

BY INDIGO PRECIOUS METALS

Year 2023

IPM GROUP PTE. LTD.

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WELCOME

TO ONE OF THE WORLD'S MOST SECURE AND GLOBALLY RECOGNIZED 'A CLASS' VAULTING SOLUTIONS IN SINGAPORE.

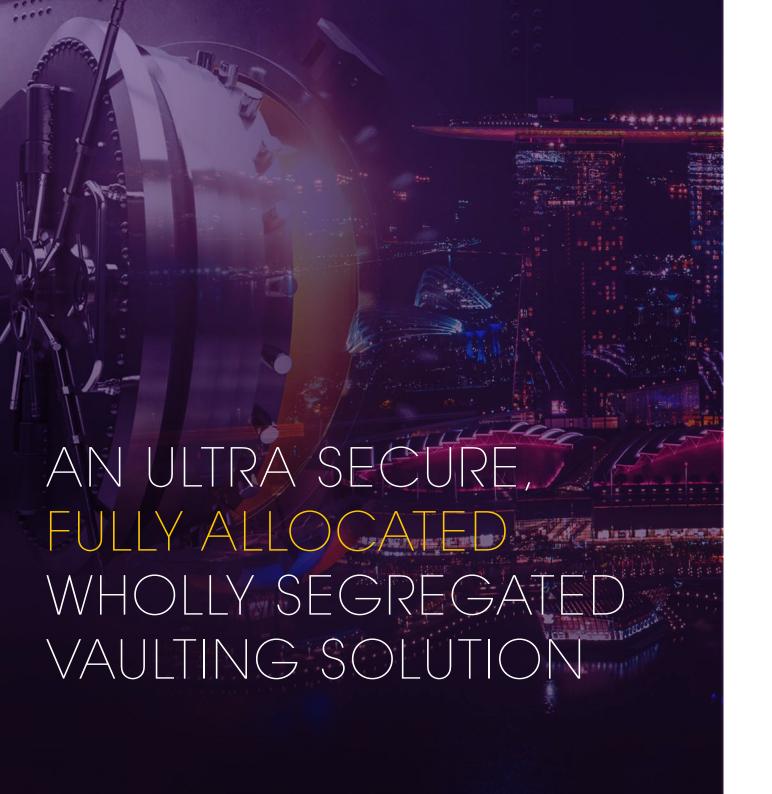
This bespoke vaulting guide is designed to help our investors make informed decisions before investing in physical precious metals.

Whether you're new to investing in bullion or a seasoned investor in gold, silver, platinum, palladium, rhodium and rare earths, our comprehensive vaulting solution will certainly help govern your investment decisions. Indigo Precious Metals Group has built up a world renowned reputation for giving our clients only the very best investment advice and we look forward to receiving any questions you may have after reading this guide.



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NEW INVESTORS

We understand the challenges that new buyers to this asset class may need to overcome. Understanding the importance of a diversified portfolio with an exposure to physical precious metals is easy enough to grasp, given that you are the sole title-holder and full legal owner. However embracing metals as an active asset class complete with managing your own vaulted account may feel overwhelming at first. Rest assured, our Class A vaulting solution offering fully allocated and wholly segregated vaulting for new buyers of metals, ensures total peace of mind for all of our clients.

We're here to hold your hand every step of the way.



FULLY ALLOCATED. WHOLLY SEGREGATED

Our client's precious metals are held in their own segregated vaulted account under their family, corporate or trust name with our vaulting partner Malca-Amit at Le Freeport, Singapore. Our company has no ownership title whatsoever. The vast majority of bullion dealers around the world hold metals on behalf of their clients, which means the legal title ownership actually falls to the dealer. This isn't the case when you buy and store with IPM Group. You're guaranteed 100% client title ownership, segregated with no hidden costs in the safest and most advanced vaulting facility in the world.

FULLY INSURED

A fully allocated metals account comes complete with secure storage of explicit numbered gold, silver, platinum, palladium and rhodium bars or specified coins with the year of mintage clearly stated.

These metals are then wholly segregated in sealed, tamper-proof bags within the ultra secure and tax free vaults at Le Freeport, Singapore. Our allocated account customers receive quarterly statements and vault storage invoices. Our client's metal holdings are wholly segregated and fully insured by Lloyd's of London.

