



**DISCLOSURE  
COMMISSIONS AND OTHER FEES**

Your broker-dealer or advisor will establish the commissions to be charged to you on securities transactions, as reflected on your confirmation. You should consult your broker-dealer or advisor for details of its commission charges. Apex reserves the right to charge interest: (1) on payments to you before the settlement date on securities sold; (2) on payments to you for securities sold where good delivery of securities has not been made; and (3) when payment has not been received from you on or before the settlement date of securities purchased.

Apex may also charge an annual maintenance fee and other fees as agreed upon with your broker-dealer, advisor, or as independently established by Apex.

All of the above commissions and other fees are subject to change without notice.