

BULLIONGOLD FACILITY

FOR  
BEDROCK  
INVESTORS

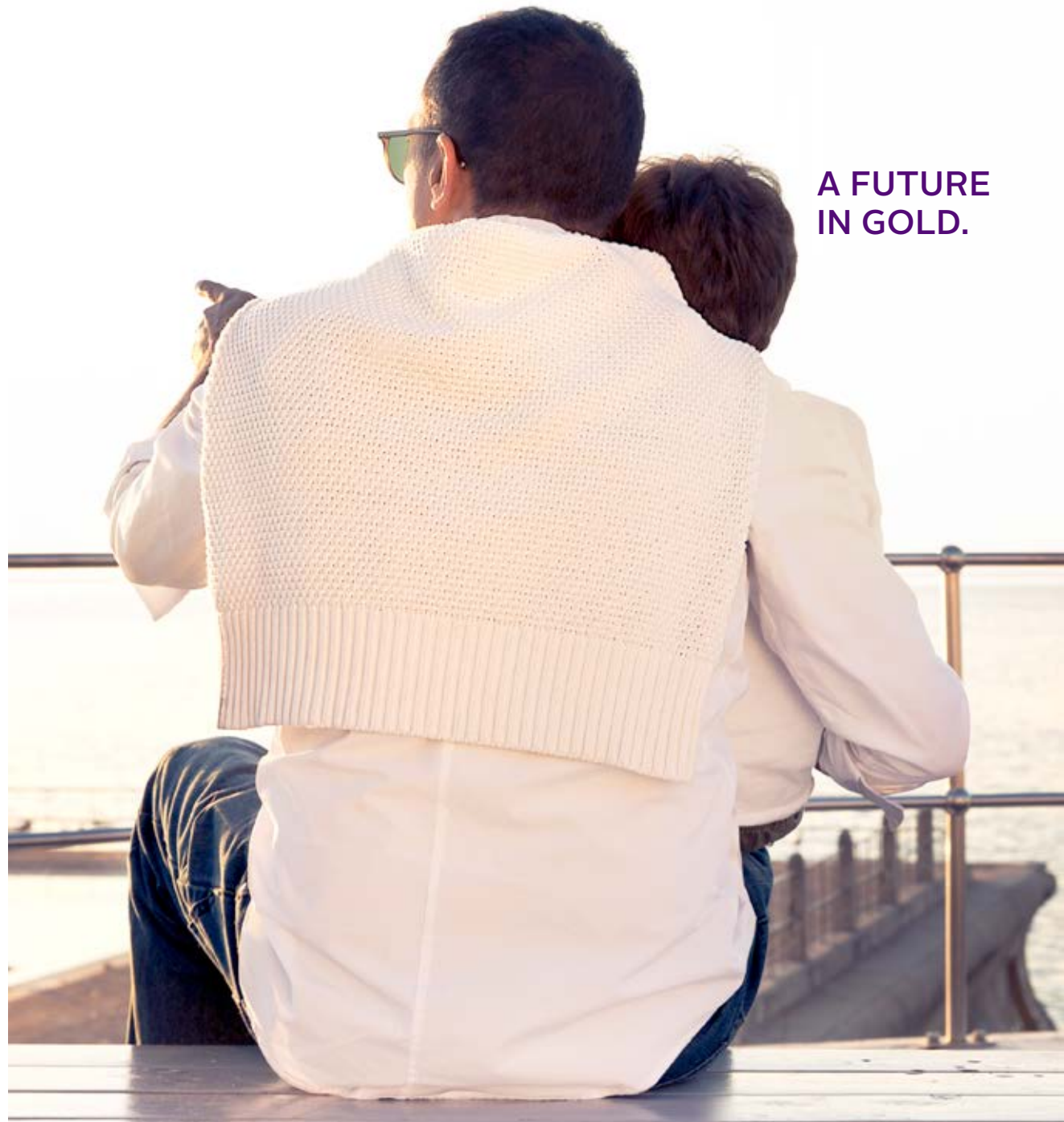
SA BULLION



# INVESTING IN A BEDROCK FOUNDATION

At SA Bullion, we believe in a foundation of Bedrock Investing, where people own their homes and allocate a portion of their wealth to physical gold bullion - enduring assets which possess intrinsic value.

These bedrock assets enable inter-generational wealth transfer, ensuring a secured financial future for you and your family. To this end, we see gold as the ultimate currency and an alternative to cash in the bank.



A FUTURE  
IN GOLD.

## The BullionGold Facility is a universal alternative to cash in the bank



### PORTFOLIO DIVERSIFIER

Gold is a unique physical asset with a long history as a store of value. Acquiring gold bullion diversifies your portfolio, securing your wealth in the long-term.



