

## How Gold Investment Works

- You will buy gold on the day's spot rate.
- Gold can either be taken home with you 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.

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 15<sup>th</sup> (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.



**ALMAS**  
COLLECTION  
JEWELERS

*Ishtiaque Almas. Since 1967®*

USA

DALLAS

1205 W Trinity Mills Rd, Suite 208.

Carrollton, TX-75006

1-888-504-9199. Local: 214-295-5477

PAKISTAN

SADDAR

Shop#3, Gem Plaza, Zaibunnisa Street

Saddar. Karachi-Pak.

Phone No: 92-21-5671333

Fax: 92-21-5687030

TARIQ ROAD

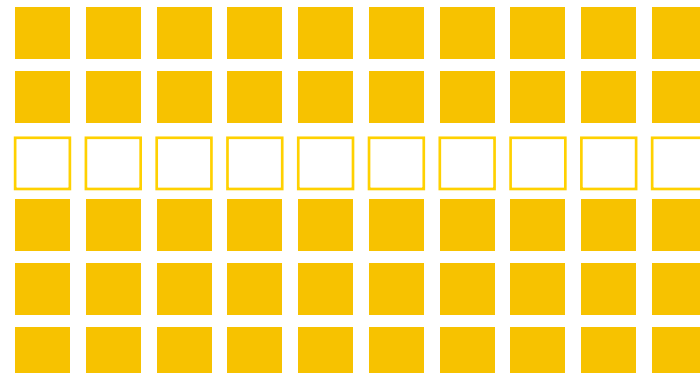
Shop#22, Kehkashan Shopping

Mall, Main Tariq Road Karachi.

Phone No: 92-21-4551813

SHOP ONLINE AT:

[WWW.ALMASJEWELERS.COM](http://WWW.ALMASJEWELERS.COM)



INVEST IN GOLD WITH ALMAS



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## 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: **3500 TONS**

**Demand Exceeds Supply: 1000 TONS**

Source: World Gold Council

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

### Reasons to invest in Gold:

- 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.
- 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 their increase in 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.
- 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 stands out as the only one that does not rely on the performance of another individual or institution for value.



## Why ALMAS is 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.