ForgeTrust

Fee Schedule and Financial Disclosure

Effective December 1, 2025

Account Setup (Not Charged to Coverdell Education Savings Accounts)	
Online Application	$0
Application Form (Print & Sign or DocuSign)	$50

Quarterly Account Maintenance Fees (The first Quarterly Account Maintenance Fee is assessed upon account opening. Subsequent Quarterly Account Maintenance Fees will be invoiced at the beginning of each new quarter. All fees are charged per account and are not prorated).	
Account Maintenance Fee (quarterly)	$85

Quarterly Asset Fees (Quarterly Asset Fees are charged at the time of purchase and the first day of each calendar quarter thereafter. These fees are charged for each asset held in your account. Quarterly Asset Fees are not charged to Coverdell Education Savings Accounts)		
Category A	Traded Assets (Stocks, Bonds, ETFs, Mutual Funds, etc.)	$15 (per asset/quarter)
	Private Company Shares	
	Private Placements (e.g. Funds, LP/LLCs, etc.)	
	Metals	$15 (per account/quarter)
Category B	IRA LLC's	$25 (per asset/quarter)
	Promissory Notes	
	Deeds of Trust	
	Non Recourse Loans[1]	
Category C	Direct Real Estate and Land	$50 (per asset/quarter)

Service Fees (Service Fees are charged to your account at the time of the transaction)		
Purchase[1], Liquidation, Sale, Re-registration[2], Exchange[3], Transfers[4] & Note Modifications	Category A & B	$50
	Category C	$150
Cash Disbursements		$15
Periodic Cash Disbursement via ACH		$5

Account Termination Fee	
Account Termination Fee (Charged in addition to any transaction and/or service fees that apply)	$175

Transaction Fees (Transaction Fees are charged to your account at the time of the transaction)			
Stop Payment/Returned Check or ACH	$30	Overnight/Priority Delivery	Billed at Cost
Incoming Wire	$15	Research/Admin Services	$75/hour
Outgoing Wire - Domestic	$25	Notary	$30/transaction
Outgoing Wire - International	$35	Priority Processing	$250
Account Re-establishment	$50	Late Valuation Fee (see "Asset Valuations" on next page)	$25 (per asset/quarter)
Corrected 1099/5498	$100		
Past Due Fee (see "How Fees are Collected" on next page)	$25	Notes Past Maturity Date	
Paper Statements	$10/statement	Roth Conversion/Recharacterization of IRA Contribution	$150

1 Non-Recourse Loan transactions made in conjunction with Direct Real Estate and Land transactions will only be charged a single Category C transaction fee for the purchase of the real estate.

2 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.

3 The applicable fee for an exchange is based on the Category of the resulting asset being exchanged. Additional Service Fees may be assessed (see Other Service Fees section below).

4 For incoming and outgoing transfers of real property and deeds of trust, the investor or a third party must prepare the deed or assignment of deed of trust if applicable; the below re-registration fee applies. Additional Service Fees may be assessed (see Other Service Fees section above).

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Storage & Brokerage Fees Charged by Depository & Discount Broker	
Delaware Depository (Storage Facility Located on the East Coast) For Precious Metals Only Charged at initial purchase then annually thereafter on the first of the new year. Storage fees will be billed at the rate of $1 per $1,000 of asset value held at depository and are not pro-rated. Delaware Depository shipping fees will apply. Segregated storage is available for gold, platinum and palladium only (no silver).	$100 minimum storage fee For segregated storage: $190/year or $1.60/$1,000, whichever is greater (minimum of $190)
BlueVault Precious Metals Storage (Storage Facility Located on the West Coast) Storage fees charged at initial purchase and annually thereafter on the purchase anniversary. Blue Vault shipping fees will apply. Segregated storage is available for gold and silver bullion only.	Contact BlueVault at 619-342-8090 for storage fee schedule.
Third Party Brokerage Trade Processing Fee for Brokerage Assets (Purchase/Liquidation/Sale)	$40 or $0.04/share, whichever is greater (minimum of $40)

Disclosures

Required Minimum Cash Balance

At all times, a minimum cash balance of $500 ($100 for Coverdell Education Savings Accounts) must be maintained in the custodial cash account, or as set forth in your original account agreement.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. Any fees not paid by the due date will be automatically deducted from your cash balance. If your account does not meet the minimum cash balance requirement and fees are unable to be deducted, a $25 Past Due fee will be assessed.

How Fees are Collected

Account maintenance and asset fees are charged quarterly. You will be notified via email when new fees are billed to your account. You will have 30 calendar days from the date the fee is billed to pay quarterly fees (account maintenance and asset fees) using a check, credit card or bank account. If we do not receive payment after 30 days, we will debit the fee amount from the available cash balance in your account. Transaction and service fees are charged at the time of the transaction. You will have 5 calendar days from the date the fee is billed to pay transaction and service fees. If we do not receive payment after 5 days, we will deduct the fees from the available cash balance in your account. If there is insufficient cash in the account on the date we attempt to automatically deduct funds for outstanding fees, you will incur a $25 Past Due fee. Fees may be waived at the company's discretion.

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 ('uninvested cash') will be deposited into an omnibus account or accounts with one or more third party financial institutions selected by Forge Trust Co. or its affiliates. Forge Trust Co. will determine the rate paid to depositors on the uninvested cash ('custodial cash rate'), 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 omnibus custodial accounts, post deposits and interest earned to and prepare withdrawals from the account holder's funds in such omnibus 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. Please refer to your custodial agreement for additional information regarding uninvested cash.

Asset Valuations

The IRS requires anyone investing through an IRA to maintain an up-to-date portfolio valuation every year. For assets held in your account, the amounts indicated as "value" or "valuation" on your statement reflect, 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 service, 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. If an updated valuation is not received after 2 years or received and not accepted by Forge Trust Co., you will be charged with a late valuation fee of $25 per quarter.

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