



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
Annual Account Fees (Due at account opening and annually on anniversary of account opening)			
Annual Account Fee	\$125	\$150	\$350
Annual Asset Holding Fees (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
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, Depository Exceptions may apply)	\$175	\$175	\$175
Processing Fees (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
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		
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