



#### ACCOUNT FEES BY ASSET TYPE

Annual Maintenance, Asset Holding and Depository Storage Fees are due when the account is established and billed annually thereafter on the account opening anniversary date. • Annual Fees are not prorated. • Accounts holding multiple asset types: only one Maintenance Fee will be charged based on the asset type with the greater fee.

**STANDARD ASSETS:** Includes any number or combination of Fixed-Rate Investments, Bank Certificates of Deposit, Money Market Funds, Mutual Funds, Publicly Traded Securities in U.S. Exchanges, Privately Offered Stock, Brokerage Accounts, REITs, Limited Liability Companies, Limited Partnerships, Secondary Market Annuities, Crowdfunding Investments, Structured Cash Flows, Hedge Funds, and Promissory Notes.

One-Time Establishment Fee	\$25	Due with application; nonrefundable
Annual Maintenance Fee	\$65 flat	
<u>Additional Fees charged when applicable:</u>		
Hedge Fund Annual Asset Holding Fee	\$50	Unlimited number of hedge funds allowed
Transaction Fees for Security Trades	\$25 each + brokerage fees	Applies to stock trades through GoldStar's omnibus account

#### REAL ESTATE\*

Establishment Fee	\$50	Due with application; nonrefundable
Annual Maintenance Fee	\$200 (\$0 - \$200k) \$300 (\$200k+)	Based on total market value
Purchase or Sale Fee	\$100	Per transaction
Legal/Professional Fees	\$150 minimum per hour	Professional service fees incurred by GoldStar for outside professional service
Minimum Cash Balance	\$500	
Same Day Rush Service	\$75	Must be received by 12pm CST (This service is not a guarantee that funding will be submitted if the paperwork is incomplete or changes are required)

#### PRECIOUS METALS

One-Time Establishment Fee	\$50	Due with application; nonrefundable
Annual Maintenance Fee	\$75 min. / \$275 max.	\$1 per \$1000 of market value greater than \$100,000 (10 basis points) **
Annual Depository Storage Fee	\$100 min. / No max.	\$1 per \$1000 of precious metals value greater than \$100,000 (10 basis points)
Buy, Sell or Exchange	NO FEE	
Partial Distribution or Transfer In-Kind	\$40 + cost of shipping	IRA holder is responsible for actual shipping, handling and insurance costs

#### PERTH MINT CERTIFICATES

One-Time Establishment Fee	\$50	Due with application; nonrefundable
Annual Maintenance Fee	\$75 flat	
Annual Asset Holding Fee	\$150	
Partial Liquidation/Re-registration Fee	\$40	

#### BANK ACCOUNTS OUTSIDE THE U.S.

Annual Maintenance Fee	\$75 min. / \$275 max.	\$1 per \$1000 of market value greater than \$100,000 (10 basis points) **
Annual Asset Holding Fee	\$200	
Additional Purchase and/or Liquidation Order	\$75	

#### SWISS ANNUITIES

Annual Maintenance Fee	\$75 min. / \$275 max.	\$1 per \$1000 of market value greater than \$100,000 (10 basis points) **
Annual Asset Holding Fee	\$25	
Purchase, Distribution or Transfer	\$100	
Modification or Surrender	\$50	

#### CHURCH BONDS / CHURCH LOAN AND EXTENSION FUNDS

Annual Maintenance Fee	\$45 flat	Church Bonds/Loan and Extension Fund investments only
Partial Transfer or Distribution In-Kind Fee	\$25	
Bond Re-Registration Fee: GoldStar Bonds	\$10 each	Subject to other Trustees' re-registration fees Church Bonds/Loan and Extension Fund investments only
Bond Re-Registration Fee: Other Bonds	Varies	
Full Termination Fee	\$50	

