



We Deliver Performance

Polycomp Trust Company
Self-directed IRA Fee Schedule
Effective June 1, 2012

Set-up Fees

\$ 95	IRA set-up (Traditional, Roth, Inherited, Roth Conversion)
\$ 70	Each cash account transferred in for new or existing clients
\$ 90	Each non-cash asset transferred in or rolled over for new or existing clients (hourly fee may apply)
\$ 250	Each parcel of real property transferred or rolled in for new or existing clients

Administration Fees

\$ 70	Quarterly administration of one asset and cash account
\$ 30	Quarterly administration of each additional asset
\$ 250	Annual administration, per parcel, of real property

Asset Transaction Fees

(Contact us if you would like to invest in an asset that is not listed below)

\$ 90	Unsecured Note - purchase, modify, and/or payoff
\$ 100	Note (Secured/Convertible /Line of Credit /Construction), Stock, Gold Bullion - purchase, modify, payoff, or sell
\$ 30	Secured Note – additional fee to purchase a note not serviced by an independent firm or third party
\$ 30	Secured Note - process expense checks, i.e., foreclosure, legal fees, etc. and additional draws on line of credit
\$ 150	Limited Liability Company (LLC) or Limited Partnership (LP) Interest - purchase, modify, and/or payoff
\$ 60	LLC/ LP Capital Call and/or additional investment - process each Capital Call and/or additional investment
\$ 300	Real Property - purchase/sale
\$ 20	Real Property - process expense checks i.e., property taxes, repairs
\$ 35	Processing of additional paperwork for an existing asset (a direction letter must be completed)

Distribution, Transfer, Conversion, and Recharacterization Fees

\$ 20	Cash distributions/transfers to new custodian
\$ 70	Each cash account converted to Roth IRA or recharacterized
\$ 125	Non-cash distributions/transfers/conversions/recharacterizations
\$ 250	Each parcel of real property distributed or transferred out

Termination Fees

\$ 250	Terminate account
\$ 125	Each asset distributed/transferred out
\$ 250	Each parcel of real property distributed/ transferred out

Miscellaneous Fees

\$ 150	Required minimum distribution (RMD) calculation
\$ 35	Processing of each administration fee paid by check or credit card (Visa, MasterCard, or Discover)
\$ 150	Hourly rate for extraordinary services, research, compliance issues, legal and IRS notices, divorce, etc.
\$ 100	Additional 24-hour turnaround fee for rush requests
\$ 75	Cashiers' check
\$ 30	Outgoing wire, express mail, returned check , locator service (if mail is returned as undeliverable)
\$ 10	Incoming wire

See back of Fee Schedule for Important Minimum Balance Requirements & Fee Disclosure

Northern California
800.952.8800

www.PolycompSelfDirectedIRAs.net

Southern California
800.736.7090



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Additional Information

Minimum balance requirements:

\$ 500

\$ 2,500 If your IRA holds real property

The IRA must maintain sufficient cash reserves to meet minimum balance requirements and cover fees. If your IRA holds assets that do not generate regular income, additional cash will be needed.

The last day of any month the balance falls below the minimum requirement, your account will be debited \$25.

Fee disclosure: The cash that is not directed by the IRA holder to be invested in a specific investment is held in a pooled interest bearing account. If the interest rate earned on the pooled account is less than 1.75%, all of the interest on this account will be retained by the Trust Company as an administrative and accounting fee. If the interest rate is greater than 1.75%, the first 1.75% of the interest on the account and 50% of the remaining interest will be retained by the Trust Company as an administrative and accounting fee, and the remaining interest on the account will be allocated to the IRA Holder's cash account.

This Fee Schedule is subject to change upon thirty (30) days written notice.

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