



# 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)<br>If opened using our secure Online Portal<br>If opened using a Paper Application (includes docusigned PDF application) | \$25<br>Effective 3/1/2019 there will be a flat fee of \$50 | \$25<br>Effective 3/1/2019 there will be a flat fee of \$50 | \$25<br>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<br>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 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**