




# **PRECIOUS METALS INVESTMENT CHECKLIST**

Document checklist and step-by-step guide for precious metals investments




## ✓ DOCUMENT CHECKLIST


Below are the documents required to direct your STRATA Trust Company (STRATA) IRA to invest in precious metals investments. For STRATA required forms, look for our self-service resource [SERVICEN&W](#), which enables fast form submission by letting you complete, sign, *upload supporting documentation*, and securely electronically transmit your information to STRATA in just a few minutes. Click the  icon anywhere you see the option available.

### PRECIOUS METALS INVESTMENTS

#### » INVESTOR SUBMITS:

- [Investment Direction and Disclosures Precious Metals](#) 
- Dealer Invoice
- Dealer Agreement

#### » NEW PRECIOUS METALS DEALERS

- [Precious Metals Dealer Representation Letter](#) 
- Company Filing Documents
- Blank Filing Agreement



STRATA Trust Company ("STRATA") performs the duties of a directed (passive) custodian, and as such does not provide due diligence to third parties regarding prospective investments, platforms, sponsors, dealers or service providers. As a custodian, STRATA does not sponsor, endorse or sell any investment and is not affiliated with any investment sponsor, issuer or dealer. STRATA does not provide investment, legal or tax advice. Individuals should consult with their investment, legal or tax professionals for such services.

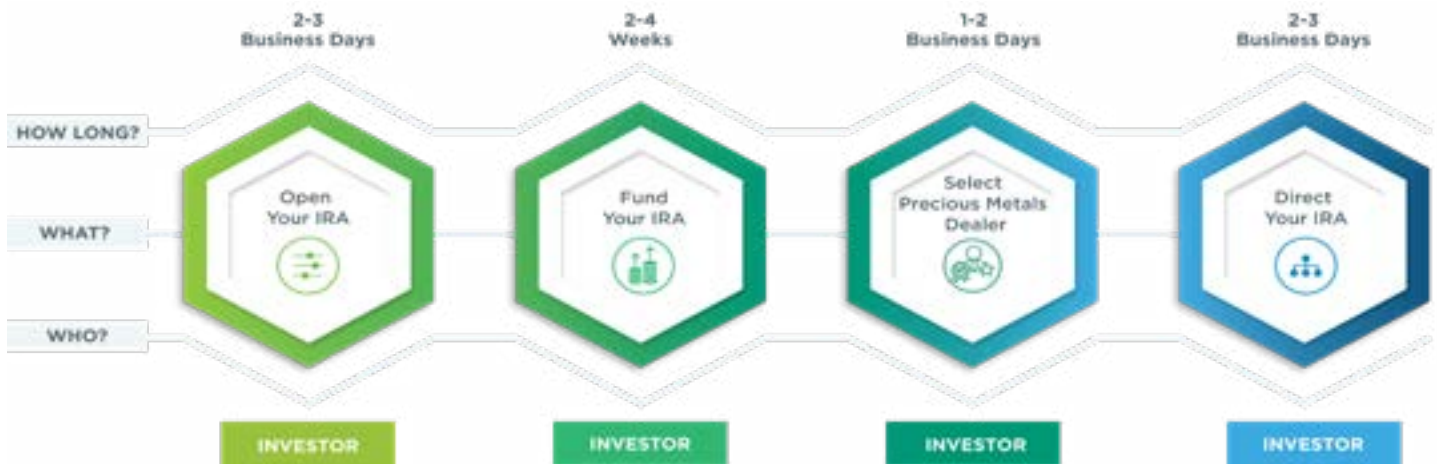
**Investment Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value**

## OVERVIEW

A self-directed IRA (SDIRA) that holds precious metals investments presents an exciting option to diversify your retirement savings. Like with any SDIRA investment, it's important to have a firm grasp on the process to ensure a smooth investment purchase.

### PRECIOUS METALS CUSTODY PROCESS

This timeline is approximate, based on whether the required documents are received in good order. Precious metals investments are purchased, sold, and exchanged through third-party dealers/brokers. If transferring from another custodian or rolling over an IRA asset from another institution, STRATA is dependent on the existing service providers' transaction process times.



### PRECIOUS METALS ESSENTIALS

- Due Diligence** — STRATA has no affiliation with any dealers or their sales representatives. As an IRA custodian, we do not conduct a due diligence review of your investment or dealer of choice. Few states have regulatory oversight of precious metals dealers. Therefore, it's important that you do your own due diligence to protect your retirement savings. Please refer to our website pages [Precious Metals: Important Points](#) and [Protect Yourself](#) for research resources available.
- Fraud Prevention** — As a safeguard against potential fraud, STRATA does not disclose its verbal confirmation policies. A STRATA team member will reach out via the information of record if verbal confirmation is required.

