



Features	Direct Delivery	Vaulted Product	Registered Account (TFSA/RRSP/etc.)	IRA/401K	Allocated Financing Account	Notes
Real Physical Precious Metals	Yes	Yes	Yes	Yes	Yes	
Allocated	Yes	Yes	Yes	Yes	Yes/No*	*Allocation option available
Segregated	Yes	Yes	Yes	Yes	Yes/No*	*Segregated option available
LBMA/Socially Responsible Product	Yes	Yes	Yes	Yes	Yes	
Spreads	Standard	Standard	Standard	Standard	Lower	
Volume Discounts	Yes	Yes	Yes	Yes	Yes	
Shipping to your home available	Yes	Yes	Yes*	Yes*	Yes*	* Manufacturing, shipping, insurance fees apply
Fully Insured	No	Yes	Yes	Yes	Yes	
Trading in all world markets	No	No	No	No	Yes*	
Vault Storage	Not Applicable	Yes	Yes	Yes	Yes	
Storage Fees (per year, paid monthly)	Not Applicable	Waived for the first 6 months	Yes	Yes	Yes	
up to 49K US		1.00%	1.25%		1.50%	
50K - 149K US		0.75%	1.25%		1.50%	
150K US +		0.50%	1.25%		1.50%	
International Storage Options	Not Applicable	Yes	No	Yes	Yes	
Financing Available	No	No	Yes*	No	Yes, up to 80% of your purchase	* For margin accounts
Risk of Collateral Calls	No	No	No	No	Yes, if equity drops to 15% or less*	* We advise starting with at least 30%
Income Tax Benefits	No	No	Yes	Yes	No	
Administrative Fees	None	\$2 US per bar*	\$19.95 US per transaction*, \$2 US per bar*	Yes	None	* One-time fee