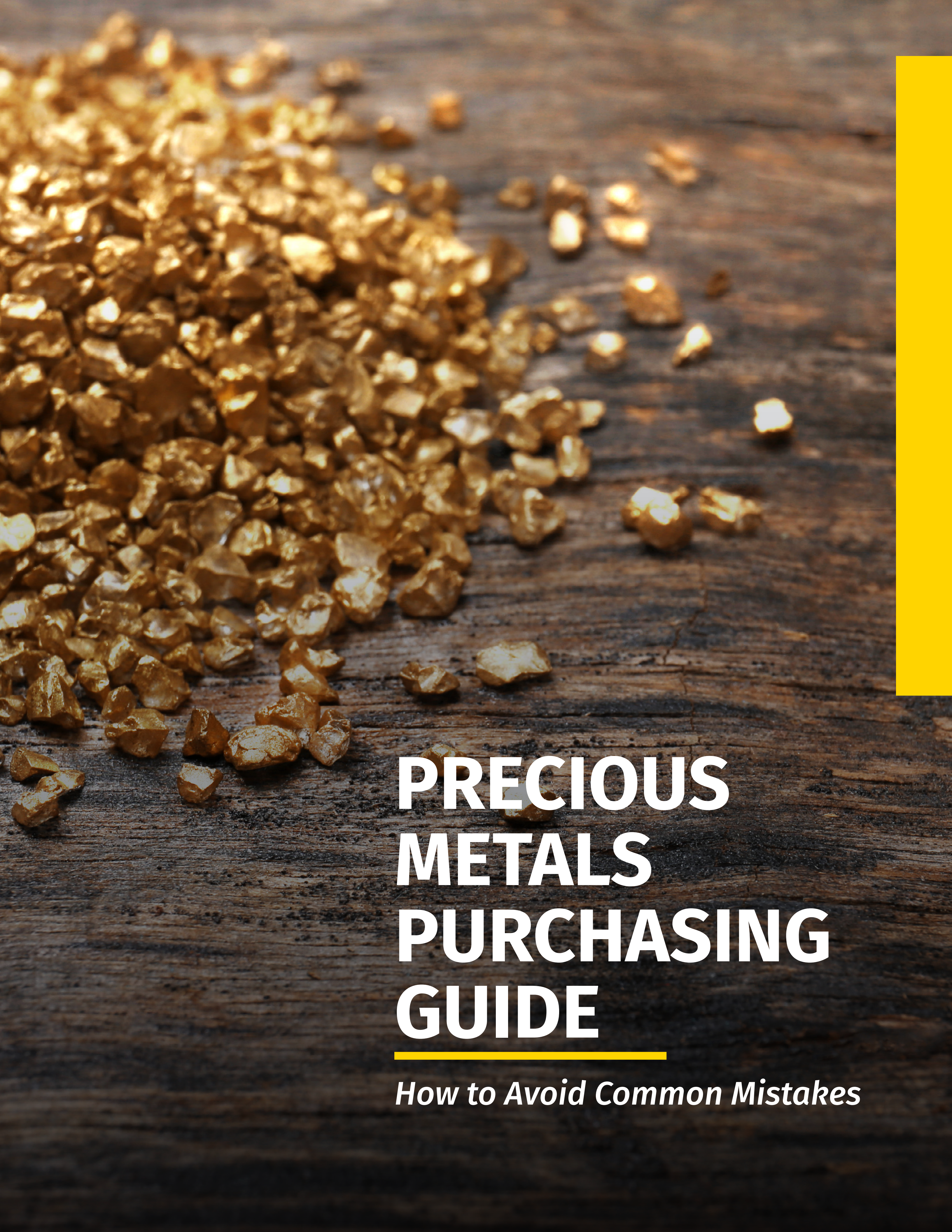


PRECIOUS METALS PURCHASING GUIDE

How to Avoid Common Mistakes

Dear Client,

Thank you for your interest in precious metals.

Our goal at PLP Metals is to educate clients on the best ways to invest in precious metals for their own individual situations. PLP Metals was founded with that goal in mind.

Whether you're considering purchasing precious metals for the first time or if you're a seasoned investor in metals, we are confident that you will find our information and our services valuable and helpful.

