

FEE SCHEDULE AND DISCLOSURE
Cash, Traditional, Roth, SEP, SIMPLE, 401K Accounts



Account Fees			
Acct Type	Acct Fee	Setup Fee	Minimum Cash
Retirementⁱ	\$275 Per Year	WAIVED	\$395ⁱⁱ
Personalⁱⁱⁱ	\$8 Per Month	WAIVED	\$100

Basic Account Transactions	Fee
Transaction fees for buying and selling cryptocurrency	
<ul style="list-style-type: none"> • Minimum fee^{iv} • USD Amount \$0 - \$1000 : • USD Amount \$1000.01 - \$5,000: • USD Amount \$5000.01 - \$10,000: • USD Amount \$10,000.01 – \$25,000: • USD Amount \$25,000.01 – \$99999999 	<p>\$10</p> <p>1.75%</p> <p>1.5%</p> <p>1.00%</p> <p>0.75%</p> <p>0.50% or Max of \$10,000</p>
Distribution / Withdrawal / Investments / Asset Acquisition / Miscellaneous ^v	FREE
Distribution, Regular Retirement Stream, Each	FREE
Contributions/Dividends/Payment, for each receipt exceeding 12 per year ^{vi}	FREE
Transfer Funds Within or Between Accounts ^{vii}	FREE

Optional Services & Fees		
Partial Termination of IRA	\$75 Reverse fees for alt payment method ^{viii}	\$50
Termination of IRA, Complete	\$175 Re-producing tax documents ^{ix}	\$20
Roth Conversion/Re-characterization ^x (For conversions done by us)	\$75 Document Research or Production	\$25
Roth Re-characterization for conversions done at different custodian ^{xi}	\$125 Deposit Research ^{xii}	\$25
Mail forwarding ^{xiii} (charge for each piece of mail forwarded)	\$5 Rush Fee For 24 Hour Expedite Requests ^{xiv}	\$150
Overnight Courier Delivery, Letter Envelope (plus actual shipping costs)	\$25 Hourly Rate For Extraordinary Services	\$200
Cashiers Check ^{xv}	\$75 Wire Transfers – Outbound	\$15
Returned Check/Insufficient Funds	\$30 Wire Transfers – Inbound	\$15
Stop Payment	\$50 Document Review ^{xvi}	\$25 Min or \$150/Hour
Copy of sent or canceled checks	\$15 Check Writing Fee ^{xvii}	\$10
Series Accounts ^{xviii}	\$100	
Mailing Invoices ^{xix}	\$8 Metals Storage Fee ^{xx}	\$10/month
Late Payment Charges/Fees ^{xxi}	3% Handling Fees For In Kind Distribution Of Metals or other assets ^{xxii}	\$75
Change of account type ^{xxiii}	\$50 Liquidation of Metals ^{xxiv}	\$50

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Disclosures

accuBITZ is a cryptocurrency platform owned and operated by American Estate & Trust, LC (AET©). AET is a licensed trust company. AET holds all assets as the custodian of record. accuBITZ© is the website and platform by which AET enables account holders to buy, sell and hold cryptocurrency.

Minimum Required Balances For Fees. Accounts must maintain a minimum cash balance per the fee schedule. These balances need to be maintained to cover account fees that may be incurred. These account balances can be maintained inside the account or by providing a separate check or credit card to cover these fees. If providing separate payments for the minimum balance, your account will be credited outside of the other funds held in your account and not commingled or included with the funds inside of your account. We will require that you replenish the minimum account balance when the balance falls below the required minimum. Please refer to the end notes regarding how your minimum balance may be increased if there are recurring transactions.

Collection of Fees. Annual account fees will be assessed on the anniversary month of when your account was opened. This will generally be billed on the first day of the month. If you have chosen to have the fees taken from your account, the fee will be assessed and taken from your account. If your account cash balance is insufficient to cover the fee, you will be billed for the shortfall. You will have 30 days from the invoice date to pay the account fees. If you choose to pay the annual account fee directly, you will receive an invoice for the annual fee. You will have 30 days from the invoice date to pay the fees.