#### SERVICE FEES

Distribution Via Check Fee	\$5	Recharacterization Fee	\$40
Distribution Via ACH	NO FEE	Partial Transfer of Assets / Distribution In-Kind Fee	\$40
Wire Fee	\$25	Excess Contribution Removal Fee	\$40
Overnight Fee	\$25	Roth Conversion Fee	\$40
Research Assistance Fee	\$50/hour	In-Kind Fee	\$40
Insufficient Funds / Returned Check Fee	\$50	Cashier's Check Fee	\$25
Full Termination Fee	\$100	Late Fee: <i>Applies to any fees not paid within 30 days of the due date.</i>	\$25 per occurrence
Partial Transfer of Cash Fee	\$25	Research Assistance Fee	\$50/hour

\*\* The minimum \$75 Maintenance Fee applies up to \$100,000 of market value; thereafter, 10 basis points applies.

\* Does not include LLC or LP investments; Please see [www.goldstartrust.com/services/RealEstate.aspx](http://www.goldstartrust.com/services/RealEstate.aspx) for a legal definition of real estate.

**Cash Management:** Pursuant to Section 8.06 of your Traditional IRA or SIMPLE IRA account agreement, Section 9.06 of your Roth IRA account agreement, or Section 10.05 of your Coverdell ESA account agreement (as the case may be), you authorize and direct GoldStar Trust Company ("GoldStar") to deposit any uninvested cash held in your IRA/ESA into an omnibus demand deposit account maintained by Happy State Bank, an affiliate of GoldStar (the "Deposit Account"). On a daily basis, any cash in your IRA/ESA, for which GoldStar has not received an investment or other direction as to its disposition, will be deposited into the Deposit Account. Such uninvested cash will remain in the Deposit Account until you direct GoldStar as to the investment or other disposition of such uninvested cash, and such direction is implemented. The Deposit Account is insured by the Federal Deposit Insurance Corporation ("FDIC"), up to the maximum amount per depositor, which is currently \$250,000. Information on FDIC insurance coverage is available at [www.fdic.gov](http://www.fdic.gov). Your IRA/ESA will earn a reasonable rate of interest on uninvested cash deposited in the Deposit Account. GoldStar will credit to your IRA/ESA, on a monthly basis, interest on your IRA/ESA's deposit in the Deposit Account based on the current money market rate for jumbo deposits, as reported by the FDIC. The current money market rate for jumbo deposits can be viewed at <https://www.fdic.gov/regulations/resources/rates/index.html>. No interest will be credited to your IRA/ESA in the month you close your IRA/ESA. GoldStar will perform all sub-accounting, recordkeeping, and interest posting functions with respect to your IRA/ESA's deposit of uninvested cash in the Deposit Account. The difference, if any, between the amount Happy State Bank pays on the Deposit Account and the amount credited to your IRA/ESA will be considered GoldStar's compensation for performing such services.

**RIGHT TO MAKE ADJUSTMENTS TO THIS FEE SCHEDULE:** GoldStar Trust Company reserves the right to make any adjustments in its fees for custodial or agency services when such adjustments are warranted by changes in governing laws, regulations, operating technology or economic conditions. This schedule may be modified only upon revision by GoldStar of its published schedule of IRA fees. Such fees shall become effective on the 30th day after mailing the notice of such revision to the participant at the address shown on the records of GoldStar.

## FINANCIAL DISCLOSURE

**SELF-DIRECTED IRA OR ESA:** This account is termed a Self-Directed Individual Retirement Account (IRA) or Education Savings Account (ESA). You may direct the investment of your funds within this IRA or ESA into any investment instrument approved by, or through GoldStar Trust Company. GoldStar Trust Company will not exercise any investments discretion regarding your IRA or ESA, as this is solely your responsibility.

Because this is a Self-Directed IRA or ESA, no projection of the growth of your IRA or ESA can be reasonably shown or guaranteed. The value of your IRA or ESA will be solely dependent upon the performance of any investment instrument chosen by you.

