



INVESTING IN PRECIOUS METALS WITH A SELF-DIRECTED IRA



GETTING STARTED

Financial professionals all agree that asset diversification is the key to success when it comes to investing—and precious metals offer one way to reduce risk in times of an uncertain economy. To most investors, diversifying their retirement portfolio with precious metals may take the form of owning shares of an ETF or mutual fund which holds a pool of metals, such as gold or silver. Another popular strategy uses a self-directed IRA to invest in physical gold and precious metals on a tax-deferred or tax-free basis.

As with any investment, there are risks involved. Investors can better protect their retirement savings by reviewing any investments and investment sponsors thoroughly.

SELECTING A DEALER

You determine and select the precious metals dealer to be used for your precious metals transaction. Therefore, you are responsible for all

necessary due diligence regarding your precious metals dealer.

Before making any precious metals investment, you should perform the necessary due diligence on the dealer. You can find helpful consumer education information on [the U.S. Mint's website](http://www.usmint.gov) (www.usmint.gov) and [the American Numismatic Association's website](http://www.money.org) (www.money.org). You may also wish to check [the Better Business Bureau website](http://www.bbb.org), (www.bbb.org).

The account holder is responsible for negotiating all details of the precious metals transaction, including the negotiation of the precious metals you direct for purchase, sale or exchange as well as the price, directly with the dealer. In addition, you must provide direction using our Investment Direction for Precious Metals form.

As an IRA custodian, STRATA Trust Company (“STRATA”) is not affiliated with any dealer and does not sell any investments or offer any investment, tax or legal advice.



“In the absence of the gold standard, there is no way to protect savings from confiscation through inflation. There is no safe store of value.”

–Alan Greenspan, former chairman of the Federal Reserve

STRATA Trust Company (“STRATA”) performs the duties of a directed (passive) custodian, and as such does not provide due diligence to third parties regarding prospective investments, platforms, sponsors, dealers or service providers. As a custodian, STRATA does not sponsor, endorse or sell any investment and is not affiliated with any investment sponsor, issuer or dealer. STRATA does not provide investment, legal or tax advice. Individuals should consult with their investment, legal or tax professionals for such services.

FUNDING OF YOUR PRECIOUS METALS TRANSACTIONS

Your Precious Metals IRA should be established. Purchases can only be made with cash available in your IRA account. New account applications and forms are available on our website, www.StrataTrust.com.

Cash deposits made recently may not be immediately available and are subject to our Funds Availability policy.

Review the dealer's invoice for accuracy. Important: Precious metal purchases made within your IRA require that we release funds in advance to your dealer before your dealer arranges for the delivery of metal to your selected depository.

Obtain the estimated date/time frame for delivery from your dealer and include it in Section 6 on our Investment Direction. The dealer is instructed to deliver your precious metals to your selected depository.

The following precious metals are permitted to be held in IRAs under Internal Revenue Code 408(m)(3)(A)(i)-(iv) and 408(m)(3)(B):

- ✓ Gold Coins: American Eagle bullion and proof, American Buffalo bullion (no proofs), Australian Kangaroo/Nugget, Austrian Philharmonic and Canadian Maple Leaf
- ✓ Silver Coins: American Eagle bullion and proof, America the Beautiful bullion (no proofs), Australian Kookaburra, Austrian Philharmonic, Canadian Maple Leaf and Mexican Libertad
- ✓ Platinum Coins: American Eagle bullion and proof, Australian Koala, Canadian Maple Leaf and Isle of Man Noble
- ✓ Gold, Silver, Platinum and Palladium Bars and Rounds: if produced by a refiner/assayer/manufacturer accredited/certified by NYMEX/COMEX, NYSE/LIFFE, LME, LBMA, LPPM, TOCOM, ISO 9000 or national government mint that meets minimum fineness requirements: gold 99.5%, silver 99.9%, platinum 99.95% and palladium 99.95%

Call us if you have questions before placing your order with your dealer.

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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 metal 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 precious metals. Obtain all necessary information from your dealer before investing.

STORAGE OF YOUR PRECIOUS METALS

When providing your investment direction to STRATA Trust Company for the purchase of precious metals, you will be required to select a third-party depository for the physical storage of your IRA-owned precious metals. STRATA works with the following nationally recognized depositories for the safekeeping and storage of our clients’ precious metals:

- ① [Brink’s Global Services USA, Inc. \(www.brinksglobal.com\)](http://www.brinksglobal.com), located in Los Angeles, CA or Salt Lake City, UT

- ② [Delaware Depository \(www.delawaredepository.com\)](http://www.delawaredepository.com), located in Wilmington, DE

You may select commingled or segregated storage of your metals and you will be responsible for any storage related fees. Note: All Silver will be held in commingled storage and segregated storage is not an option.

