

Effective January 1, 2017

Account Maintenance Fees			
<b>Quarterly Account Fee</b> (Must accompany your application)		\$25 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 <b>not</b> 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.			
<b>Type 1 Assets</b>		\$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.			
<b>Type 2 Assets</b>		\$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.			
<b>Type 3 Assets</b>		\$20 per asset/quarter	
Assets such as real property.			
<b>Type 4 Assets</b>		\$20 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 <sup>1</sup> / Exchange <sup>2</sup> of Type 1 Assets		\$30 per asset	
Purchase <sup>3</sup> / Liquidation / Sale / Re-Registration <sup>1</sup> / Exchange <sup>2</sup> of Type 2 & Type 4 Assets <sup>4</sup>		\$40 per asset	
Purchase / Sale / Transfer / Re-Registration <sup>1</sup> / Exchange <sup>2</sup> of Type 3 Assets <sup>4</sup>		\$125 per asset	
Roth Conversion / Recharacterization		\$50	
<p><sup>1</sup> 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.</p> <p><sup>2</sup> 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).</p> <p><sup>3</sup> Precious metals are charged the fee for each purchase, not for each metal/coin type purchased.</p> <p><sup>4</sup> For outgoing 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 incoming transfers of real property and deeds of trust, the investor or a third party must prepare the deed; the \$40 re-registration fee applies.</p>			
Account Termination Fee (In addition to any transaction and/or service fees that may apply)			
		\$150 per account	
Other Service Fees			
Account Re-Establishment Special	\$35	Paper Statements (4 per year)	\$5 per statement
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	\$15 per signature
Duplicate Statement/5498/1099R	\$15 per document	Deposit Verification Letter	\$10 per account
Corrected 1099R/5498	\$25	Expedited Processing	\$50 per transaction

## 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.

## 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.

## CONTACT INFORMATION

Questions? Please contact IRA Services Customer Service at (800) 248-8447, Monday through Friday, from 7 am to 5 pm Pacific Time.

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