



# IRA Fee Schedule

Effective January 1, 2024

## 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 an 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 Notes or Debt Offerings
- Bank CDs
- Other publicly registered or available products

## Flex IRA for Alternative Investments

Account may hold any combination of the following with STRATA's prior acceptance:

- Brokerage Account
- Public asset from the Basic IRA or Precious Metal IRA tier
- 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 opening; waived for  online account opening)	\$50	\$50	\$50
<b>Annual Account Fees</b> (Due at account opening and annually on anniversary of account opening)			
Annual Account Fee	\$125	\$150	\$350
<b>Annual Asset Holding Fees</b> (Charged with Annual Account Fee after first year)			
Real Estate Holding (Per property – capped at 10; max fee = \$1,500)	—	—	\$150
Private Investment Holding (Per asset – capped at 10; max fee = \$500)	—	—	\$50
<b>Annual Precious Metals Storage Fee</b> (Charged upon opening the required storage account and annually on account anniversary)			
<b>Commingled Precious Metals Storage</b>	\$100	\$100	\$100
<b>Segregated Precious Metals Storage</b> (Only Gold, Platinum, and Palladium)	\$175	\$175	\$175
<b>Processing Fees</b> (Charged at time transaction processed)			
Real Estate Purchase, Sale, or Exchange (Per transaction)	—	—	\$150
Private Investment Purchase, Sale, or Exchange	—	—	\$50
Precious Metals Purchase, Sale, or Exchange	\$40	\$40	\$40
Precious Metals Shipping	\$10 + depository's cost	\$10 + depository's cost	\$10 + depository's cost
Depository's Precious Metals Handling/Processing (*Eff. 5.01.2024)	*\$35	*\$35	*\$35
<b>Service Fees</b> (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		
Cash 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 .....	\$100 waived for Flex IRAs		
Account Closure .....	\$250		
Special Requests 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**