What is commingled storage?

If you select commingled storage, your precious metals will be held in a segregated storage area for STRATA customers but will be commingled with other STRATA customers within the storage area. When you later decide to sell, exchange or take an in-kind distribution of your precious metals, you will receive “like” precious metals (not the exact metals that you initially purchased).

What is segregated storage?

If you select segregated storage, your precious metals will be held in a segregated storage area for STRATA customers and will be segregated, marked and stored with your name and IRA account number. When you later decide to sell, exchange or take an in-kind distribution of your precious metals, you will receive the exact metals that you initially purchased.

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Your chosen depository will notify us when delivery has been made of your metals. Upon receiving this confirmation from your depository, we will update your account accordingly.

Some dealers promote a so-called Home Storage IRA. However, the IRS website states that precious metals must be stored “in the physical possession of a bank or an IRS-approved nonbank trustee. The rule also applies to an indirect acquisition, such as having an IRA-owned Limited Liability Company (LLC) buy the bullion.”

VALUATION AND PRICING OF YOUR PRECIOUS METALS

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 metal 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.

FEES

Expect to pay an annual IRA fee to your custodian, as well as the annual depository fee. Other fees may include processing, wiring or shipping fees. Please refer to STRATA’s IRA Fee Schedule.

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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SUMMARY

Knowing the rules associated with holding precious metals in your IRA is essential, and speaking with your legal and tax advisor is recommended. As a custodian, STRATA cannot give advice about specific investments or strategies, but we can provide answers, educational resources and point out the legal issues to think about for your precious metals transaction.

On the next page, we have collected the most common questions asked by novice and experienced precious metal investors:

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Investments Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value

How do I open a precious metals IRA account?

Step 1: Open an account.

- To open an IRA, visit our [Open an Account](#) page or download the IRA kit on our [Forms page](#) for the type of IRA you wish to open (Traditional, Roth, SEP or SIMPLE IRA).
- Complete the forms and submit them either electronically or by U.S. mail and include your payment of IRA Fees and the Precious Metals Storage Fee. You may pay by check or credit card. If by credit card, please complete our [Credit Card Charge Form](#). If payment is not included, the fees will be deducted from the transfer, rollover or contribution funds prior to STRATA processing the purchase. Note: The depository storage fee is an annual fee due at the time the storage account is opened and annually in conjunction with your IRA renewal fee. Both fees will be billed by STRATA at the time the IRA is opened and each year afterward during the anniversary month of the IRA account opening. Fees will not be prorated.

Step 2: Fund your IRA with a rollover, transfer or contribution.

IRA Transfer

- The IRA can be funded through an IRA to IRA transfer. Simply complete the Transfer Request Form included in the IRA Kit.
- Mail the completed and signed IRA Transfer Request Form to STRATA Trust Company 7901 Woodway Drive, Suite 200 Waco, TX 76712.
- 401(k) Rollover: A direct rollover from a 401(k) or other qualified retirement plan is another way to fund your self-directed IRA. Contact the plan administrator to obtain the form(s) needed to request or authorize a direct rollover.
- IRA Contribution: If eligible, you can make an annual IRA contribution to fund your Precious Metals IRA. See our [IRA Annual Limits chart](#).

Learn more about [rollovers, transfers and contributions](#).

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Step 3: Once funds are available in your IRA, choose a precious metals dealer and place your trade.

You determine the precious metals dealer you wish to use, and you will negotiate the precious metals to be purchased and place your precious metals buy order directly with the dealer.

Step 4: Authorize STRATA Trust Company to remit payment for your purchase.

- To authorize, simply sign and date the dealer's precious metals order ticket or complete and sign our [Precious Metals Investment Direction Form](#) and submit with the order ticket. The order ticket must be itemized to show the type, quantity and price of the precious metals purchased.
- Fax it to STRATA at 512-495-9554.
- Upon receipt, STRATA will remit payment to the precious metals dealer and provide the dealer with instructions for delivery of the precious metals to the depository.

Can I direct my IRA to purchase precious metals?

Yes, your IRA may invest in most types of gold, silver, platinum and palladium.

What types of precious metals are allowed in an IRA?

For several years, only gold and silver U.S. American Eagle coins were allowed as IRA investments under the federal guidelines. However, legislation which became effective in 1998, expanded this to include gold, silver, platinum and palladium bullion which meets certain fineness standards.

Please refer to the sidebar on page two of this whitepaper for a list of precious metals that are permitted to be held in an IRA.