### CURRENCY HEDGE

Inversely correlated to other currencies, gold tends to appreciate in value when other currencies fall, providing a useful currency hedge to include in your portfolio.

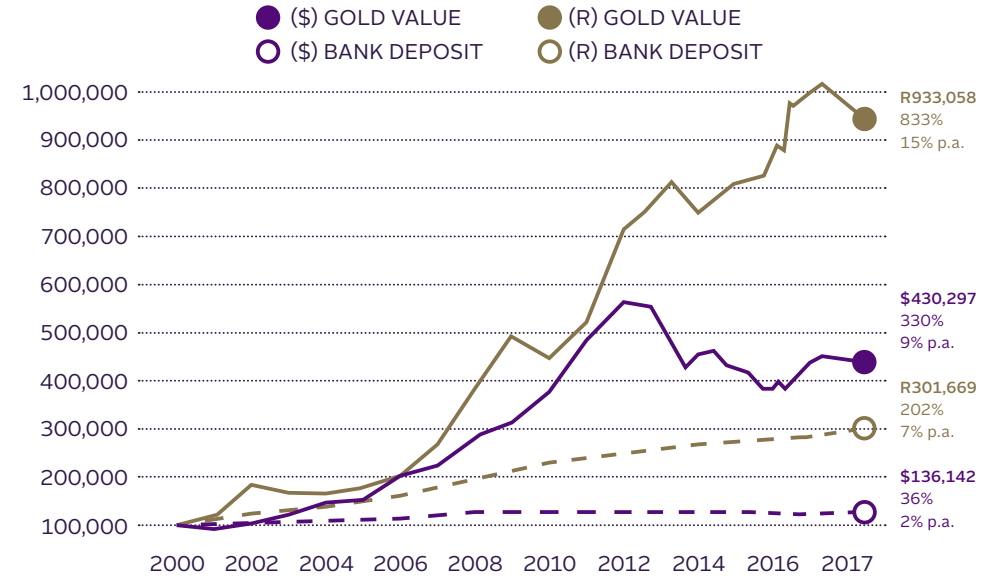
## THE VALUE OF 1 OZ GOLD, THE INTER-GENERATIONAL STORY



1 Data is based on an initial investment of \$100,000 and R100,000 from 1 January 2000 to 31 March 2017. No fees or bank charges have been considered. The return on cash in the bank assumes monthly compounding of interest at the first month CD rate (US) and the FNB call rate (RSA). Past performance is not an indication of future performance. Source: Profidata / US Federal Reserve / SA Bullion Research

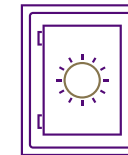
## GOLD VS CASH IN THE BANK, THE MODERN STORY

The graph below compares the investment performance of gold vs. cash in the bank for both USD (\$) and ZAR (R) investors since the turn of the century. <sup>1</sup>



### OUTSIDE OF THE BANKING SYSTEM

In today's interconnected banking system, Gold's position outside the banking system makes it immune to bank failure.



### THE PERFECT FACILITY

The BullionGold Facility simplifies the acquisition of gold, while providing greater flexibility and modern convenience.

## How the Facility works

1

### CONTRIBUTE

Deposit cash

- Call account established in your name to hold your cash contributions
- Contribute via EFT or debit order
- Manage your contributions with our online management tool

A 1% initial fee is levied on cash contributions. Possible advice fees may be levied by your financial advisor.

2

### BUY

Acquire gold

- Cash is immediately applied toward the purchase of brand new Krugerrands.
- Pricing occurs at the lowest cost in the world.

Krugerrands are priced at the previous day's LBMA Afternoon Fix converted to Rands + 3% refining and minting premium.

3

### VAULT

Secure custody

- Directly owned gold
- Vaulting at Rand Refinery
- Insured by Lloyds of London
- Lowest vaulting and insurance cost
- Physical delivery always available \*

Fees of 2% per annum are charged monthly in arrears. \* In the first 2 years, additional charges may apply.

4

### INTERACT

Conveniently Manage

- Online access
- Secure instructions
- Real time portfolios
- Monthly statements
- Quarterly reports

Manage your facility both online or offline.

All fees VAT exclusive

5

### SELL OR BEQUEATH

Redeem gold / Leave to Heirs

- Perfectly liquid at full value
- Redeem any amount at anytime
- 24 hour notice required
- Guaranteed buy-back arrangement with South African Reserve Bank
- Transfer ownership to Heirs

No charges on redemption of gold.

6

### CASH OUT

Payment to bank account

- Real time, secure transfers to bank account

No charges on transfers.



