



820 Jorie Blvd., Suite 420
 Oak Brook, IL 60523
 630.368.5600 Telephone
 630.368.5699 Fax

www.mtrustcompany.com

SELF-DIRECTED IRA & CUSTODY ACCOUNT FEE SCHEDULE

(Fees Subject to Change)

Alternative Investments

One-time Establishment Account Fee - \$50 ¹ (Accounts may hold multiple investment types)	Annual Account Fee ²	Investment Transaction Fee per Asset ^{3,5}	Annual Holding Fee Per Asset	Minimum Cash Balance
> Private Placements, Annuities, Promissory Notes, Promissory Note Extensions, Mortgages, Mortgage Backed Securities, and Brokerage Accounts	\$200	\$75 (\$25 per capital call)	\$125	\$500
> Real Estate (Standard Holding and Debt Financed)	\$200	\$250	\$125	\$2,500
> Precious Metals Plus \$100 Depository Service Fee – Non Segregated ⁴ or \$175 Depository Service Fee - Segregated ⁴	\$50	\$50	\$50	\$500

Futures/Forex

One-time Establishment Account Fee - \$50 ¹ (Accounts may hold multiple investment types)	Annual Account Fee ²	New FCM Acct. Setup ⁵	Asset Admin. Fee per FCM	Minimum Cash Balance
	\$200	\$50 (\$25 each add'l. transaction)	\$100	\$500

Traditional Investments

One-time Establishment Account Fee - \$50 ¹ Accounts holding <u>only</u> Traditional Investments	Annual Account Fee ²	Investment Transaction Charge ³ Online	Phone Order	Minimum Cash Balance
> Mutual Funds No-Transaction Fee Funds	\$50	No Charge	\$25	\$0
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	(\$25 CD Renewal Fee)

Optional Account Fees

Quarterly Statements

Online	No Charge
Hard-Copy	\$5/statement
Duplicate Statements	\$25

Fee Payment Options

ACH/Credit Card	No Charge
Mailed Invoice	\$5/invoice
ACH Chargeback	\$25
Credit Card Decline/Returns	\$25
Late fee for Unpaid Invoice	\$25

Additional Service Fees

Distribution or payment of expenses by		Overnight Mail	
ACH/Check	\$ 0	Domestic	\$25
Wire Transfer	\$25	International	\$50
Re-Registration of Assets (per alternative asset)	\$50	Returned Check or Stop Payment on	\$25
Roth Conversion/Recharacterization Fee ⁶	\$50	Checks Issued	
Execution of new CTA forms	\$50	Low Balance Fee (balance <\$250)	\$25/quarter
Futures/Forex Asset Redemption	\$25	Coin Shipping/Handling	Cost Plus \$25
Account Research, Tax Filing, Special Handling	\$75/hour	Account Closing Fee	\$150
or Extraordinary Services (1 hour minimum)		(plus applicable transaction charges)	
Expedited Processing Fee	\$25		

Service & Administration Fees – Millennium Trust may also receive a fee from various mutual funds in return for providing servicing, administrative and/or recordkeeping services (Services). In addition, Millennium Trust may charge a fee, which varies over time but cannot exceed a maximum annualized rate of 4.0% on cash held in the FDIC-insured bank demand account (Account) in return for providing the same type of Services. This fee is deducted directly from the interest earned on each Account and the net amount is paid to your account monthly.

¹ Non-refundable. ² Fees are either charged to your credit card, debited from your bank account or invoiced on a quarterly basis. ³ Includes purchases, sales, liquidations, tenders, rollovers, etc. and is assessed to account at time of transaction. ⁴ Additional fees will apply for precious metal investments over \$100,000 per account. ⁵ Does not apply to individual transactions within a brokerage or futures account. ⁶ Plus any re-registration of assets fees and third-party charges.

