



Precious Metals Investment Direction and Disclosures

Client Services
866.928.9394
512.637.5739

www.StrataTrust.com

Send to: (Please submit using one method)
Email: PreciousMetals@StrataTrust.com
Fax: 512.495.9554
US Mail: PO Box 23149, Waco, TX 76702
Overnight: 7901 Woodway Drive, Waco, TX 76712

Read the important Precious Metals Investment Disclosures below and use the attached *Investment Direction* form to direct a purchase, sale or exchange of Precious Metals in your STRATA IRA.

By holding precious metals within your self-directed IRA with STRATA Trust Company ("STRATA"), you acknowledge and agree to, in all respects, the following important disclosures with regards to your STRATA account:

STRATA Has No Affiliation With Any Precious Metals Dealer or Any Sales Representative

As a directed IRA custodian, STRATA is not, in any way, affiliated with any dealer, and does not sell any investments, sponsor or otherwise endorse any dealer or investment or offer investment, tax or legal advice of any kind. As a directed custodian, STRATA provides only the required administration, custody and reporting required for IRAs. STRATA does not conduct a due diligence review of any precious metals dealers. Other than to ensure compliance with applicable IRA laws and regulations, STRATA will not—in any way—review, analyze or approve the specific financial details of your precious metals transaction (including, but not limited to, any fees or commissions charged by any dealer or the price or value of the precious metals you purchase).

Your IRA Is Self-Directed – You Are Wholly Responsible For All Decisions Regarding Your Transaction

As the account holder, you determine and select the precious metals dealer to be used for your precious metals transaction(s). YOU ARE WHOLLY RESPONSIBLE FOR THIS DECISION. You are responsible for all necessary due diligence regarding your precious metals dealer. You are responsible for all the details of your precious metals transaction, including the negotiation of any precious metals which you direct for purchase, sale or exchange, as well as the price negotiated directly with the dealer and any commissions or fees the dealer will charge. You may obtain quotes from several dealers. All transactions within your STRATA IRA are directed and authorized solely by you and/or your Designated Representative (if you have appointed one). As a result, you agree to hold STRATA harmless, in all respects, from any loss in value and/or any damages resulting from your investment instructions and your precious metals purchase.

Price Spreads and Proof American Eagle Coins

Generally, the value of precious metals at the bid price will be less than the amount paid if precious metals prices have not changed. The difference between the price at which precious metals can be bought and the price at which they can be sold at a particular time is called "price spread". Price Spread has generally been greater for proof coins than the price spread for bullion coins. For this reason, you may wish to obtain quotes from several dealers. You should also obtain all necessary information from your dealer before investing.

The Value of Your Investment – Valuation and Pricing of Your Precious Metals

In your quarterly statement, STRATA reflects spot value as the value for precious metals. Spot value is the current spot price multiplied by the ounces of fine metal contained in the coin or bar. 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 should be used as an indication of value only and should not be construed as a firm bid price to buy by any broker or dealer.** The actual precious metals type and quantity of a transaction may affect the price received for any given bullion product. As a directed IRA custodian, STRATA holds the precious metals in your account, but STRATA makes no independent determination of the value and pricing of your precious metals.

Proof coins must be encapsulated in complete, original mint packaging, including certificate of authenticity, and in excellent condition. Non-proof coins must be in Brilliant Uncirculated condition and free from damage. Price indications for specific bullion products may be obtained from various sources including your precious metals broker dealer or on the internet at sites such as www.BullionValues.org.

Fees

All Precious Metals IRA fees must be paid prior to any transaction. Please refer to STRATA's IRA Fee Schedule for more information.

Cancellations

In the event that either you or the dealer decide to cancel a precious metals purchase, sale or exchange after the terms have been settled and instructions are sent to STRATA, the cancellation must be agreed upon by both parties in writing and submitted to STRATA within 2 business days. It is the IRA account owner's responsibility to notify STRATA. Transaction processing fees will not be refunded.

Statements and Online Account Access

Access to your account information is available 24/7 on STRATA's website, www.StrataTrust.com. You may also download and view your quarterly account statements, tax forms, invoices, and other important notices we issue. Go to our website, select the Account Access button, and follow the prompts to self-enroll.



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Section 1 Account Information

Accountholder Name		IRA Account # (if known)
Social Security Number (Last 4 Digits Only)	Daytime Phone	Email Address

Section 2 Depository Facility and Storage Options Please check one

Select your Depository: If no Depository is selected, Delaware Depository – Delaware will be your default election.

