



IRA Fee Schedule

Effective September 1, 2016

New Fees will be effective March 1, 2019

Precious Metals IRA for Precious Metals Investments

Account may hold only Precious Metals:

- American Eagle gold, silver and platinum coins
- Other coins as allowed under IRC §408(m)(3)
- Other precious metal products which meet the minimum fineness requirements and manufactured by a NYMEX or COMEX approved refiner

Basic IRA for Public Investments

Account may hold any combination of:

- Brokerage Accounts
- Public REITs
- Public LPs and LLCs
- Public Note or Debt Offerings
- Bank CDs
- Other publicly registered or available products

Flex IRA for Alternative Investments

Account may hold any combination of:

- Precious Metals or Basic IRA products
- Real Estate
- Trust Deeds/Mortgages
- Private Stocks and REITs
- Private LPs and LLCs
- Private Note or Debt
- Other alternative investments permitted by STRATA

Account Set-up Fee (Due upon account opening) If opened using our secure Online Portal If opened using a Paper Application (includes docusigned PDF application)	\$25 \$50	Effective 3/1/2019 there will be a flat fee of \$50	\$25 \$50	Effective 3/1/2019 there will be a flat fee of \$50	\$25 \$50	Effective 3/1/2019 there will be a flat fee of \$50
Annual Account Fees Due at account opening and annually on anniversary of account opening.				Based on Total Account Value:		
Effective 3/1/2019 the Annual Account Fee will be a flat fee of \$75 for Precious Metals IRA	\$75 if under \$100,000		\$100		\$175 if \$0 - \$100,000	
Effective 3/1/2019 the Annual Account Fee will be a flat fee of \$100 for Basic IRA	\$125 if \$100,000 or over				\$200 if \$100,001 - \$200,000	
Effective 3/1/2019 the Annual Account Fee will be a flat fee of \$250 for Flex IRA					\$300 if \$200,001 or over	
Paper Statements Mailed (Electronic statements provided at no cost)	\$30		\$30		\$30	
Late Fee Effective 3/1/2019 the Late Fee will be charged one time, 30 days after invoice date	\$15	Effective 3/1/2019 \$50	\$15	Effective 3/1/2019 \$50	\$15	Effective 3/1/2019 \$50
Annual Asset Holding Fees Charged with Annual Account Fee after first year.				Effective 3/1/2019 the Real Estate and Private Investment Holding fees will each be capped at 10		
Real Estate Holding	—		—		\$100	
Private Investment Holding	—		—		\$50	
Annual Precious Metals Storage Fee Charged upon opening the required storage account and annually on account anniversary.						
Commingled Precious Metals Storage	\$100		\$100		\$100	
Segregated Precious Metals Storage Only Gold, Platinum, and Palladium	\$140		\$140		\$140	
Processing Fees Charged at time transaction processed.						
Real Estate Purchase or Sale (per transaction)	—		—		\$125	
Private Investment Purchase or Sale	—		—		\$50	
Precious Metals Purchase, Sale or Exchange	\$40		\$40		\$40	
Precious Metals Shipping	\$10 + estimated cost		\$10 + estimated cost		\$10 + estimated cost	
Service Fees Charged at time service is provided; Service Fees subject to change without notice.						
Overnight (if charged to our account or to another party's account when pre-filled FedEx or UPS airbill/label is not provided)	\$20 + cost	Effective 3/1/2019 \$30 + cost	\$20 + cost	Effective 3/1/2019 \$30 + cost	\$20 + cost	Effective 3/1/2019 \$30 + cost
Stop Payment	\$25	Effective 3/1/2019 \$30	\$25	Effective 3/1/2019 \$30	\$25	Effective 3/1/2019 \$30
Return Check	\$25	Effective 3/1/2019 \$30	\$25	Effective 3/1/2019 \$30	\$25	Effective 3/1/2019 \$30
Wire - Domestic	\$25	Effective 3/1/2019 \$30	\$25	Effective 3/1/2019 \$30	\$25	Effective 3/1/2019 \$30
Wire - International	\$50	Effective 3/1/2019 \$0	\$50	Effective 3/1/2019 \$0	\$50	Effective 3/1/2019 \$0
Duplicate Statement/5498/1099-R	\$15	Effective 3/1/2019 \$0	\$15	Effective 3/1/2019 \$0	\$15	Effective 3/1/2019 \$0
Distribution/Withdrawal by ACH (if scheduled monthly or quarterly)	No charge		No charge		No charge	
In-Kind Distribution New Fee Effective 3/1/2019	\$30		\$30		\$30	
Distribution/Withdrawal by Check	\$5	Effective 3/1/2019 \$0	\$5	Effective 3/1/2019 \$0	\$5	Effective 3/1/2019 \$0
Distribution/Withdrawal by Wire	\$25	Effective 3/1/2019 \$0	\$25	Effective 3/1/2019 \$0	\$25	Effective 3/1/2019 \$0
Federal Withholding / State Withholding	\$5 each		\$5 each		\$5 each	
Cashier's Check	\$25	Effective 3/1/2019 \$50	\$25	Effective 3/1/2019 \$50	\$25	Effective 3/1/2019 \$50
Roth Conversion or Recharacterization (per asset)	\$50/asset		\$50/asset		\$50/asset	
990-T Processing	\$50		\$50		\$50	
Late FMV	\$50		\$50		\$50	
Corrected 5498 or 1099-R	\$100		\$100		\$100	
Account Reinstatement	\$100	Effective 3/1/2019 \$0	\$100	Effective 3/1/2019 \$0	\$100	Effective 3/1/2019 \$0
Note Modification	-----		-----		\$50	
Partial Termination (cash or per in-kind asset)	\$100		\$100		\$100	
Account Termination	\$250		\$250		\$250	
Research or Special Services (per hour; 1 hour minimum)	\$75		\$75		\$75	

STRATA reserves the right to charge for other services not shown above.

Cash Account Information for Un-invested Cash: Funds received on behalf of an IRA account are automatically deposited into a Custodial NOW account held with Horizon Bank, an affiliate of STRATA Trust Company ("STRATA"), and/or other depository banks selected by STRATA, where they are FDIC-insured up to \$250,000 per depositor, pending further investment direction. Interest rates are subject to change in accordance with market conditions at the sole discretion of STRATA. Please refer to the *Terms for Uninvested Cash* section in your IRA Accountholder Agreement for more information.

INVESTMENT PRODUCTS: NOT FDIC-INSURED • NO BANK INVESTMENT GUARANTEE • MAY LOSE VALUE