

INDEPENDENT LIVING BULLION

Discreet. Cost-Effective. Beginner-Friendly. Secure.

Monthly Gold & Silver Savings Plan Application

Start your plan in three easy steps:

- 1) Please review the plan outline for details
- 2) Complete this simple, one-page application
- 3) Return this completed application to:

I.L.B. Or enroll by fax: 1-866-861-5174 PO Box 2599 **By phone:** 1-800-800-1865

Eagle, ID 8	3616 By email: monthly@independentLivingBuillon.com	
Account Inform	ation (please print clearly):	
Name		
Address:		
City	State Zip	
	Email	
Monthly Investi	ment Choice:	
Silver Options: (Choos		
Silver Don't Tread On Me/Tea Party 1-oz Rounds Silver American Eagle 1-oz Coins		
Amount \$	_ (min. \$150) OR Quantity units (min. 5)	
Gold Options: (Choose	One Only)	
☐ Gold Lady Liberty 1/10 th oz Rounds ☐ Gold American Eagle 1/10 th oz Coins		
Amount \$	_ (min. \$250) OR Quantity units (min. 1)	
Monthly Purchase D	ate: 1st 10th 15th 25th	
When to Ship:	After each monthly purchase Every three months to save on shipping costs (mandatory if paying via Automatic Debit)	
Method of Payr	nent for my monthly bullion purchase (choose one):	
_	oit (must choose to ship every 3 months) Invoice Credit Card	
If Automatic Debit, my ba	ank information is:	
Bank Name	Checking Savings	
Routing #	Account #	
If Credit Card, I understa	nd there will be an additional 3% processing fee added to each monthly purchase:	
My Credit Card # is	Exp. Date	
Three Digit Securit	ty Code (address above must match card billing address)	
, , ,	rchase completed on the date selected above each month until I notify Independent Living el participation in the program.	
Signature	Date	



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Monthly Gold & Silver Savings Plan Outline

Thank you for your interest in Independent Living Bullion's Gold & Silver Savings Plan. You're on your way to converting some of your government fiat money into <u>real assets</u> on a disciplined basis through our wildly popular monthly program!

Your silver investment will be delivered in one of two great options – your choice! The first is our beautiful and meaningful "Don't Tread on Me" .999 pure silver rounds. Our ultra low premiums keep these rounds priced very close to the spot market price of silver! Each contains 1 full Troy ounce – guaranteed and shipped with certification.

The second option is the iconic silver American Eagle coin – the most popular and widely traded bullion silver coin in the world. The US Mint produces these legal tender (\$1) coins from silver mined exclusively in the United States. Like the silver rounds, each contains 1 full Troy ounce of .999 pure silver.

If you choose to include gold in your monthly purchase, you also have two great options to pick from. The gorgeous 1/10 ounce Lady Liberty 24 karat gold round is one. These rounds are .9999 fine gold and have a beautiful modern-day design inspired by the U.S. Mint's Platinum American Eagle Coin.

The other gold option is the gold American Eagle 1/10th ounce coin. This legal tender (\$5) coin features the legendary striding liberty design of Augustus Saint Gaudens.

The program involves three easy steps - Buy, Ship, Sell:

1) You'll buy at some of the lowest premiums available over the spot price.

- a. Choose the monthly dollar amount you wish to invest (as little as \$150 for silver or \$250 for gold) or a monthly number of ounces you want to buy (as few as 5 silver ounces or a single tenth-ounce of gold).
- b. Select one of four available dates each month to lock your bullion price and complete your purchase: the 1st, 10th, 15th, or 25th of each month.
 - i. Your base silver/gold price will be locked at the "ask" price at the close of New York spot market trading (at 5:15pm Eastern Time) on your monthly lock date. If markets are not open on that date, then the price lock will occur at the same time on the following trading day.
 - ii. Independent Living Bullion will deduct shipping & handling charges from your monthly purchase amount (see below) and ship as many rounds/coins as can be purchased with the remaining amount. Any leftover balance will be credited to the next month's purchase.
 - iii. You may choose to have your order shipped after each purchase, or you may choose to save money by combining shipping and ship three monthly orders together after the lock date on the third month *for the price of a single shipment*. Customers who choose this option will have 1/3 of the single shipment charge applied to each monthly purchase.

c. Choose the method of payment

i. Automatic Debit – Simply provide your bank information and enclose a voided check with the application that appears on the last page of this document. Orders are held for just five business days for payment clearing. Customers who choose this payment method must also choose the option to have orders shipped every three months.

- ii. Invoice / Pay by Check or Auto Pay With this option, we can issue you an invoice each month. You must send payment within 3 business days of your monthly purchase date. Your bank's automatic bill pay is a great way to manage these monthly invoices. Orders are held for just five business days for payment clearing. Returned checks due to non-sufficient funds will result in a charge of \$25.00 to your account.
- iii. Credit Card convenient, but it requires a 3% processing charge for each purchase.

Missed, canceled, or incomplete payments will result in the placement of a hold on your enrollment in the program until any issues are resolved.

d. Pricing will vary based upon the spot price of silver/gold at the time of each monthly purchase, current premiums, and number of ounces. Independent Living Bullion will always provide pricing on request. As of 1/15/2014 premiums are as follows, though these premiums are subject to change. Please visit our website www.independentlivingbullion.com/ programs/monthly-program for current premiums.

