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## INVESTMENTS IN PRECIOUS METALS

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You are responsible for contacting a precious metal dealer of your choice and selecting the precious metals in which you wish to invest. Please note, the IRS places restrictions on the type of precious metals that can be purchased through your IRA. You can invest in Gold, Silver, Palladium, and Platinum. Each of these metals can be acquired in bullion bars and bullion coins following the requirements for a minimum fineness. Once the metals are purchased by your retirement account, the dealer will arrange to have them shipped to us for storage in our vault.

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### MINIMUM FINENESS REQUIREMENT

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Minimum fineness as required under futures contract law by the Internal Revenue Code:

- Gold 99.5%
- Silver 99.9%
- Palladium 99.95%
- Platinum 99.95%

If a precious metal does not meet a minimum fineness, then it is considered a collectible item and cannot be purchased by an IRA.

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### PRECIOUS METALS ALLOWED AT M2 TRUST

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M2 Trust will accept the following coins and bullion products:

#### Gold

- American Eagle coins
- Australian Kangaroo/Nugget coins
- Austrian Philharmonic coins
- Canadian Maple Leaf coins
- Credit Suisse - Pamp Suisse Bars .999
- U.S. Buffalo Gold Uncirculated coins (no Proofs)
- Bars and rounds manufactured by a NYMEX or COMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements

#### Silver

- American Eagle coins
- Australian Kangaroo/Nugget coins
- Austrian Philharmonic coins
- Canadian Maple Leaf coins
- Mexican Libertad coins
- Bars and rounds manufactured by a NYMEX or COMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements

#### Platinum

- American Eagle coins
- Australian Kangaroo/Nugget coins
- Austrian Philharmonic coin
- Canadian Maple Leaf coins
- Isle of Man Noble coins
- Bars and rounds manufactured by a NYMEX or COMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements

#### Palladium

- Bars and rounds manufactured by a NYMEX or COMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements<sup>2</sup>

**Note: "Slabbed" coins are not permissible. Gold, Silver, Platinum, & Palladium bars must be fabricated by NYMEX or COMEX approved refiners or national government mint.**

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### PHYSICAL STORAGE

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For the storage of coins and bullion, M2 Trust stores such items in a Precious Metal Depository or local bank vault, subject to an annual storage fee.

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### PURCHASING PRECIOUS METALS

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To make a purchase you will need to select and make contact with a precious metal dealer and determine what items you want to purchase. Next complete our Precious Metal Directive and send it to us with a copy of the invoice (detailing the type and quantity of coins/bullion purchased and the respective purchase price). **The invoice should be signed by you has having been "Read and Approved."** We will release payment upon receipt of both of the aforementioned documents. We will issue payment to the precious metal dealer following the instructions provided by you. At the time payment is sent to the precious metal dealer, we will provide the dealer with shipping/delivery instructions. Once funds have been sent you are

responsible for following up with the precious metal dealer to ensure purchased items have been shipped/delivered to us. We will notify you by email once we receive confirmation of delivery.

## **SUBMISSION OPTIONS**

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**How to Submit Your Investment Directive** - You can submit investment directives by mail, fax or email. Note: If the investment entity requires original ink signature(s) please **mail** the investment directive with the supporting documents to M2 Trust.

**Mail**  
M2 Trust Services LLC  
700 17th Street, Suite 1100  
Denver, CO 80202

**Fax**  
Fax: (720) 420-8381

**Email**  
Investments@M2Trustservices .com

## **DISCLOSURES**

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M2 Trust has not and will not complete any due diligence with regard to investments and will not question or review your investment decision. Investment decisions within your account are made entirely by you. You are responsible for the selection and management of all investments held in your account. M2 Trust is not a fiduciary as such term is defined in the Internal Revenue Code, ERISA or any other applicable local, state or federal laws. M2 Trust makes no representations or guarantees concerning investments and any such claims made by a financial representative or product provider are not supported by M2 Trust. M2 Trust does not sponsor or endorse any investment nor does it evaluate investments as to their merit.

- M2 Trust makes no representation or warranty concerning the weight, fineness, content, identification, authenticity, or value of any Precious Metal you purchase for your account.
- M2 Trust shall not be liable for any failure to transfer or deliver precious metals by the precious metal dealer you select.
- M2 Trust does not: 1) perform any type of due diligence of the precious metal dealer selected by you; 2) evaluate the risks involved with the precious metal purchase; or 3) determine the precious metal purchase is prohibited as defined in the Internal Revenue Code §§ 408(m)(3)A)(i)-(iv) and 408(m)(3)(B).

M2 Trust typically processes investment paperwork within three business days, unless expedited service is requested (at an additional cost). Expedited service requests do not guarantee same-day service. If expedited service is requested, all required documents must be submitted with the investment directive at the same time.

M2 Trust charges a transaction fee to process investment transactions and an asset holding fee each quarter (refer to fee schedule).

Investments may be subject to review by M2 Trust prior to funding in order to determine administrative feasibility. M2 Trust reserves the right to: 1) charge a nonrefundable special services fee for such reviews; and 2) not process any investment which it determines contains administrative, management or safekeeping requirements beyond our capabilities or expertise.

Because of the variation in purchase prices for precious metals, due to premiums and discounts, the value reflected for precious metals held within your account will be based upon the New York spot price. As a result the value reflected on your account statement may be lower than the original purchase price or the repurchase price quoted from the dealer and does not take into account the year the coins were minted.

**The investment is NOT insured by the FDIC, and is NOT a deposit or other obligation of, or guaranteed by M2 Trust. Investments are subject to investment risk, including the possible loss of the principal amount invested.**