For more information speak to your trusted financial advisor or visit: [www.sabullion.co.za](http://www.sabullion.co.za)

The BullionGold Facility is proudly brought to you by SA Bullion, licensed financial services providers, with SA Bullion Management (Pty) Ltd holding FSP license no. 21984, and SA Bullion Investor Services (Pty) Ltd holding license no. 45151

BULLIONGOLD FACILITY

# FOR SMART SAVERS

SA BULLION



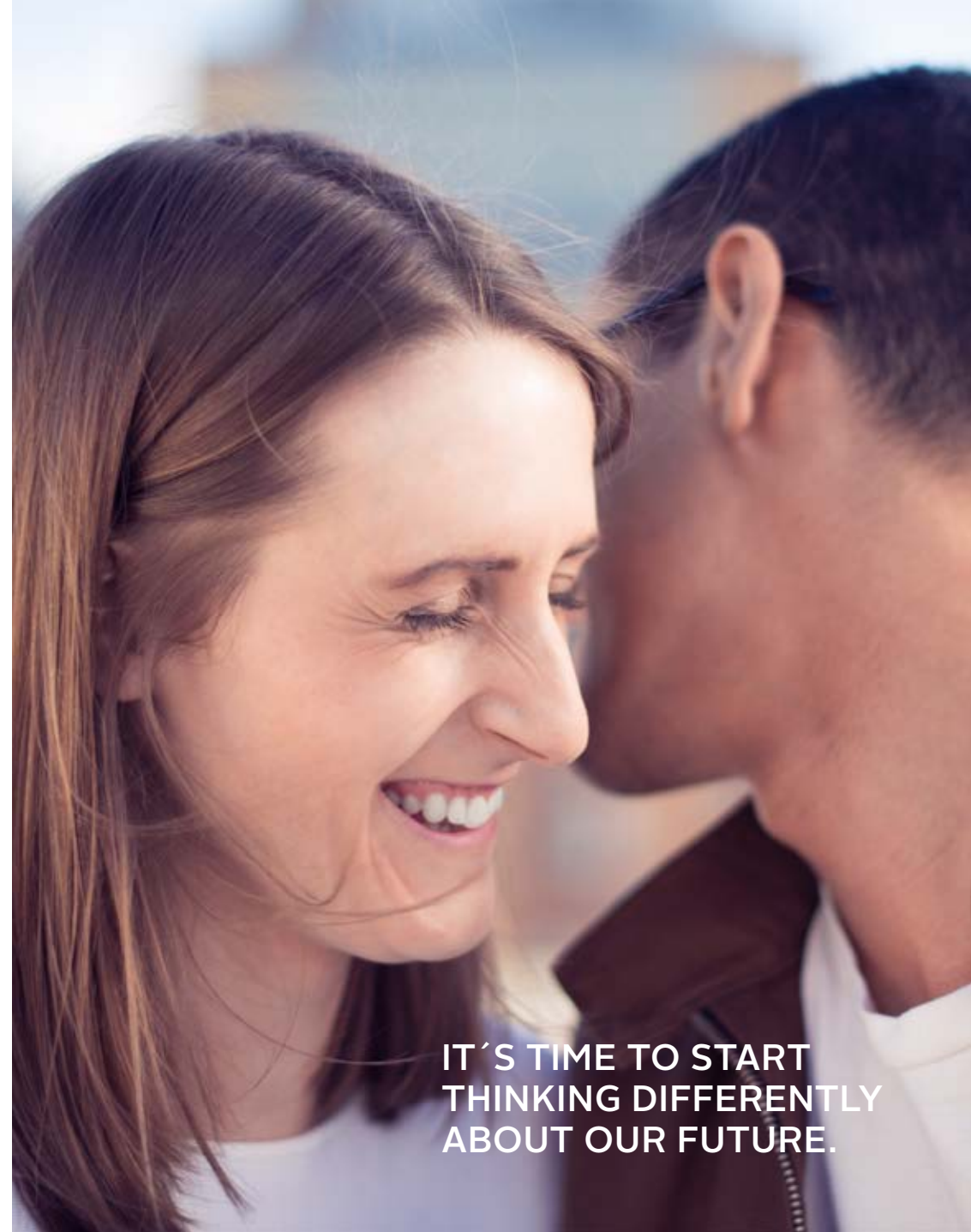
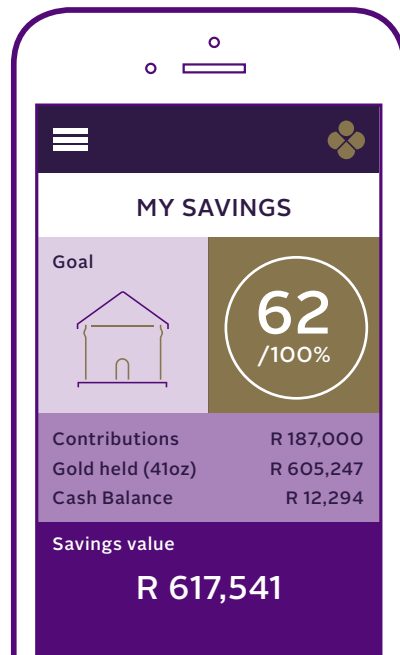
# A SMARTER WAY TO SAVE

Long term history shows us that gold outperforms cash in the bank. Our innovative savings facility allows South Africans to save their hard-earned cash and seamlessly convert it into brand new Krugerrands allowing you to reach your financial goals quickly and with greater peace of mind.

