



Frequently Asked Questions

Who is Qualified Trust Company?

Qualified Trust Company is an IRA provider that specializes in auto-rollover IRAs for 401(k) plans. Qualified Trust Company is associated with Nova 401(k) Associates, a third-party administrator for 401(k) plans.

Why wasn't my money left in my 401(k) plan?

Small balances are difficult for employers to maintain and as time goes on employers often lose touch with former employees. Thus, federal law allows for small balances to be rolled over to IRA providers.

May I add funds to this IRA?

No, at this time Qualified Trust Company is not accepting additional contributions or rollovers.

What are the fees associated with this account?

Enclosed you will find a disclosure of fees for this account.

May I rollover my balance to another IRA provider or 401(k) plan?

Yes.

How can I get the balance in my Qualified Trust Company?

Once your account is claimed, you can call us at 480-629-5830 or email distributions@qualifiedtrust.com to obtain your account balance.

Account Fees and Expenses:

The following administrative and participant fee schedule applies to accounts that are established on behalf of participants who are subject to the automatic rollover provisions of an employer-sponsored qualified retirement plan.

Initial Account Set-up Fee	\$25.00
Quarterly Account Maintenance Fee	\$12.50
Initial Address Locator Fee	\$15.00
Additional Address Locator Fees	\$25.00
Paper Statement Fee (Annual Statement)	\$12.00
Duplicate or corrected tax statements	\$20.00

Qualified Domestic Relations Order (QDRO)	\$50.00
Death Distribution	\$50.00
Account Closing Fee	\$45.00
Recurring or Installment Distributions	\$8.00
Asset based fee	Up to 25 basis points

Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.