

## IRA FEE SCHEDULE AND DISCLOSURE- SEPTEMBER 1, 2008

Traditional or Roth Accounts, Self Directed or Regular, Including Usage of An IRA-LLC<sup>SM</sup> (ICO<sup>SM</sup>)<sup>1</sup>

***ALL-IN-ONE - Lowest Self Directed IRA Annual Fee*** (footnote<sup>2</sup>, see reverse side)  
***FREE – Annual Fees With Minimum Account Balance*** (footnote<sup>3</sup>, see reverse side)

Initial Set Up	\$ 50
Annual <u>All-In-One</u> Service <sup>2</sup> (also see “Multiple Accounts” & “Small Accounts” topics, next page)	\$ 225
<u>Free Annual Account Fees</u> (after first year by maintaining a minimum average cash balance) <sup>3</sup>	\$ 00
Annual <u>All-In-One</u> Service For 72(t) SOSEP IRAs (during the SOSEP period only)	\$ 49
Rollover From Other Plan (No charge for rollover itself, but any new plan is subject to applicable fees)	\$ 00
“Stretch IRA Plan” (Long term tax deferred beneficiary payments– custom addition to basic IRA plan) <sup>4</sup>	\$ 500
Transfer Funds Within IRA <sup>2</sup> (Can be included in 6 free life time transactions)	\$ 50
Termination of IRA, Partial (Either a rollover to another plan or a lump sum distribution)	\$ 75
Termination of IRA, Complete (Either a rollover to another plan or a lump sum distribution)	\$ 175
Transactions, Other/Miscellaneous <sup>5</sup> (Can be included in 6 free life time transactions)	\$ 50
Roth Conversion/Recharacterization	\$ 75
Contributions Exceeding 12 Per Year, Each (Up to 12 per year are free)	\$ 10
Distribution/Withdrawal, Miscellaneous (Can be included in 6 free life time transactions)	\$ 35
Distribution, Regular Retirement Stream, Each (can be free, see footnote <sup>6</sup> )	\$ 10
Wire Transfer Of Funds (Can be included in 6 free life time transactions)	\$ 25
Overnight Courier Delivery, Letter Envelope	\$ 25
Cashiers Check (Can be included in 6 free life time transactions, except for bank fees)	\$ 25
Returned Check/Insufficient Funds	\$ 30
Stop Payment	\$ 30
Rush Fee For 24 Hour Expedite Requests <sup>7</sup>	\$ 50
Hourly Rate For Extraordinary Services	\$ 150
Wire Transfers – Outbound (in excess of six free life time transactions, see footnote <sup>2</sup> )	\$ 15
Wire Transfers – Inbound (in excess of twelve free transactions, see footnote <sup>2</sup> )	\$ 15

**Footnotes:**

<sup>1</sup> An ICO is a limited liability company or LLC which is integrated with your IRA. The ICO directly holds your IRA funds and assets. As the LLC’s manager, you have possession and checkbook control over the IRA funds. You directly put money into and manage your own investments. This tool is often used for real estate and other non-traditional investments, but any legal IRA investment can be made with an ICO. For more info, go to [www.TrusteeAmerica.com](http://www.TrusteeAmerica.com), & click on “Real Estate IRA” on left side of page.

<sup>SM</sup> IRA-LLC and ICO are service marks of National Association of Financial and Estate Planning (NAFEP).

**Note** that there are free annual fees for maintaining certain account balances (footnote <sup>3</sup> below), and discounted fees for small accounts, or for multiple accounts which are set up at the same time (see topics below the footnotes).

<sup>2</sup> **All-In-One Annual Fee.** The All-In-One annual service fee covers all types of IRAs: traditional, Roth, self-directed, etc. This fee includes up to 6 free transactions over the life of the IRA, for the following types: *Transfer funds within IRA, miscellaneous distribution/withdrawals, miscellaneous transactions (see footnote <sup>4</sup> below), wire transfers out, cashiers check (except for any bank fees), AND up to 12 contributions or wire transfers into the IRA per year.* Retirement payment streams (distributions) can be free of transaction fees (see footnote <sup>5</sup> below). The All-In-One fee also includes the initial transactions to integrate an IRA account with an IRA-LLC or ICO (see footnote <sup>1</sup> above). The annual service fee is charged when a new IRA is ordered, and each year thereafter during the month in which the IRA was created (except for free accounts, see footnote <sup>6</sup> below). Unlike most custodians, AE-Trust does not add on annual service fees which are a percentage of your account.

