



IRA RESOURCES, INC.

# SELF-DIRECTED IRA FEES & SERVICES COMPARISON

|   | IRAR TRUST  | COMPANY A | COMPANY B |
|---|---|-----------|-----------|
| <b>What year was the company established?</b>                     | 1996  |           |           |
| <b>Are they an administrator or custodian?</b>                    | Custodian & Administrator   |           |           |
| <b>Service Level Rating (1-5 Stars)</b>                           | *****   |           |           |
| • If you left a message, how promptly was it returned?            | *****   |           |           |
| • Did you talk to a person?                                       | *****   |           |           |
| • How confident are you in the answers you received?              | *****   |           |           |
| • Do they limit investment options?                               | Physical precious metals  |           |           |
| • What is their BBB rating?                                       | A+  |           |           |
| • Are there lawsuits pending against them?                        | No  |           |           |
| • How do their employees rate them?                               | *****   |           |           |
| <b>What is the cost to open account?</b>                          | \$100   |           |           |
| <b>What is the annual record keeping fee?</b>                     | \$199 (one asset)   |           |           |
| Additional Asset Annually   | \$75  |           |           |
| <b>How often do they bill?</b>                                    | Semiannual - For Example:<br>One asset: \$99.50 semiannually.<br>Two assets: \$137.00 semiannually. |           |           |
| <b>What is the cost to close my account?</b><br>(Termination Fee) | \$250   |           |           |
| <b>What if I don't fully close the account?</b>                   | \$25  |           |           |
| <b>How much for purchase and sale of assets?</b>                  |   |           |           |
| Purchase Notes, LLC, Private Stock, etc.                          | \$50  |           |           |
| Purchase Real Estate - Residential, Commercial, Land, etc.        | \$175   |           |           |
| Earnest Money Deposit (EMD)                                       | (included in purchase)  |           |           |
| Non-Recourse Loan Processing                                      | (included in purchase)  |           |           |
| Sell Notes, LLC, Private Stock, etc.                              | \$50  |           |           |
| Sell Real Estate - Residential, Commercial, Land, etc.            | \$175   |           |           |
| <b>Common Transactions Fees</b>                                   |   |           |           |
| ACH transfers   | \$0   |           |           |
| Wire transfers  | \$30  |           |           |
| Overnight delivery via FedEx, UPS, USPS, etc.                     | \$30  |           |           |
| Checks  | \$7   |           |           |
| <b>Other Fees</b>   |   |           |           |
| <b>Estimated Annual Cost</b>                                      |   |           |           |

# REAL ESTATE IRA FEE WORKSHEET

How much does it cost for your IRA to hold Real Estate? This worksheet will help you figure it out.

## ACCOUNT ESTABLISHMENT FEE

IRA custodians usually charge an account establishing fee to open your account. Enter the fee below:

|          |                     |    |
|----------|---------------------|----|
| <b>1</b> | Account Opening Fee | \$ |
|----------|---------------------|----|

## ANNUAL RECORDKEEPING & ASSET HOLDING FEES

Providers don't all charge the same annual fees – pick a table below to get the best deal for your IRA:

| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2">Based on Account Value</th> </tr> <tr> <td>Your Account Value</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>% Multiplier (ex: .0060%)</td> <td style="text-align: center;">%</td> </tr> <tr> <td>Other</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: right;"><b>Subtotal</b></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="background-color: #008000; color: white; text-align: center;"><b>2</b></td> <td style="background-color: #008000; color: white;">My Annual Recordkeeping Costs TOTAL</td> </tr> </table> | Based on Account Value              |  | Your Account Value | \$ | % Multiplier (ex: .0060%) | % | Other | \$ | <b>Subtotal</b> | \$ | <b>2</b> | My Annual Recordkeeping Costs TOTAL | <b>OR</b> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2">Based on Number of Assets</th> </tr> <tr> <td>Number of Assets</td> <td></td> </tr> <tr> <td>Base Fee/First Asset</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>Additional Asset(s)<br/>(price per asset _____)</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: right;"><b>Subtotal</b></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="background-color: #008000; color: white; text-align: center;"><b>2</b></td> <td style="background-color: #008000; color: white;">My Annual Recordkeeping Costs TOTAL</td> </tr> </table> | Based on Number of Assets |  | Number of Assets |  | Base Fee/First Asset | \$ | Additional Asset(s)<br>(price per asset _____) | \$ | <b>Subtotal</b> | \$ | <b>2</b> | My Annual Recordkeeping Costs TOTAL |
|---|-------------------------------------|--|--------------------|----|---------------------------|---|-------|----|-----------------|----|----------|-------------------------------------|-----------|--|---------------------------|--|------------------|--|----------------------|----|--|----|-----------------|----|----------|-------------------------------------|
| Based on Account Value  |                                     |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |
| Your Account Value  | \$                                  |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |
| % Multiplier (ex: .0060%)   | %                                   |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |
| Other   | \$                                  |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |
| <b>Subtotal</b>   | \$                                  |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |
| <b>2</b>  | My Annual Recordkeeping Costs TOTAL |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |
| Based on Number of Assets   |                                     |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |
| Number of Assets  |                                     |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |
| Base Fee/First Asset  | \$                                  |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |
| Additional Asset(s)<br>(price per asset _____)  | \$                                  |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |
| <b>Subtotal</b>   | \$                                  |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |
| <b>2</b>  | My Annual Recordkeeping Costs TOTAL |  |                    |    |                           |   |       |    |                 |    |          |                                     |           |  |                           |  |                  |  |                      |    |  |    |                 |    |          |                                     |

## TRANSACTION FEES

It's typical for IRA custodians to charge fees for processing specific transactions— but some charge more than others. Estimate the number of transactions and their annual cost:

\*Note that some providers that offer "all-inclusive" IRAs will still charge additional fees.

|                               | # Anticipated Transactions  | Cost (per transaction*) | Est. Annual Subtotal |
|-------------------------------|-----------------------------|-------------------------|----------------------|
| Real Estate Purchase/Sale     |                             |                         |                      |
| Earnest Money Deposit         |                             |                         |                      |
| Checks Deposits               |                             |                         |                      |
| Checks (Outgoing)             |                             |                         |                      |
| Cashier's Check (Outgoing)    |                             |                         |                      |
| Wires (Incoming/Outgoing)     |                             |                         |                      |
| ACH (Incoming/Outgoing)       |                             |                         |                      |
| Overnight Mail                |                             |                         |                      |
| Transfers (Incoming/Outgoing) |                             |                         |                      |
| Distributions & RMDs          |                             |                         |                      |
| Account Statements            |                             |                         |                      |
| Non-Recourse Loan             |                             |                         |                      |
| Other                         |                             |                         |                      |
|                               |                             |                         |                      |
|                               |                             |                         |                      |
| <b>3</b>                      | My Annual Transaction Costs |                         | \$                   |

**ADD UP YOUR TOTALS FROM BOXES 1, 2, & 3 TO GET YOUR TOTAL ANNUAL COST**

|                            |    |
|----------------------------|----|
| Box 1 - Enrollment         | \$ |
| Box 2 - Annual             | \$ |
| Box 3 - Transaction        | \$ |
| My Est. Total Annual Fees* | \$ |