

PLAN FEES:

To establish an Account: \$50

**Fee Disclosure:
Individual Retirement Arrangements
Based on Value of Assets**

Annual Record Keeping Fee(s)

Minimum Annual Record Keeping Fee: \$125

Maximum Annual Record keeping Fee: \$1750.00

Annual Record Keeping Fee: Based on Net Asset Value of Account

If the Asset Value is between:	Multiply Value by:
\$0 and \$20,000	0.0085
\$20,001 and \$80,000	0.0065
\$80,001 and \$180,000	0.0055
\$180,001 and \$300,000	0.0045
\$300,001 and 500,000	0.0035
\$500,001 and up	0.0030

Annual Record Keeping fees: Minimum \$125.00 Maximum \$1,750.00

For example: A \$50,000 Net asset value account with five assets and one mortgage: \$325 per year
A \$ 700,000 Net asset value account with two assets and three mortgages: \$1,750 per year

Activity and Special Service Fees and Important Disclosures

- No charge to transfer existing assets (Cash, Stocks, Bonds and Mutual Funds) from another custodian, trustee or record keeper.
- Existing Notes to be serviced by Administrator: \$100 plus any transfer fees charged by third parties.
- Purchase, Sale or Exchange of any Asset other than Real Estate: \$25 plus the actual expense of closing, title and taxes charged by third parties
- Purchase and Sale of Real Estate Assets and Notes, per asset or Note: \$50 plus the actual expense of closing, title and taxes charged by third parties
- Rush Fee for Service within 36 hours of receipt of Direction Letter: \$50
- Wire Transfers: actual expense charged by the custodial bank.
- Overnight mail: \$5 plus actual expense.
- Check Charges: Trust Check: \$5, Cashier's or Other Official Bank Check: \$10
- Returned items, such as drafts or checks: \$25 per item.
- Reprocessing of incomplete documents are charged \$25 per reprocessing, plus applicable fees.
- Special Services, such as research of closed assets or accounts, legal research, special handling of transactions: \$100 per hour.
- Re-registration of assets: \$50, 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.
- Partial or Full Termination, which includes transfers of assets from your account to anyone, is calculated on 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 normal eligible distributions. Minimum fee for this service: \$150. Annual Record keeping Fees are not prorated when an account closes.
- Workshops: Clients may attend workshops at a special rate of \$99.00 per person (advanced registration required).

Annual record keeping fees are not pro-rated but are divided into four parts and are normally invoiced each calendar quarter for your convenience.

These fees are normally withdrawn from your uninvested funds within 30 days after the invoice date, unless you prefer to pay directly by check. You agree to pay for any extraordinary services or requests not covered above prior to the provision of the service. If there are insufficient uninvested funds in your account, we will liquidate other assets to pay for such fees after 30 days from notifying you, in accordance with your Plan and Trust Disclosure. Compensation to the administrator, based on up to .0045 of monthly average uninvested average cash balance, is provided for administrative services and is prorated. This compensation is shown on quarterly statements as monthly average cost of administration, based on uninvested cash at custodial and FDIC insured banks, and is net of interest earned. You are not billed for this compensation. 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."

Signature

Date

For internal administrator use only

Fee Disclosure: Individual Retirement Arrangements: Based on Number of Assets

PLAN FEES:

To establish an Account: \$50

Annual Record Keeping Fee(s)

Minimum Annual Record Keeping Fee: \$195

Highest Number of Total Assets and Liabilities (notes payable) in a calendar quarter:

Per Asset and Liability per year: \$195.00

For example: An account with five assets and one mortgage: \$1,170.00 per year
An account with two assets and three mortgages: \$975.00 per year

Activity and Special Service Fees and Important Disclosures

- No charge to transfer existing assets (Cash, Stocks, Bonds and Mutual Funds) from another custodian, trustee or record keeper.
- Existing Notes to be serviced by Administrator: \$100 plus any transfer fees charged by third parties.
- Purchase, Sale or Exchange of any Asset other than Real Estate: \$25 plus the actual expense of closing, title and taxes charged by third parties.
- Purchase and Sale of Real Estate Assets and Notes, per asset or Note: \$50 plus the actual expense of closing, title and taxes charged by third parties
- Rush Fee for Service within 36 hours of receipt of Direction Letter: \$50
- Wire Transfers: actual expense charged by the custodial bank.
- Overnight mail: \$5 plus actual expense.
- Check Charge: Trust Check: \$5; Cashier's or Other Official Bank Check: \$10
- Returned items, such as drafts or checks: \$25 per item
- Reprocessing of incomplete documents: \$25 per reprocessing, plus applicable fees
- Special services, such as research of closed assets or accounts, legal research, special handling of transactions: \$100 per hour
- Re-registration of assets: \$50, 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.
- Partial or Full Termination, which includes transfers of assets from your account to anyone, is calculated at 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 normal eligible distributions. Minimum fee for this service: \$150. Annual Record keeping fees are not prorated when an account closes.
- Workshops: Clients may attend workshops at a special rate of \$99.00 per person (advanced registration required).

Annual record keeping fees are not pro-rated but are divided into four parts and are normally invoiced each calendar quarter for your convenience.

These fees are normally withdrawn from your uninvested funds within 30 days after the invoice date, unless you prefer to pay directly by check. You agree to pay for any extraordinary services or requests not covered above prior to the provision of the service. If there are insufficient uninvested funds in your account, we will liquidate other assets to pay for such fees after 30 days from notifying you, in accordance with your Plan and Trust Disclosure. Compensation to the administrator, based on up to .0045 of monthly average uninvested average cash balance, is provided for administrative services and is prorated. This compensation is shown on quarterly statements as monthly average cost of administration, based on uninvested cash at custodial and FDIC insured banks, and is net of interest earned. You are not billed for this compensation. 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."

Signature

Date

For internal administrator use only