

[Empty box for account number]

(LIBERTY TRUST COMPANY ACCOUNT NUMBER)

FOR PROCESSING, RETURN TO: IPS ♦ 8226 Douglas Avenue ♦ Suite 520 ♦ Dallas, Texas 75225-5927 ♦ 800-473-1977 ♦ 855-739-1987 FAX

(Effective December 1, 2018)
(Fees are not prorated)

SELECTION OF FEE PAYMENT ARRANGEMENT—Please choose your preferred method of payment below.

A separate check may be enclosed for set-up and first year fees

- Debit My IRA Account - Appropriate cash balance must be kept. If your account does not have adequate cash for fees, you will be invoiced.
Invoice - A fee of \$5 per invoice applies. Invoices can be paid online with a credit card or by mailing a check.

If no payment method is selected, fees will be deducted from your account to the extent there is cash available in your account. If your account does not have adequate cash to pay fees, you will be invoiced and applicable invoicing fees will apply.

The set-up fee is due upon account opening. A check for \$50 made payable to Liberty Trust Company must be included with the Account Application. All other fees will be assessed based on your election above. If you elect to be invoiced and your invoice is unpaid for more than 30 days, we will debit the invoice to the extent cash is available in your account. If you elect to have your fees debited, they will be debited to the extent there is cash available in your account. If your account does not have adequate cash, you will be invoiced. The Account Maintenance and Asset Holding Fees are charged annually in the month that you opened your account. Transaction and Processing Fees are charged at the time the service is provided. The Annual Holding Fees for any asset purchases will be charged at the time of the service and are not prorated. If you wish to change your method of payment, you will need to complete a new Fee Agreement.

You are required to maintain a minimum cash balance of \$500 in your account. A fee of \$25 may be assessed each quarter if your cash balance is less than \$500 at the end of the quarter.

The balance that appears on invoices or statements shall be payable in full no later than thirty (30) days from the date of the invoice or statement. A late fee of \$7.50 per month will be charged on past due balances until paid. Failure to make payment in full constitutes a default. Any balance outstanding for more than (30) days will be debited from your account to the extent cash is available, regardless of payment method selected. We may place a lien on the assets in the account and/or assets may be liquidated to pay for such fees, as outlined in the 5305. I understand this Fee Agreement and the Fee Schedule and agree to be bound by their terms. The Custodian may change this Fee Agreement and/or the Fee Schedule at any time after thirty (30) days written notice to the Account Owner.

Under penalty of perjury, I declare and certify that this form, except for the information provided in the completion of the form, is identical, word for word, to the form provided by Liberty Trust Company ("LTC"), via its website or by any other means, and has not been altered in any manner whatsoever by me or, to my knowledge, by any third party. In the event that this form has been modified, with or without my knowledge, I agree that any such modification shall be null and void and that the language of the form as it was provided by LTC shall override any conflicting language.

Printed Name: X _____

Signature: X _____ Date: X _____

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ACCOUNT SET-UP FEE	\$50
ANNUAL ACCOUNT MAINTENANCE FEE	\$125
ANNUAL ASSET HOLDING FEES	
Alternative Assets other than real estate or precious metals.....	\$125
Real Estate.....	\$150
Precious Metals.....	\$125 for first holding plus \$25 for each additional holding
TRANSACTION AND PROCESSING FEES	
Purchase/Sale/Exchange (other than real estate or precious metals).....	\$75
Purchase/Sale/Exchange (Real Estate).....	\$150
Purchase/Sale/Exchange (Precious Metals).....	\$10
Capital Calls/Subsequent investments into existing asset.....	\$25
Note Modification.....	\$50
Distribution/Outgoing Transfer Processing Fee	\$10
Roth Conversion.....	\$25 per asset plus re-registration fees
Recharacterization.....	\$50 plus \$25 per asset plus re-registration fees
Return of Excess IRA/SEP contribution.....	\$50 plus \$25 per asset plus re-registration fees
Change of asset ownership (re-registration).....	\$100
Expense Payment Processing Fee.....	\$10
Domestic Wire Transfer.....	\$25
International Wire Transfer.....	\$60
Overnight or courier delivery (Domestic).....	\$35
Overnight or courier delivery (International).....	Actual delivery charge + \$10
Same day processing (must be received by 10:00 A.M.).....	\$100
Next day processing (must be received by 3:00 P.M.).....	\$50
Returned checks or wires/stop payment.....	\$35 per item
Late Asset Valuation Update Fee.....	\$75
Corrected form 1099-R or Form 5498.....	\$100
Required Minimum Distribution (RMD) Recalculation.....	\$100
Invoice.....	\$.50 per invoice
Duplicate/Corrected Statement.....	\$15
Reopen closed account.....	\$50
Research/Special Services.....	\$150 per hour; \$75 minimum
Quarterly fee if cash balance is under \$500.....	\$25
Notary Fee.....	\$10
Custodian Signature of Document (other than purchase).....	\$10
Account Termination Fee.....	\$250

Fees for services not listed above may be charged at the discretion of Liberty Trust Company
Fees may be changed after thirty (30) days notice

INTEREST AND FEE DISCLOSURE: Liberty Trust Company (LTC) will receive fees from the interest paid by the Depository Bank(s) for providing sub-accounting and recordkeeping services related to the Cash Account (the uninvested portion of your account). The interest earned on the Cash Account will be allocated monthly as follows: All interest up to the Base Rate (as defined below) will be credited to the Cash Account. All interest in excess of the Base Rate will be retained by LTC. The Base Rate is the rate published by the FDIC for a Non-Jumbo one-month CD for the week that contains the last day of the prior month. FDIC rates are published on FDIC website, <http://www.fdic.gov/regulations/resources/rates/index.html>.

Printed Name: **X** _____

Signature: **X** _____ Date: **X** _____