



**SoFi doesn't believe in making you pay to invest in your future.  
So, we don't charge commissions.**

SoFi Management Fees:	0%	Commissions:	\$0
(Yes, you read that right—not a cent. But, pro tip: You should read more about the underlying "Fund Fees" below.)		(You're still seeing correctly.)	

### **We also don't charge for:**

<ul style="list-style-type: none"><li>• IRAs, Roth IRAs, and SEP IRA retirement accounts</li><li>• Joint accounts</li><li>• Automated bank transfer (ACH) of money to or from your SoFi Invest accounts</li><li>• Wire transfer of funds into your account (though your transferring firm might charge a fee)</li></ul>	<ul style="list-style-type: none"><li>• Electronic delivery of statements, trade confirmations, prospectuses, &amp; tax forms</li><li>• ACAT transfers into your account. (ACATs are account transfers from other investment firms—and since they don't want to see you go, they might charge a fee. If you want to learn about ACATing into SoFi Invest, don't hesitate to reach out!)</li></ul>
---	---

### **However, there are a few potential charges to be aware of:**

<ul style="list-style-type: none"><li>• Wire transfers out: \$25 (ACHs are free!)</li><li>• ACAT transfers to another firm: \$75 (If you're thinking about an ACAT transfer out, please <a href="#">drop us a line</a>. We'd love to hear what we can do better.)</li><li>• Returned ACH / Insufficient funds: \$15</li><li>• Paper confirm fees: \$2 / confirm*</li><li>• IRA closing fee: \$20</li><li>• IPO Fees: \$50 for the first sale of a security obtained through an IPO offering within 120 days of IPO; \$5 for each subsequent</li></ul>	<ul style="list-style-type: none"><li>• Paper statement fees: \$5 / statement*</li><li>• Participation in voluntary corporate action: \$50<ul style="list-style-type: none"><li>◦ Additional fee per security involved in a voluntary corporate action deposit/withdrawal: \$100</li></ul></li><li>• SEC Regulatory Trading Fee: \$22.10 per \$1,000,000 of the price of the transaction (sells only), rounded up to the nearest penny.</li><li>• FINRA Trading Activity Fee (TAF): \$0.000119</li></ul>
---	--



sale within the first 120 days.	per share for each equity sell rounded up to the nearest penny with a maximum of \$5.95 per trade.
<b>*Don't worry:</b> We'll help you enroll in email confirms and statements, so this only happens if your emails get returned. As long as your email is correct and working, you're all good. If you ever have issues, <a href="#">let us know</a> .	

## Fund Fees:

If you invest in Exchange Traded Funds (ETFs) through SoFi Invest (either by buying them yourself or by investing in them through SoFi Invest's automated investments), these funds will have their own management fees.

These fees are not paid directly by you, but rather by the fund itself. While most of these fees are very low, they do reduce the fund's returns and you should be aware of them. Check out each fund's prospectus for details. SoFi Invest does not receive sales commissions, 12b-1 fees, or other fees from ETFs for investing such funds on behalf of advisory clients, though if SoFi Invest creates its own funds, it could earn management fees there. We have SoFi ETFs you can learn more about at [sofi.com/invest/etfs](https://sofi.com/invest/etfs).

**As always, our priority is helping you invest in your future. If you feel like you've been mistakenly charged a fee or have any other issues, please [shoot us a note](#)!**

SoFi Invest may waive all, or part of any of these fees, permanently or for a period of time, at its sole discretion for any reason. Fees are subject to change at any time. The current fee schedule will always be available in your Account Documents section of SoFi Invest. This is not an offer, or solicitation of any offer to buy or sell any security, investment or other product. INVESTMENTS ARE NOT FDIC INSURED, HAVE NO GUARANTEE, AND MAY LOSE VALUE.

**Before investing you should carefully consider the Fund's investment objectives, risks, charges, and expenses. This and other information is in the prospectus. A prospectus may be obtained by visiting [www.sofi.com/invest/etfs/](https://www.sofi.com/invest/etfs/). Please read the prospectus carefully before you invest. Investing involves risk including the possible loss of principal.**

SoFi ETFs are distributed by Foreside Fund Services, LLC. SoFi Invest via SoFi Wealth LLC, a registered investment advisor and SoFi Securities LLC, member FINRA/SIPC. 234 1st St, San Francisco, CA 94105



## **Margin Rates:**

The margin interest rate for debit balances in margin accounts is currently 3% as of 2/3/2022 until 5/31/2022. On 6/1/22 the margin interest rate will increase to 5%. The margin interest rate is subject to further changes at any time and at SoFi's sole discretion. The interest charge is calculated on the daily debit balance and the sum is charged monthly to the account.

As of 12/7/2021