

## SELF-DIRECTED IRA - WITH Checkbook Control

### Annual IRA Custodian Fee: \$180

- One low flat fee
- No ongoing transaction fees
- No account value fees
- Fee is deducted from your account upon set-up, and deducted in quarterly installments of \$45 beginning the following calendar year.

## SELF-DIRECTED IRA - WITHOUT Checkbook Control \*

### Annual IRA Custodian Fee: \$360

- Quick and Cost Effective Custodial Services
- No account value fees
- Fee is deducted from your account upon set-up, and deducted in quarterly installments of \$90 beginning the following calendar year.

\* Including Solo 401k, Health Savings & Coverdell Accounts

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

Check Disbursement - Regular Mail/Priority Mail:	\$15/\$22
Roth Conversion / Recharacterization:	\$60
Incoming wire:	\$15
Outgoing -Domestic/International Wire:	\$25/\$45
Stop Payment/Returned Check:	\$25
Overdraft Fee:	\$100
Statement Correction Fee:	\$25
Corrected 1099R/5498:	\$50
Distribution/Contribution Correction (LLC):	\$35
Paper Statements/Invoice:	\$15
Precious Metals Shipping:	\$30 plus cost of shipping
Research:	\$100 per hour
Document Notarization:	\$15 per signature
Deposit Verification Letter:	\$15 per account
Expedited Processing:	\$75 per transaction
Expedited Processing - PREMIUM (24 Hours or Less - If Possible):	\$200 per transaction
Account Termination (in addition to any transactions and/or service fees that may apply):	\$200

Assets:	<ul style="list-style-type: none"> <li>• Purchase/Liquidation/Sale/Re-Registration/Exchange of assets which are publicly available which may be traded on a financial exchange including brokerage accounts within the IRA used to trade stock, bonds, etc.</li> </ul>	\$35 per asset*
	<ul style="list-style-type: none"> <li>• Purchase/ Liquidation/Sale /Re-Registration of Assets such as private placements, IRA LLC non-public partnerships, notes, deeds of trust, precious metals, etc.</li> </ul>	\$45 per asset*
	<ul style="list-style-type: none"> <li>• Purchase/Sale/Transfer/Re-Registration/Exchange of real property</li> </ul>	\$35 per asset* <small>Additional \$300 fee applies if deed is prepared by IRA Financial</small>

## PRECIOUS METALS & BROKERAGE FEES

**Delaware Depository:** \$100 minimum storage fee. Fee charged at initial purchase. Storage fees will be billed at the rate of \$1 per \$1,000 of asset value held at depositor. Other fees, such as for shipping and segregated service fee may apply.

**Blue Vault Precious Metals Storage (San Diego, CA):** \$25 administrative fee plus BlueVault storage fee charged at initial purchase.

**First State Depository Company:** Value x .0001 or \$125 per annual, whichever is greater. Annual fee of \$125 applies if account value is less than \$125,000.

**Trade Processing Fee for Brokerage Assets:** \$35 per asset. Additional fees may be charge by broker.

\* Additional fees such as transfer agent fees, brokerage service fees, etc. may apply upon re-registration and may be charged as a separate item

**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. If you do not have sufficient funds to pay these fees an invoice may be included with your next quarterly statement. If an invoice is issued, there will be a charge applied to that invoice, as noted above. You can avoid this invoice fee by maintaining the minimum cash balance in your account (see below). This cash balance is part of your account and must originate from a contribution, rollover or transfer from another qualified plan or earnings or liquidations from within your account.

**REQUIRED MINIMUM CASH BALANCE**

Your account has required minimum cash balance at all times. For checkbook controlled accounts, the required minimum cash balance is \$360. All other accounts (including Solo 401k, Health Savings and Coverdell accounts) have a required minimum cash balance of \$500. This cash balance is part of your account and must originate from a contribution, rollover or transfer from another qualified plan or earnings or liquidations from within your account. Failure to maintain this balance may result in the distribution of the account to the participant.

**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. Interest will be paid on the custodial cash account based on the rate paid on similar accounts by one or more financial institutions selected by IRA Financial Trust Company. 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.

**IRA 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, IRA owners 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 IRA Custodial Agreement, IRA Account Disclosure Agreement, and IRA Account Agreement.

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