

TRI-AD Capital Management I, LLC SnapIRA Fee Disclosure

Below are the fees connected with the TRI-AD Capital Management I, LLC SnapIRA account. The fees include fund management expenses, program/technology and membership fes, custodial fees, advisory fees, distribution fees, and other fees associated with specific actions on your account.

Model Portfolios / Other Services	SnapIRA Fee Under \$500,000	SnapIRA Fee Over \$500,000
SnapIRA Preservation Model (1) (100% Fixed Income)		
Investment Management Expense*	0.17%	0.17%
GROUPIRA and Benefit Trust - Program/Technology and Custody	0.32%	0.32%
TRI-AD Capital Management I, LLC - Investment Advisor	0.80%	0.60%
Total	1.29%	1.09%
SnapIRA Conservative Model (2) (80% Fixed Income, 20% Equities)		
Investment Management Expense*	0.17%	0.17%
GROUPIRA and Benefit Trust - Program/Technology and Custody	0.32%	0.32%
TRI-AD Capital Management I, LLC - Investment Advisor	0.80%	0.60%
Total	1.29%	1.09%
SnapIRA Moderate Model (3) (60% Fixed Income, 40% Equities)		
Investment Management Expense*	0.18%	0.18%
GROUPIRA and Benefit Trust - Program/Technology and Custody	0.32%	0.32%
TRI-AD Capital Management I, LLC - Investment Advisor	0.80%	0.60%
Total	1.30%	1.10%
SnapIRA Balanced Model (4) (40% Fixed Income, 60% Equities)		
Investment Management Expense*	0.19%	0.19%
GROUPIRA and Benefit Trust - Program/Technology and Custody	0.32%	0.32%
TRI-AD Capital Management I, LLC - Investment Advisor	0.80%	0.60%
Total	1.31%	1.11%
SnapIRA Aggressive Model (5) (20% Fixed Income, 80% Equities)		
Investment Management Expense*	0.21%	0.21%
GROUPIRA and Benefit Trust - Program/Technology and Custody	0.32%	0.32%
TRI-AD Capital Management I, LLC - Investment Advisor	0.80%	0.60%
Total	1.33%	1.13%
SnapIRA All Equity Model (6) (100% Equities)		
Investment Management Expense*	0.21%	0.21%
GROUPIRA and Benefit Trust - Program/Technology and Custody	0.32%	0.32%
TRI-AD Capital Management I, LLC - Investment Advisor	0.80%	0.60%
Total	1.33%	1.13%
Additional Fees, If Applicable	Fee in Dollars	Notes
Fee for Non Contributory IRAs	\$5.00	Per Month
Full or Partial Withdrawal Fee	\$50.00	Per Occurrence
Required Minimum Distribution Fee	\$50.00	Per Occurrence
Recurring Withdrawal Fee	\$15.00	Per Occurrence
ACH	\$15.00	Per Occurrence
Check	\$20.00	Per Occurrence
Wire Transer	\$25.00	Per Occurrence
IRS Forms 1099 or 5498	No charge	Per Occurrence
Additional Comments		
*Investment Management Expense may vary periodically. Typically, any variation would be caused by a change of funds within a model portfolio or changes to the the allocation percentage of the individual funds in a portfolio.		
Fees are subject to change. Please refer to your contracts and agreements or www.groupira.com .		
Model Portfolios are sub-advised by Statherós Financial Solutions, Inc., a registered Investment Advisor.		
For rollovers from qualified plans: Investment management and other fees charged to your account in a qualified retirement plan may be lower than SnapIRA fees. After separation of service, if your account balance is greater than \$5000 you have the right to leave your retirement account balance in the qualified retirement plan. Your most recent 404a-5 (annual disclosures) notice provides you with the information you need to conduct this comparison.		