

## Fee Schedule

8880 W. Sunset Rd., Ste 250, Las Vegas, NV 89148

**Client Services: 888-855-9856**

<u>Plan Type</u>	<u>Establishment Fee</u>	<u>Annual Fee</u>
<b>Traditional &amp; Roth IRA</b>	\$50.00	\$345.00
<b>SEP &amp; SIMPLE IRA</b>	\$50.00	\$445.00
Additional Participant	\$50.00	\$145.00
<b>Individual (k)</b>	\$150.00	\$445.00
Additional Participant	\$50.00	\$155.00
<b>Health Savings Account (HSA)</b>	\$50.00	\$135.00
<b>Coverdell Education Savings Account (ESA)</b>	\$50.00	\$155.00
<b>Inherited IRA</b>	\$50.00	\$345.00*
*Full Distribution (No Account Setup)		\$200.00
<b>Qualified Plan Self-Directed Account</b>	\$75.00	\$295.00

### Miscellaneous Fees

Check Fee	\$10.00
ACH/Cashier's Check Fee	\$15.00
Wire Transfer	\$35.00
International Wire Transfer	\$50.00
Dishonored Check/Returned Wire/Rejected Credit Card	\$35.00
Notary Fee	\$10.00
Overnight Mail	\$35.00
Safekeeping Fee (per document charged annually)	\$25.00
Re-registration of Assets	\$95.00
Traditional IRA to Roth IRA Conversion	\$95.00*
<i>*Fee includes conversion of first asset, each additional asset is subject to an additional \$25.00 fee per asset</i>	
Real Estate Purchase	\$100.00
Rush Services**	\$50.00 (per item)
Account Research	\$75.00 (per hour)
Form 5500 Preparation†	\$325.00
Loan Setup Fee†	\$225.00
Loan Default Fee†	\$150.00
Plan Amendment†	\$150.00

† - Applies to Individual (k) Plans only.

\*\*Rush Services – All documents must be remitted by Provident Trust Group by 10A.M. PST. If documents are sent via Overnight Mail, please notify Provident Trust Group prior to arrival. Cleared funds must be available in the account for the same day service for investments.

NOTE: There may be certain fees and charges connected with the investment instruments you may have selected for your IRA. These fees may include but are not limited to: sales commissions, distribution fees, annual maintenance fees, investment management fees, set-up fees, and surrender or termination fees. Refer to the plan document for a more detailed description of what fees or restrictions may apply.

### Termination Fees

Partial Termination of Account	\$50.00 (per asset)
Full Termination of Account	\$245.00

## FEE DISCLOSURE INFORMATION

### Payment of Fees & Collection Procedures

Fees for all new accounts must accompany the Account Application at the time when the account is established (unless specified otherwise on the Account Application). All items subject to collection or to any right of rescission may be held until collection or expiration of any applicable rescission period. After account establishment, fees are billed annually and will be deducted automatically from available cash or charged to your credit card (Visa or MasterCard), if authorized. Credit card charges may be billed under the name of Provident Trust Group, LLC or Provident Trust Group. Rejected credit card charges are subject to a \$35 reprocessing fee. Regardless of whether or not the fee has been collected, an invoice will be generated detailing the fees that the IRA incurred for the previous year. All fees are due and payable 30 days from the date of invoicing.

### Liquidation of Assets for Non-Payment of Fees & Late Fees

If payment is not received within forty-five (45) days from the due date reflected on your invoice, a \$25 Late Fee will be assessed to your account and a Past Due Notice will be mailed to you. Additionally we may liquidate assets from the account, without notice, for any outstanding fee which has not been paid. We may, at our discretion, liquidate sufficient assets to cover outstanding fees plus one year's estimated fees, including termination fees. Upon receipt funds will be first applied to outstanding fees. Remaining balances, if any, will be placed into your account. Accounts with past due fees, unfunded accounts and accounts with zero value will continue to incur administration and maintenance fees until such time as you notify Provident Trust Group in writing of your intent to close the account or that you wish that Provident Trust Group resign as custodian. Should fees not be collected we have the option to cease performing any functions, including, but not limited to, processing investment transactions until such time as all fees charged against the account are fully paid, and we may begin the process of closing your account and will distribute all assets to you. This distribution will be reported to the IRS on form 1099-R and may subject you to possible taxes and penalties. In the event of nonpayment we may employ a collection agency to recover any unpaid fees or expenses. You will be liable for all past due fees, re-registration fees, late fees, collection fees and account termination fees.

### Right to make adjustments to the Fee Schedule

Provident Trust Group reserves the right to make any adjustments in its fees for trust or agency services when such adjustments are warranted by changes in governing laws, regulations, operating technology or economic conditions. Provident Trust Group has the right to effect changes to the fee schedule upon thirty (30) days written notice to the participant at the address shown on the records of Provident Trust Group with the exception of extraordinary services which may be changed by Provident Trust Group at any time without notice.

### Earnings

A minimum cash balance of \$100 must be maintained in your Custodial Account at all times. An administrative fee is charged for handling the cash reserve account. Refer to the IRA Owner Agreement and Disclosure Statement for more information about fees. The method for computing and allocating annual earnings (interest, dividends, etc.) on your investments will vary with the nature and issuer of the investment chosen. Please refer to the prospectus or contract of the investment(s) of your choice for the method(s) used for computing and allocating annual earnings. Custodian shall be under no obligation to forward any proxies, financial statements or other literature received by it in connection with or relating to Custodial Property held under this agreement. Custodian shall be under no obligation to take any action with regard to proxies, stock dividends, warrants, rights to subscribe, plans of reorganization or recapitalization, or plans for exchange of securities.

### Definition of Miscellaneous Fees

Our right to compensation and reimbursement shall constitute a first prior lien against your account. Although under certain circumstances investment companies or financial advisors may offer to pay your fees, you are (personally) responsible for payment of all fees. Establishment and Annual Fees are due at the time the account is established. Transactional fees are charged each time you either purchase, sell, or otherwise dispose of an asset in your account. Transactions are normally processed within 5 business days from the date we have in our possession sufficient funds and all of the properly executed investment paperwork. We make no representations or warranties with respect to the timing of our processing of your transaction if the investment paperwork is incomplete or in the event your account does not have sufficient funds. Transaction fees are not charged for receipt of income or contributions, nor are they charged for deposits to the Service 1<sup>st</sup> Bank of Nevada money market account. Special Services Fees are charged at the time services are provided. Distribution fees are charged each time you request funds or assets to be distributed from your account. Additional fees may apply for distribution of non-cash assets (such as Asset Re-Registrations). Termination fees are charged at the time of processing. In order to avoid delays in processing your request, please ensure you have sufficient cash in your account to pay your outstanding fees, including termination and re-registration fees. If cash is not available, an invoice will be mailed. Any fee charged by a third party to re-register assets will be billed directly to an account holder's account or credit card. Provident Trust Group reserves the right to assess an additional fee for extraordinary services.

### Retirement Plan Custodial or Plan Agreement and Disclosure Information

Additional fee disclosures are made in your retirement plan custodial or plan agreement and disclosure shall also apply to your account. Please keep a copy of the custodial agreement and disclosure information for your records.