

## 1. ANNUAL ADMINISTRATION FEE (Please check 1 box.)

**\$40 - Option 1: Based on Only CASH in the Account** (no assets other than uninvested cash)  
Maximum annual record keeping fee. (Quarterly record keeping fee is \$10).

**Option 2: Based on the VALUE of the Account/Assets**

Account Value:	Multiply Value By:	Account Value:	Multiply Value By:
\$1 to \$20,000	0.0085	\$180,001 to \$300,000	0.0045
\$20,001 to \$80,000	0.0065	\$300,001 to \$500,000	0.0035
\$80,001 to \$180,000	0.0055	\$500,001 and up	0.0030

Based on the asset value of the account. Paid at the time of acquisition. Minimum annual record keeping fee is \$125 or the asset value calculation of the account, which ever is greater. For example, if asset value of account is \$10,000, annual record keeping fee is \$125. If asset value of account is \$20,000, annual record keeping fee is \$170. Maximum annual record keeping fee is \$1,850.

Please check if you'd like to receive a printed invoice for your administration fees. Otherwise, fees will automatically be deducted from your account.

## 2. PROCESSING FEES

\$25 - One-Time IRA Setup Fee (charged at the time of account establishment)

Transaction Fees: Due when your IRA purchases an asset.

\$95 - Purchase, Sale, Exchange or Re-Registration of Any Asset Except Real Estate

\$250 - Purchase, Sale, Exchange or Re-Registration of Real Estate (\$345 - Leveraged Real Estate)

Movement of Funds Fees: Due when money moves from your IRA.

\$5 - ACH Transfer, Trust Check

\$25 - Cashier's or Other Official Bank Check

\$30 - Wire Transfer

\$30 - Returned Item or Stop Payment Request

\$30 - Overnight Mail

Other Fees: Due when services are rendered.

\$100 - Express Processing (1 business day)    \$50 - 2nd Day Express Processing (2 business days)

\$150/hr. - Special services (such as research of closed accounts, legal research, expedited investment review or additional processing required for certain complex transactions)

Partial Distribution or Full Account Termination - .005 of the termination value plus transaction charges for each asset sale; maximum fee of \$250.

Includes transfer of assets from your account and lump-sum distributions

## 3. HOW WOULD YOU LIKE TO PAY FEES?

Pay fees by:

Credit Card

Fund from Account

Credit Card Type: (the following are accepted)     Visa     MasterCard     Discover

Card Number: \_\_\_\_\_ 3 Digit Security Code: \_\_\_\_\_ Exp Date: \_\_\_\_\_

Exact Name on Card: \_\_\_\_\_ Signature: \_\_\_\_\_

## 4. SIGNATURE

Annual record keeping fees are not prorated and are withdrawn from your undirected funds (defined as any cash in the Custodial Account not invested pursuant to a specific investment direction by you), unless you submit payment to us directly prior to the due date by check, credit card, debit card or online via PayPal. Transaction fees are due prior to funding the transaction. Fees paid from your account will be reflected on your statement. If there are insufficient undirected funds in your account, we may liquidate other assets in your account to pay for such fees after a 30 day notification, in accordance with your Plan Agreement and Disclosure. Late Payment Fees: The lesser of 1.5% per month (18% per annum) or the maximum allowable under applicable state law. In accordance with your Account Application, this Fee Disclosure is part of your Plan Agreement with the Administrator and must accompany your Application.

In accordance with your Plan Agreement and Disclosure, which is available from our website, custodial fees, described below, are part of the Plan Agreement. The Custodian shall be entitled to receive, from the assets held in the Custodial Account, a fee equal in amount to all income that is generated from any undirected funds which have been deposited by the Custodian into FDIC- or other United States government-insured financial institutions, United States government securities, or securities that are insured or guaranteed by the United States government, as provided in the Plan Agreement and Disclosure. The Custodian's fees from the undirected funds in the Custodial Account are associated with cash management activities, including, but not limited to, account maintenance, depository bank selection, transaction processing, sub-accounting, record keeping, and other services performed under the terms of this Agreement. The Custodian retains the right, but does not have the obligation, to reduce this fee by rebating a portion of the fee into the Custodial Account. The Depositor agrees that this fee may be retained by the Custodian as compensation for the services provided by Custodian under this Agreement. The Custodian may pay all or an agreed portion of this fee to the Administrator as agreed between the Custodian and the Administrator. The Custodian reserves the right to change all or part of the Custodial Fee Schedule at its discretion with 30 days advance written notice to Depositor.

I understand that if fees are not paid within thirty (30) days after New Direction IRA, Inc. has mailed the past due notice, New Direction IRA will begin the process of closing the account. I understand that any asset distributed directly to me as part of closing my account will be reported to the IRS on Form 1099 and may subject me to possible taxes and penalties. I agree that accounts with past due fees, unfunded accounts, and accounts with zero value will continue to incur administrative fees until such time as I notify New Direction IRA, Inc., of my intent to close the account or until New Direction IRA, Inc., and/or First Trust Company of Onaga resigns.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_