



## General Fee Schedule

Traditional, Roth, SEP, & SIMPLE

PO Box 9  
Cedar City, UT 84721  
Phone: 888-328-8008  
Fax: 435-867-1042

### Part 1 Account Owner Information

NAME (as it appears on your account application)	ACCOUNT NUMBER	ACCOUNT TYPE			
		<input type="checkbox"/> TRADITIONAL IRA	<input type="checkbox"/> ROTH IRA	<input type="checkbox"/> SEP IRA	<input type="checkbox"/> SIMPLE IRA
EMAIL ADDRESS		DAYTIME PHONE NUMBER			

### Part 2 Choose Your Annual Fee Option\*

☐ **OPTION 1: Based on Number of Assets: \$295 Per Asset**

\$295 per asset and/or liability, per year, paid at the time of acquisition. For example, 1 investment is \$295 per year, 3 investments are \$885 per year.

☐ **OPTION 2: Based on Total Account Value\*\* (Minimum of \$195 per year, Maximum of \$1,975 per year)**

If the account value is between:	Multiply value by:	Incremental fee increase per tier:
\$0 and \$20,000	0.00975	\$195
\$20,001 and \$80,000	0.0065	\$390
\$80,001 and \$180,000	0.0045	\$450
\$180,001 and \$300,000	0.0035	\$420
\$300,001 and \$500,000	0.0020	\$400
\$500,001 and up	0.0015	Variable

\*Annual Record Keeping fees are paid in full at the time of account establishment or asset acquisition and then divided into four quarterly payments each following year due January 1<sup>st</sup>, April 1<sup>st</sup>, July 1<sup>st</sup>, and October 1<sup>st</sup>  
\*\*Fees under Option 2: Based on Total Account Value are charged on an incremental basis. For example, if your account value is \$350,000 your annual fee will be \$1,555 (\$195 + \$390 + \$450 + \$420 + (\$50,000\*0.0020).

### Part 3 Other Administrative & Transaction Fees

Account Establishment Fee (one-time fee, per account)	\$50
Purchase, sale, exchange, or additional funding per non real estate asset	\$95
Purchase, sale, or exchange of Real Estate asset	\$125
Cashiers or other official bank check	\$30
Returned items of any kind and stop payments, per item	\$30
Checks issued from your account or bills paid from your account, per item	\$5
Roth Conversion of Account or Recharacterization	\$50
Overnight mail delivery	\$30 minimum or actual cost
Wire transfers, incoming and outgoing	\$30
Rush Fees for expedited transaction processing or services within the same or next day	\$150 per request
Special Services, such as research of closed assets or accounts, legal research, or special handling of transactions	\$150 per hour
Re-registration of assets	\$100, plus actual expense of transfer agents when applicable

Partial or Full Termination, including transfers of assets from your account to anyone, is 0.50% of the asset value of the amount transferred, plus sale transaction charges for each asset. This includes lump sum distributions, but does not include required minimum distributions. Minimum fee for this service is \$150 and maximum fee for this service is \$350. Annual Administration and Record Keeping Fees are not prorated when an account closes.



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### Part 4 Payment of Fees

#### How would you like to pay your account fees?

\$50 Account Establishment Fee	<input type="checkbox"/> PAY BY CREDIT CARD	<input type="checkbox"/> CHECK ENCLOSED PAYABLE TO IRA EXPRESS, INC.
Record Keeping and Administrative Fees	<input type="checkbox"/> PAY BY CREDIT CARD	<input type="checkbox"/> DEDUCT FEES FROM MY IRA EXPRESS ACCOUNT

### Part 5 Credit Card Information

#### Please complete this section if you would like to pay your fees by credit card.

CARD TYPE (choose one):	<input type="checkbox"/> VISA	<input type="checkbox"/> MASTER CARD	<input type="checkbox"/> AMERICAN EXPRESS	<input type="checkbox"/> DISCOVER
NAME AS IT APPEARS ON YOUR CARD	CARD NUMBER	SECURITY CODE		
EXPIRATION DATE	BILLING ADDRESS			
CITY, STATE, ZIP				
By signing below, you authorize your credit card to be charged for the option(s) chosen above. Your request will be processed upon receipt of this form. You understand that inaccurate or incomplete credit card information or charges declined by the credit card issuer will delay the processing of the account transaction. Future changes to the option made above must be submitted in writing.				
SIGNATURE			DATE	

### Part 6 Signature

If no preference indicated, fees will be debited from your IRA Express Account. Annual Recordkeeping and Administration Fees (using Option One or Option Two, as selected above) are charged for all or any portion of each year during which the account is in existence. If you do not choose a fee option (Option One or Option Two, as selected above) Annual Record Keeping and Administration Fees will be billed according to "Option Two - Based on Total Account Value". If you terminate your account during a year, you will still owe the annual fee for that entire year. These fees are charged on the basis of the year beginning on the date when your account is established, and each anniversary of that date. Annual record keeping fees are not pro-rated when an account closes.

**Custodial Administration Fee:** We receive a fee equal to the income generated from undirected cash held by the custodian in a deposit or product of an FDIC insured institution, if any. The custodian of your account is entitled to this fee under the section titled "Custodian's Fees and Expenses" of your IRA Custodial Account Agreement (reference Section 8.07 if you have a Traditional IRA), and has assigned this fee to IRA Express for services relating to the investment of undirected cash.

**Termination:** If you incur a termination of your account, we will charge a termination fee of 0.50% of your account value to a minimum of \$150 and a maximum of \$350, plus the applicable transaction fee (non-real estate or real estate, as applicable) for each asset that is sold. A transfer of assets from your Account to a third party, including to another individual retirement account for your benefit, is considered a termination for purposes of the imposition of this fee. A lump sum distribution is considered a termination for purposes of the imposition of this fee. However, a distribution after your attainment of age 70-1/2 or disability or death is not considered a termination, and is not subject to the termination fee.

**Collection of Fees and Charges:** Account fees and charges, as described above, are charged in advance or in connection with the applicable services and events, and are at no time refundable. We generally bill and collect fees and charges quarterly, based on your account establishment date. These fees and charges are normally withdrawn from your undirected cash funds balance, unless they have been actually paid directly by you.

**Late payment fees:** The lesser of 1.5% per month (18% annum) or the maximum allowable under applicable law. If there is insufficient undirected cash in your account, we will liquidate other assets to pay for such fees and charges, after giving you 30 days' notice of our intention to do so. Reregistration of assets plus expense of transfer agents when applicable is \$100. IRA Express, Inc. shall have no liability for any adverse tax or other financial consequences as a result of applying account cash and liquidating other account assets to cover the fees and charges. IRA Express, Inc. reserves the right to sell any past due receivables to a collection and credit reporting agency.

In accordance with your Account Application, this Fee Schedule is part of your Agreement with the Administrator and must accompany your Application.

PRINT NAME:

SIGNATURE

DATE