When purchasing precious metals, like gold or silver, there are many, many choices and many differing opinions as to the best way to accomplish your precious metals investing goals. The goal of this guide is to provide you with the information you need to make the best choice for you.

We hope that when you are ready to make an investment in precious metals, whether that is today or at some future point, you will feel comfortable and feel confident that PLP Metals is the right organization with which to deal.

Should you have questions after reviewing this guide, feel free to call one of our precious metals consultants at 1-866-612-2614 between the hours of 8 and 5 Eastern Time, Monday through Thursday, or 8am and Noon on Friday. We are here to educate you. At PLP Metals, we believe the best client is an educated client.

Our business has grown through referrals and we appreciate your endorsement of our company to your family and friends.

We look forward to being of service to you.

The PLP Metals Team

Contents

Why Precious Metals?

Consider precious metals to be insurance for your money.

Many people have insurance for their home, insurance for their car and perhaps even insurance for their life, but they ignore buying insurance for their money and investments. Insurance for money and investments are precious metals.

And, insurance for your money and investments might actually be more important. While an accident can happen that could require one use homeowner's insurance or auto insurance, it's almost inevitable that you will need insurance for your money and investments.

As money is printed worldwide and interest rates go negative, the purchasing power of money declines. This has been happening for years; ever since the US Dollar became a fiat currency (a currency not backed by gold or silver or anything tangible) in 1971.

Take a look.

The median price of a new home in 1971 was $25,200 and gold sold for $35 per ounce. If you purchased a new home in 1971, you needed to have $25,200 in cash or 720 ounces of gold. Fast forward to the present, the median price of a new home is $377,000.

The same $25,200 cash that would have purchased the home in 1971 now doesn't even equal the customary down payment of 20% on the home. On the other hand, the same 720 ounces of gold that would have purchased a home in 1971 now buys nearly four homes.

Gold has gained in purchasing power as the US Dollar's purchasing power has severely declined.

An item that cost $250 in 2000 would today cost about $350. Again, a big loss in purchasing power for the US Dollar.

By comparison, gold sold for about $250 per ounce in 2000 and today sells for more than $1500 per ounce at the time of this writing.

Consumer prices increased about 40% from 2000 to the present time while the price of gold per ounce increased by more than

600%. Once again, gold actually gained in purchasing power as the US Dollar's purchasing power declined.

Over the long term, gold is the ultimate insurance for your money and investments. Adding gold to your portfolio can help you not only retain but also gain purchasing power.

GOLD CAN MAINTAIN PURCHASING POWER IN TIMES OF ECONOMIC TURMOIL

In times of economic turmoil, gold has been a “go to” asset.

Often, economic turmoil comes about as a result of monetary policy; namely currency printing. Currency is printed historically speaking because politicians and policymakers have only three choices to deal with budget deficits and debt. They can:

— ***Raise taxes***

— ***Cut spending***

— ***Print currency***

Once currency printing begins in earnest, history tells us it is often difficult for policymakers to reverse. Inflation can turn into hyperinflation.

One of the most famous hyperinflations in all of history was the hyperinflation that occurred in Weimar Germany after World War I. The hyperinflation lasted from January of 1919 to November of 1923. The average cost of a consumer item over this 4+ year time frame increased by a factor of 20 billion which is the equivalent of prices doubling every 28 hours.

One would expect gold to perform well in such an environment, and it did. One ounce of gold sold for 170 German Marks in January 1919. By November 1923, that same ounce of gold sold for 87 trillion German Marks.[1]

Consumer prices increased by a factor of 20 billion while the price of gold increased by more than 500 billion.

One need only look at recent the more recent hyperinflation in Venezuela to see the effects of hyperinflation and the dangers of not owning gold should you experience an inflation as a result of currency printing.

Hyperinflations are more common than one might think.

Since 1920, there have been 55 hyperinflations worldwide.[2] They are a lot more common than most people could ever imagine. Over less than 100 years, there has been 55 hyperinflationary episodes where a currency has been destroyed. That’s one hyperinflation more frequently than every two years on average.

Owning gold may be the best way to protect yourself.