FREE TRADE ZONE (FTZ)

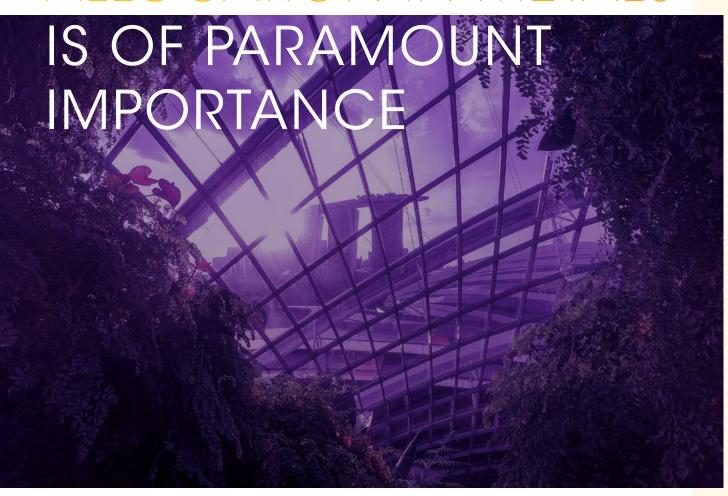
Often referred to as a 'bonded facility', an FTZ is a specific class of special economic zone with a 100% duty-free exemption, where goods are landed, handled, sold or stored without any intervention from the customs authorities.

The FTZ falls outside of the banking system. Your bullion is stored in a private vault with no exposure to the fragile banking system in a vaulting facility that has been lauded as one of the very best on the planet. Safe deposit boxes are also available upon request.





PROPERLY STORING YOUR PRIVATE WEALTH ALLOCATION IN METALS



HOW YOU STORE YOUR PRIVATE WEALTH ALLOCATION IS CRITICAL

We very much support and encourage investors who wish to collect their precious metal investments personally, or indeed take delivery of them via an insured shipment. This method works perfectly well for smaller allocations and contributes well to a regular savings scheme.

If you want to hold and trade metals on a larger scale - engage IPM Group to act on your behalf and we will ensure that you take advantage of all of the following:

01 Complete Protection

High Liquidity For Any Sized Holding (allowing quick conversion back to cash)

os Legal Minimisation of Tax

O4 Best Wholesale Market Prices

Unique Bar Numbers Quoted and Confirmed, Complete With Full Certificates (as applicable)

Holdings Have Zero Exposure to The Banking and Financial System

Wholly Segregated Client Vaults With Full Personal Control

Access To One of The World's Most Secure Vaulting Facility

⁰⁹ Fully Insured by Lloyd's of London

Complete Privacy and Confidentiality

Inspection Visits Welcomed and Encouraged

Regular Inventory Audits

Zero Solvency Risk (your vaulted account is held solely under your own family name)







Our clients benefit from our close and long-standing wholesale storage and logistics agreements with these worldwide organisations, as we import and carry tremendous volumes of metals on behalf of clients around the world.

We facilitate purchases of Gold, Silver, Platinum, Rhodium and Palladium at the very best market prices. We also source and vault rarer metals such as Ruthenium, Rhenium, Tellurium and Indium. Clients may transact with us in USD, GBP, EURO, or SGD on the latest live prices which are updated every few minutes.

IPM GROUP WORKS EXCLUSIVELY
WITH TOP-TIER VAULTING & LOGISTICS
COMPANIES MALCA-AMIT AND BRINKS







Once we've received all of your documents, our team will proceed to process them and carry out the required due diligence. Our vaulting agents will then send out your vaulting contracts which should be checked and signed. In some cases we are able to expedite vault openings on behalf of clients (the process can take as little as **24 hours** so please advise us of your particular requirements. IPM Group is available throughout the process to advise you, so please reach out to any member of our team with queries.

STEP 01



To open a wholly allocated vaulted account either:

Contact us directly:

Download and complete our Account Opening form, choose the relevant form:

- Personal Account Opening: Click Here
- Corporate Account Opening: Click Here
- Trust Account Opening: <u>Click Here</u>

E-mail the completed forms to: info@indigopreciousmetals.com

Alternatively post hard copies to: IPM Group Pte Ltd 23 Amoy Street Singapore, 069858

Ensure you submit the necessary identification documentation (copies thereof are accepted via email) as listed on the Account Opening form.

