



## INSTITUTIONAL

# IRA Fee Schedule

**Effective September 1, 2026**

Fees are not prorated.

### Eligibility

This customized fee schedule applies to accounts holding at least one eligible investment offered by the investment sponsor. Brokerage accounts may also be included.

**Fee schedule changes:** If the account includes precious metals, directly owned real estate, or other alternative investments outside of the investment sponsor's offerings, this Institutional Fee Schedule will no longer apply. The account will be billed and administered in accordance with STRATA's IRA Fee Schedule. You may view our published IRA Fee Schedule at [www.StrataTrust.com/Fees](http://www.StrataTrust.com/Fees).

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

**IRA Fee** ..... **\$275** (No asset holding or processing fees apply)

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

Fees apply to all account tiers. 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 Mailed (Waived for electronic)                                               | \$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) | \$50+courier cost |
| Research (1-hour minimum)                                                                     | \$75/hour         |
| Special Request                                                                               | \$75 /request     |

#### Tax Processing

|                          |       |
|--------------------------|-------|
| 990-T Expense Payment    | \$50  |
| Corrected 5498 or 1099-R | \$100 |

#### Account Transactions

|                                                                                               |       |
|-----------------------------------------------------------------------------------------------|-------|
| Roth Conversion or Recharacterization                                                         | \$50  |
| Account Closure or Reinstatement <sup>1,2</sup>                                               | \$250 |
| Asset Re-registration <sup>1,2</sup><br>(Due to transfer out, distribution, or reinstatement) | \$100 |

#### Investment Transactions

|                                           |      |
|-------------------------------------------|------|
| Note Modification                         | \$50 |
| Late Annual Valuation Update (FMV or GFE) | \$50 |

<sup>1</sup>Plus any third-party fees charged for the re-registration of assets. <sup>2</sup>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 determined at STRATA's sole discretion. Please refer to 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. Fees are subject to change. STRATA may amend this Fee Schedule upon 30 days' advance written notice to accountholders. Review STRATA's [Custodial Agreement and Disclosure Statement](#) for full 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. Annual custodian fees are billed according to your account anniversary date and cover the upcoming year.

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.

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