



Investor Channel Schedule of Miscellaneous
Account and Service Fees

Effective July 1, 2019

Voya Financial Advisors, Inc.
Member SIPC
699 Walnut Street, Ste. 1000
Des Moines, IA 50309-3975 800.356.2906

To our valued customer,

Thank you for your business. This Investor Channel Schedule of Miscellaneous Account and Service Fees provides details on transaction fees that may affect your account(s) with Voya Financial Advisors, Inc.'s (VFA) Investor Channel. Please note that these fees may not be itemized on your confirmations or statements. These fees are effective as of the date of this Schedule. The specifics for each fee can be found in the table below. Some of these fees may not apply to all account types. The fees reflected are the highest fee rate for the particular account or service and some account types may charge a fee lower than the fee disclosed herein. Fees may be waived at the sole discretion of VFA.

If you have an investment advisory account, these fees are in addition to any advisory fees that your investment adviser representative charges to manage your account. Investment advisory fees are disclosed in your investment advisory contract with VFA. Please contact your investment adviser representative for more information regarding advisory fees charged to manage your account.

Account or Service	Fee Amount	Frequency
Account Maintenance		
Annual account maintenance fee	\$47.00	Annually
Annual maintenance fee – IRA	\$42.50	Annually
Annual maintenance fee – mutual fund only IRA	\$10.00	Annually
Annual maintenance fee - qualified retirement plan	\$50.00	Annually
Mutual fund only conversion fee ¹	\$50.00	Per conversion
Roth conversion	\$25.00	Per conversion
Inactive account²		
General securities	\$30.00	Annually
Mutual funds only	\$20.00	Annually
Transfers		
Legal transfers ³	\$135.00	Per security
Transfer Agent fees, including DRS transfer ⁴	Varies by transfer agent and transaction type	Per transaction as fulfilled by transfer agent
Outgoing Transfer	\$110.00	Per outgoing transfer
Paper statements ⁵	\$1.00	Per statement
UBTI tax return filing (IRS Form 990 -T)	\$200.00	Per tax return
Year-end account report	\$3.00	Per report
IRA termination fee	\$95.00	Per account
Cash Management		
Federal funds wire	\$20.00	Per wire
Overnight check		
Weekday delivery	\$18.00	Per check
Saturday delivery	\$24.00	Per check
Foreign delivery	\$31.00	Per check
Qualified retirement account loan processing	\$50.00	Per loan
Stop pay – first/third party	\$15.00	Per check
Insufficient funds		
ACH transaction	\$20.00	Per returned item
Check submission	\$35.00	Per returned check



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Account or Service	Fee Amount	Frequency
Investment Specific		
Qualified retirement plan set-up	\$50.00	Per account set-up
Bond redemptions	\$10.00	Per event
Dividend reinvestment of equities	\$1.00	Per position per event
Margin extension	\$10.00	Per extension
Foreign Security		
Receive and deliver ⁶	\$75.00	Per event
Holding fee ⁷	\$2.00	Per month
Mutual Fund - FundVest⁸ no transaction fee program		
Redemptions		
For positions held less than 30 days (redemption or exchange)	\$30.00	Per trade
For positions held less than 30 days (systematic sell or systematic exchange)	\$5.00	Per trade
For positions held 30 days or more	\$0.00	Per trade
Reorganizations		
Mandatory reorganizations and reverse splits (deposit)	\$15.00	Per position
Mandatory reorganizations and reverse splits (physical)	\$30.00	Per position
Voluntary tender offers	\$25.00	Per position
Safekeeping Fees		
Fixed income position	\$2.00	Per security per month
Equities, mutual funds, UITs and other	\$2.00	Per security per month
Register and ship certificates (transfers)	\$60.00	Per transfer
Alternative Investments		
Approval Fee - subscription, redemptions or re-registration	\$50.00	Per event
Annual administration fee – registered position	\$40.00	Annually
Annual administration fee – unregistered position ⁹	\$125.00	Annually
Equity orders		
Market Orders	\$6.00	Per trade, after 10 trades ¹¹
Surcharge for market orders in excess of 5,099 shares ¹⁰	\$.01 per share	
Limit Orders	\$6.00	Per trade, after 10 trades ¹¹
Surcharge for limit orders ¹⁰	\$.0125 per share	
Mutual fund orders		
No load	\$6.00	Per trade, after 10 trades ¹¹
Load ¹²	See fund prospectus	Per trade ¹¹
Fixed Income orders		
	\$6.00	Per trade, after 10 trades ¹¹

¹ The mutual fund only conversion fee is only applicable when moving from a non-mutual fund only IRA to a mutual fund only IRA.

