INVESTING IN PRECIOUS METALS WITH

REGISTERED ACCOUNTS

PURE GOLD SILVER

BUILD YOUR WEALTH IN OUNCES

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WHO WE ARE

Since 2009 our team members have provided Gold & Silver Education and resources to people interested in Acquiring Physical Precious Metals. We pride ourselves in the simplicity and security given through the entire process.

Pure Gold Silver Inc. (PGS) offers competitive pricing and a buyback option for purchases. Orders are delivered using priority service with full insurance, signature and tracking. Shipping is free on orders placed over five thousand dollars. If you choose not to have the product in hand, we offer secure storage that is convenient, safe, and cost effective.

WE ARE HERE TO HELP!

- ✓ Education on History of Gold & Silver
- ✓ Information for Registered Accounts
- ✓ Guidance through Client Decisions
- ✓ Transparency in the Process
- ✓ Resources & Support Provided

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REGISTERED ACCOUNTS CAN HOLD PHYSICAL GOLD & SILVER!

There are parameters set by the government on the purity, mint, and storage of the bullion. PGS only deals with the highest purity and quality of product, regardless of how the metals are purchased.

Our team has been assisting with Registered Account transfers for over 12 years providing invaluable guidance through the process. When speaking to our customers, we find that most Canadians do not know this is an option and are pleasantly surprised they can provide a stable counterweight to the rest of their Registered Portfolio.

As of 2005, the Canadian Revenue Agency (CRA) approved Registered Account holders to invest in physical gold and silver. Many investors appreciate the diversity, hedge, capital preservation, tax advantage, and growth potential that comes with this strategy.

This package will equip you with the information required to understand the process, advantages, costs, risks, and strategy involved with purchasing physical gold and silver with your Registered Funds.

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ELIGIBLE ACCOUNTS

There are a variety of Registered Plans that can be transferred (without triggering tax implications) in order to purchase and hold investment grade gold and silver.

RRSP | Registered Retirement Savings Plans

TFSA | Tax Free Savings Accounts

LIRA | Locked-In Retirement Accounts

RESP | Registered Education Savings Plan

LIF | Life Income Fund

RRIF | Registered Retirement Income Fund

SRRSP | Spousal Retirement Savings Plans

You can liquidate some or all of your Registered Holdings and have the physical metals shipped to you!
Withholding tax and shipping fees will apply.

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PROCESS SUMMARY

Although it takes time and effort to complete the process, our Registered Accounts Manager will guide clients through the items below, in order to create the best possible experience.

1. Registered Account Education
2. Insight and Guidance Regarding Options
3. Assistance with Account Opening
4. Funding of Account or Transfer Request
5. Tips and Considerations for Metal Allocation
6. Storage Facilitation & Associated Fees
7. Liquidation, Shipping, Account Management

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KNOW YOUR RISKS & REAP THE REWARDS

INVESTMENT STRATEGY

Currently, we live in a world where inflation is rampant and uncertainty is prevalent in most minds. PGS wants to encourage clients through any economic time to operate from confidence and peace, rather than fear or pressure.

Gold and Silver are intended to offer diversification, a hedge against inflation, capital preservation, and insurance policy within portfolios. Gold and Silver should be considered for long term holdings; however, they can be liquidated at any time. The investment potential partnered with the other benefits are among the top reasons to take advantage of the Registered Accounts Program.

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SPOT PRICE VS. ACTUAL COST

Spot price is the acknowledged base line for the market pricing of precious metals. This price constantly changes and does not factor in the actual costs associated with acquiring the metal in physical form.

When gold and silver are purchased, the premium above spot price reflects the process to refine, mint, manufacture, market, acquire, insure and ship the metal to the consumer.

Spot prices are usually listed in USD. Note, all Registered Account transactions are conducted in USD.

Precious metals are typically sold for spot price. This means that premiums are not recuperated upon a sale and can only be captured back once spot price has exceeded the total price paid. This is important to know when acquiring physical precious metals.

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LIQUIDITY OPTIONS FOR REGISTERED ACCOUNTS

When it is time to sell your investment, we can help you! With one quick phone call, you can partially or fully liquidate your Registered Account or take physical possession of your stored metals.

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SELF-DIRECTED REGISTERED ACCOUNTS

QUESTRADE

Live Chat, Text and Customer Service available during business hours with Questrade if you need assistance with your self-directed account.

Be sure to download the Questrade Checklist from the PGS website resources page.

Registered Accounts Manager

PGS has a designated team member to assist and guide clients through this process.

