



# Fee Schedule Backdoor Roth IRA Strategy

## Traditional and Roth IRA

### Account Fees – Traditional IRA

Account Establishment .....	\$50
Annual Account Fee .....	\$100

### Account Fees – Roth IRA

Account Establishment .....	\$50
Annual Account Fee .....	\$295

*\*\*Roth IRA account must maintain a minimum monthly balance of \$500\*\**

### Transaction Fees

Check Fee.....\$15	ACH Fee.....\$15
Domestic Wire Out.....\$35	Recurring Payment (Check/ACH).....\$10
International Wire Out.....\$50	Cashier's Check.....\$50

*Directed Trust Company does not charge for incoming ACH or Wire transfers.*

### Asset Processing Fees (Purchase/Liquidation/Sale/Re-registration/In-kind Transfer)

Private Company, PPM.....\$75	Real Estate.....\$100
Promissory Note/RE Option.....\$50	Precious Metals.....\$30
IRA/LLC.....\$50	Tax Lien, Other.....\$100

*Includes Check/ACH fee. If a Wire is sent, additional fee will apply.*

### Mail Fees

Priority Mail .....	\$15
Overnight Mail .....	\$35
International Mail .....	\$50

### Processing Fees

Next Day Service (All requests must be received by 4 pm MST and in good order to be processed the following business day).....	\$150
Same-Day Service (All requests must be received <u>prior</u> to 10 am MST and in good order to be processed the same day) .....	\$250

### Other Fees

Account Research.....\$100/hr	Late Payment Penalty <sup>3</sup> .....\$35
Medallion Stamp.....\$25	Roth Conversion Fee.....\$95
Processing for Returned Wire.....\$35	Distressed Asset Maint. Fee <sup>1</sup> .....\$100/yr
Processing for Stop payment of Check Sent Out.....\$35	IRS Form Facilitation/Preparation Fee.....\$100/yr
Returned (NSF) Check.....\$25	Legal Action Fee <sup>2</sup> .....\$150/hr
Paper Statements.....\$20/yr	Account Termination.....\$200

1 Asset subject to dissolution, bankruptcy, receivership, or alternative disposition or status. 2 Relating to production of documents related to subpoena or legal action. 3 For failure to pay any outstanding invoice by provided deadline. Uninvested Cash shall be deposited with banks and will be insured by the FDIC up to the federal deposit insurance limits (currently \$250,000, per account holder) and any excess amount will not be insured by the FDIC. Directed Trust Company shall receive and retain interest on uninvested cash pursuant to the Custodial Account Agreement. See the Uninvested Cash section of your Custodial Account Agreement and Disclosure Statement for more information about the Uninvested Cash fee.

Directed IRA reserves the right to effect changes to this Fee Schedule, including the uninvested cash fee, upon thirty (30) days' prior written notice to the Account Owner.

Fees will continue to accrue and be payable even if the Account contains no assets from which Directed IRA can collect amounts owed by the Account Owner.

The Account Owner is responsible for reporting any inaccuracy of all assessed account fees and must report any inaccuracies to Directed IRA's Client Services within 45 days of the Fee Statement date.

Accounts holding \$499 or less in cash, and no other assets, may be closed at Directed IRA's sole discretion, and the Account Termination fee of \$200 will be deducted from cash balance. The remainder of the account balance will be paid to Account Owner by check. It is Account Owners responsibility to deposit the funds into another qualified retirement plan within 60 day(s), if applicable, or to pay the distribution tax.

Directed IRA may charge the Account Owner, and/or the custodial account, and/or the maintained credit/debit card held on file, and shall be reimbursed by the Account Owner or the custodial account, for any reasonable expense incurred by Directed IRA in connection with any account services or activities that Directed IRA determines are necessary or advisable, or which are expressly directed by the Account Owner, and which are not included in the services provided by Directed IRA for its normal fees. See the Custodial Account Agreement for more details.

All outstanding account fees/balances must be satisfied prior to the completion of an asset transfer out or an account closure.

Certain costs in this Fee Schedule may apply after notification of account closure. Examples include: research/special services costs, such as trailing dividends, check/wire costs, and requests for copies of records. Costs that remain unpaid after account closure will be subject to collections and payment according to the terms of the Custodial Account Agreement.