



PART 1. 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.

ASSETS*

Establishment Fee	\$50	
Annual Maintenance Fee	\$75	
Additional Fees charged when applicable:		
Transaction Fees for Security Trades	\$25 ea + brokerage fees	Applies to stock trades through GoldStar's omnibus account.

REAL ESTATE**

Establishment Fee	\$50	
Annual Maintenance Fee	\$150	
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***

Establishment Fee	\$50	
Annual Maintenance Fee	\$75 min./\$275 max.	\$1 per \$1000 of market value greater than \$100,000 (10 basis points)
Annual Commingled Depository Storage Fee	\$100 min./NO max.	\$1 per \$1000 of precious metals value greater than \$100,000 (10 basis points)
Annual Segregated Depository Storage Fee	Varies	Fees vary by depository.
Buy, Sell or Exchange	NO FEE	Shipping fees may apply on liquidations and in-kind distributions.

PERTH MINT CERTIFICATES

Establishment Fees	\$50
Annual Maintenance Fee	\$75
Annual Asset Holding Fee	\$150
Partial Liquidation/Re-registration Fee	\$50

CHURCH BONDS/CHURCH LOAN AND EXTENSION FUNDS

Annual Maintenance Fee	\$55	
Partial Transfer or Distribution In-Kind Fee	\$50	Church Bonds/Loan and Extension Fund investments only
Bond Re-registration Fee: GoldStar Bond	\$10 each	
Bond Re-registration Fee: Other Bonds	Varies	Subject to other Trustee's Re-registration Fees

PART 2. SERVICE FEES

One Time ACH or Check Distribution Fee	\$15	Roth Conversion/Re-Characterization Fee (<i>Establishment fee may apply</i>)	\$75
Recurring ACH Distribution Fee	No Fee	Excess Contribution Removal Fee	\$50
Recurring Check Distribution Fee	\$5	Late Fee (<i>Applies to any fees not paid within 30 days of due date</i>)	\$50 per occurrence
Wire Fee	\$50	Annual Paper Statement Fee	\$25
Overnight Fee	\$50	Statement Reprint Fee	\$10
Cashier's Check Fee	\$50	Research Assistance Fee	\$50/hour
Partial transfer of Assets/Distribution In-Kind Fee	\$50	Insufficient Funds/Returned Check Fee	\$50
Full Termination Fee	\$150		

* 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 Cash Flows, Hedge Funds, and Promissory Notes.

** 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.

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



PART 3. ACKNOWLEDGMENTS

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. 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 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 IRA/ESA in the month you close your IRA/ESA. GoldStar will perform all sub-accounting, record keeping, 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.

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

PART 4. 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 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, 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 IRA Application
- 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.

IDENTIFYING DOCUMENTS REQUIRED

If you intend to direct investment outside the U.S., GoldStar will require a notarized copy of your passport (or drivers 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.