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FIVE EASY STEPS

1. OPEN QUESTRADE ACCOUNT
2. COMPLETE SIGNATURE FORMS
3. FUND REGISTERED ACCOUNT
4. DECIDE ON METAL ALLOCATION
5. STORAGE & ORDER CONFIRMATION

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OPEN QUESTRADE ACCOUNT

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- www.questrade.com
- Click 'Open an Account'
- Select Account Type(s) click +Add, OPEN NOW
- Create Username & Password
- Enter in Personal Information
- Verify Email & Phone number
- Details of Account: Purpose & Approx Amount
- Accept Agreements
- Review & DocuSign Documents as Directed
- Print, Sign, & Upload Documents as Directed
- Upload Identification Documents
- Provide Account Number(s) to registered@puregoldsilver.ca
- Questrade will take 1-3 Business Days to Verify Account(s)
- Fund Account via Contribution or Transfer

Stuff I Need

- ✓ SIN #
- ✓ Beneficiary SIN # & Address
- ✓ Current Statement of Account(s)
- ✓ Driver's License
- ✓ Save Login Name & Password

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COMPLETE SIGNATURE FORMS

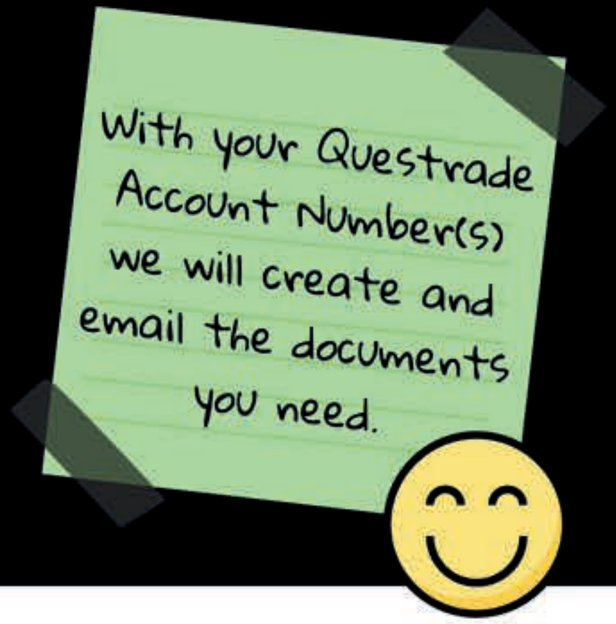
Even though most of the Questrade process is completed online, there are still some forms that need to be printed off for signature. The **Beneficiary Form** in particular must be printed off, signed, and the original mailed to:

Questrade, Inc.
5700 Yonge Street, Unit G1 - Ground Floor Toronto ON M2M 4K2

If Questrade requires you to print off any other documents to sign, they will provide direction and instructions for you. Some documents may need to be printed, signed, and then uploaded directly into your online account.

Forms to Send

- ✓ Email Consent Form- Email to PGS
- ✓ Questrade Authorization - Email PGS
- ✓ Questrade Dealer Authorization- Email to PGS
- ✓ Beneficiary Form(s) - Mail to Questrade



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FUND REGISTERED ACCOUNT

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Once your Questrade Account has been approved, you can move on to the next step to fund your account. The most common way to fund an account is to transfer an existing Registered Account. Questrade will walk you through the process you choose.

Ways you can fund:

- Instant Deposit
- Online Banking
- Pre-Authorized Deposits
- Transfer Existing Account

· MOST · POPULAR ★

Funding Checklist

- ✓ Statement of Registered Account
- ✓ Existing Account Number
- ✓ Institution Name & Address
- ✓ Transfer Documents Signed & Uploaded
- ✓ Once Account Funded, Convert CAD to USD

There are NO TAX implications when you transfer an account.

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DECIDE ON METAL ALLOCATION

PGS provides metals that are LBMA (London Bullion Market Association) approved and meet the purity standards required for Registered Accounts (.9999 gold or .999 silver). Time restrictions apply to place metals in Brinks. Products are selected based on available inventory to meet these demands.

SILVER OR GOLD OR A MIXTURE?

A variety of factors are considered when deciding on the size or type of product purchased into the account. Factors such as age, account type, investment term, and cash flow needs will determine allocation decisions. Our Registered Accounts Manager will guide you through the process and provide insight.

Decisions to Make

- ✓ Clarify Intentions & Goals
- ✓ Discuss Strategy & Options
- ✓ Review Costs Associated & Ensure Comfort
- ✓ Lock in Order & Transport to Brinks

You can hold a variety of gold and silver products in your vault.

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STORAGE & ORDER CONFIRMATION

What to expect after your order is locked in:

- You will Receive Sale Confirmation via Email
- Metals Delivered to Brinks within 5-7 Business Days
- Holdings will be Reflected in Questrade Account

PGS to Do

- ✓ Confirmation of Order
- ✓ Verification of Metals in Storage
- ✓ Confirm Reflection in Questrade Account
- ✓ Calculate 1% Per Annum Fee
- ✓ Leave Minimum 1 Year Fee to Cover Cost

INSURANCE & FEES

- The metals are fully insured through Brinks with additional protection by the Canadian Investor Protection Fund (CIPF).
- The storage fee is 1% of the market value of the metals held in your investment account.
- This fee is calculated monthly and withdrawn from the cash balance within the individual registered account.
- We always set aside a minimum of 1% in your account prior to placing a purchase to ensure there is enough for fee coverage.

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PARTNERS IN THE PROCESS

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Pure Gold Silver coordinates the process from opening an account to the storage of metals. Through the administration process PGS collaborates with some of the top companies in the industry to provide the most secure and efficient options. Questrade, Silver Gold Depository, and Brinks are the key companies utilized in the process.