We always recommend naming 'Authorised Persons' to your vaulted account. These are typically spouses, siblings or children.

This circumvents any death probate issues. In the event of decease, your vault will instantly fall into the ownership of the person(s) stated.



STEP 02



Decide on The Precise Allocation of Metals to be Vaulted

When deciding how to balance your portfolio of precious metals, you will want to take into account a number of considerations.

At Indigo Precious Metals Group we have in-depth knowledge and decades of expertise tracking the individual price drivers of each metal and the corresponding impact of the global economy and financial markets on them.

Our primary focus is in helping clients achieve the greatest overall returns, based on the individual metal in question and the overall physical product mix. It's important also to factor in long-term capital gains tax implications. We are extremely well placed to advise you on our recommended product purchases so as not to incur any tax whatsoever.

We Will Help You Understand:

- The correct metal diversification depending on your individual circumstances
- The profit potential of your portfolio
- The characteristics of each metal, taking into account the size of your order and any premiums
- The tax implications, depending on your sovereign country citizenship.

Platinum
Gold

*The allocation of each metal shown is only for demonstration purposes.

Silver and Platinum (the latter being part of the Platinum Group Metals or PGMs) comprise the heaviest weightings in our pie chart example given their current undervaluations.

The decision-making process for investing into physical precious metals need not be a burden. We specialize in helping our clients around the world to use our experience and understanding of metal prices and what drives them.

We readily offer this expert advise to all of our clients, regardless of how small their investment size.



FUND YOUR PURCHASE OR USE STORE CREDITS

STEP 03



We offer our clients the opportunity to pre-credit an online account.

This unique facility is accessible online using confidential login details and has been designed with our client's convenience in mind. It takes time to transfer funds, so you may wish to ready your account and be in a position to purchase physical metals at the most favourable prices. Credit in your account will automatically push your purchase through, guaranteeing the price and delivery of your chosen metal products.

Once fully cleared in our accounts, any funds that you transfer will be immediately credited to your online funds balance in any of the following five currencies USD, GBP, EURO, SGD, or AUD. Clients are welcome to maintain multiple currency accounts and transfer balances between them as and when required.



If you do not wish to use credit, and would rather pay for transactions as and when we implement invoices, we offer the option of paying a 10% deposit. By paying just 10% allows us to guarantee you the prices of the metals that you are investing in. You may then pay the remaining sum over the next few days and the price will not change.

Please note that if you do indeed wish to pay 100% by bank transfer, we will only guarantee prices if and when funds are received in our accounts on the same working day. In the event of a late payment, we reserve the right to adjust your quotation based on the latest metals prices. This may result in either higher or lower overall prices, which we will be sure to ask you to approve. Alternatively, we can cancel your order and there is absolutely no risk to you or your money.



YOUR METALS ARE SAFELY VAULTED

Expect A Report on Your Holdings.

Once funds have cleared, your precious metal purchases are then physically moved into your own personal vault at Le Freeport Singapore by our vaulting partner, Malca-Amit. The following sets of documents will be made available *upon request* only:

Vaulted Report - This is the actual detailed inventory report highlighting the precise contents of your vault. Full specifications of each metal holding are provided together with the date of vaulting and the total number of days in the vault. This report is sent quarterly, though clients can access their online vaulting portal and download their inventory report at any time.

Inventory Manifest Photo Report - We offer our clients a 'photo proof' report of their products held within their vault. This is designed for clients who are unable to make a personal vault visit. This option comes with a nominal fee of **US\$15** (or currency equivalent) per package or product page.

Insurance Certificate - Once all original signed paperwork is received by our team, our clients will then receive their personal vaulted insurance certificate.

How do the physical investment bars get transported to the segregated storage within Le Freeport, Singapore?

The bars are air-freighted directly from (for example) the mint in London to Le Freeport, Singapore. They are weighed, X-rayed, taken into the vault, re-examined by our premier vaulting agent Malca-Amit and vaulted.

Will the physical bars be traceable and insured during the transfer?

Once your precious metals are submitted into the vault, you may request to receive an insurance certificate issued by Lloyd's of London for the entire contents of your vaulted inventory, under your own family name for a fee.

