

(Effective March 20, 2018)

MidAtlantic IRA, LLC
118 West Church Street
Frederick, Maryland 21701

240/575.3880 office

301/695.6244 fax

Ind(k) Plan Name _____

Participant _____

Annual Recordkeeping Fee - paid quarterly

This annual fee is the combined total value, at the end of each quarter, of your Pre-Tax & Roth Designated accounts held within your Ind(k) accounts. Bills are for the upcoming quarter.

(Paid quarterly starting when account is established)

| Total Account Value | Annual Fee |
|--------------------------|------------|
| \$0 - \$14,999.99 | \$255 |
| \$15,000 - \$29,999.99 | \$340 |
| \$30,000 - \$44,999.99 | \$425 |
| \$45,000 - \$59,999.99 | \$510 |
| \$60,000 - \$89,999.99 | \$585 |
| \$90,000 - \$124,999.99 | \$680 |
| \$125,000 - \$249,999.99 | \$845 |
| \$250,000 - \$499,999.99 | \$1,010 |
| \$500,000 - \$749,999.99 | \$1,950 |
| \$750,000 - \$999,999.99 | \$2,275 |
| \$1,000,000 and up | \$2,500 |

Participant | Pre-Tax Account # _____

Participant | Roth Designated Account # _____

Transaction Fees - billed to each account involved in a transaction

| | | | | |
|--|---|-------------------|--|------------------------------|
| Account Openings (includes profit sharing, pre-tax and roth accounts) | | \$ 100 | Notary Fee | \$ 15 /each |
| Purchase, sale, satisfaction, disposition, exchange, transfers or re-registration of any non-real estate asset | Using Pre-Tax OR Roth Designated Account | \$95 | Rush Fees for Buys/Sells | Same Day (requested by 10am) |
| | Using Pre-Tax AND Roth Designated Account | \$130 | | 24 Hours |
| Purchase, sale, satisfaction, disposition, exchange, transfers or re-registration of any real estate asset | | \$150 | | 48 Hours |
| | | \$200 | | |
| Wire transfer - Incoming | | FREE | Cashiers or other official bank check | \$ 50 |
| Wire transfer - Outgoing | Domestic | \$ 30 | Trust checks | \$ 10 /each |
| | International | \$ 60 | | |
| Overnight mail | Domestic (minimum fee) | \$ 35 | Expense Payment Authorizations, Reprocessing, Multiple follow ups, NSF notification | \$ 10 /each |
| | International (minimum fee) | \$ 75 | | |
| Re-processing of incomplete documents plus applicable fees | | \$ 40 /occurrence | Partial or Full Account Termination includes transfer of assets from your account and lump-sum distributions .005 of the termination value plus applicable transaction fees. | \$ 150 (min)- \$ 475 (max) |
| Returned items, Stop & Void payment requests | | \$ 30-45 | | |

Annual record keeping fees are not prorated. Transaction fees are due prior to funding the transaction. Fees paid from your Ind(k) will be reflected on your Ind(k) statement. Statements are available for any fees paid outside of the Ind(k), upon request.

Third Party Administrator Fees: I agree that the Third Party Administrator, will receive, from the assets held in my account, a fee equal in amount to all income that is generated from any Undirected Cash (defined as any cash in my account not invested pursuant to a specific investment direction by me) which has been deposited by the Third Party Administrator as directed by the Trustee into FDIC or other United States government insured financial institutions, United States government securities, or securities that are insured or guaranteed by the United States government. I acknowledge and agree that the Third Party Administrator may transfer any Undirected Cash in my account into any FDIC insured financial institution or in United States government securities or in securities that are insured or guaranteed by the United States government without any further approval or direction by me.

Late Payments: If payment is not received within 30 days from due date reflected on an invoice, a past due notice will be mailed to me & a late fee equal to the lower of (a) 1.5% of the outstanding invoice for every month or partial month that invoice is outstanding or (b) the maximum late penalty permitted under the state law of Maryland, will be assessed to my account. Additionally, MidAtlantic IRA, LLC (MIRA) may liquidate assets from the account, without notice, for any outstanding fee which has not been paid. A fee of \$25 will be billed to your account for all declined credit cards. If fees are not paid within thirty (30) days after MIRA has mailed the past due notice, MIRA will begin the process of closing the account. Accounts may be sent to a Collection Agency. I understand that any asset distributed directly to me as part of closing my account will be reported to the IRS on Form 1099-R & may subject me to possible taxes & penalties. I agree that accounts with past due fees, unfunded accounts along with accounts with zero value will continue to incur administration fees until such time as I notify MIRA of my intent to close the account or until MIRA resigns.

In accordance with your Account Application, this Fee Disclosure is part of your Agreement with the Administrator and must accompany your application

Please print, sign and return this form to: MidAtlantic IRA, LLC | 118 West Church Street | Frederick, Maryland 21701

Participant Name _____

Signature _____ Date ____/____/____