

Account Setup (Must accompany your application; one time fee) (Not charged to Coverdell Education Savings Accounts) Online Application (if you complete our online application) \$35 Paper Application (if you complete our paper application form) \$60																																	
Account Maintenance Fees Quarterly Account Fee (Must accompany your application) \$24 per quarter Subsequent Quarterly Account Fees will be automatically deducted from your account the first day of each calendar quarter. Charged per IRA account. This fee is <u>not</u> pro-rated. Failure to pay the Account Setup and Quarterly Account fees with your application may delay the setup of your account. Quarterly Asset Fees Automatically deducted from your account at the time of purchase and the first day of each calendar quarter. Charged per asset held in your account. Quarterly Asset Fees are not charged to Coverdell Education Savings Accounts. Type 1 Assets \$8 per asset/quarter Assets publicly available which may be traded on a financial exchange including brokerage accounts within the IRA used to trade stock, bonds, etc. Type 2 Assets \$12 per asset/quarter Assets such as private placements, non-public partnerships, notes, deeds of trust, etc. Precious metals are considered Type 2 assets, but no quarterly asset fee is charged for precious metals. Type 3 Assets \$20 per asset/quarter Assets such as real property. Type 4 Assets \$15 per asset/quarter Assets such as IRA LLCs (Private, Single-Member or Family IRA LLCs)																																	
Transaction Fees (Automatically deducted from your account at the time of the transaction) Cash Disbursement \$10 per disbursement Periodic Cash Disbursement via ACH (For periodic distributions only) \$5 per ACH transaction Cash Disbursement for Expense Payment \$15 per payment Purchase / Liquidation / Sale / Re-Registration ¹ / Exchange ² of Type 1 Assets \$30 per asset Purchase ³ / Liquidation / Sale / Re-Registration ¹ / Exchange ² of Type 2 & Type 4 Assets ⁴ \$40 per asset Purchase / Sale / Transfer / Re-Registration ¹ / Exchange ² of Type 3 Assets ⁴ \$125 per asset Roth Conversion / Recharacterization \$50																																	
¹ The re-registration fee applies if transferring or distributing asset(s) in-kind. Additional fees such as transfer agent fees, brokerage service fees, etc. may apply upon re-registration and may be charged as a separate item. If an asset cannot be re-registered, an Assignment of Interest will be issued and an assignment fee equivalent to the re-registration fee will apply. ² Applicable fee for exchanges is the Type of the resulting asset being exchanged and may require the addition of a Special Administrative Service Fee (see below). ³ Precious metals are charged the fee for each purchase, not for each metal/coin type purchased. ⁴ For <i>outgoing</i> transfers of real property and deeds of trust, the re-registration fee is \$125 if IRA Services Trust Company prepares the deed or assignment of deed of trust, and \$40 if prepared by the investor or a third party. For <i>incoming</i> transfers of real property and deeds of trust, the investor or a third party <i>must</i> prepare the deed; the \$40 re-registration fee applies.																																	
Account Termination Fee (In addition to any transaction and/or service fees that may apply) \$100 per account																																	
Storage & Brokerage Fees Charged By Depository & Discount Broker Delaware Depository (Storage facilities located on the East Coast) \$100 minimum storage fee Charged at initial purchase, annually thereafter. Only precious metals may be stored at Delaware Depository. Storage fees will be billed at the rate of \$1 per \$1,000 of asset value held at depository and are not pro-rated. See "Other Service Fees" for shipping fee. Segregated storage is available for gold, platinum and palladium only (no silver) – cost is \$190 minimum per year (\$1.60 per \$1,000). First State Depository Only foreign currency is stored at First State Depository. \$125 per currency/year BlueVault Precious Metals Storage (Storage facility located on the West Coast) \$20 administrative fee plus BlueVault storage fees Administrative and Storage fees charged at initial purchase and annually thereafter. BlueVault provides segregated storage for gold and silver bullion only. Contact BlueVault at (619) 342-8090 for Storage Fee Schedule. Trade Processing Fee for Brokerage assets (purchase/liquidation/sale) \$24.95 per asset Any additional fees charged by broker will be charged to your account																																	
Other Service Fees <table border="0" style="width: 100%;"> <tr> <td style="width: 33%;">Account Re-Establishment</td> <td style="width: 33%; text-align: center;">\$35</td> <td style="width: 33%;">Paper Statements (4 per year)</td> <td style="text-align: center;">\$5 per Statement</td> </tr> <tr> <td>Special Administrative Services</td> <td style="text-align: center;">\$35</td> <td>Invoice</td> <td style="text-align: center;">\$15 per invoice</td> </tr> <tr> <td>Note Modification</td> <td style="text-align: center;">\$25</td> <td>Overnight Delivery</td> <td style="text-align: center;">\$15 plus cost</td> </tr> <tr> <td>Incoming Wire</td> <td style="text-align: center;">\$15</td> <td>Precious Metals Shipping</td> <td style="text-align: center;">\$15 plus cost</td> </tr> <tr> <td>Outgoing-Domestic Wire/International Wire</td> <td style="text-align: center;">\$25/\$35</td> <td>Research</td> <td style="text-align: center;">\$75 per hour</td> </tr> <tr> <td>Stop Payment/Returned Check</td> <td style="text-align: center;">\$20</td> <td>Document Notarization</td> <td style="text-align: center;">\$10 per signature</td> </tr> <tr> <td>Duplicate Statement/5498/1099R</td> <td style="text-align: center;">\$15 per document</td> <td>Deposit Verification Letter</td> <td style="text-align: center;">\$10 per account</td> </tr> <tr> <td>Corrected 1099R/5498</td> <td style="text-align: center;">\$25</td> <td>Expedited Processing</td> <td style="text-align: center;">\$50 per transaction</td> </tr> </table>		Account Re-Establishment	\$35	Paper Statements (4 per year)	\$5 per Statement	Special Administrative Services	\$35	Invoice	\$15 per invoice	Note Modification	\$25	Overnight Delivery	\$15 plus cost	Incoming Wire	\$15	Precious Metals Shipping	\$15 plus cost	Outgoing-Domestic Wire/International Wire	\$25/\$35	Research	\$75 per hour	Stop Payment/Returned Check	\$20	Document Notarization	\$10 per signature	Duplicate Statement/5498/1099R	\$15 per document	Deposit Verification Letter	\$10 per account	Corrected 1099R/5498	\$25	Expedited Processing	\$50 per transaction
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Contact IRA Services Trust Company for the fee applicable to any service that is not listed above.

IRA Services Trust reserves the right to categorize any particular asset into one of the asset Types shown above or created in the future. Contact us at 1-800-248-8447 for the categorization of any asset.

HOW FEES ARE COLLECTED AND HOW TO AVOID THE INVOICE FEE

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 OF \$300

At all times, a minimum cash balance of \$300 must be maintained in the custodial cash account.

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 Services 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 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 Services 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 Services Trust Company. IRA Services Trust Company or its affiliates may enter into a sub-accounting agreement with the selected financial organizations, in which IRA Services 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 Services Trust Company or its affiliates on the account holder's behalf.

ASSET VALUATIONS

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. 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 Services 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.