions?

Yes, fees and/or commissions will be charged on the purchase and sales of securities and will vary depending on the dollar amount of the trade and the security involved.

### What are the IRA Required Minimum Distribution requests deadlines?

NFS provides annual notification of Required Minimum Distribution (RMD) rules to all Premiere Select® retirement plan customers who are age 73 or older. Retirement account customers must generally begin taking RMD payments by April 1 of the year following the calendar year in which the customer reaches age 73 and continue taking payments each year thereafter by December 31. Please note: RMDs do not apply to a Roth IRA during the Roth IRA owner's lifetime. All RMD requests received after December 10 of the current year will be processed on a "best efforts" only by NFS.

### What are the IRA contribution deadlines?

Customers making their annual IRA contributions must have delivered the deposit in an envelope postmarked by April 15 of the current year to be counted as a prior year contribution.

Transaction Fees	Fee Amount
Purchase	\$50.00
Redemption	\$50.00

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Please call your MML Investors Services Registered Representative with any questions you may have.

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