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Are there any precious metals that cannot be held in an IRA?

Precious metals which do not meet the following minimum fineness requirements do not qualify as IRA allowable precious metals and will not be accepted by STRATA:

- 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 meeting minimum fineness requirements.
- Proof coins must be encapsulated in complete, original mint packaging, in excellent condition, and include the certificate of authenticity.
- Small bullion bars (other than 400-ounce gold, 100-ounce gold, 1000-ounce silver; 50-ounce platinum and 100-ounce palladium bars) must be manufactured to exact weight specifications.
- Non-proof (bullion) coins must be in brilliant uncirculated condition and free from damage.

The following list contains examples of precious metals that cannot be held in an IRA.

- Any rare or collectible coin
- Austrian Corona and Ducat
- Belgian Franc
- British Britannia (pre-2013)
- British Sovereign
- Chilean Peso
- Columbian Peso
- Dutch Guilder
- French Franc
- German Mark
- Hungarian Korona
- Italian Lira
- Mexican Peso and Onza
- South African Krugerrand
- Swiss Franc

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How do I authorize a buy, sell or exchange order for precious metals?

Once you have initiated a buy, sell or exchange order with your dealer, you need to complete our Precious Metals IRA Investment Direction form as well as a copy of your invoice from your selected dealer.

Does STRATA buy or sell precious metals?

No, STRATA does not buy or sell precious metals. You will need to negotiate the purchase or sale of precious metals through the broker of your choice.

What research should I do before I choose a dealer?

We encourage you to do your own research and educate yourself before choosing a dealer and buying precious metals with your IRA funds. Few states have regulatory oversight of precious metal dealers. Therefore, it's important that you do your own due diligence to protect your retirement savings.

1. Use sites such as the Better Business Bureau (www.BBB.org) to find whether the dealer is accredited and rated, how long the dealer has been in business, and review the dealer's history of any consumer complaints or disputes. Be aware of any dealer that you can't find any information about.
2. Check to see if the dealer is a member of any industry trade groups such as American Numismatic Association (ANA), Professional Numismatics Guild (PNG) and Industry Council for Tangible Assets (ICTA). To be a member, dealers must agree to abide by a code of conduct and be willing to resolve customer disputes.
3. Be aware of dealers that use high pressure sales tactics in their sales calls to try to get you to do business with them - and do not reveal any personal information about your income, your age or your assets,

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including how much you may have in savings or retirement accounts.

4. Read the recent [Precious Metal Fraud Advisory](#) issued by the U.S. Commodity Futures Trading Association, and view the [CFTC's consumer protection video on Precious Metals Fraud](#).
5. Be familiar with the different pricing terms (spot, bid and ask) and understand what they mean.

Where are my precious metals stored?

Your IRA-owned precious metals will remain in the custody of STRATA Services, and the IRA owner must choose to store their precious metals with one of the following third-party depositories:

- Brink's Global Services (Salt Lake City)
- Delaware Depository Service Company (Wilmington, Delaware)

More information about each depository can be found at www.delawaredepository.com and www.brinksglobal.com.

The dealer you buy precious metals from may have a depository preference. Please check with your dealer to determine which depository will be used. You may not hold the precious metals yourself while owned in the IRA, nor can you select a different storage facility other than the depository options allowed by STRATA Services.

Does STRATA offer a home storage option for precious metals?

No. IRA assets must remain in the custody of the IRA custodian until distribution, which means that you can't hold them yourself while in the IRA or determine your own storage facility. The IRS recently provided further guidance on this issue which you can review by visiting [the IRS website \(https://www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-iras-investments\)](https://www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-iras-investments).

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Why does my statement show a value of my precious metals that is less than what I invested?

The fair market value shown on your IRA statement and reflected on our online account access portal is based on 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. The actual precious metal type and quantity of a transaction may affect the price received for any given bullion item. 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. Please call your dealer for real-time pricing or information regarding their fees or commissions.

Can I take possession of my precious metals after investing?

As required by law, you may not take possession of or control your precious metals while held as an IRA investment. You may, however, take an “in-kind” distribution of your precious metals from the IRA at any time. The distribution would be a taxable event, which means it would be reported to the IRS and may be subject to withdrawal penalties. As always, consult your tax professional regarding these matters prior to taking any action.

For questions about investing in precious metals with a self-directed IRA or clarification about the rules and processes, please contact us.

For more information, visit www.StrataTrust.com and our [Self-Directed IRAs in Gold and Precious Metals](#) section.

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WHAT YOU SHOULD KNOW BEFORE YOU BUY PRECIOUS METALS

STRATA has no affiliation with any dealers or their sales representatives.

