



AMERITRUST RETIREMENT SERVICES, LLC
Self Directed IRA Fee Schedule
Effective January 1, 2009

SETUP FEES

- \$50.00 - One-time fee to establish Traditional or Roth IRA
- \$75.00 - One time fee to establish Roth conversion account for existing clients

ANNUAL ADMINISTRATION FEE

- \$200.00 - Per Year and Per Asset

TRANSACTION FEES

- \$75.00 - Purchase/Sell/Exchange of any Asset
- \$50.00 - Each cash account or asset converted to Roth or re-characterized
- \$5.00 - Payments to maintain assets, i.e. property taxes, monthly fees, or expenses per written Trust Check
- \$15.00 - Payments to maintain assets that require Official Bank Check or Cashier's Check
- \$25.00 - Cash distributions (includes 1099-R filing) and cash transfers to new custodian (IRA holders taking 12 equal monthly periodic distributions will be charged an annual fee of \$200.)

TERMINATION FEES

Partial or Full termination, including transfer of assets from your account to anyone, will be calculated as *.00375 percent* of the Total Account Value, plus applicable transaction fees for each asset transferred. This includes lump sum distributions, but does not include normal eligible distributions.

The minimum fee for normal eligible distributions is \$125.00.

MISCELLANEOUS FEES

- \$50.00 - One time fee to establish separate accounting and reporting for each beneficiary upon death of IRA holder
- \$75.00 - Fair Market Value (FMV) fee assessed per asset if FMV is not provided by due date
- \$125.00 - Required minimum distribution (RMD) calculation: FMV must be current to accurately Calculate RMD
- \$10.00 - For each additional statement requested, i.e., monthly, duplicate, or advisor copies
- \$25.00 - Minimum fee for overnight service (Federal Express/Airborne/UPS/Express Mail)
- \$35.00 - Returned check fee (in addition to bank charge)
- \$100.00 - 24-hour business day turnaround fee for rush request
- \$10.00 - Notary Fee
- \$175.00 - Hourly rate for extraordinary or unusual services including, but not limited to, research, compliance issues, removal of excess contributions, corrective IRS reporting, client or beneficiary consultations, etc.
- \$30.00 - Incoming/Outgoing Wire fee (International Wire fees vary by bank)



- **If your IRA holds income-producing assets, you are required to maintain a minimum balance of \$500 in the IRA interest bearing cash account. If your IRA holds assets that do not generate income, i.e., private stock, limited partnership interests, limited liability company interest, you will be required to maintain a minimum balance of \$1,500 in the IRA interest bearing cash account. The IRA must have sufficient cash reserves to meet the minimum balance requirement and cover fees.**

Fees paid from your account will be reflected on your statement. Your un-invested cash is placed in an FDIC insured bank. We will make our best effort to notify you of all changes to Fee Schedule within 30 day posted on the website at www.AmeriTrustRetirement.com . If you do not have access to the internet, please let us know so that applicable changes can be sent to you in written form.

In accordance with your Account Application, this Fee Disclosure is a part of your Agreement with the Administrator and must accompany your Application. PLEASE PRINT, SIGN AND MAIL THIS FORM TO THE AMERITRUST OFFICE INDICATED ON THE FIRST PAGE OF THIS DOCUMENT.

Printed Name _____

Signature _____ Date _____