

Fees and Costs

Nomad Investment Services, Inc

Stocks, ETFs and REITs	
Fees Applied	Amount
Stocks, ETFs and REITs	\$0

Bonds*	
Fees Applied	Amount
US Treasury, US corporate bonds and Latin American bonds	Nomad applies a yield spread between 0.10% and 0.70% of fixed-income securities, depending on the security's category and maturity. <u>Example (1) - Purchase</u> Category: US Treasury Coupon: 4.50% Maturity: 1 year Yield to Maturity (YTM): 4.75% Price: \$997.59 Quantity: 1 bond Yield Spread: 0.10% Considering the 0.10% yield spread, an investor would pay for the security \$998.51 which is equivalent to 4.65% YTM. <u>Example (2) - Sale</u> Category: US Corporate Coupon: 5.10% Maturity: 4 years Yield to Maturity (YTM): 5.00% Price: \$1,003.58 Quantity: 1 bond Yield Spread: 0.30%

	Considering the 0.30% yield spread, an investor would receive \$992.88 for the security.
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Cost Pass-Through	
Fees Applied	Amount
CAT Fee	Temporarily Waived**
SEC Fee	Temporarily Waived**
TAF Fee	Temporarily Waived**
Clearing Bond Fee	Temporarily Waived**
ACAT	Incoming: \$0 Outgoing: \$75
DTC	Incoming: \$0 Outgoing: \$25 per security
DRS	Incoming: \$0 Outgoing: \$115 per security
DWAC	Incoming: \$0 Outgoing: \$100

Other Fees	
Fees Applied	Amount
Stock Lending	Cost: \$0 Revenue: Variable
Volunteer Corporate Actions	\$50

* Nomad acts as a riskless principal in Bonds transactions. Our counterpart charges additional markups on these transactions

** Some fees are temporarily waived. Nomad may at its discretion waive or pass on fees and transaction costs to the clients. Any changes will be communicated in advance.



The minimum deposit amount in your investment account is \$ 50.

Uninvested funds held in the Nomad Investment Account are invested in FDIC-insured deposit accounts. Nomad has no legal obligation to distribute any returns or interest that may eventually be generated to the client, retaining full discretion over whether to pass them on. The use of these funds is intended to help maintain the platform, allowing client costs to remain as low as possible.

The currency conversion service is provided by an affiliated partner. Additional fees may apply.