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INVESTING FOR YOUR WORLD

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Chelsea Financial Services Account Disclosure

This Account Disclosure contains important information about your Chelsea Financial Services account, including fees and contact information.

1. Please read this disclosure and retain it for future reference. Understand that the conditions of your relationship with Chelsea Financial Services (CFS) begin on the date the account is opened, and include all transactions between CFS and yourself, and all products and services offered through CFS now and in the future. CFS reserves the right to modify or terminate these conditions at any time. If you ever have questions regarding transactions in the account, please contact your advisor or CFS Compliance at (866) 898-5800 or by email at jpisapia@chfs.com. Please refer to the CFS website regularly for up-to-date information about our services and associated fees and charges.
2. **Hilltop Securities, Inc.** Various features of account(s) with CFS are offered or processed through a service provider, Hilltop Securities, Inc., a Hilltop Holdings company, including account custody, clearing and settlement services. Hilltop Securities, Inc., and CFS provide a Customer Information Brochure upon the opening of each new account which discloses fees and charges associated with normal clearing services provided on each account. Hilltop Securities, Inc., charges can include, but are not limited to margin interest, clearing fees, NSF check charges, overdraft fees, VISA debit fees, check re-order fees, stop payment fees, extension fees, maintenance fees, inactivity fees and other fees disclosed in the Customer Information Brochure.
3. **CFS Fees.** Certain fees charged directly by CFS are as follows: Maintenance Fee - For the following accounts opened on or before December 31, 2015 - All non-retirement accounts are subject to a \$90.00 yearly maintenance fee. IRA Rollover, SEP, Simple, ROTH, and individual traditional IRA's are subject to a \$50.00 yearly maintenance fee. Exempt - The following types of accounts are not subject to the maintenance fee: HSA, DVP, UGMA/UTMA, Coverdell IRA accounts. CFS reserves the right to modify these fees at our discretion with written notice.
4. **FINRA and SIPC.** As a member of FINRA and SIPC, CFS would like to give our valued clients their contact information. To contact the Financial Industry Regulatory Authority (FINRA), please visit their website at www.finra.org. The Securities Investor Protection Corporation (SIPC) may be contacted by visiting their website at www.sipc.org or by telephoning 212-371-8300.

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Member FINRA, MSRB & SIPC