

SELF-DIRECTED 401(k)

**No Account Set-Up Fee
No Annual Custodial Fee**

- *Quick and Cost Effective Custodial Services*

SERVICES INCLUDED

- Roth Conversion / Recharacterization
- Stop Payment/Returned Check
- Statement Correction
- Paper Statements/Invoice
- Overdraft Forgiveness
- Research
- Document Notarization
- Deposit Verification Letter
- Distribution/Contribution Correction (LLC)

MISCELLANEOUS FEES

(Automatically deducted from your account at the time of the transaction)

Check Writing Fee - Regular Mail/Priority Mail:	\$15/\$22
Incoming Wire:	\$15
Outgoing - Domestic/International Wire:	\$25/\$45
Expedited Processing:	\$75 per transaction
Expedited Processing - PREMIUM (24 Hours or Less - <i>If Possible</i>):	\$200 per transaction

HOW FEES ARE COLLECTED AND HOW TO KEEP ACCOUNT IN GOOD STANDING

Fees are automatically deducted from your account at the time they are charged.

FINANCIAL DISCLOSURE

The financial performance of your account is not guaranteed and cannot reasonably be projected over a period of years. Additionally, IRA Financial Trust Company cannot supply any financial data projecting the financial performance of your investments. The value of your account will depend on the investment results of the account's assets, less fees and expenses charged to your account and custodial fees that are charged to your account, if not paid directly by you.

CUSTODIAL ACCOUNT CASH DISCLOSURE

All cash for which the account holder has not provided investment instructions will be deposited into a pooled custodial deposit account or accounts with one or more third party FDIC-insured financial institutions selected by IRA Financial Trust Company or its affiliates. IRA Financial Trust Company or its affiliates may enter into a sub-accounting agreement with the selected financial organizations, in which IRA Financial Trust Company or its affiliates will maintain all records pertaining to the account holder's share of the pooled custodial accounts, post deposits and interest earned to and prepare withdrawals from the account holder's funds in such pooled custodial accounts for distributions, investments, fees and other disbursements as directed or agreed to by the account holder. The account holder hereby indemnifies and agrees to hold such financial organization(s) harmless from following the directions received from IRA Financial Trust Company or its affiliates on the account holder's behalf.

RETIREMENT PLAN ASSET VALUATIONS - MAY NOT REFLECT TRUE VALUE OF INVESTMENTS

For assets held in your account, the amounts indicated as "value" or "valuation" on your statement reflects, where possible, the latest prices provided to us by outside quotation services and may not reflect the true value of your investments. Some assets, such as real estate, deeds of trust, direct participation programs, promissory notes and other investments, may be listed at original cost, an estimated or accrued value or designated as "not available" where there is no readily available market information. These values may be general approximations and are only for guidance and reporting purposes. Prices listed may be based on the last reported transaction or quotes available from an outside services, assessed values, values provided to us by asset issuers or program sponsors, the Trustee or other estimates of value. Estimates of value may be based upon an appraisal, book value, prices paid, industry standards or other valuation methods and may not necessarily be current. Values of property based on assessed value may not reflect the actual value of property due to limitations or legal restrictions on assessments in the state/county of the property.

IRA Financial Trust Company does not guarantee the accuracy of the prices obtained from any of these sources, the values calculated on the basis of such prices, accrued values, or the estimates of value. Any estimates of value listed with respect to an asset should not be relied upon as being representative of the ultimate financial value of that asset.

If IRA Financial Trust Company does not receive a valid updated value from the general partner, office or sponsor, and has made the request to you to obtain an updated value, IRA Financial Trust Company may, at its discretion, transfer the asset to you. This transfer of the asset to you may result in a taxable event to you. At that time IRA Financial Trust Company will advise you to contact their tax or legal consultant for advice and instructions

I acknowledge that I have read and understand the 401(k) Custodial Agreement, 401(k) Account Disclosure Agreement, and 401(k) Account Agreement.

I HAVE RECEIVED, READ, AND UNDERSTAND THE 401(k) CUSTODIAN ACCOUNT AGREEMENT, THE 401(k) FEE SCHEDULE, AND THE 401(k) ACCOUNT DISCLOSURE DOCUMENT, INCLUDING THE PROVISION OF RECEIVING 0% INTEREST ON THE RETIREMENT ACCOUNT SUB-ACCOUNT.