

1. Fee Agreement

(Note: Credit card transactions will be assessed at 3.5% service charge.)

Minimum cash balance requirement, depending on your fee basis, two calendar years of annual fees must be kept in the account. (for example: the asset based annual is \$275 per asset, so that a minimum of \$550 balance for an account with only one asset.)

Annual Record-Keeping/ Maintenance Fee Option

(Note: Your annual record-keeping/maintenance fee is calculated based on Option A or Option B. Please select a fee basis by checking one of the options below. Fee selection can be changed up to 6 times a year. No annual fee for "Cash Only" accounts maintaining a minimum of \$4,000.00. If a "Cash Only" account is less than \$4,000.00, a \$50.00 annual fee will be charged.)

Option A - Number of Assets

For accounts with one or few assets. Fee of \$275 assessed annually for each asset in account. Annual fees are assessed at time of asset acquisition, and annually thereafter in January.

Example: A private placement and a real estate property held in an account are considered 2 assets. Each asset is charged \$275 annually, therefore $275 \times 2 = \$550$ annual fee.

Option B - Account Value

For accounts with many assets and/or low balances. Fee is calculated on highest value of account during annual term. Minimum annual fee: \$150.00. Maximum annual fee: \$1,850.00.

Account Value:	Multiply by:
\$0 to \$20,000	0.0085
\$20,001 to \$80,000	0.0065
\$80,001 to \$180,000	0.0055
\$180,001 to \$300,000	0.0045
\$300,001 to \$500,000	0.0035
\$500,001 and up	0.0030

Example: Account value is \$60,000. $\times 0.0065 = \$390$ annual fee

401(k) Account Set Up Fee: \$50 Annual Plan Document Fee: \$300

Plan document fee is not required for outsourced plans.

Charged at time account is established. Checks or money orders can be made payable to "CamaPlan". To pay with a credit card, please call our office: **(866) 559-4430**

Transaction Fees

Real Estate Transactions (purchases, sales, exchanges, transfer of asset)	\$150.00
Other Transactions (purchases, sales, exchanges, transfer of asset)	\$95.00
Wire Transfer (In/Out)	\$10/\$30
Wire Transfer International	\$95.00
ACH Transfer	\$5.00
Custodial Account Check	\$10.00
Cashier's Check (Includes Overnight Courier)	\$40.00
Partial Transfer Out	\$75.00
Early Distribution	\$150.00

Special Handling Fees

Returned Bank Check	\$50.00
Stop Payment	\$50.00
Declined/Refunded Credit Card	\$30.00
Late Charges on Past Due Invoices	\$30.00
Expediting Documents/Transactions	\$150.00
Notary or Medallion Stamp	\$10.00
Overnight Courier (Contingent on Carrier Pricing)	\$30.00
2 Day Courier (Contingent on Carrier Pricing)	\$15.00
Voided Check	\$10.00
Unidentified Incoming Funds	\$25.00

Processing Fees

Obtain TIN/EIN for IRA/401K (Third Party CPA)	\$99.00
Direct Registration of Stocks (Per Stock)	\$50.00
Account Termination (Includes Transfer Out)	\$150.00
Incomplete Documents (Includes: Investments, deposits, expenses, distributions, special services, research, copying)	\$100.00/Hour

2. Fee Agreement Signature

In the event your account has insufficient funds to pay fees and/or charges when due, you will be invoiced. These invoices shall be payable in full no later than ten (10) days from the date of the invoice. Past due sums incur a late charge of \$30 and bear interest at eighteen percent (18%) per annum, (1.5%) per month until paid in full. Failure to pay in full constitutes default under this Agreement. Assets held in your account may be liquidated to pay fees and/or charges, as outlined in the pertinent Custodial Account Agreement. In the event of liquidation and distribution, it shall be the responsibility of the account holder to pay all fees, attorney fees, penalties and any other costs incurred by CamaPlan in such process. Reasonable fees for services not listed above may be assessed. CamaPlan may change all or part of the Fee Schedule at its discretion with 30 days advance notice.

I have selected Option A or Option B as my fee basis. I understand and agree to this Fee Agreement. If no option is selected, Option B will be used to calculate your fee.

Participant's Signature

Date