



Gold Investment Guide



ALMAS
COLLECTION
JEWELERS
Ishtiaque Almas. Since 1967®

DALLAS:
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Shop Online at: www.almasjewelers.com
1-888-504-9199
Local: 214-295-5477

ALMAS Gold Investment

Why Invest In Gold?

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

Gold Demand:

Jewelry or industrial/dental products: **3000 TONS**

Retail Investors and exchange trades: **500 TONS**

Total Demand: **3500TONS**

Demand Exceeds Supply: 1000 TONS

Source: World Gold Council

Reasons to invest in Gold:

- The dollar is weak and getting weaker 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 are the beginning of a major bull move similar to the 70's 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 commodity prices to increase 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 international safe haven of last resort. We are seeing signs of this ending due to many financial factors, the most important one 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 major 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. Among the primary asset classes most often used in 401K's -- stocks, bonds, annuities and savings accounts -- Gold remains the least vulnerable investment.

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 is ALMAS the right choice?

- 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 40 years in the gold and jewelry 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 your or it can be kept with Almas on a fixed term. See 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 bought back on the days rate. An early termination penalty of 15% will be applied. Notice of cancellation must be given 3 business days in advance.



ALMAS Gold Investment

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 true 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 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 Jewelers Inc. All transactions will be done through checks. A 1099 will be issued at the end of every year regardless of profits or losses. If an investor chooses to take physical delivery of the gold, a 4% handling fee and any and all applicable taxes will be charged. For all profits, a check will be issued 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; may gain or lose value. Almas Jewelers 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 about the above please contact 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: _____
