

Contact Center: (800) 248-8447 | www.ForgeTrust.com

Effective April 1, 2020

Account Setup (Not charged to Coverdell Education Savings Accounts)	
Paper / DocuSign Application (whether you complete the PDF or DocuSign version of the application form)	\$50
Account Maintenance Fees	
Quarterly Account Fee (Must accompany your application) Subsequent Quarterly Account Fees will be automatically deducted from your account the first day of each calendar quarter. All fees are charged per account and this fee is not pro-rated.	\$50 per quarter
Quarterly Asset Fees	
Automatically deducted from your account at the time of purchase and the first day of each calendar quarter. Charged per asset held in your account. Quarterly Asset Fees are not charged to Coverdell Education Savings Accounts.	
Type 1 Assets Assets publicly available which may be traded on a financial exchange including brokerage accounts within the IRA used to trade stock, bonds, etc.	\$8 per asset/quarter
Type 2 Assets Assets such as private placements, non-public partnerships, notes, deeds of trust, precious metals, etc. ** Precious metals do not require quarterly asset fee.**	\$12 per asset/quarter
Type 3 Assets Assets such as real property.	\$20 per asset/quarter
Type 4 Assets Assets such as IRA LLCs	\$20 per asset/quarter
Transaction Fees (Automatically deducted from your account at the time of the transaction)	
Cash Disbursement	\$10 per disbursement
Periodic Cash Disbursement via ACH (For periodic distributions only)	\$5 per ACH transaction
Cash Disbursement for Expense Payment	\$15 per payment
Purchase / Liquidation / Sale / Re-Registration ¹ / Exchange ² of Type 1 Assets	\$30 per asset
Purchase ³ / Liquidation / Sale / Re-Registration ¹ / Exchange ² of Type 2 & Type 4 Assets ⁴	\$40 per asset
Purchase / Sale / Transfer / Re-Registration ¹ / Exchange ² of Type 3 Assets ⁴	\$125 per asset
Purchase / Sale / Transfer / Re-Registration ¹ / Exchange ² of Precious Metals (no quarterly asset fee is charged for precious metals)	\$20 per metal
Roth Conversion / Recharacterization of IRA Contribution	\$50
Account Termination Fee (In addition to any transaction and/or service fees that may apply)	
	\$150 per account
Storage & Brokerage Fees Charged By Depository & Discount Broker	
Delaware Depository (Storage facilities located on the East Coast) Charged at initial purchase, annually thereafter. Only precious metals may be stored at Delaware Depository. Storage fees will be billed at the rate of \$1 per \$1,000 of asset value held at depository and are not pro-rated. See "Other Service Fees" for shipping fee. Segregated storage is available for gold, platinum and palladium only (no silver) – cost is \$190 minimum per year (\$1.60 per \$1,000).	\$100 minimum storage fee
First State Depository Only foreign currency is stored at First State Depository.	\$125 per currency/year
BlueVault Precious Metals Storage (Storage facility located on the West Coast) Administrative and Storage fees charged at initial purchase and annually thereafter. BlueVault provides segregated storage for gold and silver bullion only. Contact BlueVault at (619) 342-8090 for Storage Fee Schedule.	\$20 administrative fee plus BlueVault storage fees
Trade Processing Fee for Brokerage Assets (purchase/liquidation/sale) Any additional fees charged by broker will be charged to your account	\$40 or \$0.04/share, whichever is greater, plus \$6 handling fee. The minimum fee is \$46.

¹ The re-registration fee applies if transferring or distributing asset(s) in-kind. Additional fees such as transfer agent fees, brokerage service fees, etc. may apply upon re-registration and may be charged as a separate item. If an asset cannot be re-registered, an Assignment of Interest will be issued and an assignment fee equivalent to the re-registration fee will apply.

² Applicable fee for exchanges is the Type of the resulting asset being exchanged and may require the addition of a Special Administrative Service Fee (see below).

