



**IRA FEE SCHEDULE AND DISCLOSURE**  
**Traditional, Roth, SEP, SIMPLE**

<b>Annual Fee</b>	<b>Setup Fee</b>	<b>Min Account Balance</b>
<b>\$349.95</b>	<b>\$50</b>	<b>\$325</b>

**Other Fees**

<b>Service</b>	<b>Fee</b>
Transaction Fee <sup>1</sup>	\$9.95
Termination of IRA, Partial (Either a rollover to another plan or a lump sum distribution)	\$75
Termination of IRA, Complete (Either a rollover to another plan or a lump sum distribution)	\$250
Roth Conversion/Re-characterization <sup>2</sup> (For conversions done by us)	\$75
Roth Re-characterization for conversions done at different custodian <sup>3</sup>	\$125
Mail forwarding <sup>4</sup> (charge for each piece of mail forwarded)	\$5
Overnight Courier Delivery, Letter Envelope (plus actual shipping costs)	\$25
Cashiers Check <sup>5</sup>	\$75
Returned Check/Insufficient Funds	\$30
Stop Payment	\$50
Copy of sent or canceled checks	\$15
Change of account type <sup>6</sup>	\$50
Reversal of fees for alternate payment method <sup>7</sup>	\$50
Re-producing tax documents <sup>8</sup>	\$10
Document Research or Production	\$25
Deposit Research <sup>9</sup>	\$25
Rush Fee For 24 Hour Expedite Requests	\$ 75
Hourly Rate for Extraordinary Services	\$150
Check Writing Fee	\$13.95
ACH	\$5
Wire Transfers – Outbound	\$33.95
Wire Transfers – Inbound	\$33.95
Document Review <sup>10</sup>	\$25 Min or \$200 per hour
<b>Precious Metals</b>	
Annual Fee for Precious Metals Account	\$195
Precious Metals Storage <sup>11</sup>	\$12
Handling Fees for In Kind Distribution of Metals or other assets <sup>12</sup>	\$75
Liquidation of Metals <sup>13</sup>	\$50



# IRA FEE SCHEDULE AND DISCLOSURE

## Traditional, Roth, SEP, SIMPLE

### Disclosures

**Minimum Required Balances for Fees.** Accounts must maintain a minimum cash balance of \$325. 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.

**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.

**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.

### 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: \_\_\_\_\_



## IRA FEE SCHEDULE AND DISCLOSURE Traditional, Roth, SEP, SIMPLE

<sup>1</sup> A transaction will typically consist of writing checks, wiring funds, moving funds, or acquiring assets. *Writing a single check to acquire multiple assets will equal a transaction count equal to the number of assets acquired. Writing a single check to cover multiple transactions, fees, assets, etc. will be equal to the number of transactions tied to the single check.*

<sup>2</sup> 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.

<sup>3</sup> 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.

All accounts are setup for online access. Online access provides visibility to all transactions and assets held in the account.

<sup>4</sup> 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.

<sup>5</sup> Cashiers checks are subject to a 48 hour turnaround 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 it is not administratively feasible.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup> 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.

<sup>10</sup> 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 6 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 will apply.

<sup>11</sup> These fees will be charged each month that metals are held in your IRA account. All metals held are updated to reflect the current market prices. Storage fees will be collected from funds held in the account. If there is a shortfall in the account, you will be invoiced for the shortfall and you will be required to get those funds back into the account. If fees remain open for more than 90 days, we will liquidate enough metals to cover the costs of the open fees. Storage fees are not prorated or reduced in the month that metals are sold from the account. Currency held in your account will be billed in a similar manner.

<sup>12</sup> 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.

<sup>13</sup> 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.