



VISION FINANCIAL MARKET INVESTORS

IRA Fee Schedule

Effective January 1, 2024

All fees are not prorated

*Changes Effective September 1, 2026

Eligibility



Account must hold at least one or more investment products offered by the investment sponsor.

Fee schedule changes: If the account includes precious metals, directly owned real estate, or other alternative investments, this customized fee schedule will no longer apply. The account will be billed and administered in accordance with STRATA's IRA Fee Schedule. You may view our published IRA Fee Schedule at www.StrataTrust.com/Fees.

Annual Account Fees Charged when the account is opened and annually on the account anniversary

IRA Fee \$100 *\$125

Service/Processing Fees Charged when the service is provided or the transaction is requested.

Fees apply to all account tiers and are subject to change without notice. STRATA reserves the right to charge for services not listed.

Movement of Funds

Outgoing Wire	\$35
Return Item, Stop Payment, or Card Decline	\$35
Cashier's Check	\$50

Service & Administrative

Paper Statements (annual)	No charge
Late Payments (Charged 30 days after the invoice date)	\$50
Overnight Shipping (FedEx, UPS, or USPS only; Avoid by providing a pre-printed courier label)	\$40 *\$50+ courier cost
Research (1-hour minimum)	\$75/hour
Special Request	\$25 *\$75/request

Tax Processing

Corrected 5498 or 1099-R	\$100
Withholding	\$30 federal/\$10 state *No charge

Account Transactions

Roth Conversion or Recharacterization	\$50
Partial Transfer Out (Cash/asset sent to another custodian)	\$25
Account Closure or Reinstatement ^{1,2}	\$100
Asset Re-registration ^{1,2} (Due to transfer out, distribution, or reinstatement)	\$75/asset *\$100
Distribution/Withdrawal by ACH	No charge

¹Plus any third-party fees charged for the re-registration of assets. ²Re-registration fee is charged once per request and covers all assets included in the request.

Uninvested cash: Funds received on behalf of a STRATA retirement account are automatically deposited into an interest-bearing custodial account maintained with depository banks selected by STRATA, where they are FDIC-insured up to \$250,000 per depositor while awaiting further investment direction. Interest rates are subject to change based on market conditions at STRATA's sole discretion. Please refer to the *Terms for Uninvested Cash* section of your Custodial Agreement for additional information.

Alternative assets — expert custody, defined by experience, distinguished by service.

STRATA Trust Company is a directed custodian. We administer, report, and process transactions for your self-directed retirement account, but we do not provide investment advice or endorse investments or sponsors. Refer to STRATA's [Custodial Agreement and Disclosure Statement](#) for account terms and conditions.

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