

STANDARD FEE SCHEDULE

SERVICE FEES (TRADITIONAL, ROTH, SEP, & SIMPLE)	
ONE TIME ONLY ACTIVATION FEE	FEE AMOUNT
Standard Activation	\$125
Concierge Activation (recommended)	\$225
SERVICE FEES	FEE AMOUNT
Roth Component	\$195
Upgrade to Specialized Black*	\$425/yr
Annual Buy/Sell Transactions Included	2
Annual Buy/Sell Transactions	\$75 /Transaction

SERVICE FEES (TAX ADVANTAGED SPECIALTY ACCOUNTS)		
SERVICE FEES	CESA	HSA
Activation Fee	\$125	\$125
Annual Fee	\$195	\$195
Annual Buy/Sell Transactions Included	1	1
Annual Buy/Sell Transactions	\$75	\$75

ANNUAL FEES		
ACCOUNT VALUE	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	\$1225
\$400,001 - \$1,000,000	0.004	\$1800
\$1,000,001+	0.003	\$4000

NOTE: The buying or selling of an asset constitutes a transaction.

OPTIONAL AND SERVICE-RELATED FEES

IRA Distribution Fee	\$15
Check Fee	\$15
Express Investment Processing (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 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 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.