STRATA Trust Company is not affiliated with and does not endorse or promote any precious metal dealer. STRATA is a wholly-owned subsidiary of Horizon Bank in Austin, Texas. Your precious metal dealer may recommend that you open an IRA with a custodian like STRATA, because federal law requires that you have an IRA custodian to handle the administration, custody and reporting needs for your IRA. In addition, the sales representatives employed by a dealer are not agents or representatives of STRATA. If any dealer or sales representative makes a misleading statement to you that infers they are an affiliate or agent of STRATA, we ask that you report this directly to STRATA.

Complete your own due diligence when choosing a precious metal dealer.

STRATA does not conduct a due diligence review of any precious metal dealer. We encourage you to do your own research and educate yourself before choosing a dealer and buying precious metals with your IRA funds. Few states have regulatory oversight of precious metal dealers. Therefore, it's important that you do your own due diligence to protect your retirement savings.

- 1.** Use sites such as the Better Business Bureau (www.BBB.org) to find whether the dealer is accredited and rated, how long the dealer has been in business and review the dealer's history of any consumer complaints or disputes. Be aware of any dealer that you cannot find any information about.
- 2.** Check to see if the dealer is a member of any industry trade groups such as American Numismatic Association (ANA), Professional Numismatics Guild (PNG) and Industry Council for Tangible Assets (ICTA). To be a member, dealers must agree to abide by a code of conduct and be willing to resolve customer disputes.
- 3.** Be aware of dealers that use high pressure sales tactics in their sales calls to try to get you to do business with them – and don't reveal any personal information about your income, your age or your assets, including how much you may have in savings or retirement accounts.
- 4.** Read the recent [Precious Metal Fraud Advisory](#) issued by the U.S. Commodity Futures Trading Association, and view the [CFTC's consumer protection video on Precious Metals Fraud](#).

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5. Be familiar with the different pricing terms (spot, bid and ask) and understand what they mean.

The price you pay when purchasing precious metals through a dealer is important.

The purchase price you are quoted by a dealer and agree to pay when you sign the dealer's transaction agreement is important to understand because it includes the dealer's profit on the transaction. Within the precious metals industry, the difference between the dealer's cost of the precious metals and the purchase price you pay is known as the "spread".

Spreads can vary significantly based on the type of precious metal as well as the dealer you select. In addition, the price spread is generally greater for proof coins than it is for bullion precious metals. In general, a dealer's spread may typically charge 2-10% on common bullion products, while a spread on proofs (semi-numismatics) can range from 4-35%.

For this reason, it is important to obtain all necessary information from your dealer before investing. STRATA recommends that you conduct your due diligence on the dealer, and obtain quotes from several dealers before placing your transaction. See our [FAQ section on Gold & Precious Metals](#) for more information.

The value that will be reflected on your STRATA account will be based on Spot price.

Your STRATA account statement and online account access will reflect the valuation of precious metals is based on spot value, which is the current spot price multiplied by the ounces of fine metal contained in the coin or bar. Spot value is considered a fairly conservative value, and does not include any premiums, mark-ups, mark-downs or commissions charged by a dealer. This valuation should be used as an indication of value only and should never be interpreted as a 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.

In addition to your account statements and online account access, spot price is also used to report the fair market value of your account to the IRS.

Price indications for specific bullion products may be obtained from various sources, including your precious metals broker dealer or on sites such as www.BullionValues.org.

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ABOUT US



STRATA TRUST COMPANY

7901 Woodway Dr, Ste 200,
Waco, TX 76712

866.928.9394
512.637.5739

info@StrataTrust.com
www.StrataTrust.com

STRATA Trust Company has quickly catapulted to become a premier national custodian for alternative assets and non-exchange traded investments in self-directed IRAs. Formerly known as Self Directed IRA Services, Inc., STRATA has been helping investors use their retirement account funds to invest in precious metals and other alternative investments since 2008. STRATA currently serves over 33,000 individuals nationwide with over \$1.8 billion in assets under custody.

With offices in Waco and Austin, Texas, our team's vast experience in handling the details and complexities that precious metals require is unrivaled. Our seasoned team's experience in the custody of alternative assets spans over 350 years. With a well-established reputation for honesty and integrity, STRATA is committed to delivering responsive, flexible and innovative solutions.

At STRATA, we work to ensure the highest standards for safety and soundness are met. As a subsidiary of Horizon Bank, SSB, STRATA is a Texas-chartered trust company regulated by the Texas Department of Banking, which has long set the benchmark among state banking regulators. Strict controls are in place to ensure the safety of uninvested cash and independent auditors are retained to conduct regular audits of our operations.

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