



ALMAS[®]
JEWELLERS
SINCE 1967

GOLD INVESTMENT GUIDE

DALLAS:

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Carrollton, TX-75006

Shop Online at: www.almasjewellers.com

1-888-504-9199

Local: 214-295-5477

WHY INVEST IN GOLD

Annual Production of Gold for the past 10 years: 2500 TONS

GOLD DEMAND:

- Jewellery or industrial/dental products: **3000 TONS**
- Retail Investors and exchange trades: ----- **500 TONS**
- Total Demand: ----- **3500 TONS**

Demand Exceeds Supply:

Source: World Gold Council

Reasons to invest in gold:

- The dollar is weakening due to national economic policies, which don't appear to have an end.
- Gold price appreciation makes up for lost interest, especially in a bull market.
- The last four years begin a significant bull move similar to the '70s when gold moved from \$38 to over \$800.
- All gold funds are in a long-term uptrend with bullion, most recently setting new all-time highs.
- The trend of increasing commodity prices is relative to gold price increases.
- Worldwide gold production is not matching consumption. The price will go up with demand.
- Most gold consumption is done in India and China, and their demand is increasing.
- With an increase in their national wealth.
- Several gold funds reached all-time highs in 2007 and are still trending upward.
- The short position held by hedged gold funds is being methodically reduced.
- With the recent devaluation of many international currencies, the U.S. dollar was the haven of last resort. We see signs of this ending due to many financial factors, the most important being a falling dollar.
- There are over One Trillion Dollars of U.S. debt owned by foreigners, which could be repatriated under certain conditions. This could cause a significant decline in the value of the dollar and a soaring gold price.
- If you believe in **'buy low, sell high'**, gold is still low but climbing.
- As the ultimate long-term store of value, gold coins and bullion may very well be the ultimate retirement asset. Gold remains the least vulnerable investment among the primary asset classes most often used in 401K's -- stocks, bonds, annuities and savings accounts.



Gold Values		Silver Price	S&P 500	Dow Jones
1960	248.3/oz	\$6.19	\$58.11	\$615.89
1970	195.83/oz	\$8.54	\$92.15	\$838.92
1980	1567.73/oz	\$38.26	\$135.76	\$963.99
1990	654.01/oz	\$6.44	\$330.22	\$2,633.66
2000	318.68/oz	\$5.39	\$1,320.28	\$10,786.85
2005	529.41/oz	\$9.11	\$1,248.29	\$10,717.50
2007	979.04/oz	\$14.29	\$1,288.14	\$13,264.82

WHY ALMAS IS THE RIGHT CHOICE?

- A local-based company that will deliver gold. Either buy or sell in person
- If deposited with Almas, you will receive interest based on the London Interbank Offered Rate (LIBOR).

WHY ALMAS IS DIFFERENT?

- Over 50 years in the gold and jewellery business.
- In business in the USA since 2001.
- Dallas based since 2008.

HOW GOLD INVESTMENT WORKS?

- You will buy gold on the day's spot rate.
- Gold can either be taken home with you or kept with Almas on a fixed term. See the application for more details.
- End of term gold will be sold back to Almas based on sell back day's rate
- All transactions will be done via checks
- If the gold contract is broken, Gold will be repurchased at the day's rate.
- An early termination penalty of 15% will be applied. Notice of cancellation must be given three business days in advance.



ACCOUNT APPLICATION FORM

First Name

Middle Name

Last Name

Street Address

City

State

Zip

Social Security #

D.O.B

DL# and State

Exp Date

Home Phone

Cell Phone

Business Phone

Email Address

Total Investment \$ _____ Gold Rate _____ OZ _____

Investment in words: \$ _____

Term Of Investment

APR RATE

3 Month _____ % Per Annum

6 Month _____ % Per Annum

9 Month _____ % Per Annum

12 Month _____ % Per Annum

By signing below, I acknowledge that the information provided is accurate to the best of my knowledge. I understand that a 1099 tax form will be issued at the end of the year for all gains and losses. I also acknowledge that the PNL shall be paid after the 10th day of the month following the day the PNL is due.

Signature

Printed Name

Date

All customer information is confidential. Almas Gold Investment is a subsidiary of Almas Jewellers Inc. All transactions will be done through checks. 1099 will be issued at the end of every year regardless of profits or losses. If an investor chooses to deliver the gold physically, a 4% handling fee and any applicable taxes will be charged. A check will be issued for all profits on the 15th (fifteenth) day of every month. No fee shall be charged for opening an account with us. There is no investment limit. All profits/losses shall be assessed using LIBOR. A daily gold rate report will be available at the Almas location. Gold investments are not a deposit; they may gain or lose value. Almas Jewellers operates under an Anti-Money Laundering Program per the USA PATRIOT Act. Dealers in precious metals, stones and jewels have been considered Financial Institutions with requirements to verify their customers' identity. If you have questions or comments, please get in touch with us at 214-295-5477.

Initial here if you have read and understood the above statement _____

FOR OFFICE USE ONLY

Account Number

Date Account is opened

Maturity Date

Amount of Investment

Rate

Oz

Account Opened By Remarks:

