

Instructions for Opening a Self-Directed IRA

GETTING STARTED IS EASY

A self-directed IRA application can be completed in about 10 minutes online.



STEP 1

[OPEN YOUR IRA](#)



STEP 2

[FUND YOUR IRA](#)



STEP 3

[DIRECT YOUR IRA](#)

LET'S GO

STRATA Trust Company's ("STRATA's") online application will walk you through opening and funding your new self-directed IRA ("SDIRA"), allowing you to securely upload supporting documentation — all in one session. Once your account is open and funded, then you are ready to direct your investment(s). Pre-custody documents should be submitted in advance for alternative investments prior to opening your account to ensure STRATA can custody the asset. Visit STRATA's [Investment Onboarding](#) page to learn more.



Step 1: Open Your IRA

New accountholders will be asked to confirm they have read and understand important information about STRATA disclosures and policies. For your convenience, all [disclosures](#) are available on our website, and online application. STRATA will provide your welcome letter, custodial account agreement, and disclosures in your online Account Access portal.

Documents Needed

- ✓ Valid State or Government-Issued Photo ID: You will need to provide a copy of your current driver's license information or a copy of a valid, government-issued photo ID such as a passport, military, veteran, or similar ID.
- ✓ Beneficiary Information (Optional): STRATA highly encourages you to gather your beneficiary information (name, date of birth, and social security number) so you can make your assignment at the time of your account opening.
- ✓ Representative & Interested Party (Optional): If you choose to designate an interested party or a representative for your account, you will need to provide their information (name, mailing address, email, and phone number).

Select the type of SDIRA you will be opening — Traditional, Roth, SEP, or SIMPLE.

To learn more, visit [Types of IRAs](#) on our website. *If you are transferring or rolling over assets from another IRA service provider, you must choose the same IRA type (for example Roth to Roth, Traditional to Traditional).*

Ready to get started? [Open Your IRA.](#)



Step 2: Fund Your IRA

Select how you will be funding your account — Direct Transfer, Rollover, or Annual Contribution.

This step is optional in the account opening process, but it is recommended to start funding your account as soon as possible. Depending on the method selected, STRATA may be dependent on other financial institutions' processing times, which can be 10-14 business days (up to 30 days for rollovers). Visit [Fund Your IRA](#) to learn more about funding options and/or to finish this step at a later date.

Fees

Include payment for your SDIRA account and other service fees (if applicable). See STRATA's [IRA Fee Schedule](#). If payment is not included, applicable fees will be deducted from the initial funds received in the account. If you wish, fees may be charged to a credit card by completing our [Credit Card Charge Authorization form](#). You can also enroll in AutoPay to take the hassle out of reoccurring fees.



Step 3: Direct Your Investment

Lastly, refer to our [Direct an Investment](#) page to learn more about submitting investment instructions, and return anytime you want to add additional investments to your SDIRA.

WHAT TO EXPECT NEXT



Welcome Letter: STRATA processes new account applications within 24 hours (Monday-Friday) of receiving a signed application in good order. Shortly afterward, you will receive a welcome package by US Mail. Your welcome package will confirm your account number, provide instructions for self-enrolling in online account access, and contain other important information.



Investment Hub: Information for onboarding, funding, and directing your investments can all be found in one centralized location. You can refer to STRATA's Investment Hub to learn more about adding new investments to your account, adding funds to your IRA, or telling us how to apply your funds. Bookmark [Investment Hub](#) to learn more and return often.




Online Account Access: Online access is automatically available for all accounts. Your online access account portal is your go-to place for important information regarding your account. You will be able to view account transactions, track activity, and download statements and important IRS forms 24/7. Visit [STRATA's Knowledge Base](#) to learn more about managing your STRATA IRA.





Account Statements: Account statements are issued at the end of each calendar quarter in the months of April, July, October, and January. Statements will be delivered to you according to the communication preference option selected.



Communication Preference: All new accounts will be assigned electronic communications (online), where you will have access to download/print important information through your secure online access portal. If you wish to elect paper communications, you will be responsible for the annual Paper Statement Fee of \$50. To change your election, submit the [Communications Preference Request form](#) . If you choose to submit a manual IRA application, paper communications can be designated in Section 4 of the form.

SERVICENOW



Online Service Form Submission: ServiceNOW, STRATA's self-service resource, enables fast form submission by letting you complete and sign forms, upload supporting documentation, and securely electronically transmit your information to STRATA in just a few minutes. Initiate online submission by clicking the ServiceNOW icon  anywhere you see the option available. A pop-up will appear; enter your email to begin. Manual submission options are also available; click the PDF text link in the form description or icon  to initiate.



Client Support: Your STRATA Client Services team is available Monday – Friday, 8 a.m. – 5:30 p.m. CST at 1-866-928-9394 or Service@StrataTrust.com. We also provide [online support](#) through our website and offer a [Resource Center](#) full of everything you need to make managing your new SDIRA simple.