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IRA FEE SCHEDULE

(Fees subject to change)

Administration and Custody Account Fees

- Annual Maintenance Fee: \$35¹
- Account Closing Fee: \$25²
- Annual Paper Statement Fee: \$10³ (if web access is not elected)

Millennium reserves the right to assess up to a \$25 per transaction processing fee for handling distributions for deceased accountholders, processing divorce decrees and conducting annual searches for accountholders with missing or unconfirmed addresses after the one-year anniversary of account establishment. Additional fees may also be charged in connection with the custody and processing of certain types of assets.

Any fees associated with your Account are payable in accordance with your custodial agreement and will be deducted from the Account. If the balance in the Account at any time after the application of all fees then due, equals or is less than the Account Closing Fee, the Account will be closed and the balance charged as the Account Closing Fee.

Cash Sweep Program

The Account will initially be invested in one or more FDIC-insured, interest-bearing, demand accounts at banks not affiliated with Millennium Trust, which we refer to as the Cash Sweep Program, and any uninvested cash subsequently in the Account (resulting from the sale of an asset, additional contribution or otherwise) will also be invested in the Cash Sweep Program. Net interest is credited to the Account on a monthly basis based on the average cash balance held by the Account in the Cash Sweep Program for that month. The crediting rate is reviewed and revised periodically by Millennium Trust and will exceed the national average of interest rates paid by FDIC-insured depository institutions on savings or similar accounts for the applicable period, as published by the FDIC. You may obtain the current crediting rate by contacting Millennium Trust. For more information on the Cash Sweep Program, including compensation earned by Millennium Trust in connection with the program, see "Cash Sweep Program, Uninvested Funds, Compensation" in your custodial agreement.

¹ The Annual Maintenance Fee covers the establishment and ongoing administration of the account. It is charged upon account establishment and then annually thereafter. If the funded account balance is less than \$150, the Annual Maintenance Fee shall be waived in the first year and thereafter be reduced to \$20.

² If at the time of closing, the account balance (prior to the application of any fees then due) is less than \$150, the account closing fee shall be reduced to \$10.

³ If the funded account balance is less than \$150, the annual paper statement fee will be waived.