1 https://www.caseyresearch.com/articles/does-gold-keep-hyperinflation 2 http://object.cato.org/sites/cato.org/files/pubs/pdf/workingpaper-8.pdf

Could You Experience a Hyperinflation or Economic Depression?

From the time of the financial crisis through early 2020, the Federal Reserve expanded the currency supply by about $4 trillion. Over that time frame, despite aggressive levels of currency creation, inflation remained reasonably subdued. Since early 2020 through early 2022, the Federal Reserve has created another $5 trillion in currency literally out of thin air and the result has been accelerating inflation.

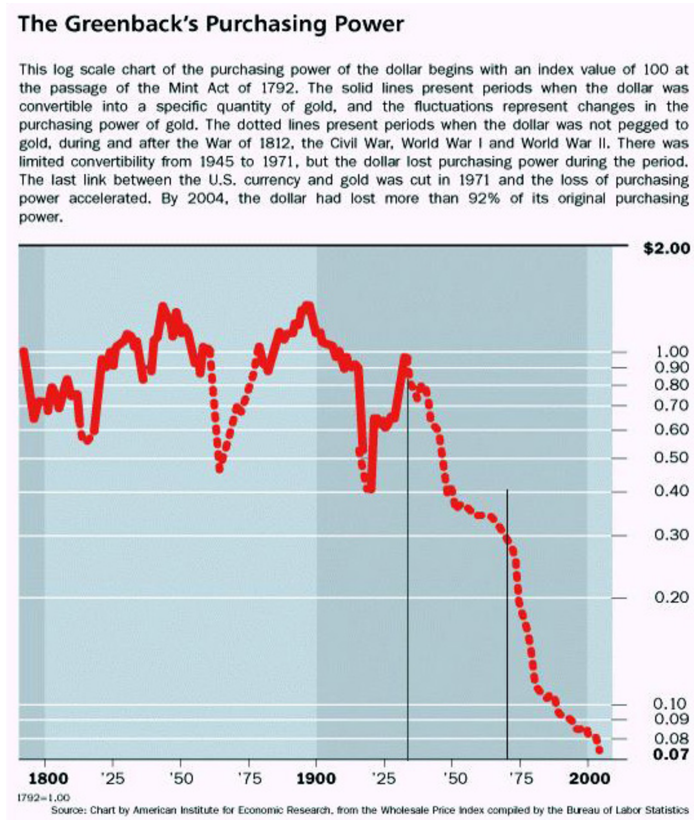
The officially reported inflation rate is nearly 8% as this piece is published, but the officially reported inflation rate, the Consumer Price Index, has been heavily manipulated through the years to make the reported inflation numbers appear more favorable. The actual inflation rate when calculated using the same methods as were used in the 1970's is about twice the official rate or 16%.

This is nothing new. The US Dollar has been losing purchasing power since 1933 when then President Franklin Roosevelt made gold ownership illegal. Take a look at the chart below which illustrates the purchasing power of the US Dollar since 1792.

Notice from the chart that from 1792 through 1933, there was no price inflation point-to-point. That means that a dozen eggs or a gallon of milk cost about the same in 1933 as they did in 1792.

Many people, when viewing this chart, find this hard to believe.

Yet, when one looks at the facts, this isn't all that hard to believe, it actually makes perfect sense. When the US Dollar was backed by gold, it held its purchasing power for the most part.



When this gold backing, which permitted folks holding US Dollars to exchange those US Dollars for gold, was removed, the Dollar lost purchasing power.

The best example of this at the left center of the chart. As you can see from the chart, during the 1860's the US Dollar lost 50% of it's purchasing power. During this time, President Lincoln and congress changed the money rules to allow paper currency to be printed. The result was inflation and a decline in the purchasing power of the US Dollar. Shortly after this time, the Long Depression of 1873 set in.

This is also evident when looking at the chart during the time frame of the 1920's. After the Federal

Reserve was formed in 1913, the backing of the US Dollar by gold was reduced from 100% backed to only 40% backed. That resulted in a decline in the purchasing power of the US Dollar and inflation. Much of the economic success of the 1920's, known as the roaring 20's, came as a result of loose money policies and money printing. As you know, in 1929, the Great Depression took hold.