<input type="checkbox"/> Delaware Depository® - Delaware (Depository Trust Company of Delaware, LLC) 3601 North Market Street Wilmington, DE 19802 For deposit to: STRATA Trust Co FBO (accountholder name) IRA#
<input type="checkbox"/> Delaware Depository® - California (Depository Trust Company of Delaware, LLC) 1695 Adolfo Lopez Drive Seal Beach, CA 90740 For deposit to: STRATA Trust Co FBO (accountholder name) IRA# Option not available for storage of Silver. This option is <u>only</u> available for storage of non-segregated Gold, Platinum, and Palladium.
<input type="checkbox"/> Brink's Inc. – Salt Lake City 2179 South 300 West, Ste 4 Salt Lake City, UT 84115 For deposit to: STRATA Trust Co FBO (accountholder name) IRA#
<input type="checkbox"/> Brink's Inc. – Los Angeles 1120 West Venice Blvd Los Angeles, CA 90015 For deposit to: STRATA Trust Co FBO (accountholder name) IRA#

Select the Storage Method for Gold, Platinum, and Palladium: If the Storage option for Gold, Platinum, and Palladium is not specified, Commingled Storage will be your default election.

Note: All Silver will be held in Commingled storage as Segregated storage is not available.

- Commingled storage:** I authorize STRATA to open a Commingled storage account with my chosen depository. I understand that STRATA maintains a segregated storage area with the respective depositories, separate and apart from other customers, and my precious metals will be commingled with other STRATA customers within that storage area. The initial storage fee is due and payable now and annually in the anniversary month of the account establishment. I have reviewed all applicable fees on the IRA Fee Schedule.
- Segregated storage (Not available for Silver):** I authorize STRATA to open a Segregated storage account with the chosen depository. I understand that STRATA maintains a segregated storage area with my chosen depository, separate and apart from other customers; and my precious metals will be segregated, stored and marked with my name and IRA number. The initial storage fee is due and payable now and annually in the anniversary month of the account establishment. I have reviewed all applicable fees on the IRA Fee Schedule.

Section 3

Precious Metals Dealer Information

▪ Precious Metals Dealer Information

Identify the Dealer handling your transaction.

Dealer Name	Contact Name
Dealer Address	Phone
Email	Fax

Section 4

Specify Your Transaction (A processing fee will be charged – See IRA Fee Schedule)

I authorize and direct STRATA to purchase the precious metals indicated below.

▪ Purchase

A verbal confirmation may be required for this transaction

Quantity	Specific Description of Metals/Coins	Amount
Total =		

I authorize and direct STRATA to wire funds **in advance** to my Dealer indicated above for this purchase using the wiring instructions provided below.

Wire Purchase Funds To:		A wire fee will be charged – see IRA Fee Schedule	
Bank Name			
Bank Phone			
Bank Location	City	State	
ABA Routing #	Must be 9 digits _____		
For Credit To	Account Name		
	Account #		
For Further Credit To	Account Name		
	Account #		

▪ **Exchange**

I instruct STRATA to authorize the exchange of precious metals per the instructions provided below. I understand that Shipping Fees will be incurred and I will be responsible for payment, as indicated in Section 5.

Metals Out		Metals In	
Quantity	Description of Metals/Coins	Quantity	Description of Metals/Coins

Delivery Instructions			
Deliver To	Dealer's Depository and Depository Account #		
Deliver By	<input type="checkbox"/> FedEx Overnight	<input type="checkbox"/> FedEx 2-Day	<input type="checkbox"/> US Postal Service
Shipping Address	Street Address		
	City	State	Zip

▪ **Liquidate/Sale**

I instruct STRATA to authorize the liquidation/sale of precious metals per the instructions provided below. I understand that Shipping Fees will be incurred and I will be responsible for payment, as indicated in Section 5. Shipping costs will vary based on weight, packaging requirements, handling, insurance and postage.

Quantity	Specific Description of Metals/Coins	Amount
Total =		

Delivery Instructions			
Deliver To	Dealer's Depository and Depository Account #		
Deliver By	<input type="checkbox"/> FedEx Overnight	<input type="checkbox"/> FedEx 2-Day	<input type="checkbox"/> US Postal Service
Shipping Address	Street Address		
	City	State	Zip

Section 5

Processing Fees

If selections made above referred you to STRATA's IRA Fee schedule, please indicate below how you would like these fees to be paid so that there are no processing delays regarding your request. Typical transaction fees include wire fee, overnight fee, withholding fees, and funding processing fees.

- Deduct processing fees from cash in the account. I understand this could result in a lesser amount being remitted if there is not sufficient cash in the account.
- Charge fees to the credit card on file (Fee Payment Authorization form must have previously been submitted for this to be a valid option)
- One-time charge to a credit card (Credit Card Authorization form attached)

If no valid option is chosen, then fees will be deducted from cash in the account prior to processing your request which could result in a lesser amount being remitted.

