

IRA FEE SUMMARY

PREPARED FOR: AutoRollovers IRA

EFFECTIVE DATE: 12/05/2025

IRA Fee Summary - An Explanation

At BPAS, we believe in full fee transparency. We make it our policy to always disclose all account related fees for our products and services so you'll never be surprised by hidden costs.

We've prepared this Fee Summary to explain our fees and show you how they're configured within each account. In this summary, you'll find:

- Details on any fees charged within your account along with a description of who receives the fee
- How fees are handled (e.g., charged to account assets, etc.)
- Mutual fund expense ratios
- Summary of the platform fee
- Details on fees paid to your financial intermediary (if applicable)

As a general rule, we will update this IRA Fee Summary monthly and post it to the BPAS Account Portal.

Questions?

For information regarding your account, to request a trade or contribution allocation change:

- Call an IRA Specialist at 1-866-401-5272, option 5 (8 am to 8 pm Eastern)
- Call the Automated Account Information Line at 1-800-530-1272
- Access your account at u.bpas.com

IRA - AutoRollovers
126 Business Park Dr., Bldg 2
Utica, NY 13502

Fee Details

Below are the only fees associated with this IRA. There are no load, mortality, contribution or fund-to-fund transfer fees or deferred sales charges.

Maintenance Fees

Account Balance*	Monthly	Annually
Up To \$5,000	\$5.67	\$68.00
Next \$5,000	\$4.50	\$54.00
Next \$5,000	\$4.00	\$48.00
Over \$15,000	\$2.00	\$24.00

Custodial Fees

The Internal Revenue Service (IRS) requires IRAs to have a custodian. An IRA custodian is a financial institution that holds your account investments for safekeeping and ensures adherence to all IRS and government regulations. Your IRA Custodian is Hand Benefits & Trust (HB&T), a BPAS Company. HB&T will charge your account an annual fee of 0.40% for custodial services.

In certain instances, HB&T may receive compensation from various funds for shareholder and/or distribution services. In those instances, HB&T will reduce your custodial fee by the amount of compensation (if any) received from mutual funds.

User Fees

Withdrawals/Transfers \$75.00

Installment Payments

Annual fee divided by payment frequency and charged with each payment. \$75.00/year
 Example for quarterly installments: $\$75/4 = \18.75

Conversions/Reconversions \$75.00

Account Research \$75.00/hour

Express Check Delivery \$100.00

Check Stop Payment \$50.00

Distribution Re-processing \$75.00

Dormant/Unclaimed Account Search \$18.00/year
 Prorated and collected monthly at \$1.50($\$18/12=\1.50)

Paper Statements \$12/year (\$1/month)

Other Services Quoted upon request

Non-sufficient Funds

(Account owners making contributions by personal check or ACH will be assessed fee for insufficient funds) \$25.00

How Fees are Handled

For additional information about BPAS services compensation, please review your Custodial Agreement and account opening paperwork/disclosures. Contact your Financial Intermediary for information about the services they provide. Please note any asset based fees, including the platform fee and/or administrative and investment advisor fees are calculated on all account assets. Account assets include mutual funds and any other account assets.

Compensation Payable to Providers	Annual Fee	Paid By	Paid To
Custodial Fees - Hand Benefits & Trust, a BPAS Company			
Annual Custodial Fee (offset by mutual fund revenue sharing)	0.40%	Owner	BPAS
Annual Account Maintenance Fees on Account Balance			
Up To \$5,000	\$68.00	Owner	BPAS
Next \$5,000	\$54.00	Owner	BPAS
Next \$5,000	\$48.00	Owner	BPAS
Over \$15,000	\$24.00	Owner	BPAS
User Fees			
Withdrawals/Transfer	\$75	Owner	BPAS
Installment Payments (Annual fee divided by payment frequency and charged with each payment. Example for quarterly installments: $\$75/4 = \18.75)	\$75	Owner	BPAS
Conversions/Reconversions	\$75	Owner	BPAS
Account Research (per hour)	\$75	Owner	BPAS
Express Check Delivery	\$100	Owner	BPAS
Check Stop Payment	\$50	Owner	BPAS
Distribution Re-processing	\$75	Owner	BPAS
Dormant/Unclaimed Account Search (Per year, prorated and collected monthly at \$1.50 ($\$18/12 = \1.50))	\$18	Owner	BPAS
Other Services	Quoted	Owner	BPAS
Non-sufficient funds (Account owners making contributions by personal check or ACH will be assessed a \$25 fee for insufficient funds)	N/A	Owner	BPAS
Financial Partner			
BPAS Fiduciary Services	0.10%	Owner	BPAS

Mutual Fund Expenses

Annual Asset Based Compensation Payment Table

Revenue sharing levels from mutual funds change over time based on a variety of factors. BPAS periodically reviews the true-up fee for each account and fund to make corrections as needed and maintain consistency with the Annual Custodial Fee. Please note: 12b-1 fees and Sub-TA payments from mutual funds are included in each fund's total expense ratio (not as additional charges).

