



Investment Direction Precious Metals

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Review the following Important Precious Metals Investment Disclosures before you invest. Use the attached *Investment Direction* form to direct a purchase, sale, or exchange of precious metals in your STRATA Trust Company ("STRATA") IRA.

Important Disclosures

STRATA Has No Affiliation with Any Precious Metals Broker/Dealer ("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 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 Accountholder, you determine and select the 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 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, cost, court cost, expenses, or other damages (collectively, "Damages") resulting from your investment instructions and your precious metals purchase.

Price Spreads and Proof American Eagle Coins

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 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 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

If 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 two business days. It is the IRA accountholder'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.

Precious Metals Purity Requirements

- Gold must be 99.5% pure, silver must be 99.9% pure, and platinum and palladium must both be 99.95% pure.
- Bars, rounds, and coins must be produced by a refiner, assayer, or manufacturer that is accredited/certified by NYMEX, COMEX, NYSE/Liffe, LME, LBMA, LPPM, TOCOM, ISO 9000, or national government mint and meets minimum fineness requirements.

By holding precious metals within your self-directed IRA with STRATA, you acknowledge and agree to, in all respects, the above important disclosures with regard to your STRATA IRA Account ("Account").

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Section 1 Account Information

Your Name		STRATA IRA Number (if known)	
Social Security Number (Last 4 Digits Only)	Daytime Phone	Email Address	

Section 2 Depository Facility Options

In compliance with IRS rules, you may not physically hold precious metals yourself while owned in an IRA. Select a third-party depository location (Delaware Depository® or Texas Precious Metals Depository®) for the physical storage of your IRA-owned precious metals below:

- Delaware Depository — Delaware (Depository Trust Company of Delaware, LLC)
3601 North Market Street
Wilmington, DE 19802
- Delaware Depository — Nevada (Depository Trust Company of Delaware, LLC)
1009 Industrial Rd.
Boulder City, NV 89005
- Texas Precious Metals Depository
50 CR 356
Shiner, TX 77984

Account Registration: STRATA Trust Company FBO (accountholder name) IRA#

Section 3 Storage Method Options

For purchases and exchanges involving an inbound precious metals delivery, please select a storage method below.

Delaware Depository – Select the storage method for gold, platinum, and palladium. *All silver will be held in commingled storage as segregated storage is not available.*

Texas Precious Metals Depository – All metals including silver are held in segregated storage.

- 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 STRATA's 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 fees on STRATA's IRA Fee Schedule.

Section 4 Precious Metals Dealer Information

Identify the Dealer managing your transaction.

Dealer Name	Contact Name		
Address	City	State	Zip
Email	Phone		

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Section 5

Transaction Instructions

Specify your transaction. If a copy of the Dealer Invoice is not submitted with this form, it will delay the processing of this request. A processing fee will be charged – see STRATA’s IRA Fee Schedule.

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

Purchase amount to be wired \$_____.

Quantity	Specific Description of Metals/Coins	Amount

Exchange: I instruct STRATA to authorize the exchange of precious metals per the instructions provided below. I understand that shipping fees may be incurred, and I will be responsible for payment as indicated in Section 7.

Additional funds to be wired \$_____.

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

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Liquidate/Sell: I instruct STRATA to authorize the liquidation/sale of precious metals per the instructions provided below. I understand that shipping fees may be incurred, and I will be responsible for payment as indicated in Section 7. Shipping costs will vary based on weight, packaging requirements, handling, insurance, and postage.

Liquidation proceeds to be received \$_____.

Quantity	Specific Description of Metals/Coins	Amount

Section 6 Wiring and Delivery Instructions

I authorize and instruct STRATA to purchase and deliver precious metals as indicated below.

Send Funds by Wire		
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 #

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Delivery Instructions

Dealer Name			
Deliver To			
Deliver By	<input type="checkbox"/> Overnight Delivery <input type="checkbox"/> 2-Day Delivery <input type="checkbox"/> Ground Delivery		
Shipping Address	Street Address		
	City	State	Zip

Section 7

Processing Fees

If the elections made within this form refer 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 fees, overnight fees, 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. *Submit the Fee Payment Authorization form (if not previously submitted).
- One-time charge to a credit card. *Submit the Credit Card Charge Authorization form.

*Additional Action Needed: Submit the appropriate form indicated above; otherwise, fees will be deducted from the available cash.

Section 8

Terms and Conditions

Important: Please read the following disclosures before signing this document.

I direct STRATA to execute the above precious metals transaction with the Dealer described above for the benefit of my Account. In doing so, I hereby make the following acknowledgements, agreements, and representations:

- I have evaluated the risks involved with this transaction and have conducted the due diligence I felt appropriate for 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.
- 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 damages which may result from any information not provided by me when submitting this investment direction or by any action or inaction by the Dealer.
- I understand that, in order for STRATA to process an investment direction to purchase precious metals, my Account must have sufficient liquid funds to cover the purchase amount as well as any additional charges and fees involved with this transaction. I understand and agree to all the charges and fees due to 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.
- 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.
- 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.
- Regarding 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.

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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 accountholder. 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's sole responsibility is to have made a prudent selection of the depository storage options available. I understand and direct STRATA to open the storage account in accordance with 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 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 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 the 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 understand that if I have elected segregated storage with Delaware Depository for my gold, platinum, and/or palladium only, and decide to sell, exchange, or take an in-kind distribution of my precious metals, I will receive the exact metals that I initially purchased. I also understand that if I elected commingled storage with Delaware Depository and later decide to sell, exchange, or take an in-kind distribution of my precious metals, I will receive "like" precious metals, meaning I will not receive the same precious metals purchased initially, but similar products.

13. I understand that if I have elected Texas Precious Metals Depository as my preferred depository, my precious metals will be held in segregated storage. If I decide to sell, exchange, or take an in-kind distribution of my precious metals, I will receive the exact metals that I initially purchased.

14. I hereby indemnify and hold harmless STRATA from any and all damages arising from or in connection with this Investment Direction.



Accountholder Signature

Date

FORM SUBMISSION OPTIONS (Please submit using one method below)

- Fax: 512.495.9554
- Email: PreciousMetals@StrataTrust.com
- US Mail: PO Box 23149, Waco, TX 76702
- Overnight: 7901 Woodway Drive, Waco TX 76712

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