

Fee Schedule Backdoor Roth IRA Strategy Traditional & 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 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/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 <small>(All requests must be received by 4 pm MST and in good order to be processed the following business day)</small> _____	\$150
Same-Day Service <small>(All requests must be received <u>prior</u> to 10 am MST and in good order to be processed the same day)</small> _____	\$250

Other Fees

Account Research _____	\$100/hr	Late Payment Penalty ³ _____	\$50
Medallion Stamp _____	\$25	Roth Conversion Fee _____	\$95
Processing for Returned Wire _____	\$35	Distressed Asset Maint. Fee ¹ _____	\$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 ² _____	\$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 by Directed IRA with FDIC insured banks and will be insured 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 IRA reserves the right to effect changes to this Fee Schedule. 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.