

\$400

annual custodian fee

Flat Fee

(Pricing for Health Savings Account (HSA) and Coverdell Education Savings Account are the same)

Self-directing with no hidden fees.

Say goodbye to hidden fees when you self-direct with IRA Financial. 🙌 We're the **only custodian** that doesn't charge wire fees!

- ✓ NO check or wire fees.
- ✓ NO asset value fees.
- ✓ NO transaction fees.
- ✓ NO asset purchase fees.
- ✓ NO Roth conversion fees.

Included Services

- Crypto Option Included**
- Roth Conversion /Recharacterization
- Document Notarization
- Deposit Verification Letter
- Overdraft Forgiveness
- Statement Correction
- Corrected 1099R/5498
- Paper Statements
- Unlimited Asset Purchase
- Online and Paper Statements*
- Stop Payment / Returned Check
- Asset Processing
- Distribution / Contribution Corrections

**When available in Q1 2023. Small trading fee will apply

Miscellaneous Fees

These fees will be processed at the time of transaction.

Expedited Processing – STANDARD (within 48 hours)	\$75 per transaction
Expedited Processing – PREMIUM (24 hours or less <i>if possible</i>)	\$200 per transaction



FINANCIAL DISCLOSURE

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

Fees are automatically deducted from your account at the time it is funded. If you do not have sufficient funds to pay these fees, an invoice may be included with your next quarterly statement. You can avoid this 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. Flat fee is due upon sign-up and renews Jan. 1st each year with flexible payment options (monthly, quarterly, annually).

REQUIRED MINIMUM CASH BALANCE

There is no required minimum cash balance if you have a credit card on file. Should you opt out of the credit card option, the minimum cash balance requirement for checkbook-controlled accounts is \$500. All other custodian-controlled accounts (including Coverdell and Health Savings 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. 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 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 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 your tax or legal consultant for advice and instructions.

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.