



The below fees apply to Traditional IRAs, Roth IRAs, SEP IRAs, and Coverdell Education Saving Accounts:

Annual Maintenance (charged quarterly)*		
Asset Value	Base Fee	Plus
\$0 - \$69,999	\$375	—
\$70,000 - \$99,999	\$200	+ .0025 of market value
\$100,000 - \$499,999	\$250	+ .0020 of market value
\$500,000 - \$999,999	\$600	+ .0015 of market value
\$1,000,000 and over	\$1,100	+ .0010 of market value

<b>Establishment</b>	<b>\$50</b>
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Investment Costs	
<b>Asset Administration</b> (Per Note/Deed/ Real Estate Asset)	<b>\$12 quarterly</b>
<b>Safekeeping</b> (Per document)	<b>\$40 annually</b>
<b>Foreign Real Estate Purchase</b> (Per purchase, sale or re-registration of real property. Exception: transactions of foreign property through a domes- tic entity, such as an LLC)	<b>\$1,000</b>

Optional Expediting	
<b>Wire Transfers</b>	<b>\$30</b>
<b>Overnight Mail</b>	<b>\$18</b>
<b>Cashier Checks</b>	<b>\$75</b>

Special Services	
<b>Research / Special Activity</b> (e.g. foreclosures, drawing assignments, etc.)	<b>\$75 per hour</b>
<b>Notary Fee</b>	<b>\$10</b>
<b>Return Check</b>	<b>\$30</b>
<b>Invoice Fee</b>	<b>\$5 per account</b>

<b>Roth Conversion/ Re-characterization</b>	<b>\$100 + \$25 per asset</b>
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<b>IRA Distribution</b>	<b>\$8</b>
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Transfer Out / Termination	
<b>Partial</b>	<b>\$100</b>
<b>Full</b>	<b>\$225 + \$50 per asset</b>

**Liquidity Requirement:** A minimum cash balance of \$100 must be maintained in your Custodial Account at all times. An administrative fee is charged for handling the cash reserve account (CRA\*\*). Refer to the IRA Owner Agreement and Disclosure Statement for more information about fees. PENSICO Trust has the right to effect changes to the fee schedule upon thirty (30) days written notice with the exception of CRA fees which may be changed by PENSICO Trust at any time without notice.

\* One quarter of this annual fee is calculated and charged on each calendar quarter.

\*\* CRA – A fully-liquid, interest-bearing account insured by the FDIC. Interest is posted quarterly.