

IRA FEE SCHEDULE AND DISCLOSURE

Account Fees					
Setup Fee	\$50.00	Annual Fee	\$349.95	Minimum Balance	\$325.00

Service Fees	
Transaction Fee ¹	\$9.95
Termination of IRA, Partial (Either a rollover to another plan or a lump sum distribution)	\$75.00
Termination of IRA, Complete (Either a rollover to another plan or a lump sum distribution)	\$250.00
Mail forwarding ² (charge for each piece of mail forwarded)	\$5.00
Overnight Courier Delivery, Letter Envelope (plus actual shipping costs)	\$25.00
Cashiers Check ³	\$75.00
Returned Check/Insufficient Funds	\$35.00
Stop Payment	\$50.00
Copy of sent or canceled checks	\$15.00
Reversal of fees for alternate payment method ⁴	\$35.00
Re-producing tax documents ⁵	\$10.00
Document Research or Production	\$25.00
Deposit Research	\$25.00
Hourly Rate for Extraordinary Services	\$150.00
ACH Inbound	\$5.00
ACH Outbound	\$5.00
Wire Transfers - Inbound	\$33.95
Wire Transfers - Outbound	\$33.95
Document Review ⁶	\$25.00 min or \$200.00 per hour
Credit Card Transaction Fee	3.0% + .30¢
Reactivation of IRA	\$50.00

Precious Metals	
Precious Metals Storage ⁷ <ul style="list-style-type: none"> • 50 basis points per year for the first 100K • 25 basis points per year from 100K to 500K • 10 basis points per year for everything beyond 500K • (\$12.00/mo min) (Basis points are equal to one-hundredth of a percentage point.)	50/25/10 bp (\$12.00/mo min)
Handling Fees for In Kind Distribution of Metals or other assets ⁸	\$75.00
Liquidation of Metals ⁹	\$50.00

Cryptocurrency	
Transaction Fee	1.00 %
Monthly Storage Fee	0.05 %

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. Fees not paid within this period are subject to a two (2) month grace period, after which a late fee of one and one-half percent (1.5%) per month will accrue on the outstanding balance until paid in full.

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. Unpaid amounts are subject to the same late fee (two (2) month grace period, then 1.5% per month on the outstanding balance).

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, Inc. 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 Validity Period. Checks issued by American Estate & Trust, Inc. are valid for a period of 90 days from the date of issuance.