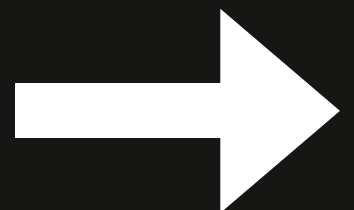


31p1[®]



**Individual
Gold Savings
Account**

Guidelines



- 1 Choose one of the five different denominations you want to save. (1-gram, 5-gram, 10-gram, ½ oz. or 1 oz.)
 - 2 Choose any dollar amount, the frequency and the start date that you want to contribute to your IGSA. The frequency options are: Weekly, Bi-weekly and Monthly.
 - 3 In addition to your regular automatic contribution to your IGSA, you can, at any time, make one-time deposits to increase your cash balance of your IGSA by clicking on the “Deposit Funds” button on the top of your dashboard.
 - 4 With the setup of your email and password, you can visit www.31p1.com, click on login and view your 31p1 gold account at any time. You will have full control over your account. So, if you would like to change the denomination, your saving frequency, your savings amount or your payment method, you can do so at any time by logging into your account. Under the “Dashboard” tab, select “Change Subscription”. Now your current saving parameters will be cancelled, and you will be prompted to setup a new IGSA with your desired changes.
 - 5 All gold will be automatically vaulted by 31 point 1, LLC, FREE of charge. Having the gold vaulted allows you to participate in the 31p1 exchange program. The following are the Vaulting and Shipping Guidelines put in place by 31 point 1, LLC:
 - a: Your gold is automatically vaulted by 31 point 1, LLC on a quarterly basis. All the gold purchased in your IGSA during any given quarter, will remain in the “In Process” stage until approximately the 3rd week of the following quarter. At this point, 31p1 receives the quarterly gold shipment from Nadir, Turkey and moves your gold status from “In Process” to “Vaulted”.
 - b: The following are the quarter ending dates and approximate vault dates for the entire year for your reference.
 - i. Quarter 1 – Ends March 31 – 1st quarter gold is vaulted approx. April 21
 - ii. Quarter 2 – Ends June 30 – 2nd quarter gold is vaulted approx. July 21
 - iii. Quarter 3 – Ends September 30 – 3rd quarter gold is vaulted approx. October 21
 - iv. Quarter 4 – Ends December 31 – 4th quarter gold is vaulted approx. January 21
 - c: Your gold is fully insured by 31 point 1, LLC while it is shipped and vaulted.
 - d: Once your gold is moved to the “Vaulted” stage, you can request to have all, or part of your vaulted gold shipped to you at that point. From your dashboard, you will select “Withdrawal” and select any amount of your vaulted gold bars to be shipped.
 - e: Once your gold has been shipped by 31p1, you will be able to click on “Track Withdrawal” from your dashboard. Here you will find the tracking number for your gold shipment.
- The following are the Gold Exchange Guidelines put in place by 31 point 1, LLC:
- 6
 - f: The gold in your vault can be exchanged at the current market price which is posted under the “Buy Gold” tab at www.31p1.com.
 - g: You may exchange a MAXIMUM of 3 ounces per month from your vaulted gold account.
 - h: The process of exchanging gold to cash must be in whole bar increments. Example: If you are saving strictly in 10 - gram bars and you have accumulated 3 bars, or 30 grams, then you can exchange only in 10 gram increments.

- 7 You may discontinue your gold savings account any time by clicking on the “Cancel Subscription” button.

i: Your gold that is vaulted with 31 point 1, LLC will remain vaulted until you login to your account and request your vaulted gold to be shipped.

j: Any remaining “Available Cash Balance” that is in your account at the time of cancellation, will be returned to you as well.

- 8 The IGSA helps individuals secure their financial stability at a cost as low as \$4.99 / month".
- 9 Please consult a tax professional to determine any future capital gains taxes that may be incurred from the sale of your gold.

