



Self-Directed IRA or ESA

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

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

Investment Options:

This is a Self-Directed IRA or ESA; you choose the investments which will fund your IRA or ESA. Your investment choices are limited to Church Bonds, Charter School Bonds, Church Loan and Extension Fund Investments, Fixed-Rate Investments, Bank Certificates of Deposit, Money Market Funds, Mutual Funds, Publicly Traded Securities in U.S. Exchanges, Privately Offered Stock, Brokerage Accounts, REITs, Limited Liability Company Stock, Promissory Notes or Corporate Debt Offerings, American Eagle gold, silver, platinum and palladium coins, and other coins as allowed under Internal Revenue Code Section 408(m)(3) and other precious metals products that meet the minimum fineness requirements, Swiss Annuities, Treasuries and Approved Bank Accounts Outside the U.S.

Examples of investments not permitted in the Self-Directed IRA or ESA are Limited Partnerships, Real Estate, Collectibles, and Viaticals.

IRA and ESA Types:

Church Bond IRA or ESA - May hold only Church or Charter School Bonds. Also includes Church Loan and Extension Fund Investments where the accountholder pays the fee.

Standard IRA or ESA - May hold any number or combination of Fixed-Rate Investments, Bank Certificates of Deposit, Money Market Funds, Mutual Funds, Publicly Traded Securities in U.S. Exchanges, Privately Offered Stock, Brokerage Accounts, REITs, and Limited Liability Company Stock, Promissory Notes or Corporate Debt Offerings as well as Church or Charter School Bonds.

Specialized IRA or ESA - May hold any number or combination of American Eagle gold, silver, platinum and palladium coins, and other coins as allowed under Internal Revenue Code Section 408(m)(3) and other precious metals products that meet the minimum fineness requirements, Swiss Annuities, Treasuries, Approved Bank Accounts Outside the U.S. as well as any asset allowed in the Church Bond and/or Standard IRA or ESA.

Fees	Church Bond IRA or ESA	Standard IRA or ESA	Specialized IRA or ESA
Annual Maintenance Fee: The fee must be paid when the account is established and will be billed annually upon anniversary date.	\$45	\$50	Eight-hundredths of 1% (.0008) of total market value. Minimum=\$60; Maximum = \$250 Accounts with a total market value over \$75,000 will have a fee greater than \$60 The market value used to determine the fee will include any additional funds received within the first 30 days of the account being initially funded.

Fees Specific to Type of Asset:

Church and Charter School Bonds: Purchase, Sale, Maturity or Call <i>Above fees do not apply to any investments for which GoldStar is the paying agent and registrar.</i> The fee for each applicable transaction completed during the year will be accrued and added to the annual maintenance fee billing. The fee is <u>not</u> taken when the service is rendered.	\$5 Each	\$5 Each	\$5 Each
All Allowable Assets other than Church Bonds, Precious Metals, Bank Accounts Held Outside the US, and Swiss Annuities Purchase, Sale, Maturity or Call The fee for each applicable transaction completed during the year will be accrued and added to the annual maintenance fee billing. The fee is <u>not</u> taken when the service is rendered.	N/A	\$5 Each	\$5 Each
Listed Securities and U.S. Treasuries: Investment, Sale, Distribution, or Transfer <i>Applies only to security trades transacted by GoldStar's omnibus account at Primevest Financial Services, Inc. and all U.S. Treasury Securities.</i> Charged when the service is rendered.	N/A	Brokerage Fees (at cost) plus \$25	Brokerage Fees (at cost) plus \$25

Bank Accounts Outside the U.S.:			
Annual Asset Holding Fee The fee must be paid when the account is established and will be billed annually with maintenance fee.	N/A	N/A	\$200
Currency Exchange Order	N/A	N/A	\$15
Additional Purchase and/or Liquidation Order Charged when the service is rendered.	N/A	N/A	\$75

Swiss Annuities:			
Annual Asset Holding Fee The fee must be paid when the account is established and will be billed annually with maintenance fee.	N/A	N/A	\$25
Establishment, Distribution or Transfer	N/A	N/A	\$100
Modification or Surrender Charged when the service is rendered.	N/A	N/A	\$25

Precious Metals:			
Investment or Liquidation	N/A	N/A	\$40
Distribution or Transfer	N/A	N/A	\$25
Coin/Bar Shipping and Handling to a Dealer, Supplier, or a Different Depository Charged when the service is rendered.	N/A	N/A	Cost of Shipping and Insurance Plus \$10
Coin/Bar Shipping and Handling Directly to the Accountholder Charged when the service is rendered. Cash on Delivery.	N/A	N/A	Cost of Shipping and Insurance COD - Cash on Delivery

Precious Metals Storage Fee:			
The fee must be paid when the account is established and will be billed annually in the month that the depository first received notification of the metals to be purchased.	N/A	N/A	\$1.00 per \$1,000 of value (10 basis points) with a \$100 minimum storage fee. No maximum fee.
The market value used to determine the fee will include the value of all metals reported to the depository to be purchased within the first 30 days of the initial purchase.			Accounts holding metals with values in excess of \$100,000 will have a storage fee greater than \$100.

General Account Administration Fees: Charged when the service is rendered.

Distribution Via Check Fee	\$5	\$5	\$5
Distribution Via Wire Fee	\$25	\$25	\$25
Distribution Via ACH Fee	Free	Free	Free
Periodic Distributions Via ACH Fee	Free	Free	Free
Wire Transfer Fee	\$25	\$25	\$25
Overnight Fee	\$25	\$25	\$25
Partial Transfer Fee	\$25	\$25	\$25
Roth Conversion Fee	\$25	\$25	\$25
Research Assistance Fee	\$25	\$25	\$25
Insufficient Funds / Returned Check Fee	\$50	\$50	\$50
Late Fees Any fees not paid within 30 days of the due date will have late fees accrue at the rate of .0083% per month or 10% per annum.	.0083% per month or 10% per annum	.0083% per month or 10% per annum	.0083% per month or 10% per annum

Cash Management Fee:	GoldStar Trust Company receives a monthly record keeping fee on the uninvested cash equal to .000833 or 1.00% per annum. If and when the interest rate earned on the uninvested cash in a given month is below 1.15%, .15% will be paid on the uninvested cash and the difference will be retained as the record keeping fee. Interest earnings will be posted monthly to each account. Accounts that close during a month will not earn interest for that month.		
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Termination Fees:			
Full Termination Fee	\$50	\$50	\$50

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.

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. The valuations of nonstandard assets such as Privately Offered Stock and other Private Placement Investments are reported at either the most recent price provided to the custodian by the investment issuer or at investment cost. Nonstandard assets are generally illiquid, and the custodian does not seek to verify the valuations provided to it by the investment issuer. The custodian does not guarantee that the reported valuation could be received in the event the position was sold or liquidated. As such, the reported valuation may be different from the actual value and should be used as guidance and for reporting purposes only since the valuation was not obtained or verified by a third party.

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.