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## SELF-DIRECTED IRA & CUSTODY ACCOUNT FEE SCHEDULE

(Fees Subject to Change)

### Alternative Investments

Alternative Assets (Accounts may hold multiple investment types) One-time Establishment Account Fee - \$50 (Non-refundable)	Annual Account Fee <sup>1,2</sup>	Annual Holding Fee Per Asset
> Account balance less than \$2,000,000	\$350	\$125
> Account balance \$2,000,000 or higher <sup>3</sup>	Negotiable	N/A
> \$2,500 minimum cash balance for accounts that hold Real Estate		

<b>Futures/Forex</b> (Accounts may hold multiple investment types) One-time Establishment Account Fee - \$50 (Non-refundable)	\$350
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<b>Precious Metals<sup>4</sup>/Perth Mint</b>	\$100
> Plus \$25 Processing Fee per Transaction	
> Plus \$25 Internal Depository Transfer Fee – Segregated only <sup>5</sup>	
> Plus \$100 Depository Annual Storage Fee – Non Segregated <sup>5</sup> or \$175 Depository Annual Storage Fee – Segregated <sup>5</sup>	

### Traditional Investments

One-time Establishment Account Fee - \$50 (Non-refundable)	Annual Account Fee	Investment Online	Transaction Charge <sup>1</sup> Phone Order
Accounts holding <u>only</u> Traditional Investments	\$50		
> Mutual Funds			
No-Transaction Fee Funds		No Charge	\$25
Transaction Fee Funds		\$15	\$25
> Publicly-Traded Securities (i.e. Stocks, ETFs)		\$15	\$25
Plus brokerage commission listed below (\$8 min.)			
1-1000 shares	\$0.020/share		
1001-5000 shares	\$0.015/share		
5001+ shares	\$0.010/share		
> Certificates of Deposit (CD) and Bonds		N/A	\$50
> CD Renewal Fee		N/A	\$25

### Processing Fees

990-T Tax Filing/Payment	\$30/\$100	Paper Invoice	\$10 per invoice
Account Termination <sup>6</sup>	\$50	Paper Statements (4 per year)	\$30 annual fee
Cashier's Check to facilitate a RE Investment	\$50 per check	Precious Metals Handling, Shipping & Insurance <sup>4</sup>	Cost plus processing fee
Direct Real Estate Investment	\$350	Promissory Notes & Promissory Note Extensions	\$150
Duplicate Statements	\$30 per copy	Qualified Plan Form 5500 Prep. for Solo 401(k)s	\$300
Establish Third Party Brokerage Account	\$50 annual admin. fee	Qualified Plan Loan (Origination/Maintenance)	\$75
Expedited Service	\$75	Roth Conversion or Recharacterization <sup>5</sup>	\$100
Late payment/Chargeback/Credit Card Decline	\$30	Special Handling	\$75/hour (1 hour min.)
MTC Prototype IND PS/401(k) Plan Document	\$100 annual fee	Stop Payment/Returned Check or Wire	\$30 per incident
Outgoing Asset Transfer <sup>5</sup>	\$125 (per Alt. Asset)	Wire Fee	\$30 Domestic
Overnight Delivery	\$30 Domestic \$50 International		\$75 International

**Service & Administration Fees** – For the servicing and administration of the Cash Sweep Program and other custody services, Millennium charges a fee, which varies over time, as a percentage of the average cash balance held by your Account in the Program. This fee, which may not exceed an annualized rate of 2.75%, is deducted from the interest earned from the FDIC-insured, interest-bearing bank demand accounts in the various unaffiliated banks utilized in the Cash Sweep Program, with the net paid to your Account monthly. See your Custodial Agreement for further details.

Custodian's Administration fees are charged annually and are not prorated. First year's annual account fee will be processed within 60 days of account opening and annually thereafter. Fee payment methods include: credit card, bank account debit, or invoice. For unpaid invoices, a late payment fee of \$30 will be assessed after 30 days of the invoice date and every month thereafter until payment is made.

<sup>1</sup> Includes purchases, sales, transfers in, liquidations, capital calls, etc. <sup>2</sup> Does not apply to individual transactions within a brokerage or futures account. <sup>3</sup> Millennium Trust reserves the right to negotiate a fee based on extraordinary size of the account and/or number of assets held. <sup>4</sup> Additional fees will apply for precious metal investments over \$100,000 per account and handling/insurance fees will apply for all external deliveries out (based on market value and number of boxes shipped).

<sup>5</sup> Does not apply to Perth Mint investments. Refer to Perth Mint for possible storage fees. <sup>6</sup> Plus any re-registration of assets charged by third-party.