

Wealth Accumulation Plan “WAP”

The Wealth Accumulation Plan (“WAP”) allows for systematic investments into physical precious metals on a monthly basis. Your participation in this program is subject to the terms of the customer agreement in conjunction with the funding processes outlined below. To be eligible for any current month’s automatic investment program, you must enroll prior to trade execution date. Trade execution date is five business days following the 16th of the month, or in the event the 16th is not a valid business day, five business days following the next valid business day after the 16th. Please note that funds required for purchase must be in a Client’s account prior to the execution of the monthly purchase transaction(s). In the event that adequate funds are not available in your account at the time of execution, GBI will execute the transaction for the amount of funds available in your account, up to the amount that was specified during WAP registration. In selecting this service, you hereby authorize GBI to execute monthly purchase transactions for the desired product and dollar amount that you have specified. Although purchases are made on a monthly basis this program allows for redemptions to be entered any time and executed once daily.

Based on a Client’s direction, an account can be funded from a variety of methods: (1) electronic fund transfers from your checking or savings account (ACH), (2) Federal Funds wires, (3) checks (please allow adequate clearing time as discussed on the funding page.), or (4) via existing available funds on deposit with GBI. Clients will indicate the direction of purchases toward the available product(s) offered within the program – (see “WAP Product Offering and Conversion” section for more detail).

For Clients that have chosen to fund via ACH, you hereby authorize the automatic pulling of the required pre-set amount of funds from your checking or savings account on a monthly basis. This automatic funding will continue until such time the Client revokes the ACH authorization via the online web portal (WAP Settings), as per the revocation process stated on the ACH authorization notice that was accepted by the Client when initiating the ACH funding feature. The revocation of the ACH instruction must be completed prior to 7:00 p.m. EST on the 16th day of the month, or if the 16th is not a business day, prior to 7:00 p.m. EST on the next valid business day. Clients that revoke the ACH authorization can continue participation in the WAP program by selecting an alternative funding mechanism as listed above. Clients that have chosen an alternative funding mechanism will be responsible for initiating the appropriate funding in a timely manner to ensure funds are available and cleared in your GBI account prior to the WAP execution date (which will be five business days following the 16th of the month). We reserve the right to discontinue or modify WAP at any time and for any reason.

WAP Product Offering and Conversion

Currently four products are available within the WAP, each of which indicates an interest in allocated physical precious metals. The products available are: (1) Gold 1kg Bars, (2) Gold 1oz Bars, (3) Gold 1oz Canadian Maple Leaf Coins, and (4) Silver 100oz Bars and will be available for storage in our New York

vault. These positions will represent fractional interest in the metal(s) selected during the enrollment process. When sufficient interest is available for any one product, Clients have the option to convert their interest into whole bar(s) and/or coin(s). This direction can be made via the online web portal. Once holdings are converted, they can be held for further storage or be made available for delivery.