Other account fees (e.g. transactions fees, shipping, postage, etc.) will be billed per your choice on the fee schedule (i.e. from account or billed to you directly). Fees from the account will be collected monthly. Fees billed are due 30 days from the invoice date.

Third Party Fees. All fees charged by any outside party for services to your account are charged to and paid by your IRA account or by you directly, and are in addition to any fees which AET charges. Third party fees could include: Brokerage, bank or mutual funds fees and loads, tax, storage fees, or other consultant fees, investment advisor fees, etc.

Failure to pay fees. We reserve the right to take fees from your account. We have the right to liquidate assets in your account to pay for fees. If fees are not paid, then your account will be distributed to you at the last known value. Such a distribution may be considered taxable and will be reported to the IRS as a distribution. We also have the right to charge a late payment fee per the schedule.

Right To Change Fees. We reserve the right to change fees with 30 days advance notice. Such notice will be posted on our website or be visible from your online account, or be sent via email, or other mail.

Outside Fees. American Estate & Trust, LC may in some cases receive compensation from third party suppliers, brokers, banks, mutual funds or other organizations, based on the volume of business placed with those organizations or due to other factors.

Check Holding Period. All checks deposited into your account are subject to a 10 business day holding period. This 10 business day holding period includes cashiers checks that are deposited to your account. No funding requests will be processed for any funds that have not met the 10 business day holding period.

Acknowledgment

I hereby acknowledge receipt and notice of the above IRA Fee Schedule and disclosures. By signing below I agree to the fees and method of payment below.

Please select the method of payment for your account (you must select one. If left blank, the "from my account" option will be the default)

Deduct fees from my account

I will pay the fees directly

Name: _____ Date: _____
(Print Only)

