

## Introducing Simplified Pricing for 2012

We are continually working toward providing a better client service experience. Based on client feedback, we've made three significant changes to simplify our pricing structure for 2012:

- > Combined Annual Fee and Asset Administration Fee **regardless of how many FCM accounts** are held in an account
- > Changed billing cycle from quarterly to **annually**
- > **Reduced** a number of "nuisance" fees

### 2012 Fee Changes Summary

- > Consolidated annual account and asset administrative fees
- > Annual fees vs. quarterly fees
- > Simplified fee structure – reduced a number of "nuisance" fees.

### Annual Account Fee

For 2012, the annual account fee and asset administration fee to hold futures/forex in an account is one annual fee - \$300<sup>1</sup>, regardless of how many FCM accounts are held in an account. These fees cover:

- > holding a futures/forex account in an account in coordination with the FCM or IB of your choice
- > tracking all incoming/outgoing transfers and posting of cash deposits/disbursements to your account
- > reporting futures/forex brokerage account valuation changes within the account on monthly or quarterly basis
- > administering your account in accordance with the many rules and regulations affecting your account

### Frequency of Billing Account Fees

The other big change to the fee structure is how often clients are billed. After careful consideration, we are changing the billing cycle from a quarterly to annual basis. We implemented this method with a large segment of clients and found they prefer it.

### Simplified Fee Structure

We also looked at several ways we could reduce or eliminate "nuisance" fees which our clients often comment on. For example, we are no longer charging a futures/forex redemption fee or a low balance fee.

For full details, please reference the following Fee Schedule. If you have questions, please call our client service team at 800.932.0053 or send an email to [FuturesCS@mtrustcompany.com](mailto:FuturesCS@mtrustcompany.com).

<sup>1</sup> Optional Service Fees and Late Payment Fees, etc. still apply.



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**SELF-DIRECTED IRA &  
CUSTODY ACCOUNT  
FEE SCHEDULE**  
(Fees Subject to Change)

**Alternative Investments**

<b>One-time Establishment Account Fee - \$50 (Non-refundable)</b> (Accounts may hold multiple investment types)	<b>Annual Account Fee</b> <sup>1,2</sup>	<b>Annual Holding Fee Per Asset</b>
Alternative Investments > Plus \$150 Processing Fee for Promissory Notes, Promissory Note Extensions and Real Estate (Standard Holding and Debt Financed) <sup>1</sup>  > \$2,500 minimum cash balance for accounts that hold Real Estate	\$300	\$125
Precious Metals > Plus \$100 Depository Service Fee – Non Segregated <sup>3</sup> or \$175 Depository Service Fee – Segregated <sup>3</sup>	\$100	\$50

**Futures/Forex**

<b>One-time Establishment Account Fee - \$50 (Non-refundable)</b> (Accounts may hold multiple investment types)	<b>Annual Account Fee</b>	<b>New FCM/CTA Acct. Setup</b>
> \$500 minimum cash balance for accounts that hold futures/forex	\$300	\$50 (\$25 each add'l account at same FCM)

**Traditional Investments**

<b>One-time Establishment Account Fee - \$50 (Non-refundable)</b> Accounts holding <u>only</u> Traditional Investments	<b>Annual Account Fee</b>	<b>Investment Transaction Charge<sup>1</sup></b>	
		<b>Online</b>	<b>Phone Order</b>
> Mutual Funds No-Transaction Fee Funds		No Charge	\$25
Transaction Fee Funds		\$15	\$25
> Publicly-Traded Securities (i.e. Stocks, ETFs) Plus brokerage commission listed below (\$8 min.)		\$15	\$25
1-1000 shares \$0.020/share			
1001-5000 shares \$0.015/share			
5001+ shares \$0.010/share			
> Certificates of Deposit (CD) and Bonds		N/A	\$50
> CD Renewal Fee		N/A	\$25

**Optional Service Fees**

Establish Third Party Brokerage Account	\$50 annual admin. fee	Expedited Service	\$50
Paper Statements (4 per year)	\$25 annual fee	Special Handling	\$75/hour (1 hour minimum)
Duplicate Statements	\$25 per copy	Coin Handling & Shipping	Cost plus \$25
MTC Prototype IND PS/401(k) Plan Document	\$100	Stop Payment/Returned Check	\$30 per incident
Qualified Plan Form 5500 Preparation for Solo 401(k)s	\$300	Paper Invoice	\$10
Qualified Plan Loan Fee (Origination & Maintenance)	\$75	Wire Fee	\$30
Roth Conversion or Recharacterization <sup>4</sup>	\$100	Overnight Delivery	\$25 Domestic \$50 International

**Late Payment, Asset Transfer & Account Closing Fees**

Late payment/Chargeback/Credit Card Decline	\$25
Account Closing	\$50
Asset Transfer (outgoing) <sup>4</sup>	\$125 (per Alternative Asset)

**Service & Administration Fees** – Millennium Trust charges a fee, which varies over time, but cannot exceed a maximum annualized rate of 4.0% on cash held in an FDIC-insured bank demand account. This fee is for servicing and administering the cash management program as well as compensation for other custodial services in the administration of your Account. This fee is deducted directly from the interest earned on each bank account and the net amount is paid to your Account monthly. In addition, Millennium Trust may also receive a fee from various mutual funds in return for providing servicing, administrative and/or recordkeeping services to the mutual funds.

Custodian's Administration fees are charged annually and are not prorated. First year's annual account and asset holding fee will be processed in the month after the account is opened and in the same month each following year. Fee payment methods include: credit card, bank account debit, or invoice. For unpaid invoices, a late payment fee of \$25 will be assessed after 30 days of the invoice date and every month thereafter until payment is made.

<sup>1</sup> Includes purchases, sales, transfers in, liquidations, capital calls, etc. <sup>2</sup> Does not apply to individual transactions within a brokerage or futures account. <sup>3</sup> Additional fees will apply for precious metal investments over \$100,000 per account. <sup>4</sup> Plus any re-registration of assets charged by third-party.