The evidence is clear when studying history, excessive currency creation leads to price inflation and then an economic reset. The best protection against both is to own precious metals.

Today's Economic Reality

Here are the two big questions to consider.

Will the currency creation continue?

Will an economic reset occur?

Let's look at the facts.

The national debt of the United States is now well over $30 trillion. According to the IRS, there are about 150 million tax returns filed in the United States. That means the share of the national debt per tax return is about $200,000. And, the national debt continues to grow as the operating deficit is now in the neighborhood of $3 trillion.

But, that already monstrous number doesn't include the unfunded liabilities of Social Security, Medicare and other government programs. Professor Lawrence Kotlikoff estimates that the total fiscal gap of the United States now exceeds $200 trillion. That amounts to a share per tax return of more than $1.3 million. That is a completely staggering number and can never be paid with 'honest' currency.

Without meaningful spending cuts, which would likely lead to an immediate financial reset and economic depression, the currency creation will have to continue.

As we've already discussed, history tell us this will be the most likely outcome. When that occurs, we know that fiat currency will be a bad place to store wealth.

History also tells us that tangible assets will be the best place to store wealth to retain and maybe even increase purchasing power.

Owning gold for 10% to 20% of your portfolio might be a great hedge against these potential future events.

What's the Best Way to Buy Gold?

While we've discussed the many reasons that owning gold in your portfolio makes sense, there is one basic fundamental of allocating assets that we have not yet discussed. That fundamental is diversification.

Simply put, diversification means not to put all your eggs in one basket and use assets that are "non-correlated" rather than assets that are "correlated".

"Correlated" assets tend to perform the same way in the same type of economic environment while "non-correlated" assets tend to not perform the same way. When using two "non-correlated" assets, one asset will tend to go down while the other asset goes up. Stocks and gold are typically "non-correlated" assets. If you own stocks, owning gold might be a good way to hedge your stock holdings.

When owning gold, diversification can also be important.

There are essentially two types of gold that one can own – gold bullion and certified gold investment grade coins.

1 Bullion can be found in several different forms, but the two most common are minted coins and gold bars. Gold bullion is always valued by weight, or the amount of gold that the coin or bar contains.

The value of gold bullion is determined by market forces and is linked to the "spot" price of gold.

2 The second type of gold that can be purchased is a certified gold investment grade coin. Certified investment grade coins are coins minted by the US Mint or other world mints and can even include rare or semi-rare coins.

While the price of bullion can be affected by world banks, the Fed or other political forces, the prices of certified investment grade gold coins is determined by investor supply and demand just like the prices if prime real estate and other tangible assets are determined.

What Kind of Gold Should You Own?

Should you own gold bullion? Or certified investment grade gold coins?

It depends upon your personal goals.

Many gold buyers might consider mixing or blending both bullion and certified investment grade gold coins in the gold portion of their portfolio.

Bullion may be more appropriate for those who want to capitalize on a short term move in the gold market. Bullion prices are tied closely to the spot price of gold and therefore may be subject to more price volatility.

Certified investment grade gold coins may be subject to less volatility than bullion and may be more appropriate for gold buyers who want to limit their exposure to the ups and downs of the bullion market and perhaps help shelter their investment from geo-political events and forces that are out of our control. Certified investment grade gold coins are also best for buyers who can hold their investment for a longer period, say 5 years or more.

Understanding the certification process is key to understanding how your coin's value will be determined.

When an investment grade coin is certified, an official certification agency grades the coin by ensuring authenticity and grading the condition of the coin. Certified investment grade gold coins are specially packaged in a tamper proof package to protect the condition of the coin.

The certification process:

— ***Determines the grade of the coin***

— ***Validates that the coin is an actual government issue and not a fake or copy***

— ***Assigns a unique registration number to the coin. In the event our coin is ever lost or stolen, you can prove ownership via this registration number.***

One of our precious metals consultants can ask you some questions about your goals and then offer recommendations based on what you want to accomplish.

What Mistakes Should I Avoid When Buying Gold?

MISTAKE #1

Buying the wrong amount of gold.

There is an old investing axiom that states you should never put all of your eggs in one basket. That's true with gold as well.

