HERITAGE IRA

FEE SCHEDULE & DISCLOSURE

Effective 06/01/2026

Core Account Fees

Option 1:

Asset Holding (Per Asset/Year)*	$300

Option 2:

Heritage Unlimited Plan*	$750
Precious Metals Asset (Per Year)	$100
Depository Storage Fee (Per Year)	$125

*Applies to all assets except physical precious metals

Standard Transaction Fees

AssetPurchase/Sale/Exchange	$ 100.00
Distribution of Asset	$ 50.00
Roth Conversion of Asset	$ 50.00
Note Payoff Processing	$ 50.00
Wires Outbound	$ 35.00
ACH Outbound / Inbound	FREE
Roth Conversion (Cash)	FREE

Accounts with zero balance and no active investments after 90 days will be closed.

Situational & Special Service Fees

Special Services (Per Hour)	$ 150.00	Stop Payment	$ 30.00
Add Investment/Capital Call	$ 50.00	Returned Checks	$ 30.00
Late Fee (Per Month)	$ 50.00	Cashiers Check	$ 30.00
Paper Statement (Per Request)	$ 40.00	Overnight Mail (Plus Cost)	$ 30.00
Certified Mail	$ 35.00	Document Processing (Notary)	$ 15.00

Heritage IRA reserves the right to modify, amend, or replace all or any portion of this Fee Schedule at its discretion upon at least thirty (30) days' prior written notice to the Account Owner. The Account Owner must notify Heritage IRA in writing of any alleged fee discrepancy within sixty (60) days of the fee assessment date, after which the fee shall be deemed accepted and correct. Annual account fees are assessed based on the pricing option selected by the Account Owner. Under the Pay Per Asset option, fees are assessed annually for each active asset held within the account. Under the Unlimited Assets option, a single annual fee is assessed per account regardless of the number of assets held. Annual fees are typically billed on an account-level anniversary basis or as otherwise determined by Heritage IRA and disclosed to the Account Owner. For fee purposes, each distinct investment is generally considered a separate asset; however, certain asset types (including, but not limited to, precious metals holdings, pooled investments, or similar structures) may be grouped and treated as a single asset at Heritage IRA's discretion. Heritage IRA reserves the right to determine asset classification and when an asset is considered active or closed for billing purposes. Fees are based on custody, administration, and recordkeeping services and are not dependent on asset performance, valuation changes, or income generation. Transaction fees are billed at the time the service is rendered, and a late fee may be assessed if any annual, service, or transaction fee remains unpaid thirty (30) days after the assessment date. Special Services include, but are not limited to, research of closed accounts, legal or tax document corrections, asset re-registration, document or asset research, records production, expedited handling, and additional processing required for complex or non-standard transactions, and are billed at Heritage IRA's then-current hourly rate. Uninvested cash may be deposited by Heritage IRA, in its discretion, with one or more FDIC-insured financial institutions; FDIC insurance applies only to bank deposits and is subject to applicable limits per depositor, per insured bank, and per ownership category, and amounts in excess of those limits are not insured. The Account Owner acknowledges and agrees that Heritage IRA may retain, as compensation, any earnings, interest, or other income generated from Undirected Cash (defined as cash not invested pursuant to a specific written investment direction), and such amounts will not be separately credited to the account. Account fees will be deducted from available Undirected Cash as the default method of payment. If the Account Owner elects to pay by credit card, Heritage IRA is authorized to charge the card on file. If a card charge is declined, reversed, expired, disputed, subject to chargeback, or otherwise fails, Heritage IRA may, without further notice, deduct unpaid fees and any associated processing costs, penalties, or chargeback-related expenses from available Undirected Cash. If sufficient Undirected Cash is not available to pay assessed fees, Heritage IRA may, but is not obligated to, liquidate assets at the Account Owner's risk and expense to satisfy unpaid fees. By maintaining the account, the Account Owner acknowledges and agrees to the terms of this Fee Schedule.