



CAPITAL IRA

Custodian Fees 2007

Establishment	\$ 30.00
Transfer In (per institution)	\$ 20.00
Annual Administration	
(Traditional/Roth IRAs)	\$ 70.00/year
(SEP/SIMPLE IRAs)	\$ 75.00/year
Asset Maintenance (Quarterly)	
(Per each extraordinary asset*)	\$ 25.00
(Per each other asset)	\$ 6.25
Transaction Fee	
(Per each asset)	\$ 25.00
IRA Distribution Check	\$ 15.00
Systematic Distributions	
(ACH)	\$ 20.00/year
(Check)	\$ 50.00/year
Special Services (Wire transfer, express mail, re-registration securities, research, filing, traditional asset trade, calculation RMD)	\$ 25.00 minimum
Returned Check	\$ 50.00
Investment Review	
(Extraordinary Assets)**	\$125.00
Forceful Liquidation of Assets	\$100.00

* Extraordinary assets include, but are not limited to, real estate, deeds of trust, promissory notes, limited liability companies and limited partnerships. Non-extraordinary assets include, but are not limited to, publicly traded stocks, bonds and mutual funds. Transaction fees apply to each purchase, sell, payoff, exchange or tender offer.

** There is an additional Capital IRA investment review fee of \$125.00.

The above fees are charged by Trust Company of America, the Custodian of your self-directed IRA, and are in addition to Capital IRA fees. The Custodian administration fee is billed at the beginning of each year and is not prorated or refundable. All fees are deducted from available cash in the account. If the account has insufficient cash, an invoice will be issued with quarterly account statements. Unpaid fees, outstanding over 30 days after the date of the invoice, will be assessed a \$25.00 late fee. The Custodian reserves the right to liquidate assets for any overdue fees. The Custodian reserves the right to charge for any services listed which it may be required to perform due to client error, delay or by action of laws and for extraordinary services at \$60.00

per half hour. The Custodian may change its fee schedule upon 30 days' written notice. Fees stated herein are effective January 2007.