

For those who understand the value of precious metals

# **GOLDLINE STANDS APART**



**THE GOLDLINE DIFFERENCE**

Goldline ®



**G**oldline has been helping people buy and sell precious metals for more than half a century. In an industry where dealers come and go, our longevity is a testament to our singular commitment to treating our clients as our most valuable asset. As part of that commitment, we provide you with straight talk, answers and information. And we constantly work to stand out, earn your business and exceed your expectations in ten key ways:



# TRANSPARENCY

**Y**ou expect and deserve transparent, honest pricing that is spelled out in black and white. And that's what we deliver. You'll have, at your fingertips, all of the important details of your purchase.

We are the only precious metals company to offer/disclose TrueCost Pricing<sup>SM</sup>: verbal and written trade confirmation on each purchase of \$1,000 or more which provides the ask or selling price, the current bid or buyback price and the percent the bid price must increase to break even.

In addition, our Client Services personnel — independent from our sales team — reviews the important details of your order with you to ensure that you understand the costs involved as well as other important information concerning your purchase.

Finally, if you have questions, we're here to answer them in plain English. Our terms, our refund policies and the risks associated with acquiring precious metals are provided in our risk disclosure booklet which has an easy-to-read, large typeface.



# RESPONSIBILITY

In an industry that is largely unregulated, reliability and responsibility are benefits every customer deserves. You can be confident that you are working with a dealer that practices responsible corporate governance with annual audits and compliance with national and state telemarketing laws.

Goldline is also a board member of the precious metals industry's leading trade organization, the Industry Council of Tangible Assets (ICTA). ICTA is an organization that promotes and safeguards the interests of its members, serving as the watchdog to maintain an appropriate and favorable regulatory climate in the United States. Goldline is also a member of the Society of Corporate Compliance and Ethics (SCCE). SCCE is a non-profit, member-based professional association that supports education, news and discussion forums, defining and shaping the corporate compliance environment.



## CLARITY

Information is something you should have before you make any significant decision. To ensure that you are making an informed choice, we provide an Account Agreement which provides the details between you and Goldline, and a risk disclosure booklet which clearly spells out the costs and risks associated with purchasing precious metals.

All of these documents are clearly displayed on our website, in an easy-to-read font, so you can understand the specifics of precious metals ownership, from the convenience of your own computer. We also provide both documents with every investor kit. And if you have any questions regarding these important issues, our Client Concierge department is available by phone and email to answer your questions.



# DILIGENCE

**B**efore any purchase of \$1,000 or more is finalized, we confirm your purchase with a Client Services Representative to ensure you understand the details of your purchase. We record each confirmation to ensure the details are correct.

We'll review the costs involved with your purchase so you know the details. And for your own records, you'll receive a written trade confirmation that includes the ask price, current bid price and the percent your bid price must increase to break even. We do all this as a matter of policy, before the transaction is even complete.



# INNOVATION

**N**o one else in the industry offers the breadth of price protection programs that Goldline does. One example: our industry-first Goldline Price Shield<sup>SM</sup> which secures the price of qualifying purchases for up to one year. Here's how it works: If the selling price (also known as the ask price) of your exclusive, limited production bullion coins is lower on the anniversary of your purchase, the Price Shield<sup>SM</sup> will automatically make up the difference by providing free additional exclusive bullion coins.

Goldline's Two-Way Price Guarantee Program<sup>SM</sup> protects your qualifying purchase from both short-term upside and downside market movements. If the selling price of Goldline's exclusive, limited production bullion coins increases or falls within 7–28 days (the actual number of days is based upon the purchase amount), you may call Goldline to acquire additional coins at the original selling price or re-price your coins at the lower price and receive free additional coins to make up the difference.

Another innovation: Goldline's Express IRA<sup>®</sup> program allows you to purchase precious metals without waiting for your IRA to be funded. In as little as one business day, you can establish a self-directed IRA account and complete the process via electronic signature.

The complete details of all of these programs are on our website and our Account Agreement.



# COMMITMENT

**H**aving a trusted dealer when you're ready to sell your precious metals is an important consideration for many of our clients. Although dealers are prohibited from guaranteeing a buyback, our well-documented history of repurchasing the precious metals we sell speaks volumes.

Plus, our buyback process is easy to understand: Goldline charges a one percent liquidation fee (\$25 minimum) on the bid price of the metals. We efficiently and easily handle liquidation transactions of all sizes. Final payment is sent within three business days of liquidation. In addition, our website provides daily information on buybacks, so you can see our buybacks as they are transacted.





# ASSURANCE

**E**very customer should expect stringent quality assurance for their purchases. Your purchase from Goldline will be double-checked before it is sent to you, and we track your purchase via video cameras from fulfillment through shipping. This investment in additional security technology is just one of the ways we ensure the accuracy of your purchase.

