



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

IRA Fee Schedule

Effective March 1, 2019

Account Set-up Fee (Due upon account opening)	\$50
Annual Account Fees Due at account opening and annually on anniversary of account opening.	
Annual Account Fee	\$250
Paper Statements Mailed (Electronic statements provided at no cost)	\$30
Late Fee (Charged one time, 30 days after the invoice date)	\$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
Segregated Precious Metals Storage Only Gold, Platinum, and Palladium	\$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
Precious Metals Shipping	\$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
Stop Payment	\$30
Return Check	\$30
Wire - Domestic	\$30
Distribution	No charge
In-Kind Distribution	\$30
Federal or State Withholding	\$5 each
Cashier's Check	\$50
Roth Conversion or Recharacterization (per asset)	\$50/asset
990-T Processing	\$50
Late FMV	\$50
Corrected 5498 or 1099-R	\$100
Note Modification	\$50
Partial Termination	\$100
Account Termination	\$250
Research or Special Services (per hour; 1 hour minimum)	\$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