² Inactive accounts are defined as accounts with no trading activity (dividends and interest are not included as activity) during the "inactive period". The "inactive period" runs from January 1 to December 31. An account is not considered inactive if it is a Pershing custodial account such as an IRA, SEP or qualified Retirement plan, or Corestone account.

³ Legal Transfers – Transfer of securities where proof of signature is attached, such as corporate resolutions, power of attorney, death, etc.

⁴ The fee amount charged for execution of securities transfers to or from a transfer agent, whether for physical certificates or book entry, is dictated by the transfer agent used to fulfill the transfer. The amount varies depending on the transaction type and transfer agent used. Information regarding the transfer agent(s) utilized by a particular securities offeror may be found on the offeror's investor relations website.

⁵ Paper Statement charge applies to statements and confirmations for accounts up to \$250,000 in assets unless registered for electronic delivery. The paper surcharge is waived on retail brokerage accounts with \$250,000 or more in assets.

⁶ Foreign Security receive and deliver – Charged for any transfer in or out of foreign securities held within a brokerage account. Non-USD settlement fee if processed in local currency.

⁷ Foreign Security holding Fee – Charged per foreign security position held within a brokerage account.

⁸ For additional information on any fund available through the FundVest programs, including charges and expenses, please consult the respective fund's prospectus. Positions acquired without a transaction fee must be held for a 30-day period to be eligible for a no-fee redemption. Any redemption made prior to the position's 30-day anniversary, in any program, will incur a short-term redemption fee. Pershing LLC reserves the right to discontinue the FundVest program and/or the IRA fee waiver program at any time, at its sole discretion. In addition Pershing LLC reserves the right to change the funds available at any time. Pershing LLC is not affiliated with the Voya family of companies.

⁹ Unregistered Position - The position is not processed through DTCC (Depository Trust & Clearing Corporation) and as a result is not registered with Pershing as part of Pershing's Alternative Investment Network.

¹⁰ Surcharges are applied to every trade and are not included in the annual account maintenance fee.

¹¹ FundVest transactions, Systematic Investments, and Dividend Reinvestments are not considered "trades" for the purposes of determining included trades in any period.

¹² Please refer to the fund prospectus for information on front-end and back-end load charges.



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If you have an investment advisory account, these fees are in addition to any advisory fees that your financial professional charges to manage your account. Investment advisory fees are disclosed in your investment advisory contract with VFA. Please contact your financial professional for more information regarding advisory fees charged to manage your account.

Account or Service	Fee Amount	Frequency
Account Maintenance		
Annual maintenance fee – IRA	\$42.50	Annually
Annual maintenance fee – mutual fund only IRA	\$10.00	Annually
Annual maintenance fee - qualified retirement plan	\$50.00	Annually
Mutual fund only conversion fee ¹	\$50.00	Per conversion
Roth conversion	\$25.00	Per conversion
Inactive account²		
General securities	\$30.00	Annually
Mutual funds only	\$20.00	Annually
Transfers		
Legal transfers ³	\$135.00	Per security
Transfer Agent fees, including DRS transfer ⁴	Varies by transfer agent and transaction type	Per transaction as fulfilled by transfer agent
Outgoing Transfer	\$110.00	Per outgoing transfer
Paper statements ⁵	\$1.00	Per statement
UBTI tax return filing (IRS Form 990 -T)	\$200.00	Per tax return
Year-end account report	\$3.00	Per report
IRA termination fee	\$95.00	Per account
Cash Management		
Federal funds wire	\$20.00	Per wire
Overnight check		
Weekday delivery	\$18.00	Per check
Saturday delivery	\$24.00	Per check
Foreign delivery	\$31.00	Per check
Qualified retirement account loan processing	\$50.00	Per loan
Stop pay – first/third party	\$15.00	Per check
Insufficient funds		
ACH transaction	\$20.00	Per returned item
Check submission	\$35.00	Per returned check



