FEE SCHEDULE
Effective January 1, 2017

Fees are charged annually, in advance, on the anniversary date.

All Individual Retirement Accounts are required to maintain a minimum cash balance of $300.00 at all times for payment of IRA related fees that may become due. In an effort to keep the annual account fee as low as possible Sunwest Trust invests a portion of the available cash in FDIC insured bank CD’s and in instruments guaranteed by the full faith and credit of the United States Government. The returns from these investments are used to pay IRA accountholders the savings interest rate as stated by US Bank and any additional income allows Sunwest to keep annual fees affordable.

The annual fee is $275.00 regardless of number and/or value of assets.

Account Application fee ....................... $  50.00
Annual Fee: Standard IRA ..................... $275.00
Annual Fee: Precious Metals IRA............. $350.00 (includes storage)

ADDITIONAL FEES

Outgoing check fee............................ $ 10.00 (deducted at the time of disbursement)
Outgoing ACH ................................ $ 10.00 (deducted at the time of disbursement)
Outgoing Wire Transfer Fee.................... $ 25.00
Outgoing Overnight Mail Fee................... $ 30.00
Outgoing cashier’s check ...................... $ 50.00
Transfer Out/Close Out Fee.................... $150.00
Conversion Fee............................... $ 75.00
Recharacterization Fee........................ $ 75.00
Special Handling fee ........................ $ 50.00
IRS Reporting corrections .................... $150.00
Stop payment fee ............................ $ 25.00

Please note: Any cash transfers to Sunwest Trust, Inc. made by check will be subject to an seven business day (7) clearing period before funds are available to invest. Because of the Right of Rescission, new accounts are subject to a seven-calendar day waiting period before any funds can be invested. Fees are assessed on individual accounts based on the fee schedule in effect on the date of account set up. Fees may be changed by custodian with sixty days written notice to affected clients.

Sunwest Trust, Inc. reserves the right to assess additional fees on any account with excessive activity or special services not covered by the above fee schedule. Any fees charged by a third party in connection with an account will be passed on to the account holder. Sunwest Trust, Inc. will invoice fees on the anniversary date of each account and payment will be withdrawn from account cash reserves within thirty days of billing unless the fees are paid directly. If there is not sufficient available cash to pay Sunwest Trust, Inc. fees, Sunwest will liquidate assets to cover unpaid fees. All fees are non-refundable. Contact Sunwest for further information.

Setup and the first year’s annual fee are required to be paid at time of setup.

By signing here, the Depositor has read this disclosure and agrees with its terms.

Depositors Signature ___________________________ Date ________________