



# IRA Fee Schedule

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
- Futures/Commodities
- Other alternative investments permitted by STRATA

Account Set-up Fee (Due upon account opening)	\$50	\$50	\$50
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### Annual Account Fees Due at account opening and annually on anniversary of account opening.

Annual Account Fee	\$75	\$100	\$250
Paper Statements Mailed (Electronic statements provided at no cost)	\$30	\$30	\$30
Late Fee (Charged one time, 30 days after the invoice date)	\$50	\$50	\$50

### Annual Asset Holding Fees Charged with Annual Account Fee after first year.

Real Estate Holding (per property – capped at 10; maximum fee = \$1,000)	—	—	\$100
Private Investment Holding (per asset – capped at 10; maximum fee = \$500)	—	—	\$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)	\$30 + cost	\$30 + cost	\$30 + cost
Stop Payment	\$30	\$30	\$30
Return Check	\$30	\$30	\$30
Wire - Domestic	\$30	\$30	\$30
Distribution	No charge	No charge	No charge
In-Kind Distribution	\$30	\$30	\$30
Federal or State Withholding	\$5 each	\$5 each	\$5 each
Cashier's Check	\$50	\$50	\$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
Note Modification	-----	-----	\$50
Partial Termination	\$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**