



AMERICAN ESTATE & TRUST

(866) 654-6111 support@aetrust.com

Fee Schedule & Disclosure

Account Fees				
Qualified Accounts	Annual	\$400.00	Minimum Balance	\$400.00
Cash/Non Qualified Accounts	Annual	\$100.00	Minimum Balance	\$100.00

Service Fees	
Investment Review ¹	\$10.00
Partial Transfer	\$75.00
Full Transfer Out	\$250.00
Roth Conversion/Re-characterization ²	\$75.00
Mail forwarding ³ (Per Item)	\$5.00
Overnight Shipping Fee (Plus Shipping & Handling)	\$25.00
Hourly Rate for Services ⁴	\$200.00

Transaction Fees	
Cashiers Check	\$75.00
Returned Transaction	\$35.00
Stop Payment	\$50.00
Check	\$13.95
ACH	\$5.00
Wire	\$30.00
Credit Card	\$0.30 + 3%

Precious Metals Fees	
Precious Metals Storage ⁵ <ul style="list-style-type: none"> • 50 basis points per year for the first \$100K • 25 basis points per year from 100K to \$500K • 10 basis points per year for everything beyond \$500K <i>(Basis points are equal to one-hundredth of a percentage point.)</i>	50/25/10 bp (\$12.00 /mo min)
Handling Fees for In Kind Distribution of Metals or other assets ⁶	\$75.00



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Cryptocurrency Fees	
Transaction	1%
Monthly Storage	5 bp

¹ An investment review will typically consist of reviewing documents, writing checks, wiring funds, moving funds, or acquiring assets. Writing a single check to acquire multiple assets will equal an investment review count equal to the number of assets acquired. Writing a single check to cover multiple investment reviews, fees, assets, etc. will be equal to the number of investment reviews tied to the single check.

² Roth conversions done by AET will be charged this fee. If the Roth conversion needs to be re-characterized, and AET completed the initial conversion, then this fee will also apply to the re-characterization or any re-characterization of an IRA transaction. Roth conversions done by a custodian other than AET and needing AET to complete a re-characterization will be subject to this re-characterization fee.

³ Any mail received by AET on behalf of your account will be charged this minimum fee. This fee generally covers standard mail, envelope and postage and handling. Additional fees may apply for mail that is larger or more expensive than standard mail. Additional fees may apply for multi-page documents which require scanning and special binding or packaging or registered mail.

⁴ This fee applies to administrative and research services that fall outside standard account maintenance and transaction processing, billed in 15-minute increments. Such services may include, but are not limited to: correcting account type designations and re-filing associated state and federal documents (e.g., 5498s, 1099-Rs); processing payment method changes that require reversal of previously collected fees; resending or correcting tax documents due to client request or updated information provided after initial filing; researching and reconciling deposits that are not properly identified by the depositing party or institution; and document review requested prior to funding or requiring multiple reviews to complete a transaction. In cases where third-party fees are incurred (such as bank research fees), those costs will be assessed in addition to this hourly rate.

⁵ These fees will be charged each month that metals are held in your IRA account. All metals held are updated to reflect the current market prices. Storage fees will be collected from funds held in the account. If there is a shortfall in the account, you will be invoiced for the shortfall and you will be required to get those funds back into the account. If fees remain open for more than 90 days, we will liquidate enough metals to cover the costs of the open fees. Storage fees are not prorated or reduced in the month that metals are sold from the account. Currency held in your account will be billed in a similar manner.

¹² Requests to distribute metals from your account, in-kind (i.e. send you the metals), will be subject to a handling fee. Additional shipping and handling fees may be charged by the storage depository. Other in-kind asset distributions are also subject to this same fee.

¹³ Requests to liquidate metals will be subject to this fee. This fee will cover placing the order to the metals broker, purchasing the metals, and arrangement of the shipment of the metals to the metals broker.