

Fidelity Trade Fees for Thrivent Advisor Network

Non-Wrap Program (Updated 5/2024)

Fidelity assesses trading fees in accordance with the schedules below.

EQUITIES/ETFs	
Online orders	\$3.95
Online orders for accounts enrolled in e-delivery	\$0.00
Online orders for households over \$1 million	\$0.00
Orders called in to Fidelity Trade Desk	\$17.95 plus \$0.015 per share over 1000 shares
An additional \$100.00 service fee will apply on certain transactions for ETFs and ETNs on Fidelity's "ETFs Subject to Service Fee" document available on Fidelity.com.	

MUTUAL FUNDS (Including Money Markets)	
- No Transaction Fee ("NTF") Funds	
Fidelity retail funds	No transaction fee
Fidelity advisor funds	
Fidelity money market funds	
Non-Fidelity funds that participate in the NTF program	

Although NTF Funds are not assessed trade fees, NTF Funds are subject to a 60-day holding period² and certain NTF Fund redemptions may be charged trade fees.

MUTUAL FUNDS (Including Money Markets)	
- Transaction Fee ("TF") Funds	
Non-Fidelity funds not participating in the NTF program with no load	\$11.00
Non-Fidelity load funds with a front-end or back-end sales charge	No transaction fee
Non-Fidelity load funds with a front-end or back-end sales charge where a load waiver applies	\$11.00
Periodic Investment Plan (PIP) transactions	\$5.00
Systematic Withdrawal Plan (SWP) transactions	\$5.00
A \$10.00 surcharge above TF rates will apply on certain transactions for Non-Participating CUSIPs ³ and certain fund families.	
A \$100.00 surcharge will apply on certain transactions of Dodge & Cox mutual funds.	

Investment advisory services offered through Thrivent Advisor Network, LLC., (herein referred to as "Thrivent"), a registered investment adviser. Clients will separately engage an unaffiliated broker-dealer or custodian to safeguard their investment advisory assets. Review the Thrivent Advisor Network Client Relationship Summary, Financial Planning and Consulting Services, Investment Management Services (Non-Wrap) and Wrap-Fee Program brochures (Form ADV Part 3, 2A and 2A Appendix 1 brochures) for a full description of services, fees and expenses, available at Thriventadvisornetwork.com. Thrivent Advisor Network, LLC's Advisory Persons may also be registered representatives of a broker-dealer to offer securities products.

Options	
Online orders	\$4.95 plus \$0.65 per contract
Online orders for accounts enrolled in e-delivery	\$0.00
Online orders for households over \$1 million	\$0.00
Orders called in to Fidelity Trade Desk	\$29.95 plus \$0.65 per contract

Important Notes:

- By enrolling in **e-delivery** of statements and confirms, account holders receive Equity/ETF trade fee waivers for online orders. E-delivery enrollment requires two overnight cycles before becoming effective.
- Household values greater than **\$1 million** will qualify for Equity/ETF trade fee waivers for online orders.
- NTF mutual fund shares that have been **transferred** to Thrivent Advisor Network may be subject to transaction fees when redeemed.
- Please contact your advisor for a list of funds that participate in the NTF program versus those that are subject to transaction fees and/or surcharges.
- Utilize this site to research Fidelity’s mutual fund offerings: <https://fundresearch.fidelity.com>.
- A value-add surcharge of \$5.00 is assessed for every trade requiring assistance from the Fidelity Trade Desk, even if the trade is ultimately placed online.
- Fees for fixed income, alternative investments, UITs, and international trades are subject to varying fee schedules. Contact the Fidelity Trade Desk for additional information.
- Trades may be subject to other nominal fees such as exchange fees, custodial fees, mutual fund company service fees and others. Additional charges for transactions and services not listed may apply. Contact your Advisory Person for a full schedule of costs.

¹ ETFs Subject to Service Fee list can be found at: <https://www.fidelity.com/trading/commissions-margin-rates>

² If NTF funds are sold within 60 days of purchase, a fee is assessed equal to 0.50% of the principal amount of the transaction, up to a maximum fee of \$200. Minimum fee is \$30.

³ A CUSIP number is a unique number that identifies a security such as a stock, bond or mutual fund.