

**MidAtlantic IRA Account #**

MidAtlantic IRA, LLC  
 118 West Church Street  
 Frederick, Maryland 21701  
 240/575.3880 office  
 301/695.6244 fax

**Annual Record keeping Fee: Please choose one option**

**Option One:** Fee Based on Number of Assets

\$ 300 per Asset and/or Liability  
 (Paid at time of acquisition, annually thereafter)  
 Minimum Fee - \$25 Quarterly Fee per Account

**Option Two:** Fee Based on Total Account Value

(Paid quarterly starting when account is established)

| Total Account Value      | Annual Fee |
|--------------------------|------------|
| \$0 - \$14,999.99        | \$195      |
| \$15,000 - \$29,999.99   | \$260      |
| \$30,000 - \$44,999.99   | \$325      |
| \$45,000 - \$59,999.99   | \$390      |
| \$60,000 - \$89,999.99   | \$450      |
| \$90,000 - \$124,999.99  | \$525      |
| \$125,000 - \$249,999.99 | \$650      |
| \$250,000 - \$499,999.99 | \$775      |
| \$500,000 - \$749,999.99 | \$1,500    |
| \$750,000 and up         | \$1,750    |

**Transaction Fees**

|   |              |   |   |
|---|--------------|---|---|
| Account Opening   | \$50         | Re-processing of incomplete documents plus applicable fees  | \$40/occurrence   |
| Purchase, sale, satisfaction, disposition, exchange or re-regist of any non-real estate asset   | \$95         | Roth Conversion   | \$150   |
| Purchase, sale, satisfaction, disposition, exchange or re-regist of any real estate asset   | \$150        | Notary Fee  | \$15/each   |
| Wire transfer - Incoming  | FREE         | Cashiers or other official bank check   | \$50  |
| Wire transfer - Outgoing - Domestic   | \$30         | Trust checks  | \$10/each   |
| Overnight mail - Domestic (minimum fee)   | \$35         | Payment authorizations - Reprocessing, Multiple follow ups, NSF notification  | \$10/each   |
| Returned items, stop or void payment requests   | \$30-45      | Rush fees for Buys/Sells  | \$100 - (same day - requested by 10 am), \$75 - (24 hrs), \$50 - (48 hrs) |
| Special services, such as research of closed accounts, legal research, expedited investment review or additional processing required for certain complex transactions | \$150 / hour | 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; | minimum fee of \$150, maximum \$475                                       |

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

**Custodian's Fees:** In accordance with your Plan Agreement and Disclosure, custodial fees, described below, and this Fee Schedule (which must accompany your Application) are part of the Plan agreement. I agree that the Custodian, 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 Custodian 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. The Custodian retains the right, but does not have the obligation, to reduce this fee by rebating a portion of the fee into my account. I agree that this fee may be retained by the Custodian as compensation for the services provided by the Custodian in relation to my account. The Custodian may pay all or an agreed portion of this fee to the Administrator, as agreed between the Custodian and the Administrator. The Custodian reserves the right to change all or part of the

Custodial Fee Schedule at its discretion with 30 days advance notice. I acknowledge and agree that the Custodian 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. 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. I understand that any asset distributed directly to me as part of closing my account will be reported to the IRS on Form 1099R & may subject me to possible taxes & penalties. I agree that accounts with past due fees, unfunded accounts, & 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 and/or the Custodian 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

Print Name: \_\_\_\_\_

Participant Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_