

## Direction of Investment – Precious Metals

### IMPORTANT INFORMATION

Please ensure that your Account contains sufficient cash to cover:

1. Investment
2. Minimum cash balance requirement and;
3. Any applicable transaction fees.

\*All precious metals are held at Delaware Depository Service Company (“DDSC”) and should never be sent directly to Directed Trust Company.

### Purchasing/Liquidating Precious Metals

Directed Trust Company is not a precious metals dealer. If you are interested in purchasing approved precious metals with your account, you must find a qualified precious metals dealer. Once you have identified the dealer you would like to work with and you have negotiated a purchase with a dealer (metal type, weight, etc.) please submit this form to Directed Trust Company and we will forward funds to complete the transaction. All precious metals are held at DDSC. At the time funds are transferred, Directed Trust Company will also include shipping instructions to the dealer so the precious metals can be shipped to DDSC and held by your account. Please be sure the amount indicated on this form includes any dealer commission, shipping, handling and insurance costs. Directed Trust Company will pass through any costs associated with precious metals storage to your Directed Trust Company Account.

### Value Reporting for Statements and Tax Purposes

Directed Trust Company does not investigate the value of assets but will update the values quarterly and at year-end for tax reporting purposes. The Fair Market Value we provide on your account, on statements, and on IRS Form 5498 for your account is a bid price based on third party industry market data from CME Group, [www.bullionvalues.org](http://www.bullionvalues.org). Please contact a precious metals dealer as to pricing for the purchases or sale of any precious metals.

### Permissible Precious Metals:

- **GOLD**
  - American Eagle coins<sup>1</sup>
  - Australian Kangaroo/Nugget coins
  - Austrian Philharmonic coins
  - Canadian Maple Leaf coins
  - Credit Suisse – Pamp Suisse Bars .999
  - U.S. Buffalo Gold Uncirculated coins (no Proofs)
  - Bars and rounds as referenced below<sup>2</sup>
- **PALLADIUM**
  - Bars and rounds referenced below<sup>2</sup>
- **UNACCEPTABLE PRECIOUS METALS INCLUDE:**
  - Austrian 100, 20 and 10 Corona
  - Belgian 20 Franc
  - British Britannia
  - Chilean 100 Peso
  - Colombian 5 Peso British Sovereign
  - Dutch 10 Guilder
  - French 20 Franc
  - Hungarian 100 Korona
  - Italian 20 Lira
  - Rare or Collectible Coins<sup>1</sup>
  - South African Krugerrand
  - Swiss 20 Franc
- **PLATINUM**
  - American Eagle coins<sup>1</sup>
  - Australian Koala coins
  - Canadian Maple Leaf coins
  - Isle of Man Noble coins
  - Bars and rounds as referenced below<sup>2</sup>
- **SILVER**
  - American Eagle coins<sup>1</sup>
  - Australian Kookaburra coins
  - Austrian Vienna Philharmonic coins
  - Canadian Maple Leaf coins
  - Mexican Liberated coins
  - Bars and rounds as referenced below<sup>2</sup>

<sup>1</sup> Coins, including the American Eagle, that have undergone “certification” (also known as “slabbed” coins) are not acceptable in any type of qualified retirement account at this time, (IRA, HSA, ESA, Solo 401(k), SEP, etc.).

<sup>2</sup> Bars and rounds produced by manufacturers accredited by Nymex/Comex, LME, LBMA, NYSE/Liffe/CBOT, and ISO-9000 or a national mint. The minimum fineness for bars is:

Gold: .995+      Platinum: .9995+  
Silver: .999+      Palladium: .9995+

**Delaware Depository Service Company of Depository Trust Company of Delaware, LLC  
PRECIOUS METALS FEE SCHEDULE**

<b>Individual Retirement Accounts</b>	<b>Gold/Platinum/Palladium/Silver</b>
Commingled Allocated Holdings (Sub-Accounted by Customer) *Default Sub-Account Set up	\$0.80 per \$1,000 (8 basis points) \$95 minimum Billed at Account opening and annually, each January, thereafter.
Segregated Allocated Holdings (Sub-Accounted by Customer) (Stored separately from other Investors' precious metals) If you would like your sub-Account segregated please select "segregated" in Section 2.	\$1.60 per \$1,000 (16 basis points) \$190 minimum Billed at Account opening and annually, each January, thereafter. **Internal transfers from segregated Accounts incur a \$25 transfer fee per transaction.

NOTE: The above fees are billed in advance at the time an Account is opened and on the sub-Account opening date thereafter each subsequent year. Storage fees are neither prorated nor refundable.