Ticker	Name of Investment	Indirect		True-Up Fees	Expense Ratio
		12b1 Fees	Sub-TA Fees		
APGZX	AB Large Cap Growth Z	0.00%	0.00%	0.50%	0.5000%
BDBKX	iShares Russell 2000 SC Idx K	0.00%	0.00%	0.50%	0.0700%
BDOKX	iShares MSCI Ttl Intl Index K	0.00%	0.00%	0.50%	0.0900%
BRMKX	iShares Russell Md-Cap Index K	0.00%	0.00%	0.50%	0.0400%
CHYZX	Columbia High Yield Bond Inst	0.00%	0.25%	0.25%	0.7300%
DFREX	DFA Real Estate Securities I	0.00%	0.00%	0.50%	0.1800%
FEUPX	American Funds EUPAC F3	0.00%	0.12%	0.38%	0.4700%
GICUX	GS Int'l Sm Cap Insights R6	0.00%	0.00%	0.50%	0.8400%
IMEGX	Nomura Syst Emg Mkts Eqty R6	0.00%	0.00%	0.50%	0.6400%
IYMIK	Nomura Mid Cap Growth I	0.00%	0.25%	0.25%	0.7900%
LIHKX	BlackRock LifePath Indx 2045 K	0.00%	0.00%	0.50%	0.0900%
LIJKX	BlackRock LifePath Indx 2035 K	0.00%	0.00%	0.50%	0.0900%
LIKKX	BlackRock LifePath Indx 2040 K	0.00%	0.00%	0.50%	0.0900%
LINKX	BlackRock LifePath Indx 2030 K	0.00%	0.00%	0.50%	0.0900%
LIPKX	BlackRock LifePath Indx 2050 K	0.00%	0.00%	0.50%	0.0900%
LIRKX	BlackRock LifePath Index Ret K	0.00%	0.00%	0.50%	0.0900%
LIVKX	BlackRock LifePath Indx 2055 K	0.00%	0.00%	0.50%	0.0900%
LIWKX	BlackRock LifePath Indx 2065 K	0.00%	0.00%	0.50%	0.0900%
LIZKX	BlackRock LifePath Indx 2060 K	0.00%	0.00%	0.50%	0.0900%
NSRSX	Neuberger Small Cap Growth R6	0.00%	0.00%	0.50%	0.8100%
PGTQX	PGIM Gbl Total Return R6	0.00%	0.00%	0.50%	0.5400%
PIIIX	Principal Divers Int'l Inst'l	0.00%	0.10%	0.40%	0.8600%
PMJIX	PIMCO RAE US Small Inst'l	0.00%	0.00%	0.50%	0.5000%
PPIPX	TRP Spectrum Conserv Alloc I	0.00%	0.00%	0.50%	0.5400%
PTRQX	PGIM Total Return Bond R6	0.00%	0.00%	0.50%	0.3900%
SUBFX	Carillon Reams Unconst Bond	0.00%	0.20%	0.30%	0.6000%
TGIO1	Transamerica Guarant Inv Opt	0.00%	0.00%	0.50%	0.0000%
TGIPX	TRP Spectrum Mod Grth Alloc I	0.00%	0.00%	0.50%	0.6300%
TIIPX	T. Rowe Price Infl Prot Bond	0.00%	0.00%	0.50%	0.2200%
TPPAX	TRP Spectrum Moderate Alloc I	0.00%	0.00%	0.50%	0.6200%
VEIRX	Vanguard Equity Income Admiral	0.00%	0.00%	0.50%	0.1700%
VEVRX	Victory Sycamore Est Val R6	0.00%	0.00%	0.50%	0.5400%
WFBIX	iShares US Aggr Bond Index K	0.00%	0.00%	0.50%	0.0500%
WFSPX	iShares S&P 500 Index K	0.00%	0.00%	0.50%	0.0300%
Average Basis Point (rounded to nearest basis point)		0.00%	0.03%	0.47%	0.34%