

INDIVIDUAL 401(K) FEE SCHEDULE

SERVICE FEES	
ACTIVATION FEES	FEE AMOUNT
Initial Non-Refundable Set-Up Fee	\$195
SERVICE FEES	ANNUAL FEE
Roth Component	\$195
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*	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

*The buying or selling of an asset constitutes a transaction. **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 <i>Includes Overnight Mailing Fee</i>	\$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

Late Fee	\$25 per 30 days
Plan Termination Fee***	\$695
Special Research Fee****	\$235 per hour
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

*Concierge Activation significantly reduces your transfer time. ****This includes but is not limited to extensive research.

NOTE: ***The termination fee 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 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. Once the child reaches the age of 18, the account maintenance fees will convert to our Standard Fee Schedule.

SIGNATURE OF ACCOUNT OWNER X	DATE
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EXPERIENCE THE ADVANTAGES OF 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.

SERVICES	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.