**Handling Fees**

**Preparation of Outgoing Shipments via Armored or Private Carrier**

**\$0.10 per ounce** for all Bullion other than the items listed below. (Please note that if bags or boxes are unsealed and detailed verification and handling is required to prepare the contents for release, the standard \$0.10 per ounce charge will apply.)

**\$10.00 per item** for:

1. 1,000-ounce silver bars
2. 100-ounce gold bars
3. 400-ounce gold bars
4. 50-ounce platinum plates
5. 100-ounce palladium plates
6. Sealed 90% silver bags
7. Sealed 40% clad bags
8. Mint sealed bullion coin boxes

A \$25.00 minimum charge per out-shipment will apply in every instance. Directed IRA Account Owner shall be liable to pay such fees as of the day Directed Trust Company gives Depository instructions to prepare a shipment for delivery, notwithstanding the fact that the delivery order may later be cancelled by Company, if in fact Depository has caused such shipment to be prepared for delivery. Shipments will be prepared in accordance with standard Depository's practice and package materials.

**Preparation of Outgoing Shipments via US Postal Service or Express Mail Carrier**

**\$19.50 per package** handling fee, plus all applicable postage, registration, and insurance charges.

**Directed Trust Company will pass the above fees through your Directed IRA Account. These fees are in addition to any Directed IRA asset fees listed on the fee schedule.**

**INVESTMENTS: NOT FDIC INSURED ■ NO GUARANTEE ■ MAY LOSE VALUE**

<a href="http://www.directedira.com/secureupload">Secure File Upload</a> www.directedira.com/secureupload	<b>Email Forms to:</b> <a href="mailto:Investments@directedira.com">Investments@directedira.com</a>	<b>Send Mail to:</b> 3033 N. Central Ave. Ste. 415 Phoenix, AZ 85012	<b>Phone:</b> (602) 899-9396 <b>Fax:</b> (602) 899-9641
--	--	--	--

Directed IRA is a tradename of Directed Trust Company, an Arizona Corporation



# Direction of Investment – Precious Metals

**IMPORTANT INFORMATION**

Please ensure that your Account contains sufficient cash to cover:

1. Investment
2. Minimum cash balance requirement and;
3. Any applicable transaction fees.

\*All precious metals are held at Delaware Depository Service Company (“DDSC”) and should never be sent directly to Directed Trust Company.

**Processing Options**

Select an option below. If no option is selected, Directed IRA will process your request as normal (within 3 business days). I understand that if my account does not have sufficient funds, my transaction may not be processed. Processing cannot begin until all Investment Documents have been received and determined to be in good order.

- Next-Day Service (\$150) – Must be received by 4pm MTN       Same-Day Service (\$250) – Must be received by 10am MTN

**1. Account Owner Information**

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_  
 Last 4 of SSN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
 Directed IRA Account Number: \_\_\_\_\_ Account Type: \_\_\_\_\_

**2. Investment Instructions** (Please provide a copy of your Dealer Invoice)

I Authorize Directed Trust Company to (select one):

- Purchase (buy)       Liquidate (sell)       Transfer In (from current custodian)

Description	Quantity	Unit Price	Amount

Total amount of purchase (include dealer commission, shipping, handling and insurance): \$ \_\_\_\_\_

Sub-Account Setup:

- I would like my metals segregated from other investors’ precious metals and I agree to the fees listed on page 2 of the Precious Metals Investment Authorization.

---

### 3. Dealer Information

Company Name: \_\_\_\_\_ Contact Name: \_\_\_\_\_  
Dealer's Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Contact Phone: \_\_\_\_\_ Email: \_\_\_\_\_

---

### 4. Funding Instructions

All precious metals transactions will be funded via wire or ACH. Fees will apply to your account. *See Fee Schedule.*

Payee Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Bank Name: \_\_\_\_\_ Routing Number: \_\_\_\_\_  
Account Holder's Name: \_\_\_\_\_ Account Number: \_\_\_\_\_  
Reference Number: \_\_\_\_\_ Funding Deadline: \_\_\_\_\_  
Delivery:  Wire  ACH Account Type:  Checking  Savings

