STRATA
TRUST COMPANY

Precious Metals
Investment Checklist

Document checklist and step-by-step guide for investing

Document checklist

Below are the documents required to direct your STRATA Trust Company (STRATA) account to invest in precious metals. To help ensure a smooth investment process, we recommend submitting forms online whenever available. Online submission helps reduce errors, provides secure data transmission, and results in faster processing times.

Investor

- [ ] Investment Direction - Precious Metals + supporting documents:
  - » Dealer invoice
  - » Dealer agreement

Dealer (if new to STRATA)

- [ ] Precious Metals Dealer Representation Letter + supporting documents:
  - » Company filing documents
  - » Blank client agreement

Before you invest

Investing in precious metals through a self-directed retirement account "retirement account" involves three key service providers: a custodian, a dealer, and a depository. Each service provider has separate fees, and it is important to understand the total cost of investing.

1. Custodian
Administers your account and processes transactions at your direction.

2. Dealer
Facilitates the purchase, sale, and exchange of precious metals.

3. Depository
Securely stores and safeguards retirement account-owned precious metals.

- [x] **Due diligence** — In a self-directed account, the accountholder is responsible for researching the precious metals dealer, verifying that the metals are eligible for retirement account ownership, and ensuring the investment complies with applicable IRS requirements. The Commodity Futures Trading Commission (CFTC) and Financial Industry Regulatory Authority (FINRA) provide resources to help investors evaluate precious metals dealers and identify potential red flags.

- [x] **Depository storage** — Depository storage facilities are independent service providers. Storage rates are established by the depository based on the storage option selected. STRATA Trust Company invoices these charges but does not determine or control depository storage rates.

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Prohibited transaction self-check

While not exhaustive, the questions below highlight common compliance risks associated with self-directing a retirement account and investing in precious metals. Complete this preliminary self-check before opening and funding your STRATA account.

Dealer relationship

No • • • Are you purchasing precious metals from yourself, a family member, or a business owned or controlled by you or another disqualified person? • • • Yes

Personal possession

No • • • Will you or another disqualified person need to take possession of or store the metals while they are owned by your STRATA retirement account? • • • Yes

Personal benefit

No • • • Will you or another disqualified person receive a personal benefit or promotional coins from the metals dealer before they are distributed or liquidated from your STRATA retirement account? • • • Yes

Eligible metals

No • • • Are any of the metals ineligible for retirement account ownership under IRS precious metals requirements? • • • Yes

Open and fund your account

If you answered "No" to all questions above, you may proceed with opening and funding your retirement account. Retirement account transactions remain subject to compliance review, and you are responsible for ensuring compliance with IRC §4975 and other applicable IRS regulations.

Consider personal ownership

If you answered "Yes" to any question above, a retirement account may not be the best fit for your investment. Alternative assets held in retirement accounts are subject to IRS rules regarding possession, control, and prohibited transactions with disqualified persons.

Process overview

Before getting started, review STRATA's prohibited transaction self-check (page 3) and refer to Allowable Precious Metals webpage to view fineness requirements and examples of permitted gold, silver, platinum, and palladium to ensure the investment and the transaction align with IRS rules.

STEP 01
Open

Open your STRATA account online in just minutes.

STEP 02
Fund

Fund your account via transfer, rollover, or contribution. Review STRATA's Fee Schedule and ensure sufficient funds are available to cover:

- Purchase price of metals
- STRATA fees (annual + processing)
- Annual depository storage fees

STEP 03
Select dealer

Research and work directly with a dealer to buy, sell, or exchange precious metals. If your dealer has not worked with STRATA before, they must submit STRATA's Precious Metals Dealer Representation Letter prior to funds being sent.

STEP 04
Invest

Complete STRATA's Investment Direction - Precious Metals which will prompt you to select a depository for precious metal storage and upload supporting documentation including:

- Dealer invoice
- Dealer agreement

STEP 05
Confirm

Investments remain pending until STRATA receives depository receipt confirmation.

Timeline

The timeline provided is a general estimate based on typical precious metals transactions. Processing times are not guaranteed and will vary depending on transaction complexity, other service provider timelines, and the timely receipt of all required documentation in good order.

