

Effective 7/1/2023. Fees for services rendered will be assessed as follows:

### Monthly Account Maintenance Fees:

<i>If Participant Account Balance is:</i>	<i>Fee</i>
Less than \$5,000	\$5.67
\$5,000 - \$10,000	\$4.50
\$10,000.01 - \$15,000	\$2.50
>= \$15,000.01+	\$1.00

### Custodial Fees:

The Custodian, Hand Benefits & Trust Co, a BPAS Company will charge your account 0.50% per annum for custodial services. The custodial fees described above shall be reduced on a per fund basis by any compensation provided by the mutual fund companies (as described below).

Example of fees for a \$3,500 account: Total Annual Account Fees for your account, including revenue received from the mutual fund companies, shall amount to approximately \$86 per year.

### Mutual fund annual operating expenses

Mutual fund annual operating expenses will vary from fund to fund. The Custodian may receive compensation from the various funds for shareholder and/or distribution services. Any such compensation shall be used to reduce the above custodial fees being charged to the accounts.

### User Fees

Withdrawals / Transfers	\$75
Installment Payments	\$75/year*
Conversions/Reconversions	\$75
Account Research	\$75/hour
Express check delivery	\$40
Check Stop Payment	\$50
Distribution Re-processing	\$75
Dormant / Unclaimed Account Search	\$18/year**
Other Services	as quoted upon request

### Non-sufficient Funds Fee

Account owners making contributions by personal check or ACH will be assessed a \$25 fee for insufficient funds.

This IRA program has no other fees. There are no load fees, no mortality charges, no contributions fees, no fund-to-fund transfer fees, and no deferred sales charges of any type.

### Other Information

For information regarding your account, to request a trade or contribution allocation change:

- Call an IRA Specialist at 1-866-401-5272, option 5 (8 a.m. to 8 p.m. Eastern).
- Call the Automated Account Information Line at 1-800-530-1272
- Access your account at [u.bpas.com](http://u.bpas.com)

\* Fee is assessed as \$75.00 divided by the payment frequency per year and charged with each payment. For instance, for quarterly installments, the fee would be assessed at \$18.75 per payment.

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