

1105 State Route 121 North, Suite B ■ P.O. Box 870 ■ Murray, KY 42071 ■ **Questions?** Visit RetireWithChoice.com or email us at support@retirewithchoice.com

1% **DIGITAL ASSET CUSTODY** (PER YEAR)

+

1% **DIGITAL ASSET TRADES** (PER TRANSACTION)

+

NO ACCOUNT MAINTENANCE FEES
NO MINIMUM CASH REQUIREMENT¹

Annual Custody Fees²

Account Fee **\$0**

Publicly traded securities **\$0**
Stocks, bonds, ETFs, mutual funds

Digital assets³ **1%** of holdings value

Precious metals, Perth Mint **\$120**

Public non-traded REITs **\$60** per asset

Single-member LLC or trust **\$120** per asset

Alternative assets⁴
Real estate, land trusts, private equity, private placement securities, limited partnerships, P2P and marketplace lending, crowdfunding, non publicly traded securities, foreign currency, brokerage accounts, etc. **\$360** for first asset
\$60 for each additional asset (capped at \$1,800 per year)

Transaction Fees⁵

- Publicly traded securities (stocks, bonds, ETFs, mutual funds)⁶ **\$0.005** per share (\$1 minimum per trade)
- Digital assets **1%** per trade
- Metals / Perth Mint purchase or sale **\$30** per request
- Real estate purchase or sale **\$250**
- Real estate expense or loan payment **\$10** per item
- Alternative asset purchase, liquidation, sale or subscription **\$75** per request

Service Fees

- Account setup **\$0** online / **\$60** paper or PDF
- Deposit, transfer or incoming wire **\$0**
- Distribution (via check or ACH) **\$0**
- Outgoing wire **\$35** domestic / **\$75** international
- Special handling fee⁷ **\$75**
- Same-day processing request⁸ **\$150**
- Miscellaneous activity or research **\$150** per hour (1 hour minimum)
- "Hold Your Keys" trust setup **\$500**
- Paper invoice or statements **\$20** per year
- Precious metals storage **See Investment Direction Kit**

Transfer Out⁹ **\$100** per asset (including cash)

¹ Accounts that hold illiquid alternative assets are required to maintain a valid payment method on file or minimum cash balance.

² Holding Fees are charged monthly, and may be paid via credit card, ACH or from available cash in the account (there must be adequate cash in the account to cover the charge).

³ Holding Fees for Digital Assets are calculated in arrears as 0.083% monthly based on the average account balance held the previous month, and may also be pulled from liquid digital holdings, if requested. Fees are not prorated.

⁴ Alternative assets listed above are not exhaustive and fee applies to assets not specifically mentioned (e.g. tax liens, rights and warrants, livestock, etc.)

⁵ Transaction and Service Fees are not prorated and are charged as they are incurred upon each occurrence. These fees may be charged to a credit card or paid from available cash in the account (there must be adequate cash in the account to cover the charge). For an asset purchase, if you request the fees to be paid from available cash and the account's available cash is insufficient to cover the charge, Kingdom Trust reserves the right, at its discretion, to reduce the amount sent for the investment by the fee amount due.

⁶ Equities traded in foreign markets may require a higher processing fee. If buying corporate CDs, municipal bonds or treasuries, additional fees may apply.

⁷ Special handling fees include but may not be limited to the following: cashier's check, certified mail, conversions, credit card chargebacks, credit card declines, document reprints, domestic and international overnight mail, exchanges, in-kind contributions or distributions (excluding digital assets contributions to Choice "Hold Your Keys" trusts), in-kind digital asset transfers, late asset valuation, late payment, medallion signature guarantee, overdraft, payment missing details, recharacterization, redemption or tender offer, reregistration, returned/rejected check, returned mail/locator service (undeliverable mail), rush requests, stop payment, tax form reprocessing, wire or ACH return. Rush requests will ensure processing within 2-3 business days from receipt of paperwork in good order. In-kind contributions of digital assets are not available for IRA holders. Late Asset Valuation Fees are charged if the request for annual valuation is not received by the required deadline. Overnight and international mail may incur additional fees depending the cost to Kingdom Trust. You may also incur this charge for account reopening due to Account Holder error (if notified within a month of account closing).

⁸ Same-day guarantees must be requested by 10:00 a.m. Central, with all paperwork in good order, to ensure same-day processing.

⁹ Transfer Out Fees are charged at the time of processing. Please ensure you have sufficient cash in the account or have authorized payment via credit card to cover the fee. Outgoing in-kind transfers may incur additional Special Handling fees. Kingdom Trust is not obligated to transfer in-kind digital assets and considers these requests on a case-by-case basis.

Additional Information

- Kingdom Trust may receive compensation in the form of 12b-1 fees and other types of fees from certain investments or their affiliates in consideration of services that it provides to the asset. This compensation will be paid to Kingdom Trust based on a service agreement between that entity and Kingdom Trust. In no case will the Account Holder be responsible for the payment of this compensation. The compensation paid to Kingdom Trust will be based on either a set rate per Account Holder or based on a percentage of the average daily net asset value of shares invested.
- **Should fees go unpaid, Kingdom Trust reserves the right to liquidate any assets, without notice, for the outstanding balance.**
- Kingdom Trust reserves the right to charge additional amounts for certain requests.
- All fees are subject to change with 30 days' written notice.