



Determine the best fee option for you.

Please Select One Option and Check Only One Box

Option One: Fee Based on Number of Assets

To Establish an Account: \$50
Minimum Annual Record Keeping Fee: \$200
Per Asset and/or Liability, per year: \$200 paid at time of acquisition.
For example:
An account with one investment: \$200 per year
An account with six investments: \$1,200 per year

Option Two: Fee Based on Asset Value of Account

To Establish an Account: \$50
Minimum Annual Record Keeping Fee: \$125
Maximum Annual Record Keeping Fee: \$1,850

Please note: Fees are charged on an incremental basis.

Table with 2 columns: If the Asset Value is between: and Multiply Value by:
Rows include ranges from \$1 to \$20,000 up to \$500,001 to up.

For example:

The fee for \$50,000 account is \$365 per year. This is calculated as:
\$20,000 x .0085 = \$170; \$30,000 x .0065 = \$195; \$170 + \$195 = \$365

Miscellaneous Fees

- Purchase, Sale or Exchange of any Asset \$95
Loan or Mortgage Servicing Set-up fee \$95; Demand for Payoff (applies to loans serviced by us): \$150 per request
Wire Transfers: \$25
Required Minimum Distributions by check: No Charge
Cashier's or other Official Bank Check: \$10, Trust Check: \$5
Overnight mail: \$30
Credit Card Payment of Fees: 3.85% of the transaction amount
Returned items of any kind: \$25 per item
Reprocessing of incomplete documents is charged \$25 per reprocessing, plus applicable fees.
Special Services, such as research of closed assets or accounts, legal research, or special handling of transactions: \$150 per hour.
Re-registration of assets: \$100, plus actual expense of transfer agents when applicable.
In kind distributions are charged the sale and re-registration fees, plus actual expense of charges from third parties.
Undirected Cash Management Fee: Up to .0025 of the average daily principal amount per month.
Partial or Full Termination, including transfers of assets from your account to anyone, is one-half of one percent of the asset value of the amount transferred, plus sale transaction charges for each asset. This includes lump sum distributions, but does not include required minimum distributions. Minimum fee for this service: \$150. Annual Administration and Record Keeping Fees are not prorated when an account closes.

FEES WILL BE DEDUCTED FROM YOUR ACCOUNT UNLESS OTHER ARRANGEMENTS HAVE BEEN MADE. Minimum account balances may apply. Annual record keeping fees may be prepaid from your account and not prorated. For your convenience your annual fee will be reflected on your statements showing your record keeping charges. You may pay the amount shown on the statement. If there are insufficient funds in your account, we may liquidate other assets to pay for such fees in accordance with your Plan and Trust. All cash is maintained by the custodian at FDIC insured banks. Fees are subject to change with 30 days written notice. In accordance with your Account Application, this Fee Disclosure is part of your Agreement with the Administrator and must accompany your Application. If a signed Fee Disclosure is not received with your Application, fees will be based on "value of assets." PLEASE PRINT, SIGN AND MAIL THIS FORM TO IRA EXPRESS AT THE ADDRESS INDICATED AT THE TOP OF THIS DOCUMENT. DO NOT EMAIL THIS FORM AS IT CONTAINS SENSITIVE FINANCIAL INFORMATION.

Printed Name _____

Signature _____ Date _____