*We also offer vaulting facilities in **Switzerland** and **London***





VAULTING PORTAL ACCESS STATE OF THE ART SOFTWARE BUILT EXCLUSIVELY FOR OUR CLIENTS

Our mandate has always been entirely focused on offering our clients the best service possible. With that in mind we developed our own vaulting database software that is tailored specifically to our clients' needs.

You will receive access to your own vaulted account (designed for all mobile devices, smartphones and pc types).

With the vaulting portal software, you can access your overall metal holdings in real time with live valuations across a variety of currencies and including:

- Injection Reports
- Live Chart Performances
- Table of Vaulting Costs
- Full Inventory & Cost Breakdown Reports

All of the above can be instantly accessed or downloaded through a fully cached database for quick and responsive usage.



BONDED CLIENT VAULTING Le Freeport, Singapore Vaulting Facility





Our client's precious metals are held in their own wholly segregated vaulted account under the client's family, corporate or trust name. Indigo Precious Metals Group has no ownership title over your metals whatsoever. The vast majority of bullion dealers around the world and in Singapore, hold client's metals on their behalf using sub-accounts. In these instances the legal title ownership lies with the bullion dealer and not you, the client.

When you buy precious metals and vault with Indigo Precious Metals Group, we insist and ensure that our clients maintain 100% of the title ownership to their metal holdings throughout every stage of their investment, with absolutely no hidden costs and safe within the most advanced vaulting system on the planet.



Vaulting storage costs below are applicable within the vaults of Malca-Amit at Le Freeport, Singapore. Vaulting costs may be altered (up or down) by our company, provided we issue our clients with at least one month's notice.





Vaulting storage costs are charged daily. The charges detailed below are correct as of the 1st August, 2023

VALUE HELD IN US\$							
	zero to 99,999	100,000 to 249,000	250,000 to 499,999	500,000 to 999,999	1,000,000 to 4,999,999	5,000,000 to 9,999,999	> 10,000,000
GOLD (Market bars & coins)	0.40% per annum	0.35% per annum	0.30% per annum	0.25% per annum	0.23% per annum	0.20% per annum	0.18% per annum
SILVER (Market bars & coins)	0.60% per annum	0.57% per annum	0.55% per annum	0.50% per annum	0.45% per annum	0.42% per annum	0.38% per annum
PLATINUM	0.40% per annum	0.37% per annum	0.33% per annum	0.30% per annum	0.25% per annum	0.23% per annum	0.20% per annum
PALLADIUM	0.45% per annum	0.42% per annum	0.35% per annum	0.30% per annum	0.25% per annum	0.23% per annum	0.20% per annum
RHODIUM	0.45% per annum	0.42% per annum	0.35% per annum	0.30% per annum	0.25% per annum	0.23% per annum	0.20% per annum
CRITICAL METALS	Each metal has differing charges - please request						
All Storage Charges & Fees are subject to local GST taxes (8%)							



Example

US\$75,000 in gold bars charged at 0.40%, hence 75,000 * 0.004 / 365 = US\$0.822 cents per day.

Please Note: Vault product withdrawals from your Le Freeport bonded vault comes with a nominal charge of **US\$ 50** or currency equivalent.





CREATION & MAINTAINANCE OF SEGREGATED VAULTS ACCOUNTS & SUB-ACCOUNT VAULTS

Account opening fees of a new vaulted account	US\$ 35 per account (or currency equivalent)
Yearly maintenance fee	US\$ 25 per vaulted account

OTHER FEES

Vault Transfers from purchases and sales with IPM Group	Free				
Vault Storage charges	Unchanged see page 14				
Vault Transfers into IPM Group vaulting solution from external client vaults or locations (metals not purchased or sold with IPM Group)	US\$ 60 per hour (2 x vaulting staff manpower)				
Same Day Deposit & Extraction Fees	US\$ 60 (when requesting instant transfer on same day)				
Inventory Manifest Photo Report	US\$ 15 per product page				
Metal Grade Verification: Request when vault transfers into IPM Group vaulting solution from client external source	US\$ 162 minimum, US\$ 3 per bar				
Vault visit	US\$ 60 per hour (first visit is free, secondary visits have to be charged)				
Secured domestic transportation from clients vault to other locations domestically or globally during office hours will be quoted on instruction from clients					
Extra Due Diligence (only if required) fee	US\$ 3,025				

