

# Precious Metal Fee Schedule

**GoldMoney**

The Precious Metal Fee Schedule is subject to the terms of the Metals Trust (“the Trust”) which has been established with the Hong Kong Trust Company Limited (“the Trustee”) by The Entrust Group, Inc (“the Administrator”) on behalf of the Custodian of your IRA Plan. You, as the IRA Owner, can instruct GoldMoney to buy and sell precious metal held by the Trust in accordance with the terms of delegation from the Trustee and the Administrator.

Precious metal traded and stored by GoldMoney conforms with the London Good Delivery standards established by [The London Bullion Market Association](http://www.londonbullionmarket.com) for gold and silver and [The London Platinum and Palladium Market](http://www.londonplatinum.com) for platinum and palladium. More information is available at: <http://www.goldmoney.com/good-delivery.html>. In addition, gold and silver bars stored at VIA MAT Switzerland include newly fabricated bars which are smaller in size than specified in the London Good Delivery standards but which are produced by a refiner on the LBMA Good Delivery List.

## Transaction Fee

Current spot prices for trading precious metal are quoted on the GoldMoney website at <http://www.goldmoney.com>. These are based on the current global market for physical metal. Large orders are completed at the London PM Gold, London Silver, London PM Platinum or London PM Palladium fixing price (“the Fix Price”) subsequent to receipt of your trade instruction. Further information about GoldMoney’s trading procedures is available here: <http://www.goldmoney.com/faq/daily-limits.html>

GoldMoney charges a fixed Purchase Fee or Metal Exchange Fee dependent on the total value of each transaction as defined in the table below. The Metal Exchange Fee is applied for exchanges between metals (eg silver to gold) and between vaults (eg gold in the UK to gold in Switzerland). Therefore, a conversion of silver to gold or gold in the UK to gold in Switzerland would be applied using the rates stated for the Gold Metal Exchange Fee.

Total Value of Purchase or Metal Exchange	Purchase Fee %				Metal Exchange Fee %			
	Gold	Silver	Platinum	Palladium	Gold	Silver	Platinum	Palladium
USD1 to USD9,999	2.49	3.99	4.39	5.27	0.75	1.25	1.90	2.10
USD10,000 to USD99,999	2.19	3.69	4.06	4.87				
USD100,000 to USD499,999	1.39	2.49	2.74	3.29				
USD500,000 to USD999,999	1.12	2.19	2.41	2.89				
USD1,000,000 and over	0.98	1.99	2.19	2.63				

GoldMoney does not normally charge any fees for executing sell orders but may do so during extreme market conditions. If a Sell Fee is to be charged, you will be given details of the amount of the fee before you commit to the sale thus giving you the choice whether or not to proceed.

## Storage Fee

GoldMoney charges a Storage Fee as set out in table below based on the average value of precious metal held by the Trust 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 metal. All precious metal is stored in secure vaults operated by VIA MAT International Ltd, Brink's Singapore Pte Ltd, Brink's Canada Ltd, Rhenus Freight Logistics AG and G4S International Logistics (Hong Kong) Ltd.

Precious Metal	Storage Fee (% per annum) with effect from 1 April 2013						
	VIA MAT			G4SI	Rhenus	Brinks	
	UK	Switzerland	Hong Kong	Hong Kong	Zurich Airport	Canada	Singapore
Gold	0.12	0.12	0.12	0.15	0.15	0.15	0.15
Silver	0.39	0.39	0.39	0.39	Not available	0.39	0.39
Platinum	Not available	0.59	0.39	Not available	Not available	Not available	Not available
Palladium	Not available	Not available	0.78	Not available	Not available	Not available	Not available

THE TRUSTEE HAS SEPARATELY APPROVED THIS FEE SCHEDULE. YOUR SIGNATURE BELOW INDICATES YOUR AGREEMENT TO THIS FEE SCHEDULE AS THE IRA OWNER AND TO THE DEDUCTION OF YOUR FEES FROM YOUR IRA PLAN ASSETS HELD BY THE TRUST WITH GOLDMONEY UNLESS OTHER ARRANGEMENTS HAVE BEEN MADE. Minimum account balances may apply. Fees and services provided 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 subscription to the Trust. All purchases of precious metal will be made through an account with GoldMoney held by the Trust for your IRA, pursuant to GoldMoney's standard account documentation and customer agreement. GoldMoney is neither the agent, partner or joint venturer of the Administrator or Trustee, 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 and the Trustee.

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

Printed Name (IRA Owner): \_\_\_\_\_

Signature (IRA Owner): \_\_\_\_\_ Date \_\_\_\_\_