




Crowdfunding IRA Fee Schedule

Effective January 1, 2024

Crowdfunding IRA for Crowdfunding Portal Investments

To qualify for this fee schedule, the company sponsoring the crowdfunding investment portal must also sponsor and/or issue the underlying investments. For portals that host investments sponsored and/or issued by others, our standard **IRA Fee Schedule** would apply.

Account may hold equity or debt crowdfunding portal investments. The account may also hold a brokerage account.

Account Set-up Fee (Due upon opening; waived for  online account opening)	\$50
Annual Account Fee (Due at account opening and each year on the anniversary of account opening)	\$150
Annual Asset Holding Fees (Charged with Annual Account Fee after first year)	
Private Investment Holding (Per asset – capped at 4; maximum fee = \$200)	\$50
Processing Fees (Charged at time transaction processed)	
Initial Private Investment Purchase, Sale, or Exchange	\$50
Additional Private Investment Purchase, Sale, or Exchange	\$25
Service Fees (Charged at time service is provided; Service Fees subject to change without notice)	
Outgoing Wire	\$35
Any Return Item, Stop Payment, or Card Decline	\$35
Cashier's Check	\$50
Withholding	\$30 federal; \$10 state
Overnight Fee – FedEx, UPS, or USPS only (Avoid by providing pre-printed carrier label)	\$40 + cost
Late Fee (Charged one time, 30 days after the invoice date)	\$50
Paper Statements Mailed (Electronic statements are free)	\$50/yr
Distribution	No charge
In-Kind Distribution or Asset Reinstatement (Per asset)	\$75
Account Reinstatement (Includes reinstating assets)	\$250
Roth Conversion or Recharacterization (Per asset)	\$50
990-T Expense Payment	\$50
Corrected 5498 or 1099-R	\$100
Late FMV	\$50
Note Modification	\$50
Partial Transfer Out	No charge
Account Closure	\$250
Special Requests or Research	\$25/request \$75/hr for research

Fees are not prorated; 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