

### Administration and Custody Account Fees

• Account Fee - Initial and Annual -	\$ 50
• Non-recurring distribution (check, wire or ACH):*	\$ 30 per occurrence
• Recurring calendar year distribution (scheduled periodic payments)	\$ 8 per distribution
• In Kind distribution fee in addition to above distribution fee(s):	\$ 50 per occurrence
• Traditional/Roth Conversion or Recharacterization:	\$ 30 per occurrence
• Duplicate or corrected tax form not a result of a processing error:	\$ 50 per request
• Cost to search for a beneficiary when none is named or cannot be located after death of the accountholder:	\$105 per occurrence
• Check delivery via expedited postal service:	\$ 25 per occurrence
• Required cancellation of distribution check:	\$ 25 per occurrence
• Automated Clearing House (ACH) rejection:**	\$ 15 per occurrence
• Request to reissue a check even if uncashed check is returned:	\$ 15 per request
• Cost to escheat an account to a state as required by law:	\$125 per occurrence
• Rollovers to Federal Thrift Savings plan (TSP); fee to complete any TSP specific form:	\$ 5 per form
• Residual Dividend distribution:***	\$ 8 per occurrence

\*The distribution amount will be reduced by the check fee when the entire account is being liquidated.

\*\*Automated Clearing House (ACH) transactions must be entered with the correct account information in order to process successfully. In the event of a rejection due to incorrect account information not the result of a processing error, Millennium Trust will charge the participant \$15 per rejection. This fee is applied to offset the cost of the additional processing.

\*\*\*If a residual dividend is received into your account following the complete distribution of all assets in the account to you ("Trailing Dividend"), the amount of the Trailing Dividend will be first allocated to satisfy the fee required to process a recurring distribution (see above). Following the satisfaction of all applicable distribution fees, the remaining funds in your account, if any, shall be distributed to you. You understand that no distribution will occur if the amount of the Trailing Dividend is less than the applicable distribution fees.

All fees related to establishing and maintaining the account will be deducted from the account on a prorated basis across all investments upon the establishment of the account and then taken in the same manner each year on the anniversary date of the account. All other fees are deducted at the time of occurrence. These fees are not reportable transactions for tax purposes.

**Note:** The Account Fee is based on the balance of the IRA at the time of billing. This fee does not apply to account balances greater than \$50,000. If at the time of billing, or when any other action is requested, the account balance is less than or equal to the charge, the entire account will be liquidated and closed. Furthermore, any billing action or distribution activity equaling 90% or more of the account balance will also liquidate and close the account.

*Accountholder Responsibility* - It is the responsibility of the accountholder to periodically review and update account and contact information or respond to requests to do so. Any fees or penalties levied that result from an accountholder's inaction, unresponsiveness, or misinformation will be charged to the account.

*Cash Sweep Program* – If you elect to diversify out of the default investment selected for your account by your former plan sponsor, any *uninvested* cash – in your IRA (resulting from the sale of an account asset, additional contributions or otherwise) will be placed in one or more FDIC-insured, interest-bearing, demand accounts at banks not affiliated with Millennium under a cash sweep program, until you direct otherwise. For additional information regarding the program, please refer to your Custodial Agreement.

Custodian may receive fees in return for providing certain shareholder or recordkeeping services. The amount of these fees is as permitted by law or regulation and may change over time.