

# FEE SCHEDULE

## Application Fee

\$30

## Annual Asset Fees

### Public Market

Precious Metals \$185

*If you purchase physical metals, your account may be subject to storage fees. Storage fees are not included in this schedule.*

Brokerage Account or Public Equity\* \$135

### Private Market

Notes, Private Equity, LLCs, Other \$390

Real Estate \$390

Mortgage on Real Estate \$275

## Processing Fees (Purchase/Sale/Exchange)

### Public Market

Precious Metals \$95

Brokerage Account \$95

Mutual Fund & Public Equity Trade Fee\* \$10 / trade

\*\$0 if liquidated upon transfer to NDTCO

Transfer Agent Commission (1-150 shares) \$2.50

Transfer Agent Commission (151+ shares) \$0.03/share with a \$2.50 Minimum

### Private Market

Notes, Private Equity, LLCs, Other Transactions \$95

Rush Fee \$300

Real Estate Transactions \$250

Mortgage on Real Estate \$95

Rush Fee \$500



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## Movement of Funds Fees

|                         |      |                                       |      |
|-------------------------|------|---------------------------------------|------|
| ACH                     | \$0  | Overnight Mail                        | \$50 |
| Check                   | \$20 | Returned Item or Stop Payment Request | \$50 |
| Wire or Cashier's Check | \$35 | Void Check Fee                        | \$30 |

## Transfer Out and Distribution Fees

|                               |                              |
|-------------------------------|------------------------------|
| Partial .5% of Value          | Maximum of \$275             |
| Full .5% of Value             | \$100 Minimum, \$275 Maximum |
| In-Kind Asset Re-Registration | \$50                         |

*Transfers out and distributions carry the stated fees plus movement of funds fees. Required Minimum Distributions (RMDs) are only charged movement of funds fees and in-kind asset re-registration fees.*

## Other Fees

|                           |       |                               |       |
|---------------------------|-------|-------------------------------|-------|
| Paper Statements          | \$30  | Special Services (hourly fee) | \$150 |
| Online Bill Pay           | \$0   | Roth Conversion               | \$95  |
| Solo 401(k) Plan Document | \$390 | Late Fee                      | \$40  |



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## Disclosures

In accordance with the Plan Agreement and Disclosure, the custodial fees described herein are incorporated into the Account Holder Plan Agreement.

Annual record-keeping fees are not prorated and unless payment for this fee is submitted directly to New Direction Trust Company (NDTCO) prior to the fee(s) due date, any unpaid fee(s) will be charged to the credit card you have provided or withdrawn from the undirected funds to be defined as any cash in the Custodial Account not invested pursuant to a specific investment direction by you.

All transaction-related fee(s) are due prior to funding the transaction.

All fee(s) paid from your account will be reflected in your statement.

If there are insufficient undirected funds in the Account Holders custodial account to pay your fees you authorize NDTCO to charge the credit card on file – should there be one – to pay your past due account fees. You also agree that, if, after 30-day written notification to the Account Holder, NDTCO may liquidate other custodial assets held in Account Holder's account to pay for any unpaid fee(s) owed to it. NDTCO shall be entitled to receive from the custodial assets held in the Custodial Account, a fee equal in amount to all income that is generated from any undirected cash which is held by the Custodian in a deposit or product of an FDIC – or other United States government-insured financial institution, United States government securities, or securities that are insured or guaranteed by the United States government.

NDTCO's fees from the undirected funds in the Custodial Account are associated with cash management activities including but not limited to, account maintenance, depository bank selection, transaction processing, sub-accounting, record keeping, and other services performed under the terms of the Plan Agreement.

NDTCO retains the right but does not have the obligation to reduce this fee by rebating a portion of the fee into the Custodial Account. You as the Depositor agree that this fee may be retained by the NDTCO as compensation for the services provided by NDTCO under the Plan Agreement.

NDTCO reserves the right to change all or part of the Custodial Fee Schedule at its discretion with 30 days advance written notice to the Depositor.

If any fee(s) is not paid within thirty (30) days after NDTCO has provided written past-due notice to the Account Holder, NDTCO may begin the process of closing the account. Any assets distributed directly to the Account Holder because of the account closing will be reported to the IRS on Form 1099 and may subject the Account Holder to possible taxes and penalties. Accounts with past due fees, unfunded accounts, and accounts with zero value, will continue to incur administrative fees until such time as the Account Holder notifies NDTCO of intent to close the account or until NDTCO resigns as Custodian. All annual fees are per asset.

1. **Annual Administration:** Mortgages used to purchase real estate are considered a separate custodial asset and will be billed at the \$275 rate.
2. **Asset-Specific Administration:** Certain assets have specialized fee structures, such as Precious Metals and Sub-Brokerage investments. These Administration Fees differ from standard fees and are calculated separately from LLCs, Notes, Real Estate, Private Equity, and other Private Assets.
3. **Precious Metals Depository Storage:** I understand NDTCO does not select the depository for the storage of your account's precious metals investments. I understand there are numerous depositories that specialize in the storage and safekeeping of precious metals. I understand that NDTCO is not and cannot be held responsible for the actions of these depositories and I hereby release and hold harmless NDTCO from any damages that I may incur with respect to my choice of depository. You, as the Account Holder, will need to select a storage provider. Storage fees are determined by the depository and billed to your NDTCO account.
4. **Late Fees:** Are Assessed thirty (30) days after the fee due date. A new late fee will be assessed every thirty (30) days thereafter until payment in full of all past due fee(s) are received by NDTCO. I understand unpaid fee(s) may result in NDTCO beginning the process of closing the custodial account and distributing assets held directly to the Account Holder at its current market value.
5. **Special Services:** I understand special services fees are charged on an hourly basis. Special services include but are not limited to, account valuation research, legal research, expedited investment review, and additional processing time for complex transactions. I understand NDTCO will notify me of the possibility of the fee prior to assessing the fee. Forced Liquidation of assets by NDTCO to cover unpaid fees by the account holder is considered a special service and will result in a \$150 fee per liquidation.
6. **Online Bill Pay:** All bill pay requests submitted through our online bill pay portal will be free of charge to our Account Holders.

