




## Special Flex IRA Fee Schedule

Effective January 1, 2024

### Special Flex IRA for Alternative Investments

To qualify for this fee schedule, the account may hold one or more private bank stocks or other bank-sponsored product(s) with prior acceptance by STRATA. The account may also hold a brokerage account.

Note: Holding precious metals, directly owned real estate, or other alternative investments in a Special Flex IRA will cause the account to be upgraded to our current published fees shown on our **IRA Fee Schedule**.

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)

\$175

#### 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)

Private Investment Purchase, Sale, or Exchange

\$50

#### 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/asset
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 Request or Research .....	\$25/request or \$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**