



Fee Disclosure Individual Retirement Arrangements

\$100.00

Minimum Record Keeping Fee: \$75.00
Per Asset, per year: \$20.00

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*****An Account with one asset: \$75.00 per year
An Account with three assets: \$115.00 per year

To transfer a cash account from another custodian, trustee or record keeper: **NO CHARGE.**

To transfer Existing Notes, LP's, LLC's, GP's, Private Offerings, Stocks, Bonds and/or Mutual Funds: **\$50.00 per asset, as well as any transfer fees charged by third parties, or actual costs of transfer.**

Fees are billed on a semi-annual cycle based on the establishment date of your account(s)

Activity and Special Service Fees and Important Disclosures

- Record keeping fee for Purchase, Sale or Exchange of any Asset is \$50.00 plus the actual expense charged by third parties.
- Contributions made by through credit cards: Administration Fee of \$35 per \$1,000 of contribution
- Rush Fee for Service within 36 hours of receipts of Direction Letter \$50
- Wire transfers: Incoming or Outgoing \$25.00
- Overnight mail \$25.00
- Check Charge: Distribution 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 may be charged at \$100 per hour. This includes working with any and all agents and brokers for transactions, and follow up by such agents or brokers of your account or asset status, which exceeds one hour.
- Safekeeping of Hard Assets, such as legally permissible collectibles \$200.00 per year plus actual expense.
- A fee of .0040 of the monthly average undirected average cash balance is compensation for administrative services provided.
- In kind distributions are charged as sale and re-registration fees, plus actual expense of charges from third parties
- Full Termination, including transfers of assets from your account to anyone is a minimum of \$150. This includes lump sum distributions, but does not include normal eligible distributions. Annual Record keeping Fees are not prorated when an account closes.

You agree to pay for any extraordinary services or requests not covered above prior to the provision of the service. IRA Resources, Inc. does not provide account services in conjunction with any investment products for sale. Account fees are charged in advance or in connection with record keeping services and are at no time refundable. Fees are billed and payable semi-annually based on your establishment date. Annual record keeping and administration fees are not pro-rated. These fees are normally withdrawn from your undirected funds balance within 30 days after the invoice date, unless paid directly. If there are insufficient undirected 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. IRA Resources, Inc. shall bear no responsibility for any adverse tax consequences as a result thereof. IRA Resources, Inc. reserves the right to sell any past due receivables to a collection and credit reporting agency. Annual Record keeping Fee may also be paid by check, American Express, VISA or MasterCard. **Minimum balance requirements may be required to maintain each client account. This amount should not exceed \$250.00, however, IRA Resources, Inc. reserves the right to set minimum balance requirements at its sole discretion.**

Your undirected cash is placed in FDIC insured banks through your custodial bank. We will make our best effort to notify you of all changes to your fee schedule within 30 day notice posted on the internet on our website at www.IRAResources.com. If you do not have access to the internet please let us know so that changes may be sent to you in written form. **In accordance with your Account Application, this Fee Disclosure is part of your Agreement with the Administrator and must accompany your Application. PLEASE PRINT, SIGN AND MAIL THIS FORM TO OUR OFFICE INDICATED AT THE TOP OF THIS DOCUMENT.**

Signature _____

Date _____