STEP 01	STEP 02	STEP 03	STEP 04	STEP 05
OPEN	**FUND**	**SELECT DEALER**	**INVEST**	**CONFIRM**
2-3 business days	Typically 5-20 business days	Varies	2-3 business days	Up to 30 days + depository processing time

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Step-by-step guide

STEP 01

☐ Open

Visit Get Started to open a new retirement account. You will be asked to select your anticipated investment type, select a retirement account type to hold the investment in, and choose a funding method. If you are transferring or rolling over assets from another retirement account, IRS regulations require the receiving account to be the same retirement account type (for example, Roth IRA to Roth IRA or Traditional IRA to Traditional IRA).

STEP 02

☐ Fund

Funding options include direct transfers, rollovers, and annual contributions. While many funding transactions are completed within 5–20 business days, actual timelines may be shorter or longer depending on the circumstances. We recommend initiating the funding process as early as possible, as funding timelines vary based on the funding method selected and the delivering institution's processing times.

If you skipped the funding step when opening your account or already have an established STRATA account, you may add funds at any time through Fund Your Account, where you can review available funding options and typical processing timelines for each.

Once STRATA receives the funds, they typically post to your STRATA account within 2–3 business days. Ensure sufficient funds are available to cover any applicable processing fees. View STRATA's Fee Schedule.

STEP 03

☐ Select dealer

STRATA does not buy, sell, or exchange precious metals. Investors are responsible for selecting and negotiating transactions directly with the dealer or broker of their choice and should independently research any dealer before placing an order.

As a directed custodian, STRATA does not perform due diligence on dealers or investments and does not provide investment, legal, or tax advice. STRATA reserves the right to decline transactions involving dealers that do not meet applicable IRS requirements or STRATA's operational requirements. Dealer eligibility does not constitute an endorsement or recommendation by STRATA. Review STRATA's Important Disclosures for Your STRATA Precious Metals IRA for additional information.

- [ ] **New precious metal dealers only—** New dealers must submit STRATA's Precious Metals Dealer Representation Letter. At submission, the 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.

STEP 04 ☐ Invest

Once your STRATA account is open, funded, and your precious metals dealer has been selected, then you are ready to submit investment direction. Complete STRATA's Investment Direction and Disclosures Precious Metals form, which authorizes STRATA to send funds from your account to the dealer. 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.
- » **Depository** — Storage options and fees vary by depository and storage method (commingled or segregated). As required by the IRS to maintain the tax-advantaged status of your STRATA account, you may not take possession of your precious metals while held in your STRATA account. Learn more about depositories and storage options.

STEP 05 ☐ Confirm

Dealers are expected to deliver metals to the depository within 30 days of receiving funds. Once STRATA receives depository receipt confirmation, the investment will no longer appear as pending in your STRATA account. Account holdings are typically updated within 24 hours after the depository confirms receipt.

Depository receipt and processing may be delayed during periods of high volume. While courier tracking may confirm delivery to the depository, it does not indicate that intake or processing has begun. After metals are received, depositories may require an additional 4–12 business days to complete internal procedures, including intake, inspection, verification, and storage. *STRATA does not receive interim status updates during depository processing.*

Managing your investment

Use the resources below to help manage your self-directed account. Successfully investing in alternative assets requires more than investment due diligence—it also requires understanding the rules, responsibilities, and ongoing requirements of retirement account ownership.

- ## Valuations

  STRATA values precious metals holdings using the current spot value, which is an industry-standard pricing method. Spot values do not include dealer markups, markdowns, premiums, commissions, or other transaction-related costs. For real-time pricing or dealer-specific fees, contact your dealer directly.

- ## Taking possession

  IRS regulations prohibit personal possession of precious metals while they remain retirement account assets. You may, however, take an "in-kind" distribution any time. Distributions are taxable events reported to the IRS that are subject to withdrawal penalties. Consult your tax professional regarding these matters prior to taking any action.

- ## Available funds

  Maintain sufficient cash in your STRATA account to cover ongoing custody, transaction, and storage fees throughout the life of your investment. Available cash may also be needed to satisfy future account obligations, such as required minimum distributions (RMDs), expenses, or other account-related activities.

- ## Access your account

  Visit STRATA's Self-Directed 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 AutoPay

  Make the payment of your retirement account 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 the AutoPay option to get started.

- ## Explore support resources

  STRATA's Client Support resources offer tailored guidance based on your investment type. Visit our general Client Support page for answers to common account questions, or explore the Precious Metals Client Support page for investment-specific resources and assistance.

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www.StrataTrust.com

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.

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