³ Precious metals are charged the fee for each purchase, not for each metal/coin type purchased.

⁴ For outgoing transfers of real property and deeds of trust, the re-registration fee is \$125 if Forge Trust Co. signs all the escrow documents. For incoming and outgoing transfers of real property and deeds of trust, the investor or a third party must prepare the deed; the \$40 re-registration fee applies.

Other Service Fees

Account Re-Establishment Special	\$35	Paper Statements (4 per year)	\$5 per statement
Administrative Services	\$35	Falling Below the Minimum Cash Balance (4 per year)	\$15 per quarter
Note Modification	\$25	Overnight Delivery	\$15 plus cost
Incoming Wire	\$15	Precious Metals Shipping	\$15 plus cost
Outgoing-Domestic Wire/International Wire	\$25/\$35	Research	\$75 per hour
Stop Payment/Returned Check	\$20	Document Notarization	\$15 per signature
Returned ACH	\$3	Deposit Verification Letter	\$10 per account
Duplicate Statement/5498/1099R	\$15 per document	Expedited Processing	\$50 per transaction
Corrected 1099R/5498	\$25		

REQUIRED MINIMUM CASH BALANCE OF \$500

At all times, a minimum cash balance of \$500 must be maintained in the custodial cash account. This cash balance is part of your account and must originate from a contribution, rollover or transfer from another qualified plan or earnings or liquidations from within your account. The minimum balance for a Coverdell Education Savings Account is \$100.

HOW FEES ARE COLLECTED

Fees are automatically deducted from your account at the time they are charged.

You can avoid a quarterly minimum cash balance fee by always maintaining the cash balance referenced above.

FINANCIAL DISCLOSURE

The financial performance of your account is not guaranteed and cannot reasonably be projected over a period of years. Additionally, Forge Trust Co. cannot supply any financial data projecting the financial performance of your investments. The value of your account will depend on the investment results of the account's assets, less fees and expenses charged to your account and custodial fees that are charged to your account, if not paid directly by you.

CUSTODIAL CASH DISCLOSURE

All cash for which the account holder has not provided investment instructions will be deposited into a pooled custodial deposit account or accounts with one or more third party financial institutions selected by Forge Trust Co. or its affiliates. Interest will be paid on the custodial cash account based on the rate paid on similar accounts by one or more financial institutions selected by Forge Trust Co. Forge Trust Co. or its affiliates may enter into a sub-accounting agreement with the selected financial organizations, in which Forge Trust Co. or its affiliates will maintain all records pertaining to the account holder's share of the pooled custodial accounts, post deposits and interest earned to and prepare withdrawals from the account holder's funds in such pooled custodial accounts for distributions, investments, fees and other disbursements as directed or agreed to by the account holder. The account holder hereby indemnifies and agrees to hold such financial organization(s) harmless from following the directions received from Forge Trust Co. or its affiliates on the account holder's behalf.

ASSET VALUATIONS

For assets held in your account, the amounts indicated as "value" or "valuation" on your statement reflects, where possible, the latest prices provided to us by outside quotation services. Some assets, such as real estate, deeds of trust, direct participation programs, promissory notes and other investments, may be listed at original cost, an estimated or accrued value or designated as "not available" where there is no readily available market information. These values may be general approximations and are only for guidance and reporting purposes.

Prices listed may be based on the last reported transaction or quotes available from an outside services, assessed values, values provided to us by asset issuers or program sponsors, Account owners or other estimates of value. Estimates of value may be based upon an appraisal, book value, prices paid, industry standards or other valuation methods and may not necessarily be current. Values of property based on assessed value may not reflect the actual value of property due to limitations or legal restrictions on assessments in the state/county of the property.

Forge Trust Co. does not guarantee the accuracy of the prices obtained from any of these sources, the values calculated on the basis of such prices, accrued values, or the estimates of value. Any estimates of value listed with respect to an asset should not be relied upon as being representative of the ultimate financial value of that asset.