QUESTRADE

Silver Gold Depository

BRINKS

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WHAT YOU NEED TO KNOW ABOUT QUESTRADE

Questrade is a Canadian broker that holds your Self-Directed Registered Account so you can own physical gold and silver with the funds.

- No Tax Implications to Transfer Existing Account
- Easy Step by Step Online Set Up
- No Annual Account Fees
- Will Cover Up to $150 Transfer Fee*
- One Time Conversion Fee of Up to 2%**
- Reports to CRA
- Access to Online Account Details
- Insures Gold & Silver Holdings

Questrade's online system will guide you through the steps. As Questrade is a self directed process, an additional service fee may apply if clients request assistance from our Registered Accounts Manager.

*If your institution charged you a transfer fee, we will help you apply for a rebate of up to $150 per account.

Questrade is one of Canada's largest independent brokerages, managing over $18 Billion in assets for clients while offering low fees compared to trading and investing with the big banks.

**PGS will assist clients in negotiating with Questrade to try and achieve a lower conversion rate.

Transferring your registered savings from one institution to another is not a taxable event!

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WHAT YOU NEED TO KNOW ABOUT DEPOSITORY

Liaison between Questrade and Brinks. Ensures metals are LBMA approved to meet CRA requirements.

- High Quality Gold & Silver
- Direct from Mints
- .999 Silver Coins & Bars
- .9999 Gold Coins & Bars
- London Bullion Market Association - Global Authority on Precious Metals

You will not pay any additional fees* above typical premiums for this allocation. The forms you sign must disclose the highest possible compensation.

*Depository receives up to a 7% transaction commission, this is not an additional fee and is all ready included in the standard premiums.

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WHAT YOU NEED TO KNOW ABOUT BRINKS

Secure vaulting facility that provides state-of-the-art precious metals storage services.

- Bullion Stored on Your Behalf
- Full Value of Metals Insured
- World-Class Security
- Charges 1% per Annum Charged Monthly
- Easy Liquidation
- Client Discretion and Privacy

Affordable Annual Fee

Fully Insured & Secure

Individual Storage Specifically Assigned to You!

Private & Confidential

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EXAMPLE PURCHASE BASED ON $100,000 CAD

It is important to know the potential costs associated with utilizing the Registered Accounts Program. There can be an element of surprise if a clear example is not provided.

Example of $100,000 Canadian Investment:

Initial Deposit:
$100,000 CAD

Conversion Rate *0.78:
$78,000 USD

Conversion Fee **2%:
$1,560 USD

USD Funds Available for Allocation:
$76,440 USD

Annual Brinks Fee ***1% of Market Value:
Approx. $700 USD/Annum

*Exchange Rates fluctuate. Conversion rate fee will always be calculated at the current daily exchange rate.

Questrade will only charge an account fee if the account has less than $1000 USD at which time they charge $24.95/quarter.

***The annual Brinks fee is based on the SPOT price of the metals held in the account. When you buy the metals, a premium is paid above spot price which is calculated at market value, not the purchase price.

**2% is the standard conversion rate that Questrade charges. PGS will connect clients with a FX rep to negotiate better rates. Higher value accounts receive better FX rates.

In the event the conversion from CAD back to USD remains positive, this can be an added advantage when liquidating.

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FREQUENTLY ASKED QUESTIONS

Q: How long does the entire process typically take?

A: The most time consuming part of the process is transferring existing account funds from your institution to Questrade. This process can take anywhere from 4-12 weeks. If you are funding the account with new funds, the completion time is reduced as we are not waiting on another financial institution. All other tasks to complete the process only take 5-7 days.

Q: Is there a minimum amount I need to transfer or contribute?

A: We suggest working with a minimum of $20,000 CAD. Questrade has no account fees unless the account is worth less than $1000USD.

Q: Do I have to invest all of my account into gold and silver?

A: No, you do not. In fact, you can move your entire account to Questrade and leave portions of it invested (in-kind transfer) and dedicate an amount of your choosing to gold and silver. PGS can not give investment advice but can share the options available to you.

Q: Will gold and silver provide me with cash flow?

A: Gold and silver will not provide cash flow. The purpose for holding physical precious metals in your account(s) is to hedge inflation, diversify, preserve capital, to have immediate liquidity, and be a part of a free monetary system.

Q: If it does not cash flow how do I financially benefit?

A: Inflation rates are over 5% per annum and gold and silver keep up with inflation as they maintain purchasing power. At minimum, you hedge the rapid rate of inflation and insure your hard-earned dollars during uncertain times.

Q: How long does it take to liquidate my metals?

A: You simply give us a call or send us an email with details regarding liquidation. The funds from the sale will be deposited back into your Questrade account within 2-5 business days. If you wish to take physical possession of the metals, we will assist with that option as well.

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WE APPRECIATE YOUR BUSINESS, REFERRALS, AND SUPPORT!

Pure Gold Silver Inc. can provide service anywhere in
Canada and United States.

We are a locally owned and operated family business that has been driven by word of mouth referrals since 2009. Thank You!

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VISIT US

EMAIL US

CALL US

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REGISTERED@PUREGOLDSILVER.CA
1-403-396-9853

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