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**Brochure Page Front**

Impactful, Eye-catching

Title:

Tagline: Start savings like royalty and enjoy rewards like one (?)

**Singapore Statistic**

Inflation has been increasing on average of 3.25% over the past four years.

Deposit interest rate has been decreasing over the years to below 1%.

Purchasing power dwindling over the years.

Most investment plan aims to outpace inflation in hope to enable you to achieve financial security over the long term. However is it really possible without including the proven key investment tool?

**Precious Metal**

Stability of Value

Precious metal like gold & silver are not affected by inflation and market downfall and their values may even incline during such events.

Universal Value

The value of metals like gold or silver is universal as its demands is equal all over the world therefore it is versatile and flexible to use.

Limited Quantity

Unlike currency that can be printed easily, there is limited quantity of precious metal in the world. Therefore, the value of the precious metal will maintain their value even in times of currency losing its purchasing power.

Tax Advantages of Gold & Silver

Singapore currently do not impose tax on investment precious metal, thus purchasing investment precious metal is GST-Free.

**Comparision between Gold Gram Savers 3 & Traditional Gold Purchase**

|  |  |  |
| --- | --- | --- |
|  | **Gold Gram Savers 3** | **Traditional Gold** |
| Physical Gold Backed | Yes – All purchases are backed by 1:1 allocated gold | Yes |
| Price premium above spot price\* | 2% | 3%# |
| Spread Loss (Bid – Sell) | 0% | 2.75% |
| Returns Guaranteed^ | 2% | Nil |
| GST | Nil | Nil |
| Secured Storage | Free | Customer’s Expenses |

\*Based on LBMA Market Spot Price on SGD/Oz

#Based on Singapore Local Bank Pricing Structure

^Based on the annual precious metal holdings

**Benefits of the plan include:**

* 1. **Low Price Premium**

All monthly lock in prices will be fixed at 2% above spot price for Gold and 5% above spot price for Silver respectively. The spot price reference will follow strictly with the London Bullion Market Association benchmarked prices.

* 1. **Surrender Value**

You may surrender your policy for its cash value + any profit if any (subjected to the prevailing spot market rate of the precious metal at the point of surrender). Your policy will automatically terminate once its surrender in full.

* 1. **Asset-Backed**

All contributed amount after deducting relevant charges will be fully backed by unsegregated allocated physical precious metal strictly to a 1:1 ratio.

* 1. **Single Price Valuation**

All entry and exit price of precious metal purchase will not be subjected to the ask/bid spread. Only a single price will be used for both entry and exit price of the precious metal purchase.

* 1. **Choice Of Payout Method At Maturity**

You may choose to receive the maturity value/surrender value in the form of cash or physical certified Gold bars / Silver Bars.

* 1. **Free Storage**

Precious metals purchased through the plan will be stored with a reputable third party storage facility. The storage fee will remain waived until the maturity of the plan.

* 1. **Short Tenor**

This plan only have a lock in period of one (1) year, subsequently plan owner reserves the right to terminate the plan without any penalty charges in return for the surrender value.

* 1. **Guaranteed 2% Effective Interest Return Annually**

This plan will guarantees a minimum of two (2) % effective interest rate of return on the annual value of the gold holdings which will be computed and paid at the maturity of the plan.

**Example 1**

Mr Jason Tan, 25 years old, fresh graduate that recently entered the workforce as the role of a HR Executive. Encouraged by his parents to cultivate regular savings habit and proper financial planning, he sign up for an Gold Grams Saver 3 plan with a term of 3 years to supplement his current investment portfolio. His regular monthly payment is S$150.

Along the way, Jason receive bi-annual statements on his gold holdings and current market value of his gold.

At the end of the third year, he has accumulated sufficient gold to cover the inflated cost of his wedding proposal with his girlfriend. Mr Jason Tan chose for a cash payout, which include the value of gold according to LBMA Market price and the guaranteed 2% returns without incurring any spread cost at the maturity of the plan.

**Example 2**

Ms Amelia Choo, 28 years old, working professional has plans to diversify her investment portfolio. However after being advice on the advantages of physical precious metal investment, she is not comfortable with high price premium over spot price and the large spread cost she have to incur if she choose to liquidate her physical precious metal.

So Ms Amelia Choo signed up for Gold Grams Saver 3 with a monthly payment of S$300 to address those shortcomings of the regular purchase of physical precious metal. She enjoyed a much lower price for her purchase and is not subjected to the spread cost if she wishes to terminate her plan at any point of time.

**FAQ**

It is always our intention to write in plain English, and to be as transparent as possible when describing our products. The questions and answers below reflect the most common concerns raised by our customers. If you have any other questions not addressed here, please kindly ask our appointed Sales Consultants for more information. Alternatively, you may visit our website at verusbullion.com or contact the Verus Bullion Customer Care Hotline at 6585 6041.