Signature: _____

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- ⁱ Retirement refers to any type of retirement account such as an IRA, Roth IRA, SEP, SIMPLE or 401k.
- ⁱⁱ This is the minimum cash that must be maintained for your account. If you have recurring transactions such as mortgage payments or other vendor fees, your minimum balance will be increased to reflect the greater of the minimum balance or the total of your recurring payments. The recurring payments are totaled and multiplied times two (2) to insure that your account maintains adequate liquidity to cover your automatic recurring fees and payments.
- ⁱⁱⁱ Personal refers to personal cash or any cash not held in a retirement account.
- ^{iv} This is the minimum charge for any crypto transaction. There will be additional charges from the network that will be assessed for each transaction. The other fee tiers refer to the transaction amount in US Dollars. Each tier has a fee associated with it. These fees will be charged based upon each individual transaction amount in US Dollars. The fee applies to both buying and selling cryptocurrency.
- ^v A transaction will typically consist of writing checks, wiring funds, moving funds, or acquiring assets. Your account will come with unlimited, free transactions for the life of the account (i.e. your account can complete 6 total transactions without charge for those transactions). There may be a fee of r issuing a check or sending a wire per the fee schedule
- ^{vi} The account will come with unlimited, free receipt transactions per year. A receipt transaction is generally a receipt of income from an investment (e.g. dividend, rent payment, loan payment, K-1/Partner distributions, etc.). There can be additional fees, per the fee schedule, that may be incurred as a result of bad checks, or researching the check for application of payment.
- ^{vii} A transaction will typically consist of writing checks, wiring funds, moving funds, or acquiring assets. Your account will come with unlimited free transactions for the life of the account. There may be a fee of issuing a check or wire per the fee schedule.
- ^{viii} If you choose to change the payment method for fees and those fees have already been collected from your account, you will be assessed this additional processing fee to return the funds to your account.
- ^{ix} If you request that tax documents be resent or if you provide information that alters the tax documents after they have been sent or filed, this fee will apply.
- ^x Roth conversions done by AET will be charged this fee. If the Roth conversion needs to be re-characterized, and AET completed the initial conversion, then this fee will also apply to the re-characterization or any re-characterization of an IRA transaction.
- ^{xi} Roth conversions done by a custodian other than AET and needing AET to complete a re-characterization will be subject to this re-characterization fee.
- ^{xii} In cases where we receive a deposit for your account and the deposit is not properly identified by the depositing party or institution, we will charge a fee for the time required to research and determine the origin of the funds and the correct account to credit the funds. In many cases parties that transmit funds will fail to clearly note the account to credit and such issues require that we engage various parties in order to determine the account to credit. In some cases we will be assessed a fee by the banking institution for conducting this research. In these cases we will assess the bank fee in addition to our fee listed on this schedule.
- ^{xiii} Any mail received by AET on behalf of your account will be charged this minimum fee. This fee generally covers standard mail, envelope and postage and handling. Additional fees may apply for mail that is larger or more expensive than standard mail. Additional fees may apply for multi-page documents which require scanning and special binding or packaging or registered mail.
- ^{xiv} This is the minimum fee for reviewing doc or handling other transactions in a 24 hour time frame. Other fees may also apply above this fee. These fee is optional and offered in our sole discretion. We reserve the right to not offer the 24 hour service on a case by case basis.
- ^{xv} Cashiers checks are subject to a 48 hour turn around time. The 48 hour clock starts once we have received a complete and accurate direction of investment and all issues with the account and the transaction have been resolved. We reserve the right to not offer the cashier check if is not administratively feasible.
- ^{xvi} Document review will generally consist of review of the documents representing the investment for your account or other related documents. Such documents can include, but is not limited to, real estate closing, private placements, partnership agreements, corporate stock, loans, tax liens, trust deeds. We will review documents submitted with an investment transaction and include that in the free transactions. If we are requested to review documents prior to funding, or if we have to review the same documents multiple times in order to complete the investment transaction, then this fee may apply.
- ^{xvii} This is the fee associated with writing a check to disburse funds from your account.
- ^{xviii} Series accounts must be of the same type (e.g. All Traditional, all Roth, etc.). The first account is the primary account and is full price. Each series setup after that will be charged the fee shown for this item. All other fees on the schedule apply to each account. Minimum account balance requirements apply to all series accounts.
- ^{xix} This fee applies for each invoice that we are required to send to you for payment of any account fees owed. You have a no invoice fee option by paying your fees online or by having fees paid from available funds in your account. You will receive emails to pay for account fees. You can choose to pay via check or credit card. Paper invoices are sent once per month. You will be billed for each invoice that we mail to you.
- ^{xx} Metals held in your account will incur a storage fee. This fee covers storing and handling and insuring the metals. This fee is charged monthly on the 1st of each and every month that your account contains metals. The location and choice of storage vendor is determined by us.
- ^{xxi} Payments for services and other charges are expected to be paid within 30 days. Payments received after 30 days are considered late. A late payment fee will be assessed on open invoices or fee after 30 days. This fee is calculated as 3% per month that the fee is late.
- ^{xxii} Requests to distribute metals from your account, in-kind (i.e. send you the metals), will be subject to a handling fee. Additional shipping and handling fees may be charged by the storage depository. Other in kind asset distributions are also subject to this same fee.
- ^{xxiii} If you setup your account as the wrong type (e.g. fill out forms as a Traditional IRA and it is actually a SEP IRA), we will assess this fee for changing the account over and re-filing any documents with state and federal agencies. This fee covers changing the account type, and transmittal of 5498s, 1099-Rs and any other state or federal documents that may be impacted by the change.
- ^{xxiv} Requests to liquidate metals will be subject to this fee. This fee will cover placing the order to the metals broker, purchasing the metals, and arrangement of the shipment of the metals to the metals broker.