Precious Metals Make a Portfolio Shine

As a rule of thumb, a balanced portfolio contains assets positioned along a risk/return continuum. Depending on their risk tolerance and time horizon, most investors usually want their portfolio to contain a certain percentage of safe, highly-liquid assets such as U.S. Treasuries or high-grade bonds. At the same time, they want to hold a range of equities in various sectors as well as other assets.

This chart compares the daily LBMA fix gold price with the daily closing price for the broad trade-weighted U.S. dollar index over the last 10 years.

History clearly shows us the importance of ensuring that not all assets in a portfolio are correlated. After all, who wants to risk losing their entire net worth in the event of a major domestic or international crisis?

Owning physical gold and silver bullion is the ultimate way to balance a portfolio, while simultaneously preserving value and hedging potential risk.

Bullion is:
• Highly liquid
• Trusted globally as a store of value
• Uncorrelated with other assets

When investors lose confidence in the stock market, the price of gold tends to rise, and silver typically follows.

Gold is an excellent hedge against currency fluctuations. Specifically, it is an effective tool to protect portfolios against dollar weakness.
Bullion and the Spirit of the Law

FINRA’s Rule 2111 contains a checklist for ascertaining the suitability of a type of investment for a specific investor. Preserving wealth, risk tolerance and liquidity needs are built into the list.

“Diversifying a portfolio with precious metals will preserve an investor’s wealth while maintaining maximum liquidity. Precious metals are uncorrelated with many other assets, so they help to reduce overall portfolio risk.”

– Anthem Hayek Blanchard, CEO of Anthem Vault.

Trading Bullion with Anthem Vault

Ready to buy or sell bullion? RIAs simply need to log on to Anthem Vault’s web portal, where they can view current spot pricing and execution transactions on behalf of their clients. As an alternative, RIAs may provide their clients with privileged viewing so they can see the trades being executed on their own behalf.

Anthem Vault executes and settles transactions with the utmost efficiency. We lock in the price at the moment the trade takes place. Then the bullion is physically moved into our secure cage at Brink’s vault in Salt Lake City, UT, where we are insured with Lloyds of London for loss by theft or natural disaster. Settlement typically occurs within one to three days.

Normal market hours are Monday to Friday 9:30 a.m. to 4:00 p.m. Eastern Time, except market holidays.
Anthem Vault’s Value Proposition

**Family heritage and legacy.** The Anthem Hayek Blanchard family legacy stretches back to the early 1970s when Anthem’s father, the legendary gold bug James U. Blanchard III, helped Americans regain their privilege of legally owning gold bullion.

**Innovative technology.** Anthem Vault’s innovative digital technology makes it simple to buy and sell gold and silver bullion and receive customizable reports through the RIA’s interface of choice.

**Purchasing flexibility.** Gold is sold in fractions of a 1 kilo bar, and silver is sold in fractions of a 1,000 ounce bar. Purchase amounts are in increments from $25 to $5 million per order.

**Fully insured storage.** The physical metal is vaulted in an independent, world-class facility at Brink’s in Salt Lake City, UT, and it is insured by Lloyd’s of London.

**Data security.** All data is encrypted, backed up daily and held at redundant data centers. Our website is a Norton Secured Site and all pages are SSL-protected. We never send usernames or passwords to email accounts. A unique PIN is sent to you by email to complete all fund withdrawals when selling metal (two-factor authentication), and proceeds must be sent to a bank account in your name.

**Quality assurance.** The quality of Anthem Vault’s gold and silver is verified by an independent, globally recognized LBMA-approved refiner. Anthem Vault sources all gold and silver from commercial bullion dealers.

**Low fees and storage costs.** The cost of trading through Anthem Vault compares favorably to online platforms, and it far surpasses retail stores. Anthem Vault applies a small fee of 1% when funds are added and also when they are removed. Anthem Vault also applies a small fee of 0.90% based on the order’s size, plus a quarterly storage fee of 0.09% for gold (0.36% per annum) and 0.15% for silver (0.60% per annum).

**Thought leadership content.** Anthem Vault provides RIAs with interesting and informative content about precious metals, which can be used to build knowledge and share with their clients.
Bullion Compares Favorably to Other Asset Classes

Most investments are essentially a paper promise, and they can potentially lose their entire value. But precious metals have inherent value. Even if the price fluctuates, investors still own their original hard asset.

Unlike other assets such as ETFs, derivatives contracts, equities and corporate bonds, bullion does not expose investors to counterparty risk or multiple layers of vulnerability.

<table>
<thead>
<tr>
<th>Bullion</th>
<th>SPDR GLD ETF</th>
<th>CME Futures and Options</th>
<th>Equities and Corporate Bonds</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Outright ownership in a valuable physical asset</td>
<td>• Multiple layers of counterparty exposure</td>
<td>• Counterparty exposure to the clearinghouse</td>
<td>• Ownership in a company or a company’s debt obligation</td>
</tr>
<tr>
<td>✓ Flexible purchase amounts</td>
<td>• Street Name (Investment Broker)</td>
<td>• Contracts in fixed amounts (100 troy ounces for gold, and 5,000 troy ounces for silver)</td>
<td>• Bankruptcy and default risk</td>
</tr>
<tr>
<td>✓ No credit exposure or counterparty risk</td>
<td>• Manager &amp; Marketer (State Street Global Markets, affiliate of State Street Global Advisors)</td>
<td>• Deliverable</td>
<td>• Reinvestment risk on dividends and interest</td>
</tr>
<tr>
<td>✓ Stored in a secure world-class vault and fully insured</td>
<td>• Custodian and Bank Vault Operator (HSBC)</td>
<td>• Costs include brokerage fees; initial and variation margin</td>
<td>• Exposure to the clearinghouse and central securities depository</td>
</tr>
<tr>
<td>✓ Costs include the spread on purchase and sale; storage</td>
<td>• Trustee (BNY Mellon)</td>
<td></td>
<td>• Costs include brokerage fees</td>
</tr>
</tbody>
</table>
<pre><code>                                                                                                                                 | • Costs include brokerage fees; tracks gold price net of trust expenses               |
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Anthem Vault, Inc.
2375 E Tropicana Ave. #416
Las Vegas, NV 89119
USA

Tel: 1-855-4-AVAULT (1-855-428-2858)
Our live client support hours are
Monday through Friday (except market holidays),
9:30am to 6:00pm Eastern Time
(6:30 a.m. to 3:00 p.m. Pacific Time).

www.anthemvault.com