



ANNUAL FEES

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.

Establishment Fee	\$50
Annual Maintenance Fee	\$150

PUBLICLY TRADED STOCK

Security Trades	\$50 ea + brokerage fees	Applies to stock trades through GoldStar's omnibus account.
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REAL ESTATE (Does not include LLC or LP Investments)*

Purchase or Sale Fee	\$100	Per transaction.
Legal/Professional Fees	\$150 minimum per hour	Professional service fees incurred by GoldStar for outside professional service.
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

Annual Segregated Depository Storage Fee	\$225 min./No max	\$1.80 per \$1000 of precious metals value greater than \$125,000 (18 basis points).
Buy, Sell or Exchange	NO FEE	Shipping fees \$10 plus cost of shipping may apply on liquidations and in-kind distributions.

CHURCH BONDS/CHURCH LOAN AND EXTENSION FUNDS

Annual Maintenance Fee	\$75	
Partial Transfer or Distribution In-Kind Fee	\$50	Church Bonds/Loan and Extension Fund investments only,
Bond Re-registration Processing Fee	\$50	\$50 processing fee for each new registration + re-registration fee per bond.
Bond Re-registration Fee: GoldStar Bond	\$10 each	
Bond Re-registration Fee: Other Bonds	Varies per bond	Subject to other Trustee's Re-registration Fees.

SERVICE FEES

One Time ACH or Check Distribution Fee	\$15	Research Assistance Fee	\$50/hour
Late Fee <i>(Applies to any fees not paid within 30 days of due date)</i>	\$50 per occurrence	Overnight Fee	\$60
Recurring ACH Distribution Fee	NO FEE	Insufficient Funds/Returned Check Fee	\$50
Annual Paper Statement Fee	\$40	Cashier's Check Fee	\$50
Recurring Check Distribution Fee	\$5	Partial Transfer of Assets/Distribution In-Kind Fee	\$75
Statement Reprint Fee	\$10	Full Termination Fee	\$150
Wire Fee	\$50		

Includes any number or combination of Fixed-Rate Investments, Bank Certificates of Deposit, Cash, 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 Settlements, Hedge Funds, and Promissory Notes. Other assets can be held depending on acceptance.

* Does not include LLC or LP investments; please see www.goldstartrust.com/self-directed-IRAs/real-estate-IRAs/ for a legal definition of real estate.

Examples of Investments NOT permitted in the Custodial Account: Life Settlements, Viaticals, Single Member LLCs and Foreign Real Estate.



ACKNOWLEDGMENT

Cash Management: Pursuant to the Custodial Account agreement you authorize and direct GoldStar Trust Company ("GoldStar") to deposit any uninvested cash held in your Custodial Account into an omnibus demand deposit account maintained by Happy State Bank, a division of Centennial Bank, an affiliate of GoldStar (the "Deposit Account"). On a daily basis, any cash in your Custodial Account, 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. Your Custodial Account will earn a reasonable rate of interest on uninvested cash deposited in the Deposit Account. GoldStar will credit to your Custodial Account, on a monthly basis, interest on your Custodial Account's deposit in the Deposit Account based on the rate paid on similar accounts by one or more financial institutions selected by GoldStar and are subject to change in accordance with market conditions at the sole discretion of GoldStar. No interest will be credited to your Custodial Account in the month you close your Custodial Account. GoldStar will perform all sub-accounting, record keeping, and interest posting functions with respect to your Custodial Account'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 Custodial Account 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 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 DISCLOSURES

SELF-DIRECTED CUSTODIAL ACCOUNT: This account is termed a Self-Directed Custodial Account ("Account"). You may direct the investment of your funds within this Account into any investment accepted by, or through GoldStar Trust Company ("GoldStar"). GoldStar will not exercise any investment discretion regarding your Account, as this is solely your responsibility. You acknowledge and agree that GoldStar is not a "fiduciary" with respect to your Account under applicable state law.

Because this is a Self-Directed Account, nor projection of the growth of your Account can be reasonably shown or guaranteed. The value of your Account will be solely dependent upon the performance of any investment instrument chosen by you.

EARNINGS: The methods for computing and allocating annual earnings (interest, dividends, etc.) on your investments will vary with the nature and issuer of the investment choses. Please refer to the investment prospectus or contract for the methods used for computing and allocating annual earnings.

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.

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 Custodial Account Agreement 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, drivers license, or other identifying documents.

We are required to compare your identity to lists or 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 Custodial Account Agreement
- Any document with your notarized signature
- A notarized copy of your passport or drivers 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