All packages shipped to clients are insured or self-insured by Goldline. If a shipment is lost or damaged during transit, Goldline, at its choice, will either replace the item or refund the client's purchase price. All to ensure a worry-free transaction.



## AVAILABILITY

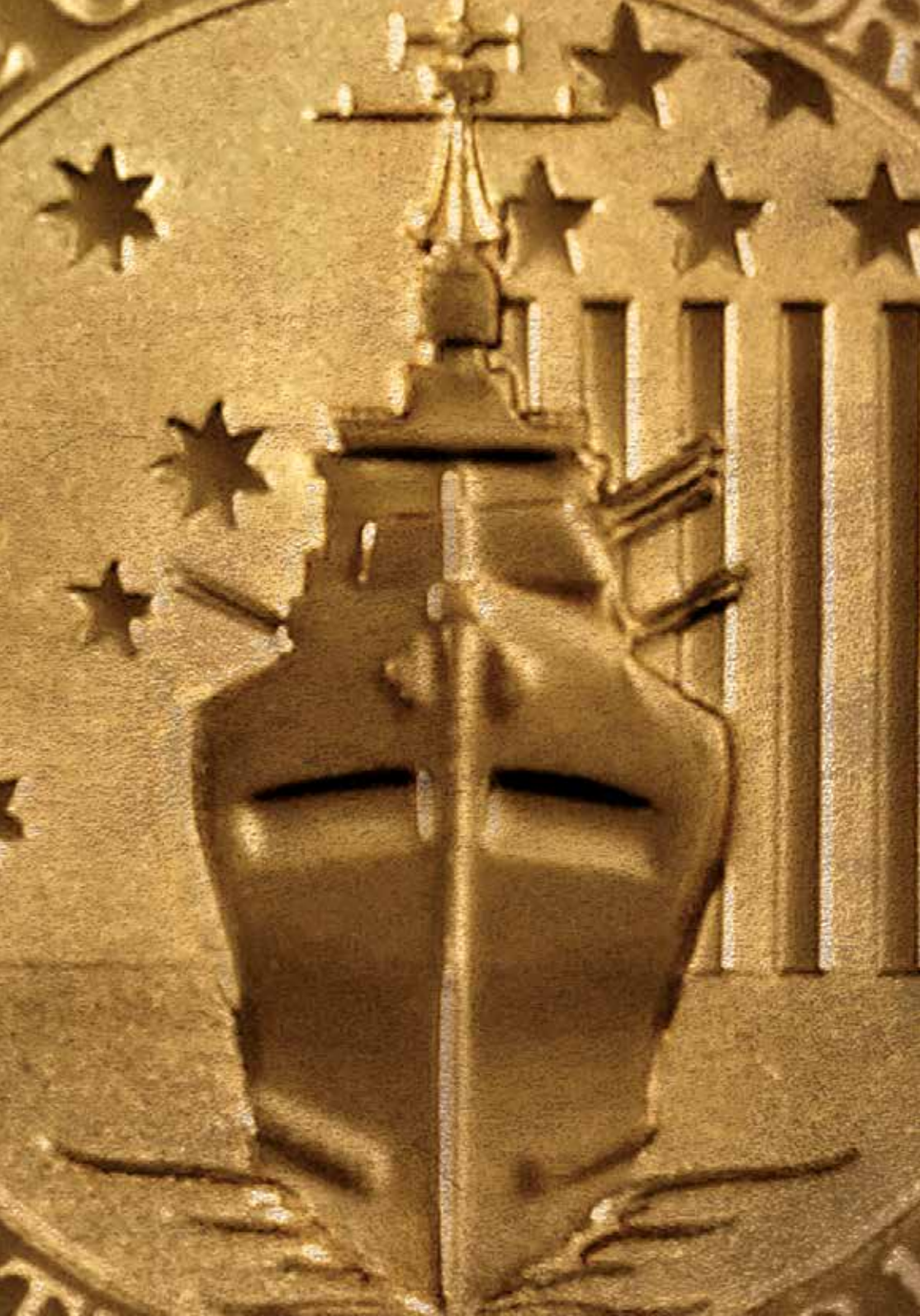
**G**oldline is available to you: We provide a dedicated toll-free number to ensure prompt and easy access to our Client Concierge. They can assist you with a variety of issues including special account status, refunds, delivery questions, compliance and any additional issues. Of course, your personal Account Executive is also available to assist you throughout the sale and liquidation process. In short, we're here to help.



## UNIQUENESS

**G**oldline offers exclusive, limited production bullion coins minted by some of the world's finest mints. Each bullion coin is guaranteed for its weight and purity by the issuing mint and represents important events in U.S. history.

