READ THESE DISCLOSURES REGARDING YOUR STRATA PRECIOUS METALS 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.