



**Precious Metals IRA**  
For Precious Metals Investments

**Basic IRA**  
For Public Investments

**Flex IRA**  
For Alternative Investments

Account may hold only Precious Metals:

- American Eagle gold, silver and platinum coins
- Other coins as allowed under IRC §408(m)(3)
- Other precious metal products which meet the minimum fineness requirements and are manufactured by a NYMEX or COMEX approved refiner/assayer

Account may hold any combination of:

- Any Precious Metals IRA products
- Brokerage Accounts
- Public REITs
- Public LPs and LLCs
- Public Note or Debt Offerings
- Bank CDs
- Other publicly registered or available products

Account may hold any combination of:

- Any Precious Metals or Basic IRA products
- Real Estate
- Trust Deeds/Mortgages
- Private Stocks and REITs
- Private LPs and LLCs
- Private Note or Debt Offerings
- Other alternative investments permitted by SDIRA Services

# IRA Fee Schedule

Effective January 1, 2012

Account Set-up Fee (Due upon account opening)	\$25 (effective 5/1/2011)	—	—
<b>Annual Account Fees</b>			
First Year Account Fee (Due upon account opening)	\$60	\$80	\$100
Account Fee After First Year (Due annually on anniversary of account opening)	\$60	\$100	\$300
Paper Statements Mailed (Electronic statements provided at no cost)	\$20	\$20	\$20
Late Fee (Charged for every 30 days past due)	\$15	\$15	\$15
<b>Annual Asset Holding Fees</b> Charged with Annual Account Fee after 1st year.			
Real Estate Holding (per property)	—	—	\$100
Private Investment Holding (per asset)	—	—	\$50
<b>Annual Precious Metals Storage Fee</b> Charged upon opening the required storage account and each January.			
<b>Commingled Precious Metals Storage</b> (through Delaware Depository) \$1 per \$1,000 of value stored (10 basis points) if value stored ≥ \$250,000 Effective 1/1/2012	\$100 if value stored < \$250,000	\$100 if value stored < \$250,000	\$100 if value stored < \$250,000
<b>Segregated Precious Metals Storage</b> (through Delaware Depository) \$2 per \$1,000 of value stored (20 basis points); \$200 minimum Effective 5/1/2011	\$200 min.	\$200 min.	\$200 min.
<b>Processing Fees</b> Charged at time transaction processed.			
Real Estate Purchase or Sale (per transaction)	—	—	\$125
Loan Origination (per loan)	—	—	\$50
Private Investment Purchase or Sale	—	—	\$50
Precious Metals Purchase or Sale	\$40	\$40	\$40
Precious Metals Shipping	\$10 + cost	\$10 + cost	\$10 + cost
<b>Service Fees</b> Charged at time service is provided. Fees subject to change without notice.			
Overnight (if charged to our overnight account) - effective 5/1/2011	\$10 + cost	\$10 + cost	\$10 + cost
Stop Payment	\$25	\$25	\$25
Return Check	\$25	\$25	\$25
Wire - Domestic	\$25	\$25	\$25
Wire - International	\$50	\$50	\$50
Distribution/Withdrawal by ACH (if scheduled monthly or quarterly)	No charge	No charge	No charge
Distribution/Withdrawal by Check	\$5	\$5	\$5
Distribution/Withdrawal by Wire	\$25	\$25	\$25
Federal Withholding	\$5	\$5	\$5
Cashier's Check	\$25	\$25	\$25
Roth Conversion (per asset)	\$25	\$25	\$25
990-T Processing	\$50	\$50	\$50
Asset Transfer (per asset)	\$25	\$25	\$25
Transfer and Recording of Assets	At cost	At cost	At cost
Research/Special Services (per hour)	\$50	\$50	\$50
Account Termination	\$150	\$150	\$150
<b>Minimum Cash Requirement</b> Account is required to maintain this minimum balance in the cash account.	No minimum required	\$500	\$500 \$5,000 if directly-owned Real Estate held

Self Directed IRA Services, Inc. reserves the right to charge for other services not shown above.

**Cash Account Information for Un-invested Cash:** Funds received on behalf of an IRA account are automatically deposited into a Custodial NOW account held with Horizon Bank, an affiliate of Self Directed IRA Services, Inc. ("SDIRA Services"), where they are FDIC-insured up to \$250,000 per depositor, pending further investment direction. Interest rates are subject to change in accordance with market conditions at the sole discretion of SDIRA Services. Please refer to the *Terms for Uninvested Cash* section in your IRA Accountholder Agreement for more information.

**INVESTMENT PRODUCTS: NOT FDIC-INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**