## INVESTMENT OPTIONS

This is a Self-Directed IRA or ESA; you choose the investments which will fund your IRA or ESA. Your investment choices are limited to:

- Precious Metals: gold, silver, platinum and palladium
- American Eagles and other bullion coins and bars that meet the minimum fineness requirements as allowed under Internal Revenue Code Section 408(m)(3)
- Perth Mint Certificates
- Swiss Annuities
- Approved Bank Accounts Outside the U.S.
- Crowdfunding Investments
- Real Estate
- Mutual Funds
- Hedge Funds
- Publicly Traded Securities in U.S. Exchanges
- Privately Offered Stock
- Brokerage Accounts
- REITs (public and non-traded)
- Structured Cash Flows
- Secured Promissory Notes
- Church Bonds
- Charter School Bonds
- Church Loan and Extension Fund Investments
- Fixed-Rate Investments
- Bank Certificates of Deposit
- Money Market Funds
- Secondary Market Annuities
- Limited Liability Companies and Limited Partnerships

**Examples of Investments NOT permitted in the Self-Directed IRA or ESA are Collectibles, Life Settlements, Viaticals, Single Member LLCs, and Foreign Real Estate.**

## EARNINGS:

The method for computing and allocating annual earnings (interest, dividends, etc.) on your investments will vary with the nature and issuer of the investment chosen. Please refer to the prospectus or contract of the investment(s) of your choice for the method(s) used for computing and allocating annual earnings. The valuations of nonstandard assets such as Privately Offered Stock and other Private Placement Investments are reported at either the most recent price provided to the custodian by the investment issuer or at investment cost. Nonstandard assets are generally illiquid, and the custodian does not seek to verify the valuations provided to it by the investment issuer. The custodian does not guarantee that the reported valuation could be received in the event the position was sold or liquidated. As such, the reported valuation may be different from the actual value and should be used as guidance and for reporting purposes only since the valuation was not obtained or verified by a third party.

Custodian shall be under no obligation to forward any proxies, financial statements or other literature received by it in connection with or relating to Custodial Property held under this agreement. Custodian shall be under no obligation to take any action with regard to proxies, stock dividends, warrants, rights to subscribe, plans of reorganization or recapitalization, or plans for exchange of securities.

## IRA CUSTOMER IDENTIFICATION REQUIREMENTS

Section 326 of the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act (USA PATRIOT Act) authorizes and requires the Department of the Treasury to add to its rules for banks to establish Customer Identification Programs. Previously, trust companies were not treated as banks and trust relationships were not treated as "accounts." However, GoldStar and the GoldStar IRA account establishment process are now subject to these requirements.

### NOTICE

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

When you open an account, we will ask for your name, residence address, social security number, date of birth, and other information that will allow us to identify you. We may also ask for copies of your passport, driver's license or other identifying documents.

We are required to compare your identity to lists of persons and organizations maintained by any federal agency designated by the Department of the Treasury. If your name appears on any of these lists, we must refuse to open your account, close your account if it is already open, notify federal authorities, and follow all federal directives. If you attempt to falsify or conceal your identity, we may be required to file a Suspicious Activity Report.

We may also use independent sources to verify identifying information. Federal law requires us to retain the identification information for a certain period of time (currently five years after closing your account), and may require that we provide this information to federal authorities without notice to you.

This notice is in addition to our Privacy Disclosure and may describe potential disclosures of non-public personal information that were not known to us at the time that the Privacy Disclosure was prepared.

## IDENTIFYING DOCUMENTS REQUESTED

The easiest means for GoldStar to comply is to receive documents with your application, such as:

- Completion of the Customer Identification Requirements section of the IRA Application
- Any document with your notarized signature
- A notarized copy of your passport or driver's license or other state-issued photo ID that is not expired
- An ordinary copy of your unexpired photo ID, if GoldStar is able to complete other procedures

## IDENTIFYING DOCUMENTS REQUIRED

If you intend to direct investment outside the U.S., GoldStar will require a notarized copy of your passport (or driver's license if you do not have a passport). This may be the same document that is to be forwarded to a non-U.S. bank.