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## STEP-BY-STEP GUIDE



### □ Step 1 — OPEN YOUR IRA

Getting started is easy. If you have not yet established your STRATA IRA, open your account in just a few minutes online. You will be prompted to select the [type of IRA](#) you will be self-directing, upload supporting documentation, and fund your account (Step 2). Per IRS regulations, 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 an Account](#).



### □ Step 2 — FUND YOUR IRA

Fund your IRA by direct transfer, rollover, or annual contribution. 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). If you are opening a new STRATA IRA and skipped the funding option in Step 1 or have already established an IRA with STRATA, click here to [fund your IRA](#). *It is recommended to start the funding process as soon as possible to avoid processing delays.* Once STRATA receives the funds, it will take 2-3 business days to reflect the funds in your IRA.

- Make sure to include sufficient funds to cover any related processing fees. Click here to view [STRATA's IRA Fee Schedule](#).



### □ Step 3 — SELECT YOUR PRECIOUS METALS DEALER

*STRATA does not buy, sell, or exchange precious metals. You will need to negotiate the purchase, sale, or exchange of any precious metals through the dealer/broker of your choice.* You determine the precious metals dealer you wish to use, and you will negotiate the precious metals to be purchased and place your precious metals buy order directly with the dealer.

## » NEW PRECIOUS METALS DEALER SUBMITS:

□ **Precious Metals Dealer Representation Letter** — If your dealer of choice has not worked with STRATA before, they must submit the [Precious Metals Dealer Representation Letter](#). 

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At submission, the precious metals dealer will be asked to provide the following documentation:

- ❑ **Company Filing Documents** — A copy of the formation document, or corporate filing with the state filing stamp – Articles of Incorporation, Articles of Organization or Certificate of Formation, Form D filing (if applicable), or other similar corporate filings.
- ❑ **Blank Client Agreement** — Provide a copy of the client agreement showing both parties' rights, obligations, and expectations.

» **INVESTOR SUBMITS:**



❑ **Step 4 — DIRECT YOUR IRA**

*Once your STRATA IRA is open, funded, and your precious metals dealer has been selected, then you are ready to submit your documentation and provide direction instructions.*

- ❑ **Investment Direction and Disclosures Precious Metals** — Complete and sign STRATA's [Investment Direction and Disclosures Precious Metals](#)

[form](#) , which authorizes STRATA to send funds from your IRA. You will be prompted to provide the following documents and make a depository selection.

- ❑ **Dealer Invoice** — Provide a copy of the dealer invoice, which must be itemized to show the type, quantity, and price of the precious metals purchased.
- ❑ **Dealer Agreement** — Provide a copy of the completed client/dealer agreement.

When filling out the investment direction, you will be asked to make a depository selection. As required by law to maintain IRA guidelines, you may not take possession of or control your precious metals while held in your STRATA IRA. Learn more about [depositories and storage options](#).

**EXPLORE INVESTMENT HUB**  
SEAMLESSLY

- ✓ Onboard
- ✓ Fund
- ✓ Direct

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## » IMPORTANT REMINDERS MANAGING YOUR INVESTMENT


### Annual Reporting



Custodians like STRATA are required to report the fair market value (FMV) of your IRA-held assets each year. For precious metals assets, STRATA relies on the spot value (current price multiplied by the ounces of the metal). Values reported in the quarterly statement do not include any mark-ups, mark-downs, premiums, or commissions received or charged by the broker or dealer. *Spot values are used as an indication of value only and should not be construed as a firm bid price to buy by any broker or dealer.*



### Buying and Selling Precious Metals

STRATA does not buy, sell, or exchange precious metals. You will place your buy, sell, or exchange order for precious metals with the dealer of your choice. Once your transaction has been initiated with your dealer, you will need to complete and submit STRATA's [Investment Direction and Disclosures Precious Metals](#) form .



### Taking Possession

Per IRS regulations, you may not take possession of your precious metals while held in your STRATA IRA. You may, however, take an “in-kind” distribution of precious metals from the IRA at any time. The distribution is a taxable event, which means it will be reported to the IRS and may also be subject to withdrawal penalties. As always, consult your tax professional regarding these matters prior to taking any action.




### Navigate Your Account Access Portal with Ease

Visit STRATA's [Self-Directed IRA Knowledge Center](#) to learn how to set up your online account, find important documents within your account, reset your password, and much more.



### Enroll in Hassle-Free Payments

Make the payment of your IRA fees easy by enrolling in AutoPay. Simply submit your credit or bank card information and your routine fees, including transaction fees, are on cruise control. Fill out the [Fee Payment Authorization form](#)  and select *Option 1* for AutoPay.



### Explore Client Support

Your STRATA Client Services team provides online support through our website and offers a library of self-serve resources; visit us at [www.StrataTrust.com/Client-Support](http://www.StrataTrust.com/Client-Support).

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