

Solera National Bank

Custodial Fee Schedule for Safeguard Advisors Clients

Minimum Balance Requirement

IRA minimum balance	\$0
LLC / Trust checking account minimum balance	\$500

Solera IRA Setup and Administration Fees

Collected by Safeguard Advisors

Account Establishment	<i>Included in Safeguard Advisors Relationship Fee</i>
1 st Year Account Administration Fee	<i>Included in Safeguard Advisors Relationship Fee</i>
Annual Account Administration Fee	\$199 per year <i>Billed the 10th day of IRA anniversary month</i>
Invoice Billing (if requested)	\$15 processing fee
Late Payment	\$25/month penalty for late payment of annual fee.

Solera Bank IRA Fee Schedule

Monthly Service Fee	\$0
IRA funding via Contribution, Transfer, or Rollover	\$0
Distribution from IRA for transfer/rollover to another plan	\$25
Distribution from IRA to account holder without tax withholdings	\$25
Distribution from IRA to account holder with tax withholdings	\$50
Roth Conversion	\$100
Late Submission of Annual Valuation	\$50
Correcting Transaction	\$50

Annual account fees are collected by Safeguard Advisors as your Solera affiliated plan provider. A recurring billing subscription will be established at the time of account setup. Subscription billing will take place on the 10th day of the anniversary month of IRA plan setup. The annual administrative fee may be paid personally or from the IRA (using the entity checking account).

If annual fees are not received within 90 days of the due date, your payment default status will be reported to Solera National Bank. Solera National Bank may thereafter resign as custodian as documented in their IRA custodial account disclosures. In the event of resignation, your account will be closed and distributed to you at the last known valuation.