<sup>3</sup> **Free Accounts, Default Fund For Your Cash.** By default, generally all cash initially received in your account is placed into AE-Trust's *Portfolio Option 1 Quick Access Fund*. (This Fund pays interest on your money which generally is significantly better than bank and mutual fund money market funds, though it can take from three to seven days to access money in this Fund.) AE-Trust charges no annual fees on accounts which maintain a minimum average balance in this Fund of \$25,000 or more for the entire preceding year. You still pay the initial set up fee and first year's account fee with a new AE-Trust IRA, but thereafter on each one year anniversary of your account creation date, the annual account fee is waived if the account maintained the \$25,000 minimum average balance for the past year. Also, like the All-In-One annual fee (see footnote <sup>2</sup> above), you get 6 free transactions over the life of the IRA with a free account. For more information on the *Portfolio Option 1 Quick Access Fund* go to: IRACentral.com -- IRA Investment Options -- Portfolio Option 1.

<sup>4</sup> **Stretch IRA Plan.** This option is a custom IRA plan. Instead of immediate and full taxation after your death, the plan allows the remainder of your IRA to be spread out and tax deferred over the whole lifetime of your heirs, typically including a spouse if you are married, plus your children. For more information, go to: IRACentral.com – Continue IRA Tax Deferral After Death.

<sup>5</sup> **Miscellaneous Transaction Fees.** Up to six of these over the life of the IRA are free (see footnote <sup>2</sup> above). These include special document review or signing, correcting investment instructions, titling or other problems that are not the fault of AE-Trust.

<sup>6</sup> **Distributions or Retirement Stream Payments.** Only required if AE-Trust issues the checks. However, there are no fees for regular retirement checks when your retirement funds are held in an AE-Trust optional investment, and there are no additional fees for distributions which can be automated through another investment institution.

<sup>7</sup> **Rush Fees.** The rush fee is added to any other fees which may be incurred for the rushed transaction.

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**How To Avoid All Transaction and Transfer Fees.** The All-In-One annual service fee, AND the free-account program allow six free transactions over the life of the IRA and 12 free contributions per year (see footnotes <sup>2,3</sup> and <sup>5</sup> above). If you wish to further eliminate transaction fees, this can be done by setting up an IRA-LLC (ICO). See footnote <sup>1</sup> on the previous page for ICO info.

**Multiple Accounts.** If three or more accounts are ordered together on the same day, discounted rates apply as follows: There is only one \$50 set up fee for all three (or more) accounts combined, and the annual service fee is discounted to \$195 each.

**Small Accounts.** For accounts with a total value of less than \$25,000, and where the funds are invested in a single asset or all funds are left in AE-Trust's Portfolio Option 1 Fund (see footnote <sup>3</sup> above), the set up fee is \$50, but the annual service fee is only \$99. However, there are no free transactions, as in footnote <sup>2</sup> above, but 12 annual contributions are free.

**Minimum Required Balances For Fees.** A minimum amount of cash equal to 3 years of the annual base fee (\$675, or \$297 for small accounts) must be left in each IRA, or automatic charges on your credit card to cover fees must be provided for. Any cash left in the account for payment of fees will be invested by default in the Portfolio Option 1 Fund per footnote <sup>3</sup> above.

**Third Party Fees.** All fees charged by any outside party for services to your account are charged to and paid by your IRA account or by you directly, and are in addition to any fees which AE-Trust charges. Third party fees could include: Brokerage, bank or mutual funds fees and loads, tax or other consultant fees, investment advisor fees, etc.

**Right To Change Fees.** As market conditions change, AE-Trust reserves the right to change fees with 30 days advance notice.

**NOTICE:** American Estate & Trust, LC may in some cases receive compensation from third party suppliers, brokers, banks, mutual funds or other organizations, based on the volume of business placed with those organizations or due to other factors.

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**I hereby acknowledge receipt and notice of the above IRA Fee Schedule, and payment method below, from AE-Trust:**

Name: \_\_\_\_\_ Date: \_\_\_\_\_  
(Print Only)

Signature: \_\_\_\_\_

<input type="checkbox"/> Deduct annual fees from my IRA account
<input type="checkbox"/> <b>or</b> , I will pay annual fees directly
<input type="checkbox"/> <b>or</b> , I plan to qualify for a free account after the first year, per footnote <sup>3</sup> above