



MIDLAND FEE SCHEDULE

Effective Nov 6, 2019

ANNUAL FEES: Choose ONE of the following options:

OPTION 1: FEE BASED ON NUMBER OF ASSETS

\$295 Per Asset such as Real Estate, LLCs, Private Placements, Notes/Mortgages, Futures/Forex (per FCM).

\$125 Precious Metals Holdings, per Depository

\$100 Traditional Brokerage or Bank Account

\$100 Mortgage Payable (Liability)

OPTION 2: FEE BASED ON TOTAL ACCOUNT VALUE

***OPTION 2 NOT AVAILABLE FOR FUTURES/FOREX ACCOUNTS**

***IF NO SELECTION IS MADE, THE OPTION WILL DEFAULT TO OPTION 1**

Total Account Value is between:	Annual Fee
\$0	\$225
\$15,000	\$295
\$30,000	\$345
\$45,000	\$425
\$60,000	\$500
\$90,000	\$700
\$125,000	\$950
\$250,000	\$1,250
\$500,000	\$1,650
\$750,000 and up	\$1,850

STANDARD SERVICES

Account Setup:	\$50 one-time (non-refundable).
Transaction Fee:	\$95 Applies to each Purchase/Sale/Re-Registration of an Asset. Exceptions: \$145 Real Estate, \$50 Precious Metals/Trading/Bank Accounts. \$50 Additional Purchase of Existing Account Holdings. \$25 Trading Account Withdrawal (if submitted online), \$50 if not submitted online.
ACH or Trust Checks:	\$5 if submitted Online. \$10 per Bill Pay not submitted online, such as mailed, faxed, or emailed requests.
Wire Transfers:	\$15 Incoming Wires; \$30 Domestic Outgoing (included at no charge for initial futures/forex funding); International Outgoing: \$50
Cash Distributions:	Free if submitted online or if recurring. \$25 processing fee if submitted manually by paper form. Check/ACH/Wire fee applies where applicable.
Partial Transfer Out:	\$50 per Outgoing IRA-to-IRA Transfer, plus asset re-registration fees for In-Kind transfers (if applicable).
Full Termination:	\$150 if account held for 2+ years; \$250 if under 2 years. Plus, asset re-registration fees for In-Kind Transfers or In-Kind Distributions (if Applicable).

SPECIAL SERVICES

Overnight Mail, Official Check, Returned Deposit, Stop Payment, Credit Card/ACH Return: \$30 per occurrence.
Same-Day Rush Transaction: Documents must be in good order and received by 11am Eastern Time: \$100
Deposits Missing Detail: Related account/CUSIP not clearly identified, such as rental, note, and dividend income deposits: \$10 per deposit with missing information.
Special Notification/Research Fees: Matured Notes, Late Fair Market Valuation, Valuation Research: \$50 each (No charge for 1 st notice. Fee begins with 2 nd notice).
Paper Mailed Account Statements: \$5 per mailed account statement (Quarterly statements are provided online at no cost).
Cash only accounts: \$100 Annually (only applicable for asset based fee accounts with no assets and no buy/sell activity for previous 12 mo).
The current Midland fee schedule can be found at www.midlandtrust.com/fee-schedule/
Midland also offers Individual 401(k) Plans for self-employed Individuals. Please contact our office for more information or to obtain a 401(k) fee schedule.

PAYMENT INFORMATION: Select how you would like to pay your Midland IRA administrative fees

OPTION 1: DEDUCT MY ACCOUNT (Default option if no payment selection is made)

OPTION 2: CHARGE MY CREDIT CARD (VISA, MasterCard, Discover, AMEX. Card must be in the account holder's name.)

NAME ON CARD _____ CARD NUMBER _____ - _____ - _____ EXP DATE ____/____ BILLING ZIP _____

OPTION 3: DEBIT MY CHECKING ACCOUNT (Your name must be on the bank account as an owner)

BANK NAME _____ ROUTING/ABA _____ ACCOUNT # _____

MINIMUM BALANCES: Accounts must keep a minimum of \$250 undirected cash at all times. Midland reserves the right to not process transactions that will result in a cash balance below \$250.

BILLING CYCLE: Administration fees will be assessed and due upon initial account opening, initial asset acquisition and annually on the 1st day of your billing cycle. Your billing cycle is defined as a 12-month period from day 1 of the month of your initial account opening. For example, if your account was initially opened on February 14th, your billing cycle would be February 1 through January 31. Fees for asset purchases made after the first quarter of your billing cycle may be pro-rated on a quarterly basis. For example, if you purchase an asset in May, there are 3 quarters left in your normal billing cycle (May-Jan), so your pro-rated asset holding fee of \$295 would be \$295 x 3/4 = \$221.25. Fees for assets sold, transferred or otherwise removed prior to the end of your billing cycle will not be pro-rated and/or refunded. Fees paid from your account will be reflected on your account statement.

PAST DUE FEES: Fees that remain unpaid for more than 30 calendar days are considered past due. A late charge of \$20 per month will apply. Past due fees will be deducted from your Undirected Cash. In accordance with your Plan Agreement and Disclosures, if there is insufficient undirected cash in your account, we may liquidate other assets in your account to pay for such fees after 30 day notification. Accounts with past due fees will be closed. Any remaining assets in the account will be a taxable event to the account holder and will be reported on IRS Form 1099-R. Account reinstatement eligibility will be determined at Midland's sole discretion. All past due fees, late charges, and a \$150 account reinstatement fee must be paid prior to account reinstatement.

CUSTODIAN'S FEES: Midland Trust Company may use and earn income on your uninvested cash, as permitted by law. As the Custodian, Midland Trust Company reserves the right to change all or part of the Custodial Fee Schedule at its discretion with 30 days advance notice. Please Refer to the 5305 for the complete disclosure of the uninvested cash policy. A copy of your plan agreement can be found online at www.midlandtrust.com/5305 or by calling our office.

PRINT, SIGN, AND RETURN FORM TO MIDLAND TRUST COMPANY

Signature _____ Printed Name _____ Date _____

FOR PROCESSING, RETURN TO: Midland Trust ♦ P.O. Box 07520 ♦ Fort Myers, Florida 33919 ♦ 239-333-1032 ♦ 239-466-5496 Fax ♦ midlandtrust.com/secure-upload