Our exclusive bullion coins include the War of 1812 coins, U.S.-Australian WWII coins, Battle of the Coral Sea coins and the First Special Service Force coins. These uncirculated bullion coins also may be held in a precious metals IRA.



# THOROUGHNESS

**P**urchasing precious metals can be a significant undertaking with a number of details associated with it. At Goldline, we excel at taking care of those details. We offer free shipping and every delivery is insured (some deliveries are self-insured by Goldline).

You pay the same price regardless of whether you pay by cash or a credit card, which provides flexibility for your payment options.

We keep you up to date with market updates and alerts through our mobile app, web and email alerts.

And finally, unlike some precious metals dealers, at Goldline, there are no minimum orders,\* so if you want to experience the Goldline Difference for yourself, the cost of entry is low.

\*Purchases in amounts less than \$2,500 are subject to an administrative fee of \$25.

# LET US PROVE IT TO YOU.

As a potential Goldline customer, you can read these pages and take us at our word, or you can put us to the test and experience the Goldline Difference firsthand.

Talk to a Goldline Account Executive today to get started. We pledge to work to earn your business from the very beginning.

**800-963-9798**

## GLOSSARY

### **ASK:**

A coin or bar's selling price.

### **BID:**

A coin or bar's buyback price.

### **BULLION:**

Precious metals in the form of bars, coins or ingots.

### **BREAK EVEN:**

The percentage gain a coin or bar's bid price must increase to equal the original ask or selling price.

**Break Even** =  $(\text{Ask} - \text{Bid})/\text{Bid}$

### **MELT VALUE:**

The precious metals value of a coin or bar. The Melt Value is calculated by the amount of metal multiplied by the spot price of the metal. For example, if a coin contains one ounce of gold and the spot price is \$1,500 per ounce, the melt value of the coin is \$1,500.

### **OBVERSE:**

The front or "heads" side of a coin.

### **PREMIUM:**

The amount charged above a coin or bar's melt value.

### **REVERSE:**

The back or "tails" side of a coin.

### **SPREAD:**

The difference between a coin or bar's ask (selling) price and its bid (buyback) price. For example, if a coin's ask price is \$1,000 and its bid price is \$720, the spread is \$280 or 28 percent. The spread is different from the markup.

**Spread** =  $(\text{Ask} - \text{Bid})/\text{Ask}$

### **SPOT PRICE:**

The price paid for a precious metal based upon immediate delivery. Spot prices may be expressed as the ask or selling price or the bid or buyback price.

# WHAT MAKES THE DIFFERENCE?

At Goldline, we understand investing in precious metals is a long-term venture. Where you buy your precious metals is as important as what you buy. That's why we encourage our clients to conduct their due diligence before making any purchase. To find the company that can best support you today and in the future, consider the following factors.

	GOLDLINE	OTHER
<b>Transparency:</b> - Is TrueCost Pricing <sup>SM</sup> (ask, bid, buyback and breakeven price) provided both verbally and in writing on the trade confirmation?	✓	
<b>Responsibility:</b> - Does the company have over 50 years of experience? - Is the company independently audited, and does it follow national and state telemarketing laws? - Is the company a member of industry organizations such as ICTA and SCCE?	✓	
<b>Clarity:</b> - Does the company have an Account Agreement in a large typeface?	✓	
<b>Diligence:</b> - Does the company have a Client Service Representative, independent from the sales process, review your purchase with you to ensure accuracy and understanding?	✓	

	GOLDLINE	OTHER
<b>Innovation:</b> - Does the company offer a Price Shield <sup>SM</sup> and a Two-Way Price Guarantee Program <sup>SM</sup> that for qualifying purchases help protect pricing during market fluctuation? - Does the company offer an Express IRA <sup>®</sup> program so you can acquire precious metals quickly for your self-directed IRA?	✓	
<b>Commitment:</b> - Do you know the company's buyback policies? - Does the company display its buyback history on its website?	✓	
<b>Assurance:</b> - Does the company provide insured or self-insured shipping and have stringent quality assurance for your purchases?	✓	
<b>Availability:</b> - Does the company have a personal concierge to answer questions about purchases and liquidations?	✓	
<b>Uniqueness:</b> - Does the company offer exclusive, limited production bullion coins and guarantee the authenticity of the precious metals offered?	✓	
<b>Thoroughness:</b> - Does the company offer free shipping? - Does the company offer the same pricing for cash and credit card purchases? - Are there no minimum/maximum purchases and/or liquidation requirements*?	✓	

\*Purchases in amounts less than \$2,500 are subject to an administrative fee of \$25.



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