\*Routing Number may differ depending on selection

---

### 5. Acknowledgment & Signature

1. I understand that I am responsible, and Directed Trust Company and its related entities are not responsible, for selecting and reviewing the above investment and for determining the suitability, nature, value, risk, safety and merits of the investment that I authorize Directed Trust Company to make for my Account.
2. I verify that I have received and read all pertinent information relating to the investment(s) named herein.
3. I understand that Directed Trust Company is not related to or affiliated with the management or selling agent (Precious Metals Dealer) of the investment(s) that I have directed Directed Trust Company to purchase for my Account. I acknowledge that Directed Trust Company has not reviewed, recommended or commented on the investment merits, risks, suitability or management of the asset(s) that I have selected, and I authorize Directed Trust Company to process this transaction. I therefore agree to release, indemnify, defend, and hold Directed Trust Company harmless from any claims arising out of making such investment. I also understand and agree that Directed Trust Company will not be responsible to take any action should the investment noted herein become subject to default, including fraud, insolvency, bankruptcy, or other court order or legal process.
4. I understand that Directed Trust Company will request confirmation of purchase as part of its role as custodian of my Account.
5. I agree that any dispute regarding this investment shall be submitted to binding arbitration pursuant to the Commercial Rules of the American Arbitration Association and terms of the Custodial Agreement. I understand that the prevailing party shall be entitled to recover all legal fees, reasonable costs and expenses and that these shall be in addition to any award.
6. I represent that the above investment is not a prohibited transaction, as defined in the Internal Revenue Code and Department of Labor regulations.
7. I acknowledge that this investment is not insured by the FDIC, is not an obligation of or guaranteed by Directed Trust Company and is subject to risk, including the possible loss of principal.
8. I agree that any costs associated with the storage of my precious metals at the Delaware Depository Service Company will be passed through to my Directed Trust Company Account.

---

**Please note electronic signatures on the Direction of Investment form must include the electronic signature Certification page or Certification Stamp. If one is not included we will not be able to process the Direction of Investment Form.**



\_\_\_\_\_  
Account Owner Signature

\_\_\_\_\_  
Date

**INVESTMENTS: NOT FDIC INSURED ■ NO GUARANTEE ■ MAY LOSE VALUE**

[Secure File Upload](http://www.directedira.com/secureupload)

[www.directedira.com/secureupload](http://www.directedira.com/secureupload)

Email Forms to:

[Investments@directedira.com](mailto:Investments@directedira.com)

Send Mail to:

3033 N. Central Ave. Ste. 415  
Phoenix, AZ 85012

Phone: (602) 899-9396

Fax: (602) 899-9641

---

Directed IRA is a tradename of Directed Trust Company, an Arizona Corporation

## Direction of Investment Disclosure

---

1. ACCOUNT OWNER WARRANTIES. As an account owner of a self-directed retirement account, I represent and warrant to Directed IRA Tradename Directed Trust Company (“Custodian”) the following:

- I. I warrant that I have properly titled the asset held by my retirement account;
- II. I warrant that I am not receiving any personal benefit from the investments made by retirement account (e.g. using your rental property as a vacation home);
- III. I acknowledge that if my retirement account invests in an asset that does not provide an automated update in regards to its fair market value (FMV), I must provide that value to Directed IRA each year as requested;
- IV. I acknowledge that an investment in my retirement account may create Unrelated Business Taxable Income (UBTI), and I should consult my tax advisor on the tax consequences of my investment;
- V. I warranty that my retirement account has invested in an asset that complies with all applicable federal and/or state requirements;
- VI. I warrant that I have provided all documentation associated with my investment to Directed IRA.
- VII. I acknowledge that I have read the disclosures provided with the Direction of Investment and accept any and all risk that may be associated with the asset I have chosen; and
- VIII. I understand that Custodian does NOT insure the investments made by retirement account.

---

2. Custodian nor Custodian’s agent has NOT selected nor recommended any investment for me; and neither Custodian nor any employee of Custodian has acted as a broker dealer or salesperson in completing any purchase or sale of an investment or a security from me.

---

3. Custodian has no obligation or duty to investigate, analyze, monitor, verify title to or otherwise evaluate any investment contemplated herein, or to obtain or maintain insurance coverage (whether liability, property, or otherwise) with respect to any assets or investment purchased by Account Owner. Custodian shall not be responsible to take any action should there be any default or any other obligation with regard to this investment unless instructed in a signed writing by Account Owner.

---

4. It is not the responsibility of Custodian to review or consider the prudence, merits, viability or suitability of any investment made by me or to determine whether the investment is acceptable under ERISA, the Internal Revenue Code or any other applicable law. I understand that certain transactions are

prohibited in individual retirement accounts and qualified retirement plans under Section 4975 of the Internal Revenue Code. I further understand that the determination of a prohibited transaction depends on the facts and circumstances that surround the particular transaction.

