



DEFINED BENEFIT PLANS



Employer Membership \$3750

Due upon account opening and annually thereafter.



Per Participant \$100

Due upon account opening and annually thereafter.

401k + DEFINED BENEFIT PLANS



Employer Membership \$5950

Due upon account opening and annually thereafter.



Per Participant \$100

Due upon account opening and annually thereafter.

Special Transactions

Comparability, amendments or Forms 8955-SSA/5330	\$300
Distributions or extensions	\$150
Trust accounting or CPA audit	\$150/hr
DB distributions, DB amendments or PBGC reporting	\$375

iFlip *See Optionality structure

Monthly (EMPLOYEE) \$7*

Banking

Recurring Distribution via ACH	\$5
Withdrawal via Check	\$15
Wire In/Out	\$25/\$35

Annual Membership includes:

- Complete set of plan documents (all plan documents have earned a favorable opinion letter)
- Administration and recordkeeping
- Complete annual non-discrimination testing ADP and ACP
- Your plan's annual IRS filings (including Form 5500 and 1099R)
- Ongoing DOL required updates to plan documents (to address IRS and DOL required plan amendments)
- Minimum starting balance of \$500.00 required for each SmartFolio selected. Plan participants can start with one SmartFolio and build from there
- iFlip Account Maintenance Fees are withdrawn from participant accounts on a monthly basis.

Effective 4/01/2024, please note that each account must maintain a minimum \$500 cash balance. Should the cash balance fall below the minimum required, a \$100 low balance penalty will be charged at the time of renewal. Fees are automatically deducted from the account, and members may opt to charge fees to a credit or debit card.

Additional miscellaneous fees include but are not limited to a 3.5% fee for contributions via credit card, void/stop payment fee, incomplete or late Fair Market Valuation form (\$175), leveraged real estate (\$225), international wires (\$90), buy/sell/transfer offshore real estate (\$495.00), offshore real estate holding fees (\$395), and account termination (\$325). Depository storage fees for precious metals may apply. A copy of our current fee schedule is available on our website, iraclub.com. Fees are subject to change.