

1. Annual Asset Holding Fees are due when your IRA purchases an asset and annually on the anniversary month of the asset purchase:

**Annual Asset Holding Fee – Please choose ONE option:**

**Option One:** Fee Based on Number of Investments:  
\$295 Per Asset and/or Liability

**Option Two:** Fee Based on Total Account Value

**Account will be closed if not funded within 60 days.**

**OR**

Total Account Value:		Annual Asset Fee:
\$0	\$14,999.99	\$195
\$15,000	\$29,999.99	\$260
\$30,000	\$44,999.99	\$325
\$45,000	\$59,999.99	\$390
\$60,000	\$89,999.99	\$450
\$90,000	\$124,999.99	\$525
\$125,000	\$249,999.99	\$650
\$250,000	\$499,999.99	\$775
\$500,000	\$749,999.99	\$1,500
\$750,000 and up		\$1,850

2. Transaction Fees

Account set up fee: <i>Fee is due when application paperwork is submitted.</i>	\$50
Purchase, Sale, Exchange or Re-Registration of any non-Real Estate Asset/Liability:	\$95
Purchase, Sale, Exchange or Re-Registration of any Real Estate Asset/Liability:	\$125
Outgoing wires:	\$30 each
Cashiers or other official bank check:	\$10 each
Trust checks	\$5
Overnight mail:	\$30
Returned Items or Stop Payment Request:	\$30
Special services, such as research on any account (including closed accounts), expedited services or additional processing required for certain complex transactions:	\$150/hour
Rush fee for services requested within 24 hours	\$100 plus normal transaction charges
Account Termination	\$150

3. Pay fees by: Please note there is a \$50 application fee to open an account.

IRA Account  Visa  Mastercard  Discover  American Express  Check (*made payable to IRA Innovations*)

Credit Card Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Expiration Date: \_\_\_\_\_ / \_\_\_\_\_ Card Identification Number (CVC) \_\_\_\_\_

Billing Method:  Always charge my credit card  Only charge my credit card if no funds are available in my retirement account.

**Accounts with no credit card on file are required to maintain minimum undirected cash balance as prepayment of fees in the amount of \$500.**

Annual asset holding fees are normally withdrawn from your un-directed funds within 20 days after the invoice date. In accordance with your plan and trust disclosure which you received as part of your application, Custodial fees are part of the plan and trust disclosure. In accordance with your Account Application, this Fee Disclosure is part of your Agreement with the Administrator and must accompany your Application. If a signed Fee Disclosure is not received with your Application, fees will be based on "Option 2—Account Value". **Custodians Fees.** I agree that First Trust Bank of Onaga (FTCO), Custodian shall be entitled to receive from the assets held in my account, a fee equal in amount to all income that is generated from any undirected cash (defined as any cash in my account not invested pursuant to a specific investment, direction by me) which has been deposited by the Custodian into FDIC or other United States government insured financial institutions, United States government securities, or securities that are insured or guaranteed by the United States government as provided by the Plan Agreement and Disclosure. I agree that this fee may be retained by FTCO as compensation for the services provided by FTCO in relation to my account. FTCO may pay all or an agreed portion of this fee to IRA Innovations Inc. as agreed between FTCO and IRA Innovations, Inc.. I acknowledge and agree that FTCO may transfer any undirected Cash in my account into any FDIC insured financial institution or in United States government securities or in securities that are insured or guaranteed by the United States government without any further approval or direction by me. I agree that IRA Innovations, Inc. may change its fee schedule at any time by giving me 30 days prior written notice. If payment is not received within 20 days from the date reflected on the invoice, a past due notice will be mailed to me and a late fee equal to the lower of (a) 1.5% of the outstanding invoice for every month or partial month that the invoice is outstanding or (b) the maximum late penalty permitted under the state law of Alabama. Additionally, IRA Innovations may liquidate assets from the account, without notice, for any outstanding fee which has not been paid. If fees are not paid within thirty (30) days after IRA Innovations, Inc. has mailed a past due notice, IRA Innovations, Inc. will begin the process of closing the account. I understand that any asset distributed directly to me as part of closing my account will be reported to the IRS on Form 1099 and may subject to me to possible taxes and penalties. I agree that accounts with past due fees, underfunded accounts, and accounts with zero value will continue to incur administration fees until such time as I notify IRA Innovations, Inc. of my intent to close the account or until IRA Innovations, Inc. and/or Custodian resigns.

Printed Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_