

AUTOROLLOVERS IRA Fee Schedule

Custodial Account Fees

Fees will be assessed for services rendered as follows:

• Annual Account Maintenance Fees:

		<u>Monthly Fee</u>
◆ Participant Account Balance	Up to \$ 3,000	\$5.00
◆ Participant Account Balance	>\$3,000 - \$ 5,000	\$4.50
◆ Participant Account Balance	>\$5,000 - \$15,000	\$2.50
◆ Participant Account Balance	More than \$15,000	\$1.00

In addition to the above fees, the Custodian will charge your account a minimum of .35% per annum, less any amounts received, per investment, from the mutual fund companies (as described below). Example of fees for a \$1,000 account: Total fees charged to your account, including revenue received from the mutual fund companies, shall amount to approximately \$63.50.

• Mutual fund annual operating expenses

Mutual fund annual operating expenses will vary from fund to fund. The Custodian may receive compensation from the fund(s) for shareholder and/or distribution services. Please refer to the prospectus of the mutual fund of your choice and review the information carefully in regards to fees and other charges.

• User Fees

Withdrawals / Transfers	\$50.00
Installment Payments	\$50.00 per year*
Conversions / Re-conversions	\$50.00
Account Research	\$75.00 per hour
Express check delivery	\$30.00
Wires	\$30.00
Check Stop Payment	\$50.00
Distribution Re-processing	\$75.00
Dormant / Unclaimed Account Search	\$18.00 per year**
Other services	as quoted upon request

• Nonsufficient funds fee

Participants making contributions by personal check will be assessed a \$25 nonsufficient funds fee for any returned checks.

This IRA program has no other fees. There are no load fees, no mortality charges, no contributions fees, no transaction fees and no surrender charges of any type.

Earnings

Dividends and capital gains distributed from the mutual funds are reinvested into additional shares for participants of record on the declaration date.

Other Information

For information regarding your account:

- Visit our website at www.autorollovers.com or,
- call a Retirement Plan Specialist at 1-866-401-5272 x 3120.

To request a trade or contribution allocation change:

- Access your account at autorollovers.com or,
- call the Account Information Line at 1-800-530-1272 .

* Fee is assessed as \$50.00 divided by the payment frequency per year and charged with each payment. For instance, for quarterly installments, the fee would be assessed at \$12.50 per payment.

** Fee is prorated and collected monthly at \$1.50 (\$18.00 / 12).