Section 6

Accountholder Signature

I direct STRATA Trust Company ("STRATA") to execute the above Precious Metals transaction with the dealer described above for the benefit of my self directed IRA account ("Account"). In doing so I hereby make the following acknowledgements, agreements and representations:

1. I have evaluated the risks involved with this transaction and have conducted the due diligence I felt appropriate on the dealer I have selected. I am solely responsible for the choice of precious metals dealer and STRATA has made no representations or recommendations with regards to this dealer.
2. I understand that any missing information or incomplete forms may cause delays in processing this direction and in releasing the payment or asset, and I agree that STRATA shall not be responsible for any loss, cost, court cost, expenses or other damages (collectively, "Damages") which may result by any information not provided by me when submitting this investment direction or by any action or inaction by the dealer.
3. If directing a purchase in precious metals, STRATA shall not take any action with regard to this investment direction unless and until my Account has sufficient liquid funds available in my Account to cover the purchase amount and any charges and fees involved with this transaction. I understand and agree to all the charges and fees due the dealer and Depository in connection with this transaction and storage of my precious metals directed herein, including but not limited to any safekeeping charges, shipping, handling and insurance fees and direct STRATA to pay all such fees and charges from my Account.
4. I authorize and direct STRATA to release payment to the dealer in advance of the dealer arranging for the purchase and delivery of my precious metals to my selected depository. STRATA shall have no responsibility or liability if the precious metals received by the Depository do not match those described in this Investment Direction or if there is any delay or failure in delivery by the dealer to the Depository.
5. I certify that the precious metal investment(s) directed herein is/are not prohibited transactions as defined in the Internal Revenue Code; that the investments are in precious metals that are permitted to be held in an IRA pursuant to IRC 408(m)(3)(A)(i)-(iv) and 408(m)(3)(B); and that I have consulted with a legal or tax professional to the extent necessary for me to make this certification. I certify that I have not received any legal or tax advice from STRATA or its employees.
6. In regards to this Investment Direction, I take sole responsibility for the selection and performance, including the future value, of the precious metals purchased, exchanged or sold. I have received no investment or other advice from STRATA or its employees, nor any recommendation as to any purchase, exchange or sale and I agree to hold STRATA harmless from any Damages resulting from its execution of this Investment Direction.
7. STRATA is not responsible for the purity, weight, metal content or authenticity of any coins or bullion purchased. Likewise, STRATA is not responsible for the conduct, action, failure, breach or omission of the dealer or any resulting Damages.
8. I have reviewed and agree to all fees outlined on STRATA's IRA Fee Schedule and this Investment Direction form regarding the purchase, storage, packing and shipping of physical precious metals in my STRATA Account.
9. Precious metals shall be stored at one of the depository options chosen by the account holder. STRATA shall not take physical possession of any precious metals. The Depository shall be solely responsible for the storage and safekeeping of all precious metals. STRATA sole responsibility is to have made a prudent selection in the Depository storage options available. I understand and direct STRATA to open the storage account in accordance to my elected storage method, Commingled or Segregated, with the depository I have selected. I understand and agree that if I do not indicate a depository, Delaware Depository will be the default depository. I also understand and agree that if I do not indicate a storage option, Commingled Storage will be the default storage option.
10. Values for precious metals shall reflect the spot value which is the current spot price multiplied by the ounces of fine metal contained in the coin or bar. Spot values do not include any mark-ups, mark-downs, premiums or commissions. Spot values should be used as an indication of value only and should not be construed as a firm bid price to buy by any broker or dealer. The actual precious metals type and quantity of a transaction may affect the price received for any given bullion item. Proof coins must be encapsulated in complete, original mint packaging, including certificate of authenticity, and in excellent condition. Non-proof coins must be in Brilliant Uncirculated condition and free from damage. Price indications for specific bullion products may be obtained from various sources including your precious metals broker dealer or on the internet at sites such as www.BullionValues.org.
11. I understand that an investment in precious metals is dependent on global markets and other factors and there may be fluctuations in price of the precious metals, and I direct STRATA to process this transaction on behalf of my Account by way of this Investment Direction despite such fluctuations. I agree to waive any claims that I may have, past, present or future, known or unknown, anticipated or unanticipated with respect to the fluctuation or change in the price or condition of any precious metals.
12. I hereby indemnify and hold harmless STRATA from any and all Damages arising from or in connection with this Investment Direction.



Accountholder Signature

Date