

Account Fees
Annual Maintenance Fee \$0

Accounts can hold multiple Traditional and Alternative Assets. A \$50 minimum annual maintenance fee applies if holding Traditional Assets only.

Investment Custody Fees
Alternative Assets

 Annual¹
 Holding Fee

Hedge Funds, Private Equity, Private Debt, Managed Futures and Marketplace Loans	
o Invested through Millennium Alternative Investment Network (MAIN) or Integrated Investment Sponsor Platform (per holding)	\$100
o All other Investments	
• One Holding	\$350
• Two Holdings	\$450
• Three Holdings	\$550
• Four or more Holdings	\$650
Futures/Forex Holdings (per account) Additional \$50 establishment fee per FCM	\$200
Real Estate (per holding) Special handling fee for certain items	\$600
Public Non-Traded REITs/BDCs	
• One Holding	\$ 75
• Two Holdings	\$150
• Three Holdings or more	\$200
Precious Metal Holdings (per account) ² - Purchased through an investment platform	\$100

Traditional Assets

 Investment
 Online

 Phone
 Order

Mutual Funds		
• No Trans. Fee	\$ 0	\$ 25
• Trans. Fee	\$10	\$ 25
Publicly-Traded Securities*	\$10	\$ 25
*Plus brokerage commission listed below (\$8 min.)		
• up to 2,500 shares	\$8 flat fee	
• 2501-5000 shares	\$0.015/share	
• 5001+ shares	\$0.010/share	
Bonds/CDs	N/A	\$ 50
Renewal Fees for CDs		\$ 25

Processing Fees

990-T Form - Tax Filing (per form)	\$50	MTC Prototype IND PS/401k Plan Doc.	\$100 annual fee
- Federal Tax Payment Electronically (per occurrence)	\$30	Outgoing Asset Transfer/Re-registration (per holding) ^{2,3}	\$150
- State Tax Payment by check	No charge	Outgoing Wire/Overnight Delivery Fee - Domestic	\$ 30
Account Termination ³	\$100	- International	\$ 75
Cashier's Check	\$50	Qualified Plan Form 5500 prep for 401k	\$300
Direct Real Estate Transaction fee	\$350	Qualified Plan Loan (Origination/Maint.)	\$ 75
Expedited Service/Special Handling (per hr./1 hr. min.)	\$75	Roth Conversion or Recharacterization ^{3,4}	\$ 50
Late/Stop Pay, Chargeback, CC Decline, Return Ck/Wire	\$30	Unit Investment Trust (UIT) - Tax Filing	\$100

Cash Sweep Program - Any uninvested cash in the Account (resulting from the sale of an asset, additional contribution or otherwise) will 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. 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. 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.

Your annual holding fee will be processed within 90 days of account opening and annually thereafter. Fee payment methods include: credit card, bank account debit, or invoice. For unpaid invoices, a late payment fee of \$30 will be assessed after 30 days of the invoice date and every month thereafter until payment is made. Annual fees are not prorated.

¹Does not apply to individual transactions within a brokerage or futures account. ²For accounts that only hold Precious Metals through an investment platform, the outgoing re-registration fee is reduced to \$50 per asset. ³Plus any re-registration of assets charged by third-party. ⁴\$50 re-registration fee per asset applies.