



SPECIALIZED
TRUST COMPANY

YOUR MONEY. YOUR FUTURE. YOUR WAY.

P.O. Box 3587, Albuquerque, NM 87190 • Toll Free: 1-800-529-3951 • Local: 505-514-0539 • Fax: 505-792-6096 • help@IRASTC.com

Note: ****The plan termination fees is in addition to any annual maintenance fees that were assessed to the plan prior to the completion of the account closure/transfer process. Annual maintenance fees are not refundable or pro-ratable. ***Specialized Black must be canceled within 30 days prior to the annual maintenance fee renewal. A \$1000.00 cash balance is required in the account at all times. Annual fees are billed in the anniversary month each year. All fees are subject to change at anytime.

INDIVIDUAL 401(k) FEE SCHEDULE

Initial Non-Refundable Set-Up Fee \$195.00

| SERVICE FEES | Annual |
|---|----------------|
| Roth Component | \$195.00 |
| Plan Value | Annual Fee |
| \$0 - \$50,000 | \$997 |
| \$50,001 - \$100,000 | \$1,120 |
| \$100,001 - \$200,000 | \$1,320 |
| \$200,001 - \$400,000 | \$1,495 |
| \$400,001 - \$600,000 | \$1,695 |
| \$600,001 - \$800,000 | \$1,995 |
| \$800,001 - \$1,000,000 | \$2,395 |
| \$1,000,000 and Up | \$4,000 |
| Annual Buy/Sell Transactions Included <small>The buying or selling of an asset constitutes a transaction</small> | 2 |
| Additional Buy or Sell Transactions | \$75 each |
| Spouse Participant* | \$625 per year |

| ADMINISTRATIVE AND REPORTING FEES | |
|-----------------------------------|---------------------------------|
| Rerun of Contribution | \$250 |
| Form SS4 | \$125 |
| 5500 EZ | \$350 |
| 5500** | \$625 |
| Extra Accounts | Hourly, \$100-\$150 Per Account |
| Discrimination Testing** | \$625 |
| Loans | \$175 plus \$100/Year |
| 5500 Extension | \$175 |
| Distribution/Hardship | \$125 |
| QDRO | Hourly, \$250 - \$500 |
| 1099R | \$155 |
| 945 | \$125 |
| Questions and Account Research | Hourly |
| Electronic Report | \$135 |
| Additional Consulting | \$235 per hour |
| Plan Amendments | \$375 |

* Spousal participants will receive the same benefits as the account holder per the template or plan design.

OTHER SERVICE FEES

Individual 401k Concierge Activation** (recommended)\$225
 Specialized Black ***\$425 per year
 Regular Check Fee.....\$15
 Cashiers Check -Includes Overnight Mailing Fee..... \$75
 Express Investment Processing/Next Day Processing.. \$225/ \$125
 Wire In/Out Fee.....\$55 each
 Overnight Mail Fee\$65
 Stop Payment\$40 each
 Returned Check, Wire & ACH Fee\$75 each
 Forward Mail.....\$5 per mailing

** Concierge Activation significantly reduces your transfer time

Signature: _____

Late Fee.....\$25 per 30 days
 Plan Termination Fee****\$695
 Special Research Fee.....\$235 per hour
 (this includes but is not limited to extensive research)
 Statement Fee\$15 annual/\$15 per request
 Auto Plan Loan Repayment\$80 per year
 Special Document Handling Fee.....\$5 per document max \$15
 ACH Fee.....\$15
 Plan Design Consultation/Plan Restatement.....\$675
 Asset Re-Registration\$225 per asset
 Legal Correspondence.....\$400 per hour

Date: _____



YOUR MONEY. YOUR FUTURE. YOUR WAY.

Upgrade Your Individual 401(k) Plan to Specialized Black

Specialized Trust Company offers standard service to every client. For select clients we offer an exclusive upgrade to our Specialized Black Service.

Specialized Black offers a suite of value added services, education and training, in addition to significant cost savings by eliminating the most common service and optional fees.

| | Standard | Specialized Black |
|--------------------------------------|------------------------------|--------------------------|
| Investment Buy/Sell Transactions | \$75 (after 2) | Unlimited |
| Special Document Handling Fee | \$5 per doc w/ max \$15 | Included |
| Check Fee | \$15 | Included |
| Wire In/Out Fee | \$55 | 2 Free Included |
| Statement Fee | \$15 annual/\$15 per request | Included |
| Priority Investment Service | Not Available | Included |
| VIP Seating at Specialized Events | Not Available | Included |
| 10% Discount on Educational Products | Not Available | Included |

Specialized Black is offered for only \$425 per year!

Standard

Offers standard service, affordable pricing and is the industry's best in class self-directed IRA solution.

Specialized Black

For those clients who desire and recognize value and want the most value for the fees paid. It is ideal for those clients who don't want their accounts charged transaction fees to keep the most of your money working for you.

The Best Way to Pay Your Fees

You can pay your IRA fees outside of your account using a check or credit card. This allows you to invest 100% of your retirement account growing it exponentially faster.

*****Specialized Black Must Be Canceled Within 30 Days Prior To The Annual Maintenance Fee Renewal**