

# **GOLDSTAR TRUST COMPANY**

P.O. Box 719 \* Canyon, TX 79015  
800-486-6888 \* 806-655-2490 (fax)

# **Custodial IRA Financial Disclosure and Fee Schedule**

for Traditional, SEP, Roth and SIMPLE IRAs  
Effective March 1, 2008

## **Self-Directed IRA**

This account is termed a Self-Directed Individual Retirement Account (IRA). You may direct the investment of your funds within this IRA into any investment instrument approved by, or through GoldStar Trust Company. GoldStar Trust Company will not exercise any investment discretion regarding your IRA, as this is solely your responsibility.

Because this is a Self-Directed IRA, no projection of the growth of your IRA can reasonably be shown or guaranteed. The value of your IRA will be solely dependent upon the performance of any investment instrument chosen by you.

Terms and conditions of the Self-Directed IRA which affect your investment decisions are listed below.

### **INVESTMENT OPTIONS**

This is a Self-Directed IRA; you choose the investments which will fund your IRA. Your investment choices are limited to church bonds, fixed-rate investments, CD's, money market funds, mutual funds, publicly traded securities in U.S. Exchanges, gold, silver, platinum and palladium coins, bullion, Swiss annuities, Treasuries and approved bank accounts outside the U.S. Examples of investments *not* permitted in this Self-Directed IRA are limited partnerships, real estate, collectibles, and viaticals.

### **Fees**

There are certain fees and charges connected with the investments you may select for your IRA. These fees and charges may include:

- Sales Commissions
- Investment Management Fees
- Distribution Fees
- Set Up Fees
- Annual Maintenance Fees
- Asset Holding Fees
- Transaction Fees
- Asset Re-Registration, Surrender or Termination Fees

To find out what fees apply, read the prospectus or contract which will describe the terms of the investment you choose.

### **Annual Administration Fees**

1. **Basic Annual Administrative Fee**  
Applicable for IRAs holding Precious Metals, Bank Accounts Outside the U.S., and Swiss Annuities. Minimum \$50 to Maximum \$250

Applicable for IRAs holding Church Bonds, Stocks, Mutual Funds, Promissory Notes, Treasuries, and other Securities not specifically listed. Minimum \$40 to Maximum \$250

Eight-hundredths of 1% (.08% or .0008) of asset value of account. The annual administrative fee is based on the combined fair market value of all assets in the account, as of the end of the anniversary month of the account.

The fee must be paid when the account is established and will be billed annually thereafter.

### **General IRA Account Administration Fees**

(applies to all IRA accounts, regardless of type of asset(s) held within IRA)

1. **Transaction Fee**  
(Applicable to each purchase, sale or maturity of any asset, distribution, or dividend reinvestment)  
\$5.00 per transaction after the first 12 transactions. Transactions are tracked by anniversary year of the IRA account.  
Transaction fees do not apply to any investments for which GoldStar Trust Company is the paying agent and registrar.
2. **Termination Fee** **\$50**
3. **Special Services** (Report fees, research assistance, Roth IRA Conversion, partial transfer, etc.) **\$25/hr**  
**1 hr min**
4. **Cash Management Fee**  
GoldStar Trust Company receives a monthly record keeping fee on the uninvested cash equal to .0005416 or .65% per annum.  
  
Uninvested cash in the account will be invested in short-term investments, which shall include insured savings accounts, insured savings certificates, insured money market accounts, government securities, federal agency securities, and treasury notes, bonds and bills in which book value and interest is guaranteed (including any of the foregoing offered by Happy State Bank.) Interest earnings will be posted monthly to each account. Accounts that close during a month will not earn interest for that month.
5. **Late Fees.** If fees are not paid within 30 days of the due date, interest will accrue on the unpaid balance at the rate of .0083% per month or 10% per annum.
6. **Wire Transfer Fee** **\$20.00**
7. **Overnight Fee** **\$25.00**
8. **Insufficient Funds / Returned Checks** **\$50.00**

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**Fees Specific to Type of Asset Held in IRA****Precious Metals**

1. <b>Precious Metals Storage</b> (Billed when the account is opened, and annually thereafter in January)	<b>\$90 Annual Fee</b>
2. <b>Investment or Liquidation</b>	<b>\$40</b>
3. <b>Distribution or Transfer</b>	<b>\$25</b>
4. <b>Shipping</b> (Per ounce charge based on metal type - \$50 minimum)	<b>Variable</b>

**Bank Accounts Outside the U.S.**

1. <b>Annual Asset Holding Fee</b> (Billed at account opening, and annually on the anniversary date of the account)	<b>\$200</b>
2. <b>Currency Exchange Order</b>	<b>\$15</b>
3. <b>Additional Purchase and/or Liquidation Order</b>	<b>\$75</b>

**Swiss Annuities**

1. <b>Annual Asset Holding Fee</b> (Billed annually in arrears on the anniversary date of the account)	<b>\$25</b>
2. <b>Establishment, Distribution or Transfer</b>	<b>\$100</b>
3. <b>Modification or Surrender</b>	<b>\$25</b>

**Listed Securities and U.S. Treasury Securities**

(applies only to security trades transacted by GoldStar's omnibus account at Select Investing and all U.S. Treasury Securities)

1. <b>Investment, Sale, Distribution, or Transfer Plus Brokerage Fees</b>	<b>\$25 at cost</b>
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**PAYMENT OF FEES:**

Fees of all new accounts must accompany the enrollment form at the time when the account is established. All items subject to collection or to any right of rescission may be held until collection or expiration of any applicable rescission period. Payment of annual fees and total asset market valuation shall be made on the anniversary date when the account was established.

**RIGHT TO MAKE ADJUSTMENTS TO THIS FEE SCHEDULE:**

GoldStar Trust Company reserves the right to make any adjustments in its fees for trust 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 30<sup>th</sup> day after mailing the notice of such revision to the participant at the address shown on the records of GoldStar.

**EARNINGS**

The method for computing and allocating annual earnings (interest, dividends, etc.) on your investments will vary with the nature and issuer of the investment chosen. Please refer to the prospectus or contract of the investment(s) of your choice for the method(s) 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.