

**ACCOUNT FEES**

<b>Annual Maintenance Fee</b>	<b>\$ 100</b>
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**INVESTMENT CUSTODY FEES**
**Alternative Assets**

 Hedge Funds, Private Equity, Private Debt,  
 Managed Futures, Real Estate and  
 Marketplace Loans

 Annual<sup>1</sup>  
 Holding Fee

- Invested through Inspira Financial
  - One holding \$ 350
  - Two holdings \$ 450
  - Three holdings \$ 550
  - Four or more holdings \$ 650

 Futures/Forex Holdings (per account) \$ 200  
 Additional \$50 establishment fee per Futures  
 Commission Merchant (FCM)

**REITs / BDCs**

- One holding \$ 75
- Two holdings \$ 150
- Three or more holdings \$ 200

**Traditional Asset Trading Fees**

 Investment  
 Online

 Phone  
 Order

**Mutual Funds**

\$ 0 \$ 25

**Publicly Traded Securities**

 Brokerage  
 Commission (BC)\* \$ 25 + BC\*

\*Brokerage commission listed below (\$8 minimum):

- Up to 2,500 shares \$8 flat fee
- 2,501 – 5,000 shares \$0.015 / share
- 5,001+ shares \$0.010 / share

**Bonds / CDs**

\$ N/A \$ 50

**STARTER ACCOUNT FEE – For accounts with total market value below 20K**

<b>Flat Annual Fee – No additional investment custody fees (alternatives only)</b>	<b>\$ 250</b>
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**PROCESSING FEES**

990-T Form – Federal Tax filing (per account)	\$ 200	Administer Third Party Brokerage Account	\$ 50
• State Filing Electronically (per account)	\$ 30	Outgoing Asset Transfer/Re-registration Fee (per holding) <sup>2</sup>	\$ 150
• State Filing Paper (per account)	\$ 50	Outgoing Wire/Overnight Delivery Fee	
Account Termination <sup>2</sup>	\$ 100	• Domestic	\$ 30
Cashier's Check	\$ 50	• International	\$ 75
Expedited Service/Special Handling (per hr. - 1 hr min.)	\$ 75	Roth Conversion or Recharacterization <sup>2,3</sup>	\$ 50
Late/Stop Pay, Chargeback, Credit Card Decline, Return Check or Wire	\$ 30	Paper Statement/Paper Invoice	\$ 30
		Duplicate Statements	\$ 30
		Unit Investment Trust (UIT) – Tax Filing	\$ 100

<sup>1</sup>Does not apply to individual transactions within a brokerage or futures account. <sup>2</sup>Plus any re-registration of assets charged by third party. <sup>3</sup>\$50 re-registration fee per asset.

**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 Inspira Financial, 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 Inspira Financial. You may obtain the current crediting rate by contacting Inspira Financial. For more information on the Cash Sweep Program, including compensation earned by Inspira Financial 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: direct debit, credit card, ACH, or invoice/check. 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.