Interest rates in the present economic environment have reached historic lows, while rising inflation is making it increasingly difficult for us to get ahead or even maintain the value of our savings.

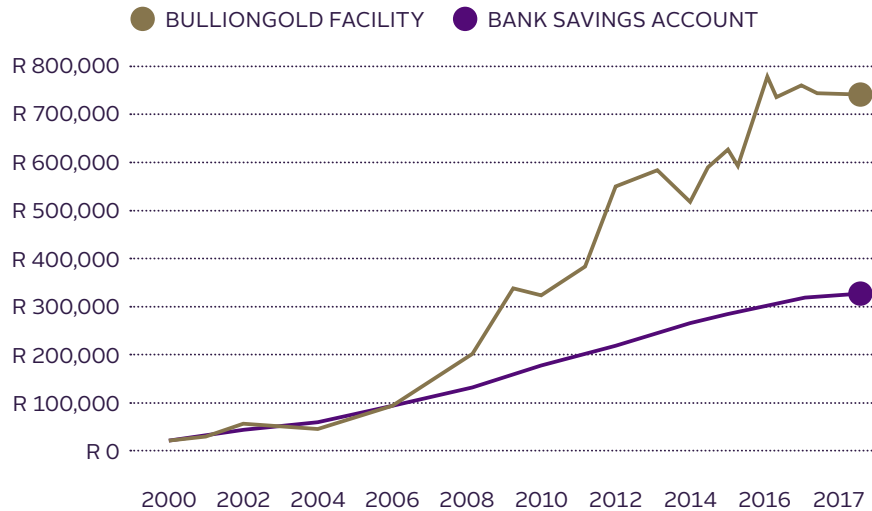
Gold is an inflation-beating alternative to cash in the bank, helping protect your savings against currency depreciation. Additionally, its position outside of the banking system provides protection against bank failures.

SA Bullion provides the solution by conveniently facilitating gold ownership, for everyone.



**IT'S TIME TO START  
THINKING DIFFERENTLY  
ABOUT OUR FUTURE.**

## Comparing the savings performance of a conventional bank account against that of the BullionGold Facility <sup>1</sup>



### Savings Comparison of R 1000 per month from 1 Jan 2000 to 31 March 2017



<sup>1</sup> No fees or bank charges have been considered. The return on cash in the bank assumes monthly compounding of the FNB call rate. Past performance is not an indication of future performance. Source: Profiledata / SA Bullion Research

## How it works



### STEP 1 Sign up and Contribute <sup>1</sup>

Open a facility and decide how much you would like to contribute.



### STEP 2 Convert to Gold and grow your savings <sup>2</sup>

Our facility automatically converts your cash into gold each time you accumulate enough cash in your account.



### STEP 3 Enjoy your hard earned savings <sup>3</sup>

With easy access to your account and zero withdrawal charges, you can sell your gold and convert back to cash as effortlessly as you bought it. All we need is 24 hours notice.

<sup>1</sup> Debit order contribution available to SA bank account holders only. Min. Contribution of R 500 per month required. 1% Contribution Charge (advice fees may be levied by your accredited financial advisor).

<sup>2</sup> Gold Pricing: Krugerrands are priced at the previous day's LBMA Afternoon Fix converted to Rands + 3% refining and minting premium.

<sup>3</sup> An Annual Fee of 2% is charged monthly in arrears and includes secure vaulting and comprehensive insurance for your gold.

## Benefits

OPTIMAL INTEREST ACCUMULATED ON CONTRIBUTED CASH ✓

SEAMLESSLY CONVERT CASH INTO GOLD ✓

PREFERENTIAL PRICING ON BULLION KRUGERRANDS ✓

TOTAL SECURITY OF GOLD HOLDINGS ✓

PERFECTLY LIQUID ✓

100% FLEXIBILITY ON CONTRIBUTIONS ✓

NO FIXED-TERM OBLIGATIONS ✓

INFLATION-RESILIENT SAVINGS ✓

For more Information speak to your trusted financial advisor or visit [www.sabullion.co.za](http://www.sabullion.co.za).

The Krugerrand is not a defined financial product and is therefore not subject to FAIS regulation.