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AUTOMATIC ROLLOVER IRA FEE SCHEDULE *(Fees subject to change)*

www.mtrustcompany.com

Administration and Custody Account Fees

- One-Time Account Establishment Fee: \$0.00
- Annual Account Fee: \$25.00¹
- Annual Paper Statement Fee: \$10.00 (if web access is not elected)
- Account Closing Fee: \$25.00²

Millennium Trust reserves the right to assess up to a \$25 per transaction processing fee for handling distributions for deceased participants and/or accountholders, processing divorce decrees and conducting additional annual searches for accountholders with missing or unconfirmed addresses after the one year anniversary of account establishment.

Any fees associated with your IRA and disbursement activity are payable in accordance with the custodial agreement and will be deducted from your account. If the balance in the Account at establishment or thereafter, in each case 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 is invested in one or more FDIC-insured, interest-bearing, demand accounts at banks not affiliated with Millennium, 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 and the crediting rate then in effect. The crediting rate is reviewed and revised periodically by Millennium, and will exceed the national average of interest rates paid by FDIC-insured depository institutions on savings accounts with deposits of less than \$100,000 for the applicable period, as published by the FDIC. You may obtain the current crediting rate by contacting a Millennium Trust Client Service Representative. For more information on the Cash Sweep Program, including compensation earned by Millennium in connection with the program, see the Article entitled “Cash Sweep Program, Mutual Fund Fees” in your custodial agreement.

¹ First annual fee is charged upon establishment and then on each anniversary of establishment thereafter.

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.