

IRA FINANCIAL DISCLOSURE

Growth cannot be projected

The value of your IRA will be dependent solely upon the performance of any investment instrument used to fund your IRA. Therefore, no projection of the growth of your IRA can reasonably be shown or guaranteed.

Terms and conditions of the IRA that affect your investment are listed below.

INVESTMENT OPTIONS

You may direct the investment of your funds within this IRA into any investment instrument offered by or through the Actify Investor Retirements DBA CorPay Retirement Services. If you do not elect to direct your investments, you will be defaulted into a target date fund based on your age.

FEES

There are certain fees and charges connected with your IRA investments. These fees and charges may include the following.

- Investment Management Fees
- Annual Maintenance Fees
- Distribution Fees
- Surrender or Termination Fees

To find out what fees apply, refer to the investment prospectus or contract.

There may be certain fees and charges connected with the IRA itself. *(Select and complete as applicable.)*

- Annual Maintenance Fee \$48.00 _____
- Advisory Fee 0.85% on the value of the account annually _____
- Custody/Administration Fee 0.15% on the value of the account annually _____
- Transfer-out Fee \$75.00 _____
- Distribution Fee \$75.00 _____
- Recurring Distribution Fee \$10.00 (after 1st occurrence) _____
- Other *(Explain)* Additional fees may apply for additional requested services such as
stop payments and reissuance of tax forms. _____

We reserve the right to change any of the above fees after notice to you, as provided in your IRA agreement.

EARNINGS

The method for computing and allocating annual earnings (e.g., interest, dividends) on your IRA will differ based on the nature and issuer of the investments chosen. Refer to the investment prospectus or contract for the methods used for computing and allocating annual earnings.

OTHER

Other terms or conditions that apply to your IRA include the following:
