

Brokerage fees and commissions

Fees and commissions schedule

This fees and commissions schedule (called the “Financial Terms Card” in the *Customer Agreement*) is effective July 15, 2018, and is subject to change without notice.

Our Priority Investors with \$100,000 or more in American Century Investments® mutual fund assets receive discounted commission prices for equity and mutual fund trades, as well as reduced or waived fees as noted.

Platinum Benefits	Gold Benefits	Silver Benefits
\$500,000 or more in American Century Investments mutual fund assets	\$250,000–499,999 in American Century Investments mutual fund assets	\$100,000–249,999 in American Century Investments mutual fund assets

Equities (Common Stock, Preferred Stock and ETFs) more than \$1 per share			
Clients	Transaction Amount	Trading Method	Commission
Platinum	Any	Any	\$9.95
Gold	Any	Any	\$14.95 + 2¢/share for each additional share over 1,000
Silver	Any	Any	\$19.95 + 2¢/share for each additional share over 1,000
Priority	Any	Any	\$24.95 + 2¢/share for each additional share over 1,000
Brokerage Clients	Any	Online	\$24.95 + 2¢/share for each additional share over 1,000
	Any	TeleSelect automated telephone line	\$34.95 + 2¢/share for each additional share over 1,000
	Any	With a representative	\$45 + 2¢/share for each additional share over 1,000

Equities under \$1 per share			
Clients	Transaction Amount	Trading Method	Commission
Platinum	Any	Any	\$9.95
Gold	Any	Any	\$14.95 + 3% of transaction amount; maximum charge of \$250
Silver	Any	Any	\$19.95 + 3% of transaction amount; maximum charge of \$250
All Other Clients	Any	Any	\$24.95 + 3% of transaction amount; maximum charge of \$250

- All equity orders filled over two different business days will be charged multiple commissions.
- All partially filled equity orders for which price or quantity are changed and result in multiple trades on the same day will be charged separate commissions.

Mutual Funds¹

Mutual Fund Investment Minimums: Initial investment \$2,500 or fund minimum if higher. Subsequent investments \$1,000. Trades below the minimum will be charged a transaction fee.

Please note: If you purchased a fund and paid a transaction fee, a transaction fee will be charged upon its sale even if it becomes a no-transaction-fee fund after your purchase. If you hold no-transaction-fee fund positions along with transaction-fee positions, the no-transaction-fee positions will liquidate first.

Transaction Fee funds²

Clients	Transaction Amount	Trading Method	Commission
Platinum	Any	Any	\$9.95
Gold	Any	Any	\$14.95
Silver	Any	Any	\$19.95
Priority	Any	Any	\$24.95
Brokerage Clients	Any	Online	\$24.95
	Any	TeleSelect automated telephone line	\$34.95
	Any	With a representative	\$45

¹ Mutual funds are offered by prospectus only. If you have not received a fund's prospectus, please call 1-888-345-2071. Read the prospectus and carefully consider the fund's objectives, risks, charges and expenses before investing.

² You may buy shares directly from the fund company without paying transaction fees.

No Transaction Fee (NTF) funds³

Clients	Transaction Amount	Trading Method	Commission
All Clients	Any	All methods	No fee to buy, sell or exchange shares of participating funds held for six months or longer

Load funds

You will pay the sales load described in the fund's prospectus for all transactions.

Clients	Transaction Amount	Trading Method	Commission
All Clients	Any	Any	No fee

Options

Clients	Transaction Amount	Trading Method	Commission
Platinum	Any	Any	\$9.95 plus \$1 per contract
Gold	Any	Any	\$14.95 plus \$1 per contract
Silver	Any	Any	\$19.95 plus \$1 per contract
Priority	Any	Any	\$24.95 plus \$1 per contract
Brokerage Clients	Any	Online	\$24.95 plus \$1 per contract
	Any	TeleSelect [®] automated telephone line	\$34.95 plus \$1 per contract
	Any	With a representative	\$45 plus \$1 per contract

- All option orders filled over two different business days will be charged multiple commissions.
- All partially filled option orders for which price or quantity are changed and result in multiple trades on the same day will be charged separate commissions.

Primary Issue Bonds and CD Purchases⁴

Clients	Transaction Amount ⁵	Trading Method	Commission
All	Any	With a representative	PURCHASE: \$0; American Century Brokerage receives a fee from the issuer.

U.S. Treasury Auction Securities and Secondary Treasuries and Government Obligations

Clients	Transaction Amount ⁵	Trading Method	Commission
All	Any	With a representative	\$45 per transaction

Secondary Market Bonds and CDs

Clients	Transaction Amount ⁵	Trading Method	Commission
Platinum Investors	Any	With a representative	\$3 per bond; minimum charge of \$35 and a maximum charge of \$100.
All Other Clients	Up to 25 bonds	With a representative	\$5 per bond (minimum charge \$35)
	25+ bonds	With a representative	\$5 per bond for the first 25 bonds; \$3 per bond thereafter (maximum charge \$250).
All	Any	With a representative	CD sell prior to maturity \$55 per transaction

³ A \$50 fee for short-term trading (sale of shares held less than six calendar months) applies to all NTF funds except American Century Investments mutual funds.

⁴ American Century Brokerage may act as principal.

