

# QUESTRADE CHECKLIST

Opening an account with Questrade is a simple online process. To clarify the steps involved we have created this checklist for you.

PURE  
GOLD  
SILVER

## Items You Will Need

Make the account opening process easy by having the following information and items available:

- Your Social Insurance Number
- Your Driver's License
- Beneficiary Social Insurance Number
- Beneficiary Address
- Current Statement of Account(s)
  - Recent Statement - 60 days or less
  - Official PDF Statement from Institution (No screen shots)
  - Must show your name, address, account number
  - Must show institution name, address and current balance
  - Must show account type (RRSP, Spousal RRSP, LIF, LIRA, TFSA, RRIF, etc.)
  - Jurisdiction details if account is a pension
- Financial Information (Net Worth etc.)
- Printer/Scanner or device that can upload documents
- Envelopes, Postage

## Open Questrade Account

Questrade.com will walk you through the self directed process. Below is an overview of the steps you will take to complete the process.

- [www.questrade.com](http://www.questrade.com) to Open Account
- Create Username & Password
- Enter in Personal Information
- Verify Email, Password & 2AF
- Enter Purpose of Account
- Enter Investment Amount
- Accept Agreements & Terms
- Questrade will take 1-3 Business Days to Verify



## Documents & Items to Submit

Some documents need to be uploaded directly to Questrade, mailed to Questrade or emailed to PGS. The below list will clarify the document process.

- Email or text account number(s) to PGS as soon as you have them
- Upload Directly to Questrade
  - Personal Identification (Drivers License)
  - Official Investment Account Statement (Upload directly on website)
  - Account Application (will be prompted to provide e-signature and upload within the account opening process)
  - Agreement Acceptance (Will be prompted to do so within opening process)
  - Account Transfer Document - Can be uploaded or mailed. Only need this form if you are transferring an existing registered account to Questrade
- Print, Sign and Mail to Questrade
  - Beneficiary Document (Fill out Form & initial page 1 and sign page 2)
    - Keep a copy of the document for your records
    - Suggest to mail document through registered mail
    - Address is located on the second page of the beneficiary form
- Sign and email to registered@puregoldsilver.ca (PGS will email these to you)
  - Email Consent Form
  - Questrade Account Access Authorization Form
  - Questrade Dealer Authorization Form

## Fund the Account

There are several ways to fund your self directed account.

- Transfer existing registered account to Questrade
  - Will require current statement of account (as stated above)
  - Submit transfer request form (as stated above)
  - Speak to your financial institution ahead of time to have funds positioned for a transfer to Questrade (cash position but not de-registered)
  - Process can take several weeks to complete
- Contribute new funds into Questrade account
  - Instant Deposit
  - Online Banking
  - Pre-Authorized Deposits



## Confirmation & Metal Allocation

Once all the above is completed and the account has been funded, the gold and silver can be purchased and transported to Brinks.

- Provide exact Canadian amount in account to Pure Gold Silver
- Convert funds to USD (PGS will provide you a contact to negotiate FX Rates)
- Provide exact USD amount to PGS
- Calculate 1 year of storage fees and set aside
- Decide on what percentage of silver and gold you would like
- PGS will lock in order and direct metals to Brinks
- PGS will provide confirmation and purchase records to you
- Questrade account should reflect purchase within 24-48 hours
- A negative balance will show in the account reflecting the FX conversion fees and premiums for the metals

## Things to Note

There are some fees associated with the process, however they are unlikely to exceed current management fees you are paying for investment accounts.

- Brinks fee is 1% per annum calculated on the spot price value of the metals
- There is a one time FX exchange fee of up to 2%
- Metals are fully insured through Brinks
- Questrade will not charge account fees unless your account is under \$1,000USD
- Premiums and fees charged above spot are standard in the industry and will reflect as a negative balance in your account once the transaction is complete
- Contact Pure Gold Silver when you want to liquidate some or all of your holdings

## Ongoing Support

Questrade is a Canadian broker that holds your Self-Directed account. PGS will provide support as you need, however, Questrade provides several avenues of support through the self directed process.

- Questrade's online application provides step-by-step instructions
- Questrade has customer support through live chat, email and phone
- PGS has a Registered Accounts Manager that can assist you if further clarification is needed.

*Additional service fees may apply*

Email: [registered@puregoldsilver.ca](mailto:registered@puregoldsilver.ca)  
Phone: 1-403-396-9853

