



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

The annual fee is calculated by multiplying the account value by the multiplier. The fee is the higher of the minimum fee stated in dollars or the amount calculated using the multiplier.

Standard Fee Schedule		Traditional Roth SEP SIMPLE	
One Time Only Activation Fee			
Standard Activation		\$125	
Concierge Activation (recommended)		\$225	
Annual Fee	Multiplier	Minimum Fee	
\$0 - \$15,000	0.010	\$247	
\$15,001 - \$25,000	0.020	\$325	
\$25,001 - \$49,999	0.0145	\$525	
\$50,000 - \$99,999	0.0095	\$725	
\$100,000 - \$200,000	0.006	\$975	
\$200,001 - \$400,000	0.0045	\$1,225	
\$400,001 - \$1,000,000	0.004	\$1,800	
\$1,000,001+	0.003	\$4,000	
Roth Component		\$195	
Upgrade to Specialized Black**		\$425/ Year	
Annual Buy/Sell Transactions Included		2	
Additional Investment Buy/Sell Transactions		\$75 / Transaction	
Fee Schedule		Tax Advantaged Specialty	
	CESA	HSA	
Activation Fee	\$125	\$125	
Annual Fee	\$195	\$195	
Annual Buy/Sell Transactions Included	1	1	
Additional Buy/Sell Transactions	\$75	\$75	
<i>*The buying or selling of an asset constitutes a transaction.</i>			
Optional and Service-Related Fees			
IRA Distribution Fee	\$15		
Check Fee	\$15		
Express Investment Processing (same day/24 hour) or Next Day Processing	\$225 /\$125		
Asset Re-Registration	\$225 per asset		
Wire In/Out Fee Domestic	\$55		
Overnight Mail Fee	\$65		
Stop Payment	\$40		
Returned Check, Wire, & ACH Fee	\$75		
Late Fee	\$25 per 30 days		
Termination Fee**	\$695		
Statement Fee	\$15 annual/\$15 per request		
Special Research Fee	\$235 per hour		
Special Document Handling Fee	\$5 per document max \$15		
Roth Conversion/Re-Characterization/Internal Conversion	\$75 plus \$125 per an asset		
Matured Note	\$125		
Partial Transfer Out	\$125		
ACH	\$15		
Cashier's Check	\$75 (includes priority mail)		
Forward Mail	\$5 per mailing		
Legal Correspondence	\$400 per hour		

Note:**The termination fees is in addition to any annual maintenance fees that were assessed to the account prior to the completion of the account transfer out or distribution process. Annual maintenance fees are not refundable or proratible. **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.

Client Signature: _____ Date: _____



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Upgrade Your Retirement Account 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**