

Fees for services rendered will be assessed as follows:

Monthly Account Maintenance Fees:

<i>If Participant Account Balance is:</i>	<i>Fee</i>
< \$10,000.00	\$3.25
\$10,000.01 - \$20,000	\$1.75
>= \$20,000.01	\$0.00

Investment Management Fees:

The Custodian will charge your account **.25%** per annum for custodial services. In addition, an Investment Advisory fee of **.10%** per annum, will be payable to **BPAS Fiduciary Services**, a division of *Hand Benefits & Trust Co*, a BPAS Company to manage the IRARewards investment line-up.

The Custodial and Investment Management Fees described above shall be reduced on a per fund basis by any compensation provided by the mutual fund companies (as described below).

Example of fees for a **\$5,000** account: Total Annual Account Fees for your account, **including revenue received from the mutual fund companies**, shall amount to approximately **\$56.50** per year.

Mutual fund annual operating expenses

Mutual fund annual operating expenses will vary from fund to fund. The Custodian and/or Financial Advisor may receive compensation from the various funds comprising the model portfolio offerings for shareholder and/or distribution services. Any such compensation shall be used to reduce the above Investment Management Fees being charged to the accounts.

User Fees

Withdrawals / Transfers	\$75
Installment Payments	\$75/year*
Conversions/Reconversions	\$75
Account Research	\$75/hour
Express check delivery	\$40
Check Stop Payment	\$50
Distribution Re-processing	\$75
Dormant / Unclaimed Account Search	\$18/year**
Other Services	as quoted upon request

Non-sufficient Funds Fee

Participants making contributions by personal check will be assessed a \$25 non-sufficient funds fee for any returned checks.

This IRA program has no other fees. There are no load fees, no mortality charges, no contributions fees, no fund-to-fund transfer fees, and no deferred sales charges of any type.

Other Information

For information regarding your account: Call an IRA Specialist at 1-866-401-5272

To request a trade or contribution allocation change:

- Call the Automated Account Information Line at 1-800-530-1272
- Access your account at www.irarewards.com

* Fee is assessed as \$75.00 divided by the payment frequency per year and charged with each payment. For instance, for quarterly installments, the fee would be assessed at \$18.75 per payment.

** Fee is prorated and collected monthly at \$1.50 (\$18.00 / 12).