---

5. Custodian will make no determination as to whether my investment is prohibited. I further understand that should my account engage in a prohibited transaction, my account will incur a taxable distribution as well as possible penalties.

---

6. I represent to Custodian that I have consulted with my own legal, tax and accounting advisors to insure that my investment does not constitute a prohibited transaction and that my investment complies with all applicable federal and state laws, regulations and requirements including without limitation that the offering entity or individual is not a disqualified person under IRC 4975(e) (2).

---

7. In the event any investment for my retirement account produces taxable income (unrelated or debt financed) pursuant to IRC 511-514. I agree to prepare or have prepared for me, the required 990T tax form along with a direction of investment authorizing the Custodian to pay taxes from my account. Forms need to be submitted to the Custodian for filing five (5) days prior to the date on which they are due.

---

8. Custodian does not provide legal or tax services or advice with respect to my investment; and the undersigned releases and indemnifies, and agrees to hold harmless and defend Custodian in the event that my investment or sale of assets pursuant to the Direction of Investment violates any federal or state law or regulation or otherwise results in a disqualification, penalty, fine or tax imposed upon the account, Custodian, or the undersigned.

---

9. Custodian shall be fully protected in acting upon any instrument, certificate, or paper believed to be genuine and to be signed or presented by the proper person or persons whether or not by facsimile or other copy, and Custodian shall be under no duty to make any investigation or inquiry as to any statement contained in any such writing, but may accept the same as conclusive evidence of the truth and accuracy of the statements therein contained.

---

10. The undersigned represents to Custodian that if any investment is a “security” under applicable federal or state securities laws, such investment has been registered or is exempt from registration under federal and state securities laws and the undersigned releases and waives all claims against Custodian for its role in carrying out the instructions of

the undersigned with respect to such investment. The undersigned acknowledges that the foregoing representation is being relied upon by Custodian in accepting the undersigned's Direction of Investment and agrees to indemnify Custodian with respect to all costs, expenses (including attorney's fees). Fines, penalties, liabilities, damages, actions, judgements and claims arising out of such investment and/or breach of the foregoing representation.

11. The undersigned agrees that any documents sent to the undersigned by Custodian in connection with my investment shall be deemed approved by the undersigned, unless written notice to the contrary is received by the Custodian with the documents.

12. Any suit filed against Custodian arising out of or in connection with its role as Custodian of the undersigned's account shall only be initiated in the courts of Maricopa County, Phoenix; and the undersigned agrees to submit to such jurisdiction.

13. The undersigned agrees to reimburse or advance to Custodian, on demand, all legal fees, expenses, costs, fines and penalties incurred or to be incurred in connections with the defense, contest or prosecution of any claim made, threatened or asserted pertaining to the undersigned's investment through Custodian, including, without limitation, claims asserted by the undersigned, any state or federal regulatory authority or self-regulatory organization.

14. The undersigned releases and indemnifies, holds harmless and defends Custodian from any and all claims, damages, liability, actions, costs, expenses (including, without limitation, attorney's fees) and responsibility for any loss resulting to the account, the undersigned or to any beneficiary or incurred by Custodian, in connections with or by reason of any sale or investment made or other action taken (or omitted to be taken) pursuant to and/or in connection with this Direction of Investment or resulting therefrom. Under no circumstances shall Custodian be subject to or liable for any consequential, incidental, indirect, special, exemplary or similar damages, including without limitation, damages or costs incurred as a result of loss of time, loss of savings, loss of data, loss of revenues and/or profits, whether foreseeable or unforeseeable that may arise out of or in connection with this agreement or Custodian complying with your directions, regardless if such damages are based in contract, tort, warranty, negligence, strict liability, products liability or otherwise.

15. The undersigned acknowledges, understands and agrees that this Direction of Investment and any other Direction of Investment of the undersigned is subject to all of the term, conditions, representations, warranties and agreements contained in this Direction of Investment Disclosures, the undersigned's Custodial Agreement and Disclosure Information and nay other documents or disclosures provided to you by Custodian.



Account Owner Signature

Date

**INVESTMENTS: NOT FDIC INSURED ■ NO GUARANTEE ■ MAY LOSE VALUE**

[Secure File Upload](http://www.directedira.com/secureupload)

[www.directedira.com/secureupload](http://www.directedira.com/secureupload)

Email Forms to:

[Investments@directedira.com](mailto:Investments@directedira.com)

Send Mail to:

3033 N. Central Ave. Ste. 415  
Phoenix, AZ 85012

Phone: (602) 899-9396

Fax: (602) 899-9641

Directed IRA is a tradename of Directed Trust Company, an Arizona Corporation