

<b><u>SECURITY TYPE</u></b>	<b><u>PROCESSING FEE *</u></b>
Stocks: Listed and OTC/Closed End and Exchange Traded Funds	\$9.95
Mutual Funds (Participating in No Transaction Fee Program)**	No Charge
Mutual Funds (Not Participating in No Transaction Fee Program)	\$30
Real Estate Investment Trusts/Unit Investment Trusts	\$9.95
Preferred Stocks	\$30
Options Contracts	\$30
Bonds	\$30

\* Fees are subject to change without prior notice.

\*\* For a complete listing of mutual funds and fees, see

[http://raymondjames.com/disclosure\\_mutual\\_funds\\_co.htm](http://raymondjames.com/disclosure_mutual_funds_co.htm)

Representatives of Harbor Financial Services, LLC have the option to pay this transaction fee on behalf of their clients if they so choose.

In addition to the above transaction charge, you will incur a charge per transaction for handling charges (listed on trade confirmations under the title Trade Calculation as "Processing Fee". As of November 2010, this charge is \$5.95 per transaction and is subject to change. We do not receive any portion of the processing fee or handling charges.

You may also incur charges for other account services provided by Raymond James & Associates, Inc. not directly related to the execution and clearing of transactions including, but not limited to, IRA custodial fees, safekeeping fees, interest charges on margin loans, and fees for legal or courtesy transfers of securities.

Your agreement in this program may be terminated by you or us at any time upon providing notice pursuant to the provisions of the agreement. In the event of termination of the agreement, we will refund to you the prorated portion of the fee for the quarter of termination, which means that the advisory fee is payable in proportion to the number of days in the quarter for which you are a client.

With respect to advisory relationships established in connection with a brokerage account utilizing our clearing firm, Raymond James & Associates (Opportunity, Freedom accounts) as custodian and clearing broker dealer, termination may be permitted on shorter notice, but additional fees may be due in connection with relationships cancelled within six (6) months from inception.

## **AMBASSADOR ACCOUNT**