⁵ \$5,000 minimum purchase, or higher depending on the issue.

Unit Investment Trusts (UITs) - Sell Only, Purchases not permitted

Clients	Transaction Amount	Trading Method	Commission
All Clients	Any	With a representative	\$50 transaction fee + sales charge as described in the prospectus (if applicable)

Precious Metals⁶

Clients	Transaction Amount	Trading Method	Commission
All Clients	Any	With a representative	1% of transaction amount (minimum commission \$35 per transaction). For transactions over \$100,000, we offer discounts.

Margin Schedule

Debit Balances	American Century Brokerage, Base Lending Rate, plus/minus:
\$0 - \$25,000	1.9% of debit balance
\$25,001 - \$50,000	1.4% of debit balance
\$50,001 - \$75,000	0.9% of debit balance
\$75,001 - \$100,000	0% of debit balance
\$100,001+	-0.25% of debit balance

Important note: If you have or plan to add the margin feature to your account, it is important to carefully read the "Disclosure of Credit Terms" section located in the *Customer Agreement*.

Account Fees

Annual IRA Custodial Fee ⁷	\$50 per account (waived for Platinum, Gold and Silver Priority Investors or if the account balance is over \$10,000)
IRA Termination Fee	\$50 per account
Non-IRA Outgoing Transfer	\$100 per account

Annual Corestone Account[®] Fee⁸ (waived for Platinum, Gold and Silver Priority Investors)

Corestone Account total balance \$0 to \$49,999	\$100 per account
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Standard CheckWriting Fee⁹ (waived for Platinum, Gold and Silver Priority Investors)

Annual	\$25
Account average month-end sweep balance of \$25,000 or more	Waived

Standard Semiannual Account Maintenance Fee⁹ (waived for Corestone, Platinum, Gold and Silver Priority Investors)

American Century mutual fund assets \$0 to \$9,999	\$50 per account (waived if two fee or commissionable trades are placed every six months)
American Century mutual fund assets \$10,000 to \$19,999	\$25 per account (waived if one fee or commissionable trade is placed every six months)
American Century mutual fund assets \$20,000+	Waived

Enhanced Cost Basis Fee¹⁰ (waived for Corestone, Platinum, Gold and Silver Priority Investors)

At Establishment and Annual Fee	\$25 per account
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⁶ Gold, silver and platinum are available to purchase for delivery or storage.

⁷ The annual IRA custodial fee will be charged in the anniversary month of the account opening and upon account closure.

⁸ Corestone Annual Account fee and Standard CheckWriting fees will be charged in the account's anniversary month.

⁹ The semiannual maintenance fee will be charged in April and October. Your American Century Investments mutual fund assets are reviewed on the last business day of March and September to determine if the fee applies to your account.

¹⁰ Enhanced Cost Basis can track realized and unrealized gain/loss information on all covered and uncovered shares. Information is displayed on statements and online.

Transaction Fees (waived for Platinum, Gold and Silver Priority Investors)

Check reorder	\$10 for 100 checks
IRA check reorder	Free - 25 checks per book
Returned checks	\$25 per item
Stop payment	\$25 per item
Copy of check or Visa® debit	\$2.50 per item
Wires	\$20 per wire transfer
Account research	\$20 per security
Statement or confirm copies	\$2.50 per copy, or \$30 for a full year
Cash Advance Fee (non-ATM)	2.5% of principal
Overnight redemption check delivery	\$12
Overnight checkbook /debit card delivery	\$20

Miscellaneous Fees

Certificate Issuance (Register and Ship - if available)	\$60 per item
Certificate Deposit with Legal Transfer/Re-registration	\$60 per item
Direct Registration System (DRS) Outgoing Share Transfer	\$30 per item

Stock Transfer Agent Fees (amounts vary; check with the stock transfer agent)

Certificate Deposit	\$15 to \$250 per item. Avoid this fee by depositing directly with the stock transfer agent and then transferring via Direct Registration System (DRS). DRS fees may apply.
Direct Registration System (DRS) Incoming Share Transfer	\$20 to \$30 per item
Depository Trust Company (DTC) Transfer	\$3 to \$5 per item
Deposit and Withdrawal at Custodian (DWAC) Share Transfer	\$50 to \$125 per item
Annual Precious Metals Storage Fee	.75% of the metals' market value, billed on a quarterly basis (\$5 minimum)
Customer Name Safekeeping	\$2 per position per month
Margin Extensions	\$20 per item
Option Exercise	\$35 per item

Alternative Investment (Private placement, limited partnership, REIT, etc.)

Registered Alternative Investment	\$35 (limited availability)
Unregistered Alternative Investment	\$125 (limited availability)

Foreign Securities Fees

Agent Servicing Fee: May apply to American Depository Receipt (ADR) holders	variable
Foreign Exchange Transactions: Quoted per exchange	limited availability
Non-DTC Eligible Foreign Securities ¹¹	\$75 per trade or transfer
Foreign Securities Safekeeping	\$5 per position per quarter
Foreign Financial Transaction Tax (FTT): May apply to purchases of certain foreign securities	variable

¹¹ Call to confirm whether your foreign security is DTC eligible. Even if your foreign security was DTC eligible at the time of purchase, it may become non-DTC eligible without notice.