

Precious Metals Fee Schedule

GoldMoney

All transactions in Gold or Silver will be executed at the time of the next available London PM Gold Fix or London Silver Fix. The London PM Gold Fix is the Gold price set by members of the London Gold Fixing at approximately 3:00pm London time of each business day. The London Silver Fix is the Silver Price set by the member of the London Silver Fixing at around 12 noon London time of each business day. More information about the fixing process is available from the London Bullion Market Association at: http://www.lbma.org.uk/london_faq_fixings.htm

The Gold Buy Price or the Silver Buy Price is the price you pay to buy Gold or Silver from GoldMoney. It is calculated as the sum of:

- the next available London PM Gold Fix or London Silver Fix; and,
- GoldMoney's Purchase Fee for Gold or Silver.

The Gold Sell Price or the Silver Sell Price is the price at which you can sell Gold back to GoldMoney. It is the next available London PM Gold Fix or London Silver Fix, GoldMoney does not charge any fees for executing sell orders.

All precious metals purchased for the IRA Plan are held in a secure vault in Zurich, Switzerland operated by VIA MAT International which is part of Mat Securitas Express AG, of Switzerland, one of Europe's largest and oldest armoured transport and storage companies. More information is available at: <http://www.viamat.com>

Purchase Fee

Net Transactions Limited (hereinafter referred to as "GoldMoney") charges a Purchase Fee dependent on the total value of each purchase as set out in the table below. The Purchase Fee percentage is applied to the next available London PM Gold Fix or London Silver Fix.

Total Value of Purchase	Gold Purchase Fee %	Silver Purchase Fee %
USD1 to USD9,999	2.49	3.99
USD10,000 to USD99,999	2.19	3.69
USD100,000 to USD499,999	1.39	2.49
USD500,000 to USD999,999	1.12	2.19
USD1,000,000 and over	0.98	1.99

GoldMoney does not charge any fees for executing sell orders.

Storage Fee

GoldMoney charges a Storage Fee as set out in table below based on the average value of Precious Metals held in your IRA Plan with GoldMoney. The Storage Fee is deducted directly from the holding of Precious Metal on a pro-rata monthly basis. The Storage Fee includes all the costs of storage and insurance of the Precious Metals.

Precious Metal	Storage Fee
Gold	0.18% per annum
Silver	0.99% per annum

FEES WILL BE DEDUCTED FROM YOUR IRA PLAN ASSETS HELD WITH GOLDMONEY UNLESS OTHER ARRANGEMENTS HAVE BEEN MADE. Minimum account balances may apply. Fees are subject to change with 30 days written notice. In accordance with your Account Application, this Fee Disclosure is part of your Agreement with the Administrator and must accompany your first Buy Direction Letter for the purchase of Precious Metals from GoldMoney. All purchases of Precious Metals will be made through an account established by your IRA with GoldMoney, pursuant to GoldMoney's standard account documentation and customer agreement. GoldMoney is neither the agent, partner or joint venturer of the Administrator, nor is it an affiliate thereof. Any fees payable by your IRA to GoldMoney are separate from, and in addition to, any fees otherwise payable by your IRA to the Administrator.

PRINT, SIGN AND RETURN THIS FORM WITH YOUR BUY DIRECTION LETTER. DO NOT EMAIL THIS FORM AS IT CONTAINS SENSITIVE FINANCIAL INFORMATION.

Printed Name _____

Signature _____ Date _____