

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

Understanding roles

Investing in precious metals through a self-directed retirement account involves four key roles, each with distinct responsibilities. Understanding who is responsible for each part of the investment helps set expectations throughout the investment lifecycle.

The dealer and depository are independent service providers selected by the accountholder. Each establishes its own pricing and service terms, and STRATA is not affiliated with, nor does it endorse or recommend, any dealer or depository.



1. Custodian

Administers your account including IRS tax reporting when applicable and processes transactions at your direction.



2. Accountholder

Selects the investment, dealer and depository. Performs due diligence, directs all investment decisions, and is responsible for IRS compliance, including avoiding prohibited transactions.



3. Dealer

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



4. Depository

Securely stores and safeguards retirement account-owned precious metals.



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Before you invest

Investing in precious metals through a self-directed retirement account requires careful planning and attention to IRS requirements. The items below highlight common areas that can delay a transaction, create additional documentation requirements, or result in compliance concerns. Reviewing these considerations before investing can help support a smoother transaction process.

- ✓ **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.
- ✓ **Funding** — Deposit sufficient cash in your retirement account to complete the transaction and cover applicable fees. Funding timelines vary by transfer method and financial institution and are often the longest part of the investment process.
- ✓ **Depository storage** — Storage rates are established by the depository based on the storage option selected. STRATA invoices these charges but does not determine or control depository storage rates.



Who is a disqualified person?

Throughout the retirement account ownership of the investment the accountholder is responsible for avoiding transactions involving disqualified persons, as defined by IRC §4975. Transactions with disqualified persons may result in the loss of your account's tax-advantaged status and significant tax consequences. Examples of

disqualified persons include:

- You and your spouse
- Lineal descendants such as children or grandchildren (and their spouses)
- Lineal ascendants such as parents or grandparents
- Entities in which you or other disqualified persons hold a combined interest of 50% or more



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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.

Self-dealing

- 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**

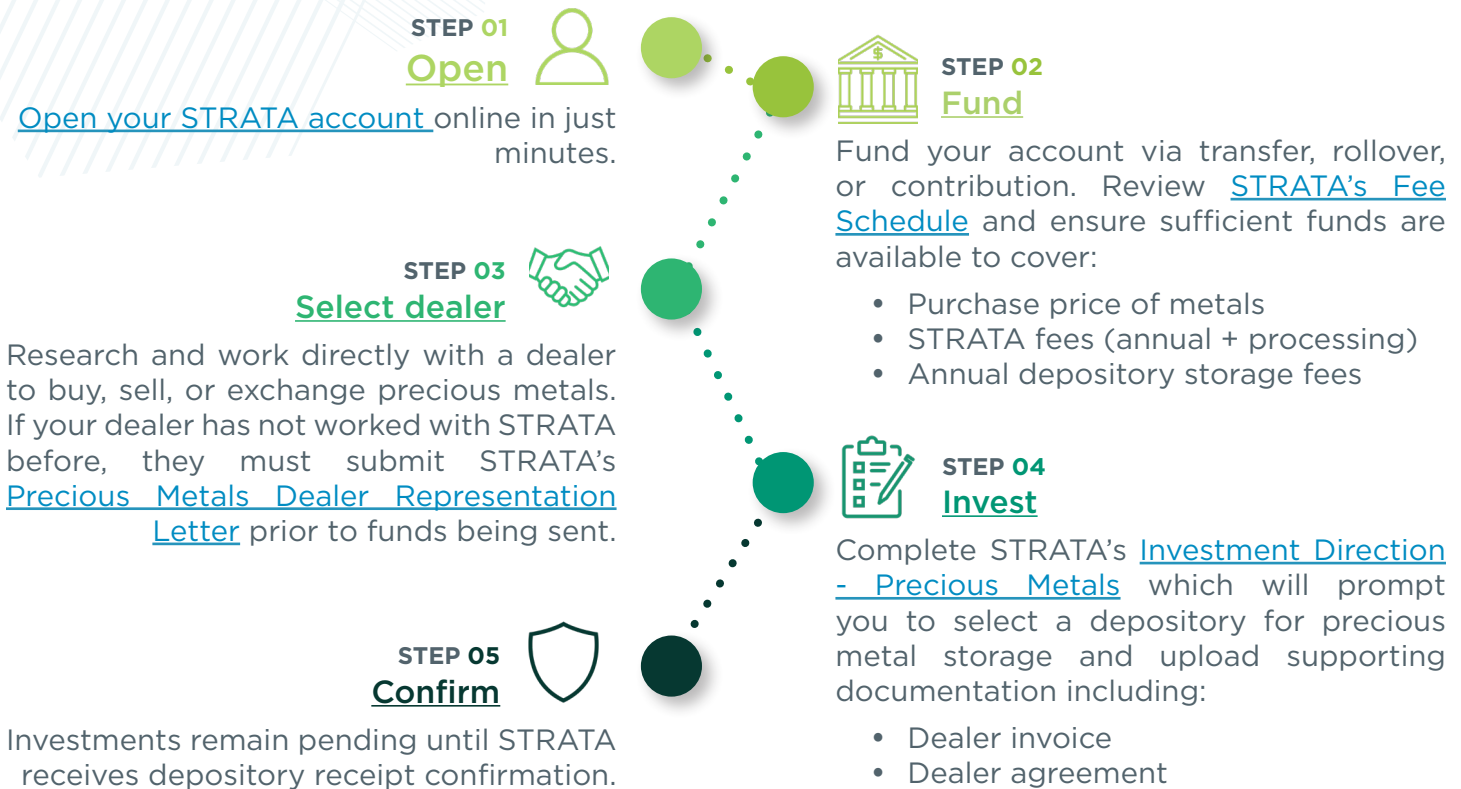
If you answered “Yes” to any question above, a retirement account may not be the best fit for your investment. Alternative assets held in retirement accounts are subject to IRS rules regarding possession, control, and prohibited transactions with disqualified persons.



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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.



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.



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Step-by-step guide

STEP ☐ Open

01 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 ☐ Fund

02 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 ☐ Select dealer

03 *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.



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- ☐ **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 ☐ Invest

04

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 - 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 ☐ Confirm

05

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.*



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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.

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

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