

# Vault Account

## Vault Account Defined

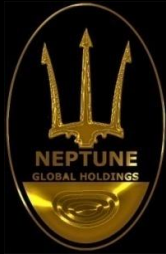
Vault Account is an account whereby clients own a defined quantity of a precious metal(s). The precious metal(s) representing the holdings of Vault Account clients are consolidated and stored in Neptune's master allocated account at a recognized bullion depository. Client holdings (a defined quantity) are secured by precious metals, but not to a specific bar(s) and/or coin(s). The client has the option to convert Vault Account holdings into bullion for delivery in the form of any type bar or coin normally carried by Neptune upon payment of quoted fabrication charges.

## About Neptune Vault Accounts

Whether you're an experienced or first-time investor, Neptune's Vault Account makes purchasing precious metals easier than ever before. Neptune's Vault Account is perfect for those who want to invest in precious metals with greater flexibility to buy/sell their holdings. The Vault Account removes the hassle associated with investors having to move physical metals to and from the marketplace. A Vault Account is also ideal for those who still aren't sure about what to buy (coins or bars) or in what quantity. Simply open a Vault Account and decide the rest at a later date. When the price is right and you're ready, you then simply arrange for shipment or sell them back to us.

## A Vault Account is Convenient

A Vault Account lets you purchase gold, silver, platinum and palladium to hold on account with Neptune at a major bullion depository. You can add to this account, take physical delivery, sell your account holdings, or even transfer to a third party or depository at any time. When exchanging a Vault Account's holdings for physical metal, a small premium plus shipping and handling charges would apply. Shipping and handling charges would also apply to transfers to third parties.



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## Save on Transaction Fees

A Vault Account allows you to purchase precious metals at a more competitive price than those associated with taking physical delivery of most bars and coins. Also, you receive the security of your deposits being safeguarded by a recognized bullion custodian. Vault Account purchases do not have to pay for insured shipping and handling. Instead, at time a purchase, a flat \$30.00 depository transfer fee is incurred. Following, a small fee applies to cover insured storage at the depository.

Don't want to purchase all at the same time? Use your Vault Account to make an initial purchase and accumulate bullion over time. When the time is right, you can either sell your bullion investment or convert to a preferred bar or coin and have them delivered to you. Associated conversion and shipping charges apply.

## Payment Options

Before purchase, Neptune must have a cleared deposit on hand (approximately 30% of total purchase amount). Payment to Neptune must be provided using a certified check, cashiers check, postal money order or bank wire. Orders over \$10,000.00 must be paid by bank wire only, Final balance payment must be dated within 24 hours of your order confirmation, and must be received by us within three days. Neptune reserves the right to cancel orders that do not meet both these requirements. If an order is cancelled or voided by Neptune, the quoted item will be sold and the difference between the quoted transaction price and the current buy back price will be debited from the deposit amount.

## How to Open a Vault Account

Contact Neptune via either email or phone to get started.

To make your request via email click: [GroupDirector@NeptueGlobal.com](mailto:GroupDirector@NeptueGlobal.com) or call Neptune at 302-765-3495.

Have additional questions? Please use the above contact points to get in touch with us.