Alight Professionally Managed IRA
Alight Self-Managed IRA

The Alight IRA Solution

An individual retirement account (IRA) is a powerful savings tool that can help you plan and prepare for your retirement. Fees should be a key factor in your selection of accounts. The lower the fees, the more money that remains in your account, increasing the potential to generate more earnings from your investments.

Within the Alight IRA, you decide the level of portfolio guidance you want. You will get state-of-the-art features and high-touch services for a competitive cost. Consider all your options and their features and fees before adding money to the account.

Commissions and fees

$0 Setup Fee

$0 Annual Maintenance Fee
(No fee for e-delivery of statements and confirmations. Paper fees listed below.)

Alight Professionally Managed IRA – offered through Alight Financial Advisors, LLC

A portfolio of investments is managed for you based on your personal retirement profile. Fees are based on the amount of your investment in the program. Minimum initial balance for the program is $500. In addition to the assets under management (AUM) based fees, various service fees may apply, which are detailed at the end of this document.

Assets under management	Annual rate
The first $100,000	0.50% (0.125% billed quarterly)
$100,001 - $250,000	0.40% (0.100% billed quarterly)
Over $250,000	0.30% (0.075% billed quarterly)

Alight Self-Managed IRA – offered through Alight Financial Solutions, LLC

You select and manage your retirement portfolio using the wide variety of security types listed below. There is no minimum initial investment for an account.

Security type	Commissions and fees
Mutual funds Thousands of no-transaction fee (NTF) mutual funds	All other mutual funds are $49.95 per buy only and $20 per exchange. *For funds held < 60 days, a $50 short-term trading fee may apply.*
Equities (common and preferred stock) and exchange-traded funds (ETFs)	$0 for U.S. Exchange-Listed Securities, and $6.95 for U.S. Over-the-Counter Securities. *Any National Securities Associations fees may be passed through.*
Options	$0 plus $0.65 per contract ($25 plus $0.65 per contract over the phone). Assignments are $0. *An Options Regulatory Fee (ORF) of $.03 to $.05 applies to all option buys and sells.*
Fixed income (bonds)	U.S. Treasury securities, corporate bonds, and agency bonds are $20 per transaction.
Certificates of deposit (CDs)	$20 per transaction.
Unit Investment Trusts (UITs)	$34.95 per transaction. *No fee for issues in which Alight Financial Solutions acts as a principal.*

SERVICE FEES

Service	Alight Professionally Managed IRA	Alight Self-Managed IRA
Representative Assisted Trade	N/A	$25
Account termination/transfer fee	$95	$95
DTC Delivery	$25	$25
IRS Form 990T processing	N/A	$150 per tax return filed
Check stop payment	$30 per event	$30 per event
Returned and voided checks	$25 per event	$25 per event
Fed funds outgoing wire	$25 per event	$25 per event
Overnight/express mail — domestic	$50	$50
Reorganization — mandatory	N/A	$0 per event
Reorganization — voluntary	N/A	$50 per event
Physical certificate safekeeping	N/A	$5 per position per month
Legal or restricted security transfer	N/A	$150 per transfer
Tax forms	Electronic delivery: free Paper delivery: $15 per year	Electronic delivery: free Paper delivery: $15 per year
Account documents (excluding tax forms)	Electronic delivery: free Paper delivery: $5 per month	Electronic delivery: free Paper delivery: $5 per month
Duplicate Statement	$5	$5
Confirm Fee	$2	$2
Paper Check Draft (USD) Domestic	$5	$5
Check copies	$15	$15
Third Party Distribution Notifications	$2	$2
Foreign Security Transfer	N/A	$75
Foreign Security Custody Fee (Quarterly)	N/A	$5
Foreign Security Trades	N/A	$75
Late Payment for Trade	N/A	$30 per event
Prepayment	N/A	$20 if amount is < $10,000. If amount is > $10,000, 0.2% of unsettled amount.

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