

# The 'GOLDEN MILE PLAN' and diversification through 'CO-OWNERSHIP'

INVESTGOLD's Golden Mile Plan is an absolute SUPERB concept making the ownership of Precious Metals (gold, silver, platinum & palladium coins/medallions) affordable to everyone by offering smaller affordable monthly premiums, instead of having to pay a large amount of money in one lump sum!

Instead of being dragged along with the old stereotype momentum where full access to one's nest egg is denied and one's hands are completely cut-off, the Golden Mile Plan is a unique opportunity allowing a person to have full access to their nest egg in the form of Precious Metals which can be sold at any time as and when needed!

What a wonderful concept, being either an add-on or even a replacement with one's existing retirement nest egg or a head-start towards your child's needs after school. Your monthly premiums are yours and the funds are utilized each month to buy into physical products, something you can touch – a real safe haven in times of need!



Clients could in the first few years of the Golden Mile Plan (2006 – 2009) for example only buy a gold coin once they accumulated sufficient funds, but as Precious Metals became just more and more expensive over the years a client had to wait longer and longer to have sufficient funds for such a transaction. INVESTGOLD therefore introduced in 2009 the 'Co-Ownership Plan' offering a more accessible solution to those who have the desire to own Precious Metals but who either lack the financial means to do so and/or really would like to diversify in such a way to share in the ownership of a vast variety of Precious Metals.

The Co-Ownership Plan offers multiple parties a realistic and affordable way to expand their portfolios, which used to be an asset class unaffordable to most, while still enjoying the benefits of the growing Precious Metals industry. This means that each monthly Golden Mile Plan premium paid can be used each month for a transaction instead of waiting for just too long before sufficient funds are available.

And ALL this with the comfort of INVESTGOLD being the Administrator of all transactions and also the Custodian of all Precious Metals stock being kept in a World Class Vault for the convenience of each client, not having to be concerned and worried of the storage and safety of the products purchased.

Co-ownership is a legal concept where two or more co-owners share the legal ownership of a product. It is a straightforward concept that allows you to buy portions of let say a gold coin which is yours for a lifetime and can also be traded through or with INVESTGOLD on a daily basis. INVESTGOLD will manage your portfolio from start to finish, including facilitating the buying and selling processes each day.



## ADVANTAGES OF CO-OWNERSHIP

### Complete diversification in Precious Metals

- You can now own portions in a vast variety of Precious Metals with limited amount of money spent on each product.
- For example: R30,000 will allow you to only purchase one (1) or two (2) gold coins, but with INVESTGOLD's Co-Ownership Plan you will be able to purchase portions in a vast variety of gold coins with the same amount of money.
- The risk of owning only one (1) gold coin and having the chance that the demand in such coin can fall due to popularity in other coins or a sudden oversupply of such coins on the market or a drop in the international gold price is being eliminated completely as there would always be a good buyback on at least some of the portions of one's diversified portfolio in owning portions in a vast variety of different Precious Metals.
- Should you urgently require capital one has the option of choosing only the good performing portions to sell first and do not need to sell one's only expensive gold coin that might not have done so well at that moment.

### Security

- Precious Metals purchased through INVESTGOLD's Golden Mile Plan and/or 'Co-Ownership Plan' can be stored in safe custody at INVESTGOLD's World Class Vault.

### Ownership

- In most cases one should be able to obtain 100% ownership in a product over a period of time and do not have to spend a large amount of money all at once which can jeopardize one's cash flow situation.

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## FAQ

### How many portions can I purchase in a coin/medallion?

- Hundred (100) – each portion is equivalent to 1% of the value of a coin/medallion.
- INVESTGOLD allocates coins/medallions from time to time for the Co-Ownership Plan through which portions are made available for sale to interested buyers.

### Will I ever own a coin/medallion (100% ownership)?

- One can start by purchasing any quantity of portions in a coin/medallion and can purchase more portions in similar coins/medallions in the future as and when the portions become available through INVESTGOLD or when a client has sufficient funds to do so.
- Once the 100% portions in one type of coin/medallion have been obtained the coin/medallion will be made available to the client for full ownership and to collect if not stored in safekeeping.
- It is INVESTGOLD's objective to assist clients in purchasing the full 100% portions in a coin/medallion to enable a client to take full ownership of such.

### How do I purchase a portion?

- You enter into an agreement with INVESTGOLD called the INVESTGOLD Golden Mile Plan and/or Co-Ownership Plan and this agreement will result in an account being opened in your name.
- Your monthly Golden Mile Plan premiums paid are utilized each month automatically to purchase portions in specific products chosen in your Golden Mile Plan Application form, or if not through the Golden Mile Plan one can utilize a straight payment to purchase portions chosen.

### How do I sell one or more of my portions?

- You contact your INVESTGOLD Consultant and advise of such intension to sell a portion. Your Consultant will negotiate a price with you and on acceptance a Purchase order will be generated for you to sign. Once INVESTGOLD's operational terms & conditions have been met the agreed funds will be paid over to you.

### How is the buying or selling price of a portion determined?

- A percentage of a portion is directly linked the value of such percentage of the buying or selling price of the coin/medallion.

### Can I only sell my portion to INVESTGOLD or may I sell to anyone?

- INVESTGOLD has the first option to purchase a portion from you and should both parties be unable to agree on the price, you may sell your portion to anyone else. INVESTGOLD will administer such transaction to ensure all parties' needs have been met.



[ONLINE APPLICATION](https://www.investgold.com/golden-mile-plan)

[RETURN TO INVESTGOLD](https://www.investgold.com/golden-mile-plan)