SILVER

Quantity of One-Ounce Silver Tea Party Rounds	Premium Over Spot Market Price	
2 – 19	\$2.50	
20 - 49	\$1.95	
50 - 99	\$1.60	
100 - 499	\$1.50	

Quantity of One-Ounce Silver American Eagles	Premium Over Spot Market Price
1 – 19	\$4.20
20 - 49	\$4.05
50 - 499	\$3.85
500-2,499	\$3.59

GOLD

Quantity of 1/10th oz Gold Lady Liberty Rounds	Premium Over Spot Market Price (Price Per Round = Spot x 0.1 + Premium)
1 - 9	\$19.50
10 - 49	\$16.00
50 - 99	\$14.00

Quantity of 1/10th oz American Gold Eagles	Premium Over Spot Market Price (Price Per Coin = Spot x 0.1 + Premium)
1 – 9	\$25.00
10 - 49	\$21.00
50 - 99	\$19.50

2) Your order will ship fully insured – with tracking available – to ensure your order arrives securely.

a. Shipping will be charged based on the following schedule until further notice:

Monthly Purchase Amount	Shipping & Handling
\$150 - \$1,000	\$20.00
\$1,001 - \$2,000	\$30.00
\$2,001 - \$5,000	\$35.00
\$5,001 +	\$50.00

3) Sell your silver or gold to Independent Living Bullion any time you are ready.

a. We will buy your gold or silver back using the following pricing. Please note these prices are subject to change up or down, based on market conditions.

Silver "Don't Tread on Me" 1-oz Rounds	Spot Market Price
Gold "Lady Liberty" 1/10th oz Rounds	(Spot Market "bid" Price x .1) + \$5 each
Silver American Eagle 1-oz Coins	Spot Market "bid" Price + \$2.25 each
Gold American Eagle 1/10th oz Coins	(Spot Market "bid" Price x .1) + \$10 each

- b. Call us to lock the buy price and send us the silver or gold. We will issue you a check.
- c. Most local bullion dealers will also eagerly purchase your bullion.

Don't Tread on Me / Boston Tea Party

1^{oz.} Silver Bullion Round

Independent Living Bullion commissioned this beautiful one troy ounce, pure silver coin (or "round") not only to provide a tool for citizens to protect against the collapse of the dollar's purchasing power, but to help reinvigorate the very symbols of Liberty upon which this nation was founded.

"Don't Tread on Me" Rattlesnake (obverse) – In 1754, Benjamin Franklin first popularized the rattlesnake as a symbol of national unity during the French and Indian War. By 1774, it had become the formal symbol of the Freedom Revolution. In 1775, Continental Colonel Christopher Gadsden incorporated a coiled rattlesnake with thirteen rattles (symbolizing the colonies) above the motto "Don't Tread on Me" on an early American flag.

Boston Tea Party (reverse) – In 1773, hardliners in the British government imposed a symbolic but much-hated "stamp tax" on the restive American colonies. And while the Stamp Tax was small in comparison to today's massive load of taxes imposed from Washington, it quickly became the rallying point that animated and inspired the Sons of Liberty.

1°^{z.} Silver American Eagle

Independent Living Bullion is pleased to offer the iconic silver American Eagle in \$1 (one ounce) denomination. The U.S. Mint has been minting these one-dollar American Silver Eagle coins since 1986 and they have become the most popular and widely traded silver coin in the world. Like our bullion rounds, each coin contains a minimum of one troy ounce of .999 pure silver. Only silver mined in the United States, by law, is used in the minting of silver American Eagle coins.



Walking Liberty (obverse) The design is based on Adolph A. Weinman's 1916 "Walking Liberty" half dollar, widely considered one of the most beautiful American coins ever minted.

Heraldic Eagle (reverse) John Mercanti designed the coin's reverse with elements of the Great Seal of the United States. It features an eagle behind a shield with an olive branch in one talon and arrows in the other.

Lady Liberty

1/10 ^{oz.} Gold Bullion Round

The Lady Liberty gold round is one of the most affordable ways to obtain gold. **Independent Living Bullion** offers this one-tenth troy ounce piece, each made of .9999 pure (24 karat) gold and minted specifically for **ILB** right here in the USA. We encourage the purchase of these gold rounds over legal tender coins for those individuals who want more gold for their money.



Lady Liberty (obverse) – This design was inspired by John Mercanti's rendition of the Lady Liberty obverse of the United States Mint's Platinum American Eagle coin, first minted in 1997. Mercanti, a famous American sculptor and engraver has designed many of the U.S. Mint's popular coins over the last several decades, but the Platinum American Eagle obverse is widely considered to be his best work.

Descending Eagle (reverse) – The bald eagle is a popular symbol placed on numerous U.S. coins, beginning in 1795 and becoming more prevalent in the mid-1800's. The bald eagle has been a long-standing symbol of the United States dating back to 1782 when it was chosen as the country's emblem at the time the seal of the United States was first adopted. The eagle was selected due to its long life, great strength, and majestic look and because it was then believed to exist only in North America.

1/10 °^{z.} Gold American Eagle

Independent Living Bullion is also pleased to make available the beautiful gold American Eagle in \$5 (1/10th ounce) denomination, produced by the U.S. Mint since 1986. The 1/10 oz Gold Eagle coin value is based on its gold content, but it also carries a legal tender value of 5 U.S. dollars. The 1/10 oz Gold Eagle coin's weight, content, and purity is guaranteed by the United States Government. Only gold mined in the United States, by law, is used in the minting of gold American Eagle coins. Since its introduction in 1986, it has become the world's most widely traded gold bullion coin.

Striding Liberty (obverse) The beautiful and classic design of the gold American Eagle bullion coin is captured in the graceful Striding Liberty, first created by Augustus Saint Gaudens for the 1907-1933 \$20 U.S. **Double Gold Eagle** gold coin.

Nesting Eagles (reverse) Miley Busiek designed the coin's reverse featuring a nest of American eagles which signifies the strength and security of American families. A male eagle carries an olive branch to the nest where a female eagle and hatchlings await.