

**Real Choice. Real Control. Real Wealth.**

**INITIAL ACCOUNT ESTABLISHMENT FEE (one time charge when account is opened): \$50**

**MINIMUM CASH REQUIREMENT (Amount that must be maintained in the account at all times): \$500**

**ALTERNATIVE INVESTMENT ADMINISTRATION FEE**

**OPTION "A": Fee assessed per asset held in the account.** Fee applies annually to each asset held in account; Debt-Financing associated with an investment is charged as a separate asset. Example: One Investment = \$250 or Four Investments (including debt-financing) = \$1,000. Fees are assessed at time of account establishment, on the anniversary date thereof and at time of asset acquisition. The Minimum Fee is assessed at time of account establishment.

**OPTION "B": Fee Assessed on Aggregate Value of Account.** Fee is calculated on highest aggregate value of account during annual term. Minimum Annual Administration Fee: \$150. Fees are calculated on a tiered basis. For example: if value equals \$20,000 the annual fee will total \$170; if value equals \$70,000 the annual fee will total \$505. Maximum annual fee: \$1,950. Fees are assessed at time of account establishment, on the anniversary date thereof and at time of asset acquisition.

If the account value is between:	Multiply value by:
\$1 to \$25,000	0.0085
\$25,001 to \$80,000	0.0065
\$80,001 to \$180,000	0.0055

If the account value is between:	Multiply value by:
\$180,001 to \$300,000	0.0045
\$300,001 to \$500,000	0.0035
\$500,001 and up	0.0030

**ADDITIONAL SERVICES FEE SCHEDULE**

**Transaction Processing Fees: \$150**  
(Purchase, Sale, Exchange, Transfer of Asset, Additional Funding. Fee assessed at time of transaction.)

**MISCELLANEOUS FEES:**

<b>Overnight Courier</b>	<b>\$30</b>
<b>Overnight Courier (Int'l)</b>	<b>\$20 + cost</b>
<b>Roth Conversion/Recharacterization</b>	<b>\$150</b>
<b>Re-registration of Assets (plus costs)</b>	<b>\$150</b>
<b>In-Kind Distribution (+ 3rd party costs)</b>	<b>\$300</b>
<b>Reprocessing Fee</b>	<b>\$50</b>
<b>Special Handling Fee</b>	<b>\$150</b>
<b>Partial Termination</b>	<b>\$150 + \$50 per asset</b>
<b>Full Termination</b>	<b>\$250 + \$50 per asset</b>
<b>Late Charge on Past Due Fair Market Valuation</b>	<b>\$75</b>

**FINANCIAL TRANSACTIONS:**

<b>Custodial Account Check:</b>	<b>\$10</b>
<b>Cashiers Check:</b>	<b>\$30</b>
<b>Wire Transfer: (In/Out)</b>	<b>\$30</b>
<b>Wire Transfer: (International)</b>	<b>\$60</b>
<b>ACH Transfer:</b>	<b>\$10</b>
<b>Return Item</b>	<b>\$30</b>
<b>Stop Payment Fee</b>	<b>\$30</b>
<b>Late Charge on Past Due Statements</b>	<b>\$30</b>
<b>(Plus 1.5% per month on past due amount)</b>	
<b>Required Minimum Distribution (by check)</b>	<b>\$10</b>

Unless an alternate payment method is selected in section 4(B) above, funds will be deducted from your account to pay applicable fees and/or charges to the extent there is cash available therein. In the event your account has insufficient funds to pay fees and/or charges when due, you will be invoiced and the Paper Invoice charge will be assessed. The balance that appears on invoices or statements shall be payable in full no later than ten (10) days from the date of the invoice or statement. All past due sums shall incur a late charge of \$30.00 and bear interest at the rate of eighteen percent (18%) per annum (1.5% per month) until paid in full. Failure to make payment in full constitutes a default under this Agreement. Assets may be liquidated to pay for such fees and/or charges, as outlined in the pertinent Custodial Account Agreement. Reasonable fees for services not listed above may be charged at the discretion of Administrator (e.g. "expedited processing fee"). Fees are not prorated. Credit card transactions will be assessed a 3.5% convenience charge. I understand and agree to this Fee Agreement and Schedule of Charges.

**IRA PARTICIPANT'S SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_