

1. ANNUAL ADMINISTRATION FEE Please check one box. (Annual Administration fees are due when your IRA purchases an asset.)

Option 1: Quantity Based - Assessed and billed annually*
\$295 Annual Fee Per Asset plus \$195/yr. per leveraged asset; \$95/yr. for publicly traded securities/mutual funds; an additional fee will be assessed for digital currency storage: \$200/yr. for a New Direction Custodial Account or \$400/yr. for a Segregated Custodial Account.

| Example 1: | Annual Fee Per Asset |
|----------------------------------|----------------------|
| Real Estate Asset: | \$295 |
| Total Annual Administration Fee: | \$295 |
| Example 2: | Annual Fee Per Asset |
| Real Estate Asset: | \$295 |
| Asset with Leverage: | \$195 |
| Total Annual Administration Fee: | \$490 |

*Annual fee is charged when you purchase an asset and annually on the anniversary month of the first asset purchased in your account thereafter. Mortgages used to purchase real estate are considered a separate asset and billed at the \$195 rate.

OR

Option 2: Value Based - Assessed on the total market value of the assets in the account. Billed semi-annually (i.e. twice per year). *
An additional \$95/yr. will be assessed for publicly traded securities/mutual funds (The value of such assets will not count toward your Invested Market Value); an additional fee will be assessed for digital currency storage: \$200/yr. for a New Direction Custodial Account or \$400/yr. for a Segregated Custodial Account.

| Invested Market Value | Semi-Annual Administration Fee: |
|--------------------------|---------------------------------|
| \$0 - \$14,999.99 | \$97.50 |
| \$15,000 - \$29,999.99 | \$125.00 |
| \$30,000 - \$44,999.99 | \$162.50 |
| \$45,000 - \$59,999.99 | \$187.50 |
| \$60,000 - \$89,999.99 | \$225.00 |
| \$90,000 - \$124,999.99 | \$262.50 |
| \$125,000 - \$249,999.99 | \$325.00 |
| \$250,000 - \$499,999.99 | \$387.50 |
| \$500,000 - \$749,999.99 | \$750.00 |
| \$750,000 and up | \$925.00 |

*Semi-Annual fee is charged when you purchase an asset and semi-annually thereafter. For properties that hold mortgages, the value is calculated based on the full property value.

2. PROCESSING FEES

IRA Setup Fee:

\$50 - One-Time IRA Setup Fee (charged at the time of account establishment)
* New accounts with no activity after 90 days will be closed.

Transaction Fees: Due when your IRA purchases an asset.

\$95 - Purchase, Sale, Exchange of any Asset (Except Real Estate)
\$250 - Purchase, Sale, Exchange of Real Estate
\$345 - Leveraged Real Estate
\$50 - Capital Calls, Note Modifications or Conversions, Additional Fundings, Re-Registration, Partial Sale of Non-Real Estate
\$40 - Purchase, Sale, Exchange, or Re-Registration of any Precious Metals
\$10 - Transaction fee for publicly traded securities and mutual funds (Additional brokerage fees apply)

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 - Overnight Mail
\$30 - Wire Transfer \$40 - Foreign Wire Transfers
\$10 - Void Check Fee \$30 - Returned Item or Stop Payment Request

Other Fees: Due when services are rendered.

\$10 - Annual statements received by mail (electronic statements provided for free)
\$0 - Real Estate Bill Pay via myDirection.com portal
\$10 - Real Estate Bill Pay via paper PAL Form Submission
\$500 - Express Real Estate Processing (1 business day rush fee)
\$250 - Express Non-Real Estate Processing (1 business day rush fee)
\$75 - ROTH Conversion or Recharacterization
\$50 - Late Fair Market Valuation (\$50 per notification)
\$25/month - Late Fee (assessed 30 days after fee due date)
\$150/hr. - Special services (such as research of closed accounts, legal research, expedited investment review or additional processing required for certain complex transactions, out of office real estate closings)

Transfers Out, Partial Distribution or Full Distribution:

0.5% of the value

- Minimum of \$75 (Full Distribution/ Transfer Out)
- Maximum fee of \$250 (Partial and Full Distribution/Transfer Out)
Plus Movement of Funds Fees and/or Transaction Fees as they may apply.
Required Minimum Distributions are only subject to Movement of Funds Fees and/or Transaction Fees.

3. HOW WOULD YOU LIKE TO PAY FEES?

Pay fees by:

Credit Card (Visa, MasterCard, Discover)

Fund from Account

Credit Card Type: _____ Card Number: _____ Exp. Date: _____

Exact Name on Card: _____ 3 Digit Security Code: _____

Signature: _____

* Credit card information must be kept current. Unpaid fees will be deducted from the account if invoiced amount is not paid within 30 days of the invoice date.

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, or debit card. 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. In accordance with your Account Application, this Fee Disclosure is part of your Plan Agreement with the Administrator and must accompany your Application. If a signed Fee Disclosure is not received with your Application, fees will be based on "Option 2—Value Based."

In accordance with your Plan Agreement and Disclosure, which is available on 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 cash which is held by the Custodian in a deposit or product of an 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 Mainstar Trust resigns.

Printed Name: _____

Signature: _____ Date: _____