

1. Fee Agreement

Client Name

Account Number

Annual Record-Keeping/ Maintenance Fee Option

Please select a fee basis by checking one of the options below. 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.

Minimum Balance

Minimum cash balance requirement, depending on your fee basis, two calendar years of annual fees must be kept in the account.

Example: The asset based annual is \$300 per asset, so that a minimum of \$600 balance for an account with only one asset

☐ Option A - Number of Assets

For accounts with one or few assets. Fee of \$300 assessed annually for each asset in account. Thereafter pro-rated annual fees are assessed at time of any subsequent acquisition and then 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 \$300 annually, therefore $300 \times 2 = \$600$ 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: \$165.00. Maximum annual fee: \$2,020.00.

Account Value:	Multiply by:
\$0 to \$20,000	0.0094
\$20,001 to \$80,000	0.0072
\$80,001 to \$180,000	0.0061
\$180,001 to \$300,000	0.0050
\$300,001 to \$500,000	0.0039
\$500,001 and up	0.0033

Example: Account value is \$60,000. $\times 0.0072 = \$432$ annual fee

Account Set Up Fee: \$75

Upon establishment of your new account, you can set up your online account portal and submit payment via credit card or Echeck. Physical checks or money orders can be made payable to "CamaPlan" and physically mailed to us.

Transaction Fees

Real Estate Transactions (purchases, sales, exchanges, transfer of asset)	\$175.00
Other Transactions (purchases, sales, redemptions, exchanges, distributions, and transfer of assets)	\$150.00
Wire Transfer (In/Out)	\$10/\$30
Wire Transfer International	\$95.00
ACH Transfer	\$10.00
Custodial Account Check	\$10.00
Cashier's Check (Includes Overnight Courier)	\$45.00
Roth Conversion	\$75.00
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	\$50.00
Invalid Payment Method	\$50.00
Late Charges on Past Due Invoices	\$30.00
Invalid Contact Information	\$100.00
Expediting Documents/Transactions	\$150.00
Notary or Medallion Stamp	\$10.00
Overnight Courier (Contingent on Carrier Pricing)	\$35.00
2 Day Courier (Contingent on Carrier Pricing)	\$25.00
Certified Mail	\$25.00
Voided Check	\$10.00
Unidentified Incoming Funds	\$25.00

Processing Fees

Obtain TIN/EIN for IRA/401K (Third Party CPA)	\$99.00
Annual Plan Document Fee	\$330.00
Account Termination (Includes Transfer Out)	\$150.00
Incomplete Documents & Research (Includes: Investments, deposits, expenses, nonpayment of invoice, court documents, distributions, special services, research, copying)	\$100.00/Hour

Does not apply to Precious Metals accounts

2. Payment

Upon establishment of your new account you will receive an email with instructions to access our Portal. There you can add bank (e-check) and/or credit card information to pay any future fees. Checks or money orders can be made payable to "CamaPlan."

3. Fee Agreement Signature

A minimum cash balance equal to two (2) years of annual account maintenance fees must be maintained in your account at all times. 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