

**IRA FEE SCHEDULE DISCLOSURE- JUNE 1, 2007**

Traditional or Roth Accounts, Self Directed or Regular, Including Usage of An IRA-LLC<sup>SM</sup> (ICO<sup>SM</sup>)<sup>1</sup>

***ALL-IN-ONE - The Industry's Lowest IRA Annual Service Fee***

AE-Trust's **All-In-One**, the industry's lowest cost annual fee, includes all common IRA transactions<sup>2</sup>. Other custodians charge expensive add on fees for these transactions, plus they charge a high percentage management fee on top. The **All-In-One** IRA can save hundreds of dollars annually.

Initial Set Up	\$ 50
Annual <b>All-In-One</b> Service <sup>2</sup> (also see "Multiple Accounts" & "Small Accounts" topics, next page)	\$ 225
Annual <b>All-In-One</b> Service For 72(t) SOSEP IRAs (during the SOSEP period only)	\$ 49
Rollover From Other Plan (No charge for rollover itself, but any new plan is subject to applicable fees)	\$ 00
Transfer Funds Within IRA <sup>2</sup> (Can be included in 6 free transactions per year)	\$ 50
Termination of IRA, Partial (Either a rollover to another plan or a lump sum distribution)	\$ 75
Termination of IRA, Complete (Either a rollover to another plan or a lump sum distribution)	\$ 175
Transactions, Other/Miscellaneous <sup>3</sup> (Can be included in 6 free transactions per year)	\$ 50
Roth Conversion/Recharacterization	\$ 75
Contributions Exceeding 12 Per Year, Each (Up to 12 per year are free)	\$ 10
Distribution/Withdrawal, Miscellaneous (Can be included in 6 free transactions per year)	\$ 35
Distribution, Regular Retirement Stream, Each (can be free, see footnote <sup>4</sup> )	\$ 10
Wire Transfer Of Funds (Can be included in 6 free transactions per year, except for bank fees)	\$ 25
Overnight Courier Delivery, Letter Envelope	\$ 18
Cashiers Check (Can be included in 6 free transactions per year, except for bank fees)	\$ 25
Returned Check/Insufficient Funds	\$ 30
Stop Payment	\$ 30
Un-invested or Idle Cash in AE-Trust's "Portfolio Option 1 Money Market Fund" <sup>5</sup>	Note <sup>5</sup>
Rush Fee For 24 Hour Expedite Requests <sup>6</sup>	\$ 50
Hourly Rate For Extraordinary Services	\$ 150

**Footnotes:**

<sup>1</sup> An ICO is a limited liability company or LLC which is integrated with your IRA. The ICO directly holds your IRA funds and assets. As the LLC's manager, you have legal possession and checkbook control over your IRA funds. You directly put money into and manage your own investments. This tool is often used for real estate and other non-traditional investments, but any legal IRA investment can be made with an ICO. For more info, go to [www.TrusteeAmerica.com](http://www.TrusteeAmerica.com), & click on "Real Estate IRA" on left side of page.

<sup>SM</sup> IRA-LLC and ICO are service marks of National Association of Financial and Estate Planning (NAFEP).

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<sup>2</sup> Note that there are discounted fees for either small accounts or multiple accounts which are set up at the same time. See related topics below. The All-In-One annual service fee covers all types of IRAs: traditional, Roth, self-directed, etc. This fee includes up to 6 transactions per year of the following types: *Transfer funds within IRA, miscellaneous distribution/withdrawals, "other" transactions (see next footnote), wire transfers (except for any bank fees), cashiers check (except for any bank fees), AND up to 12 contributions to the IRA per year.* Retirement payment streams (distributions) can be free of transaction fees (see footnote <sup>4</sup>). This fee also includes the initial transactions to integrate an IRA account with an IRA-LLC or ICO (see footnote <sup>1</sup> above). The annual service fee is charged when a new IRA is ordered, and each year thereafter during the month in which the IRA was created. There are no annual service fees added on which are a percentage of your account value nor escalating service fees with larger account values, as with most other custodians.

<sup>3</sup> Up to six of these per year are free (see footnote <sup>2</sup> above). These include special document review or signing, correcting investment instructions, titling or other problems which are not the fault of AE-Trust.

<sup>4</sup> Only required if AE-Trust issues the checks. There are no additional fees for distributions which can be automated by the investment institution, which can be done in most cases.

<sup>5</sup> At some point un-invested or idle cash is placed by AE-Trust in its Portfolio Option 1, Money Market Fund. AE-Trust charges a fiduciary management fee of .25 (1/4) of the earnings or interest paid by this fund, up to a maximum of 1% of the annualized rate of return on the net value of your assets in the Portfolio Option 1 Money Market Fund. For example, in a period where the fund pays an annualized rate of return of 2%, AE-Trust would retain .25 (1/4) of that, or .5% of the annualized rate of return of the net value of your assets in the Money Market Fund. In a period where the fund pays an annualized rate of return of 5%, AE-Trust would retain 1% on an annualized basis, not 1.25% (1/4), because 1% is the maximum fee charged by AE-Trust. There are no other fees, nor any commissions, charged to your account by AE-Trust for investments in the Portfolio Option 1 Money Market Fund. The Portfolio Option 1 Money Market Fund interest rate stated by AE-Trust is the actual, net amount earned from your investment, from which AE-Trust deducts its above stated management fee. For more information on this fund, go to: [TrusteeAmerica.com](http://TrusteeAmerica.com), click "IRA Central", click "Optional IRA Investment Choices", click on "Portfolio Option 1".

<sup>6</sup> The rush fee is added to any other fees which may be incurred for the rushed transaction.

**How To Avoid All Transaction and Transfer Fees.** The All-In-One annual service fee allows six free transactions and 12 free contributions per year (see footnote <sup>2</sup>). If you wish to further eliminate transaction fees, this can be done by setting up an IRA-LLC (ICO). See footnote <sup>1</sup> on the previous page for more info.

**Multiple Accounts.** If three or more accounts are ordered together on the same day, discounted rates apply as follows: There is only one \$50 set up fee for all three (or more) accounts combined, and the annual service fee is discounted to \$195 each.

**Small Accounts.** For accounts with a total value of less than \$25,000, and where the funds are invested in a single asset or treated as idle cash (see footnote <sup>5</sup> above), the set up fee is \$50, but the annual service fee is only \$99. However, there are no free transactions, as in footnote <sup>2</sup> above, but 12 annual contributions are free.

**Minimum Required Balances For Fees.** A minimum amount of cash equal to 3 years of the annual base fee (\$675, or \$297 for small accounts) must be left in each IRA, or automatic charges on your credit card to cover fees must be provided for. Any cash left in the account for payment of fees will be invested as idle cash, per footnote <sup>5</sup> above.

**Third Party Fees.** All fees charged by any outside party are charged to and paid by the IRA account or the account owner, and are in addition to any fees which AE-Trust charges. Third party fees could include: Brokerage, bank or mutual funds fees and loads, tax or other consultant fees, investment advisor fees, etc.

**Right To Change Fees.** As market conditions change, AE-Trust reserves the right to change fees with 30 days advance notice.

**NOTICE:** American Estate & Trust, LC may in some cases receive compensation from third party suppliers, brokers, banks or other organizations, based on the volume of business placed with those organizations by AE-Trust or due to other factors.

I hereby acknowledge receipt and notice of the above IRA fee schedule from AE-Trust:

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_