

VIP Services: (888) 855-9856 | info@trustprovident.com
8880 W. Sunset Rd., Suite 250, Las Vegas, NV 89148

Our Fees and Fee Schedule

The Custodian's Establishment and Custodial Fees are due at the time the account is established. The Establishment Fee is a one-time set-up fee charged to open the account. This fee is nonrefundable except in the occurrence of an account revocation. The Custodial Fee is initially charged at the time the Custodial Agreement ("Document") is provided to the client, and recurs every year thereafter upon the anniversary date of the account opening. The Custodial Fee is initially charged at the time the account is opened and represents the annual fee for custodial services. The Custodial Fee then recurs every year thereafter upon the anniversary date of the account opening. Transactional Fees are charged each time you either purchase, sell, or otherwise dispose of an asset in your account. Transactions are normally processed within five business days from the date we have sufficient funds in our possession and all of the properly executed investment paperwork. We make no representations or warranties with respect to the timing of our processing of your transaction if the investment paperwork is incomplete or in the event your account does not have sufficient funds. Transaction Fees are not charged for receipt of income or contributions. The fees designated as Miscellaneous Fees on the Fee Schedule are charged at the time services are provided. Distribution fees are charged each time you request funds or assets to be distributed from your account. Additional fees may apply for distribution of non-cash assets (such as Asset Re-registrations). Custodian reserves the right to charge and/or sweep the Account Termination Fee from your account at any time. To avoid delays in processing your request, please ensure you have sufficient cash in your account to pay your outstanding fees, including Account Termination Fees and Re-registration Fees. If cash is not available, an invoice will be sent to you. Any fee charged by a third party to re-register assets will be billed directly to an account holder's account or credit card. Custodian reserves the right to assess additional fees for other services. In the event that you provide clear, written instruction to Custodian to pay fees to third parties on your account's behalf, Custodian will so act and shall invoice you for payment of such fees; however, Custodian will not be responsible to pay any such fees without said written instruction. Under certain circumstances investment companies or financial advisors may offer to pay fees associated with your account with Custodian; regardless, you are personally responsible for payment of all fees.

Payment of Fees, Late Fees, Collection Procedures, and Liquidation of Assets for Non-Payment of Fees

Fees for all new accounts with us must accompany the Account Application at the time when the account is established (unless specified otherwise on the Account Application). All items subject to collection or to any right of rescission may be held until collection or expiration of any applicable rescission period. After account establishment, fees are billed annually. Regardless of whether or not the fee has been collected, an invoice will be generated detailing the fees due for your account. Invoicing for the fees associated with your account will be done 60 days prior to the anniversary date of your account opening. All fees are due and payable upon receipt of an invoice. Such fees may be charged to your credit card (Visa, American Express, or MasterCard) or deducted automatically from available cash in your account no earlier than the due date listed on your invoice. Credit card charges may be billed under the name of Provident Trust Group, LLC or Provident Trust Group. Rejected credit card charges are subject to a \$25 reprocessing fee. Account fees and charges are charged in advance or in connection with the applicable services and events and are non-refundable. If payment is not received on or before the due date listed on your invoice, a \$50 late fee will be assessed to your account and a Past Due Notice will be issued to you. In the event you fail to pay any fees, costs, indemnities, penalties, expenses, or payments due to Custodian required by your Account Agreement or otherwise, and upon issuance of the Past Due Notice, Custodian reserves the right to proceed with the process for establishing a lien on and security interest in all of your rights, title and interests in such portion of the custodial account, the Uninvested Cash Funds and any other deposit, monies, accounts and other assets in such accounts or otherwise deposited with Custodian at such time in an amount equal to the amounts necessary to pay in full such amounts then due to Custodian, as collateral security for the prompt and complete payment of such unpaid fees or other amounts due and owing, to the maximum extent permitted by law or regulations, at Custodian's complete and sole discretion. Upon Custodian providing you with notice through email (or through U.S. mail if no email address was provided) of Custodian's intent to pursue such security interest, you hereby authorize Custodian

to file all financing statements and other documents and take such other actions as may from time to time be necessary or desirable in Custodian's complete and sole discretion to perfect and to maintain the perfection and priority of such security interest and/or authorize Custodian to liquidate the asset(s) without your prior approval and without any further notice. You understand and agree that pursuant to Code section 408(e) the portion of any account funds pledged as collateral may be treated as distributed to you and subject to taxes, interest, and penalties, which you will be responsible for and agree to indemnify and hold Custodian harmless therefrom. Such a deemed distribution may also trigger IRS Form 1099-R reporting, either when the lien is created or at some other required point.

Custodian may, at its complete and sole discretion, liquidate sufficient asset(s) to cover outstanding fees plus one year's estimated fees, including the Account Termination Fee, and you agree not to hold Custodian liable for any adverse consequences that result from Custodian's decision. Upon receipt, such liquidated funds will first be applied to outstanding fees. Remaining balances, if any, will be placed into your account. Custodian has no liability for any adverse tax or other financial consequences as a result of liquidating your account to cover the fees and charges. Accounts with past due fees, unfunded accounts, and accounts with zero value will continue to incur administration and maintenance fees until such time as you notify Custodian in writing of your intent to close the account or of your wish that Custodian resigns. Should fees not be collected, Custodian has the option to cease performing any functions, including, but not limited to, processing investment transactions, until such time as all fees charged against the account are fully paid. Custodian may then close your account and distribute all assets to you, which will be reported to the IRS on Form 1099-R and may subject you to possible taxes and penalties. In the event of non-payment, Custodian may employ a collection agency to recover any unpaid fees or expenses. You will be personally liable for all Re-registration Fees, Late Fees, Account Termination Fees, and any other fees related to collection of fees, including but not limited to, third party fees incurred.

Minimum Account Balance Required and Termination

A minimum cash balance of \$500 must be maintained in your account at all times. This cash balance is part of your account and must originate from a contribution, rollover, or transfer from another qualified plan or earnings or liquidations from within your account. Failure to maintain this balance may result in the distribution of the account to you. This distribution will be reported to the IRS on Form 1099-R and may subject you to possible taxes and penalties. Custodian reserves the right to withdraw \$250 of the minimum account balance at any time as a pre-payment of the Account Termination Fee, as disclosed in the Fee Schedule, plus any applicable fees to facilitate the termination as set forth in the Fee Schedule. A transfer of assets from your account to a third party, including to another individual retirement account for your benefit is considered a termination for purposes of the imposition of the Account Termination Fee. A lump sum distribution is considered a termination for purposes of the Account Termination Fee. Please note that your decision to terminate your account will not be effective until such time as all outstanding fees, costs, indemnities, penalties, expenses or payments due to Custodian are paid. Please refer to your Account Agreement for more information on termination.

Right to Make Adjustments to the Fee Schedule and Fees

Custodian reserves the right to make any adjustments in our fees for our services when such adjustments are warranted. Such instances include, but are not limited to, changes in governing laws regulations, or operating technology; non-payment of fees; the occurrence of activities which are not contemplated in your Fee Schedule; or economic conditions. Custodian reserves the right to adjust the Fee Schedule at any time and agrees to provide you with notice through email (if an email address was provided, otherwise such notice will be sent to you through U.S. mail) within thirty days in advance of the effective date of change. This notice will direct you to Custodian's website to view such adjustments electronically unless you notify us that you prefer we provide you with paper copies of the same.

Custodial Agreement and Disclosure Information

Additional fee disclosures are made in your Custodial Agreement and such disclosures shall also apply to your account. Please keep a copy of the Custodial Agreement and disclosure information for your records.