STRATA TRUST COMPANY

IRA Fee Schedule

Effective January 1, 2024

All fees are not prorated

*Changes Effective September 1, 2026

Account Tiers

Precious Metals	Flex
Accounts may hold a combination of investments, including:	Accounts may hold a combination of public or private investments, including:
• American Eagle gold, silver, and platinum coins • Brokerage accounts • Other coins or bullion as allowed under IRC §408(m)(3) • Precious metals that meet the minimum fineness requirements and are manufactured by an NYMEX or COMEX-approved refiner	• Bank CDs • Brokerage accounts • Futures/ commodities • REITS, LPs, LLCs, notes, or debt • Other private investments with prior STRATA acceptance • Precious Metals

Annual Account Fees Charged when the account is opened and annually on the account anniversary

	Precious Metals	Flex
IRA Fee	$125 *$150	$350 *$395

Asset-Based Fee Based on the assets held in your account.

Private Asset Holding	$50 Per property; capped at 10, max fee = $500
Real Estate Holding	$150 Per property; capped at 10, max fee = $1,500

Precious Metals Storage Fee Storage rates are set by the depository and invoiced by STRATA on its behalf. Storage options vary by depository and metal type. See the *Depository & Storage Options* chart for availability and exceptions.

Commingled Precious Metals Storage	$100 *$115 Stored with like metals; equivalent metals are distributed.
Segregated Precious Metals Storage	$175 Stored separately; your exact metals are distributed.

Service/Processing Fees Charged when the service is provided or the transaction is requested.

Fees apply to all account tiers and are subject to change without notice. STRATA reserves the right to charge for services not listed.

Account Setup

Account Setup (Waived for online applications)	$50

Movement of Funds

Outgoing Wire	$35
Return Item, Stop Payment, or Card Decline	$35
Cashier's Check	$50

Service & Administrative

Paper Statements (Waived for online applications)	$50/year
Late Payments (Charged 30 days after the invoice date)	$50
Overnight Shipping (FedEx, UPS, or USPS only; Avoid by providing a pre-printed courier label)	$40 *$50+ courier cost
Research (1-hour minimum)	$75/hour
Special Request	$25 *$75/request

Tax Processing

990-T Expense Payment	$50
Corrected 5498 or 1099-R	$100
Withholding	$30 federal/$10 state *No charge

Account Transactions

Roth Conversion or Recharacterization	$50
Cash Transfer Out (Waived for Flex tier)	$100
Account Closure or Reinstatement[1,2]	$250
Asset Re-registration[1,2] (Due to transfer out, distribution, or reinstatement)	$75/asset *$100

Investment Transactions

Private Asset Purchase, Sale, or Exchange	$50
Real Estate Purchase, Sale, or Exchange	$150
Note Modification	$50
Late Annual Valuation Update (FMV or GFE)	$50

Precious Metals Transactions

Purchase, Sale, or Exchange	$40
Depository Handling/Processing	$35
Precious Metals Shipping	$10+ depository cost

[1]Plus any third-party fees charged for the re-registration of assets. [2]Re-registration fee is charged once per request and covers all assets included in the request.

Uninvested cash: Funds received on behalf of a STRATA retirement account are automatically deposited into an interest-bearing custodial account maintained with depository banks selected by STRATA, where they are FDIC-insured up to $250,000 per depositor while awaiting further investment direction. Interest rates are subject to change based on market conditions at STRATA's sole discretion. Please refer to the *Terms for Uninvested Cash* section of your Custodial Agreement for additional information.

Alternative assets — expert custody, defined by experience, *distinguished by service.*

STRATA Trust Company is a directed custodian. We administer, report, and process transactions for your self-directed retirement account, but we do not provide investment advice or endorse investments or sponsors. Refer to STRATA's Custodial Agreement and Disclosure Statement for account terms and conditions.

INVESTMENT PRODUCTS: NOT FDIC-INSURED • NO BANK INVESTMENT GUARANTEE • MAY LOSE VALUE

Understanding custodial fees

STRATA Trust Company is a directed custodian. We administer, report, and process transactions for self-directed retirement accounts, but we do not provide investment advice or endorse investments or sponsors. Some fees are established by independent service providers and invoiced by STRATA as a convenience to the accountholder. While self-directing your retirement account, you may encounter the following fee types:

Annual fees

Ongoing custodial fees based on account tier and assets held.

- Charged at account opening and due annually on the account opening anniversary.

Processing fees

Transaction-based fees for purchases, sales, and other account transactions.

- Charged when buying or selling investments or submitting a transaction request.

Service fees

Optional service fees such as check processing or paper statements.

- Charged at the time service is requested.

Account management tips

Annual billing

Annual fees are invoiced on the 15th of the month preceding your account anniversary. Invoices are delivered based on your communication preferences.

✓ Enroll in AutoPay to simplify payments and help prevent missed or delayed fees.

Account activity

Processing and service fees are due at the time of the request. Payment methods are selected on the service request form and applied during processing.

✓ View all transactions in the Activity tab of your account portal.

Payment preferences

Manage or update your payment method (credit card or available cash balance) by submitting STRATA's Fee Payment Authorization form.

✓ Prevent processing delays by keeping sufficient uninvested cash on hand to cover fees.

Quick resources

Client Support >

Find support by asset type—including precious metals, real estate, and private assets—plus common account questions and forms.

Knowledge Center >

Explore helpful guides and FAQs covering account management, transactions, and self-directed retirement accounts.

Insights Blog >

Read educational articles featuring industry updates, market trends, regulatory developments, and news related to alternative investing.

Forms >

Access important disclosures and the forms needed to open an account, request transactions, or update your account information.