

Xantos Labs' Fees

Annual advisory Fees ¹	1.00% of net asset value
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Alpaca Securities LLC***Trading and activity***

Commissions ²	Free
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Inactive Account Fee	Free
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Banking

ACH Transfers	\$0.25 per transaction
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ACH Return Fees (Rejected Transfers)	\$25 per transaction
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Wire Transfers (Domestic)	\$25 per transaction
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Wire Transfers (International)	\$50 per transaction
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Operations

Electronic Statements and Trade Confirmations	Free
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ACAT In Transfers	\$5 per full or partial
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ACAT Out Transfers	\$50 per full or partial
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Brokerage services for Xantos Labs clients are primarily provided by Alpaca Securities LLC, a FINRA/SIPC member. Processing and service fees are assessed by third parties and passed through to the customer's account. Fees are subject to change.

¹ Advisory fees are prorated and charged monthly based on the average daily account value for the preceding month. For more details, please refer to our Form ADV Part 2A.

² Regulatory fees apply. The SEC and FINRA Trading Activity Fee (TAF) are regulatory fees charged on sells only. SEC Fee is \$5.10 per \$1 million principal and TAF is \$0.000119 per share with a maximum of \$5.95 per trade. Both are rounded up to the nearest penny. These fees are automatically deducted from the proceeds of any security sale.

Virtual Wallets, Cross-border payments & FX conversions

Multi-currency Virtual Wallets

Inactive Account Fee	Free
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Virtual Wallets account numbers	Free
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Currency Exchange (FX)

Currency Conversion ³	0.85%
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Additional FX Risk Margin (Weekend only) ⁴	0.15% to 0.25%
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Payment Level Fees (Transactional charges)

Local Payments	\$4 per transaction
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SWIFT (Shared)	\$10 per transaction
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SWIFT (ACO)	\$39 per transaction
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Virtual multi-currency wallet, FX, and cross-border payment solutions for Xantos Labs clients are primarily provided by The Currency Cloud Limited. Availability of these services varies by jurisdiction. Processing and service fees are assessed by the third parties and passed through to the customer's account. Fees are subject to change. Payment delivery and conversions are subject to cut-off times depending on time zones.

³FX conversions are at interbank rates - the rates at which banks convert with each other plus 85bps markup margin noted.

⁴Additional margins are applied on top of Friday rates. The actual margin depends on currency pairs.