Q1. Who can apply for Gold Grams Saver 3?

Anyone is eligible to apply.

Q2. What are the real benefits for me in purchasing this plan?

This plan is a product meant to allow customers to purchase precious metal in weights that usually physical bullion do not allow and with the same discounted pricing, as would only a large bar purchase entitles to. Lastly, to waive off the difference cost in the buying and selling prices of the physical precious metal for the customers.

Q3. Are my monthly payments guaranteed?

Yes, your monthly payments for the Gold Grams Saver 3 are guaranteed throughout the plan term.

Q4. Which returns are guaranteed?

The plan includes both guaranteed and non-guaranteed payouts. The 55% value of the precious metal and the 2% interest return on your annual premium are guaranteed. The appreciation of the precious metal and the remaining 45% value of the gold are not guaranteed and depends on the LBMA Market Price of the respective precious metal.

Q5. Why your company guarantees only 55% value of the precious metal holdings?

Verus Bullion only provides a bridging structure to allow customer to have access to affordable physical precious metal. The plan objective is to provide customer the full participation of the price appreciation of the physical precious metal. Thus, any fluctuation in the market value of the precious metal should be completely at the customers full risk exposure. However, as part of goodwill from the company, we provide 55% guaranteed value of the precious metal that effectively safeguards 55% of the customer risk exposure.

Q6. Why am i not allowed to request delivery of the precious metal every month?

In order to provide such price advantage to our customers, we purchase precious metal in bigger bars and quantities. This means that you are sharing the same big bar with others. If your monthly payment entitles you to purchase 5 grams of precious metal, you will receive an allocation of 5 grams of big bar of precious metal.

Q7. Does that mean I do not own the precious metal?

No. The stated entitled volume of precious metals purchased by your monthly payment is fully allocated to you but unsegregated. As your precious metals are unsegregated, you are entitled to a percentage of the precious metal volume but not specific to the precious metal item.

When a specific volume of the precious metal allocated, you are the defined and recorded owner of the stated volume of the precious metal. Verus Bullion does not have any direct claim on any allocated metal. The company will only act as a custodian of the allocated precious metal volume.

Q7. Will the company leverage on my precious metal holdings?

No. Verus Bullion only acts as a custodian for your precious metal holdings and will never leverage or used your stored assets as collateral in any way.

Q8. When can I terminate the plan?

You can terminate the plan after one (1) year of lock in period.

**Important Notes**

This installment plan is undertake by Verus Bullion Private Limited. All applications are subject to our acceptance. Submission of an application and contribution does not constitute and should not be construed as acceptance by us. We reserve the right to withdraw the plan or reject applications, at anytime or for any reason without notice.

This product summary does not form a part of any contract. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this product summary may vary. Please refer to the actual policy contract for all terms and conditions.

**VERUS BULLION**

Verus Bullion was established through an alliance of reputable global precious metal dealers in align with Singapore’s aim to be the global trading hub for precious metal. Verus, which stands for True, Proper or Right in latin, is the dictum from the founders to be embodied in the corporation culture and actions towards its customers and employees. A veritable bullion dealer for the masses, Verus Bullion is passionate in providing easy access to precious metal and has become a trust worthy point of reference for individuals seeking knowledge in precious metal investment.

The Verus Bullion team has ever since ventured miles across the world, in search for the different quality precious metals that refineries in the world could offer. Thus, offering over nine different refineries’ precious metal production as well as specially crafted precious metal accumulation product that has the masses benefits in mind, Verus Bullion is internationally recognized as the true bullion dealer that truly cares, the Verus way.

**HISTORY OF PRECIOUS METAL IN SINGAPORE**

Prior to the end of the nineteenth century, it was a period of extraordinary growth in the world’s economy. Under the Gold Standard arrangement, countries fixed their currencies’ value in terms of gold. Singapore was a regional port for the trading activities of the East India Company; medium of exchange used in the world’s market was used for transaction locally. As such, Singapore too adopted the Gold Standard with the anchoring currency of the Sterling Pound.

After which, the Gold Standard drew a great significance for the later years for Singaporeans. Gold was the universal medium of exchange that bridged different tongues or ethnic differences and carried the hope of a better future for the pioneer generation of Singaporeans. The reality of the instability of currency and the demise of another currency faced by our forefathers has proven the real value of the true wealth that started in this world prior to 1971.

In 2012, Singapore re-embraced the importance of precious metal that was once greatly endeared by our forefathers by exempting taxes on investment precious metal and aims to be the global trading hub for precious metal, an event that Verus Bullion celebrates as the commencement of Singapore’s leadership as the distinguished world’s trading hub for precious metal.