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Account or Service	Fee Amount	Frequency
Investment Specific		
Qualified retirement plan set-up	\$50.00	Per account set-up
Bond/Certificate of Deposit maturity	\$10.00	Per event
Dividend reinvestment of equities (non-qualified accounts only)	\$1.00	Per position per event
Margin extension	\$10.00	Per extension
Foreign Security		
Receive and deliver ⁶	\$75.00	Per event
Holding fee ⁷	\$2.00	Per month
Reorganizations		
Mandatory reorganizations and reverse splits (deposit)	\$15.00	Per position
Mandatory reorganizations and reverse splits (physical)	\$30.00	Per position
Voluntary tender offers	\$25.00	Per position
Safekeeping Fees		
Fixed income position	\$2.00	Per security per month
Equities, mutual funds, UITs and other	\$2.00	Per security per month
Register and ship certificates (transfers)	\$60.00	Per transfer
Alternative Investments		
Approval Fee - subscription, redemptions or re-registration	\$50.00	Per event
Annual administration fee – registered position	\$40.00	Annually
Annual administration fee – unregistered position ⁸	\$125.00	Annually
Equity/Exchange Traded Fund orders		
Market Orders	\$8.50	
Market Orders over 5,099 shares	\$7.50 + \$0.01 per share	Per transaction ⁹
Limit Orders	\$7.50 + \$0.0125 per share	
Equity/Exchange Traded Fund orders - Financial Professional Assisted Transactions¹⁰		
Market Orders	\$38.50	
Market orders over 5,099 shares ¹¹	\$37.50 + \$0.01 per share	Per transaction ⁹
Limit Orders	\$37.50 + \$0.0125 per share	
Mutual fund orders		
No load	\$6.50	
Load ¹²	See fund prospectus	Per transaction ⁹
Mutual fund orders - Financial Professional Assisted Transactions¹⁰		
No load	\$36.50	
Load ¹²	See fund prospectus	Per transaction ⁹
Fixed Income/Other orders		
Certificate of Deposits	\$19.50	
Corporate Bonds ¹³	\$19.50	
Municipal Bonds	\$19.50	Per transaction ⁹
Treasuries	\$19.50	
Unit Investment Trusts	\$19.50	

¹ The mutual fund only conversion fee is only applicable when moving from a non-mutual fund only IRA to a mutual fund only IRA.

² Inactive accounts are defined as accounts with no trading activity (dividends and interest are not included as activity) during the "inactive period". The "inactive period" runs from January 1 to December 31. An account is not considered inactive if it is a Pershing custodial account such as an IRA, SEP or qualified Retirement plan, or Corestone account.

³ Legal Transfers – Transfer of securities where proof of signature is attached, such as corporate resolutions, power of attorney, death, etc.

⁴ The fee amount charged for execution of securities transfers to or from a transfer agent, whether for physical certificates or book entry, is dictated by the transfer agent used to fulfill the transfer. The amount varies depending on the transaction type and transfer agent used. Information regarding the transfer agent(s) utilized by a particular securities offeror may be found on the offeror's investor relations website.

⁵ Paper Statement charge applies to statements and confirmations for accounts up to \$250,000 in assets unless registered for electronic delivery. The paper surcharge is waived on retail brokerage accounts with \$250,000 or more in assets.

⁶ Foreign Security receive and deliver – Charged for any transfer in or out of foreign securities held within a brokerage account. Non-USD settlement fee if processed in local currency.

⁷ Foreign Security holding Fee – Charged per foreign security position held within a brokerage account.

⁸ Unregistered Position – The position is not processed through DTCC (Depository Trust & Clearing Corporation) and as a result is not registered with Pershing as part of Pershing's Alternative Investment Network.

⁹ Systematic Investments and Dividend Reinvestments are not considered "transactions" for the purposes of determining included transactions in any period.

¹⁰ The Financial Professional Assisted Transaction fee is assessed when a financial professional assists in executing a transaction that the client can otherwise execute on the NetXInvestor site. In no event will any transaction fee or combination of transaction fees, including but not limited to transaction fees associated with financial professional assisted transactions, exceed 5% of the investment amount for any particular transaction.

¹¹ Surcharges are applied to every transaction.

¹² Please refer to the fund prospectus for information on front-end and back-end load charges.

¹³ An additional \$1 is assessed for exchange-traded corporate bonds.