Depending on your goals which one of our precious metals consultants can help you identify, you should invest from 10% to no more than 20% of your portfolio in gold.

When investing in gold, you should ask yourself if you can set this money aside and not touch it for the next 5 years or even longer. If you can't be sure of that fact, you should reconsider purchasing gold.

However, if the answer is 'yes' you should seriously consider trusting gold, especially investment grade gold coins, to help you hedge against declines in the value of your other investments and to protect yourself from inflation, a hyperinflation or an economic reset.

MISTAKE #2

Owning gold-based paper assets, rather than the physical gold itself.

When you own an exchange traded fund that tracks the price of gold or another paper based gold asset, you may not actually own gold. However, when you own the real, physical metal, there is no doubting that you actually own the "real stuff".

MISTAKE #3

Buying only gold bullion rather than diversifying with certified investment grade gold coins.

Gold bullion can be used by governments and central banks to manipulate the value of currencies for political purposes which can cause tremendous volatility in a portfolio.

Adding investment grade gold coin to your gold holdings in order to diversify can help you get better, more consistent results over time.

HOW TO GET STARTED

It's easy to get started and learn more!

The first thing to do is call one of our precious metals consultants at 1-866-612-2614 between the hours of 8 AM and 5

PM Eastern time, Monday through Thursday or between the hours of 8am and Noon on Friday. Our precious metals specialist will ask you a few questions and then make some suggestions to you for your consideration.

You will then work with your precious metals specialist to determine the details of your acquisition and your goals.

You then make your investment in metals.

Finally, your metals are delivered to you via FedEx shipment or other secure delivery method, usually within 2 weeks of making the order.

Disclaimer

All investments entail risk and gold bullion and certified gold coins are no exception. The precious metals markets, investment grade coin markets and rare currency markets are unregulated, speculative and volatile and prices for these items may rise or fall over time. PLP Metals does not guarantee that any item purchased will be able to be sold for a profit at a later date.

The bullion markets are based largely on the spot price of a metal. These markets can be volatile and can will fluctuate throughout the day.

The vale of a certified investment grade gold coin is determined by multiple factors which can and do fluctuate independently from bullion prices. These factors include perceived value of the coin, scarcity, quality, current demand, economic factors and market sentiment.

Bullion and Certified Investment Grade Coins may go up or down in value. These items may not be suitable for everyone. Our firm doesn't determine the suitability of any particular purchase for any buyer or potential buyer of bullion and/or certified investment grade coins.

You should consult with your independent financial advisor to determine if a purchase of bullion or certified investment grade coins is right for you. You should not purchase products from us or anyone else if you aren't qualified to make your own purchasing decision. You should obtain a thorough knowledge of the bullion and certified investment grade coin markets before purchasing bullion or certified investment grade coins.

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“Paper money always returns to its intrinsic value – zero”

— Voltaire

“Whether ancient or modern, monarchy or republic, coin or paper, each nation descends pretty much the same slippery slope, expanding government to address perceived needs, accumulating too much debt, and then repudiating its obligations by destroying its currency.”

— James Turk and John Rubino

“Because an inflationary policy works only as long as the yearly increments in the amount of money in circulation are increased more and more, the rise in prices and wages and the corresponding drop in purchasing power will go on at an accelerated pace.”

— Ludwig von Mises

“Inflation gradually pushes the whole community towards speculation, since ordinary life begins to require a speculator’s skills.”

— William Rees-Mogg

“The marketplace is a crime and punishment world, and this Federal Reserve credit expansion is the greatest monetary crime of all time. Accordingly the punishment will be far and away the greatest punishment of our time.”

— John Exeter

“The US Dollar will be ‘devalued’ as policymakers seek to weaken it, undermining the greenback’s status as an international reserve currency....The dollar is going to lose its status as the world’s reserve currency....It will be devalued and it will go down a lot.”

— Jim Rogers

“Inflation comes about because our politicians and bankers create billions of new paper dollars out of nowhere. It is, in essence, the same thing as counterfeiting, which if done by a private citizen would result in a jail sentence.”

— Nelson Hultberg

“Continued inflation inevitably leads to catastrophe.”

— Ludwig von Mises