

Unifimoney Fees & Limits as of 01/29/2026

	Fee	Basis
Robo-Advisory Account (powered by APEX)		
ADVISORY FEE Auto-Invest Account Advisory Fee (annual, paid monthly)	30 bps (0.30%)	Assets Under Management (Auto-Invest Account Balance)
Minimum Initial Investment	\$100	
Minimum Monthly Contribution , if a contribution is elected	\$5	
<i>Additional fees may apply, charged by APEX (Broker/Dealer) or by the individual ETFs. See APEX Ts & Cs, or individual ETF brochures for details.</i>		
Self-Elected Trading (powered by APEX)		
Trade Commissions on self-elected individual cash accounts*	Free	
Automated Customer Account Transfer (ACAT) IN	Free	
Automated Customer Account Transfer (ACAT) OUT (US only)	\$50	One-time fee
<i>*Additional fees may apply, charged by APEX (Broker/Dealer) or by individual ETFs. See APEX Ts & Cs, or individual ETF brochures for details.</i>		
Crypto-Currency Trading (powered by Gemini)		
Order Transaction Fees		
<\$10	\$0.99	Minimum Purchase \$2.00
\$10.00 - \$24.99	\$1.49	
\$25.00 - \$49.99	\$1.99	
\$50.00 - \$199.99	\$2.99	
\$200+	1.49%	
Precious Metals Trading (powered by GBI)		
Order Transaction Fees		
Estimated Transaction Fee**	250 bps (2.5%)	Applies to buy and sell transactions; minimum purchase \$5.00
<i>**The overall Estimated Transaction Fees are included in the final execution price, factoring in elements like liquidity costs, as well as insurance and shipping expenses. You are purchasing a fractional share of actual, allocated metal that is securely stored in a professional vault by one of GBI's international vaulting partners.</i>		

Customer Service Fee (incl. storage, insurance etc.) Annual, paid monthly	<i>Gold, Silver -</i> 50 bps (0.50%) <i>Platinum -</i> 60 bps (0.60%)	Precious Metals Balance; minimum fee \$1 per month
Redemption Fee (including delivery fees)	Variable	Price on Application
Other Limits & Restrictions		
If an account has a zero balance for a period of 90 consecutive days, the account will be considered abandoned and Unifimoney will close the account.		