



WHY OBTAIN THE IIPLAN® - INTELLIGENT INVESTMENT PLAN

Investment gold is **not subject to inflation** and maintains **stable purchasing power** over the long term. It is exempt from VAT and profits from precious metal sales are not subject to income tax. It is an excellent safeguard for political, war, economic or currency shocks that result in a loss of currency value.

INVESTMENT GOLD IS REALLY AVAILABLE



Acquisition of investment gold does not imply a burden on the family budget. You can regularly purchase it **for EUR 4** (CZK 100, PLN 15).

The selected investment bars in the iiplan® can be gradually bought for such amount of money. A person over 18 years of age can establish and sign the iiplan®.

The iiplan® can also be used for savings for children. The contract is concluded by parents, grandparents or other close persons.

HOW DOES THE IIPLAN® WORK

Depending on the amount of the payment sent and the current price of the selected gold bar at the time when the payment is credited to the IBIS InGold® account, the corresponding portion of the bar is purchased. **Thus, you are not saving money but a universal world currency.**

Once the full weight of the bar is fixed, the bar becomes the buyer's property and is dispatched according to their instructions. The postage, packing and insurance are determined according to the valid price list of services.

In the course of the saving process, the buyer is informed by e-mail about any changes such as negotiating the contract, crediting the payment, proceeding the purchase and dispatching the bar.

Establishing the iiplan® is subject to an entry fee that can be paid as a one-time payment or regular payments. The entry fee is returned to the buyer in the form of an iiplan® redemption premium, which is paid at the time of repurchase of the investment bars. Further administration and management of the iiplan® are completely for free.

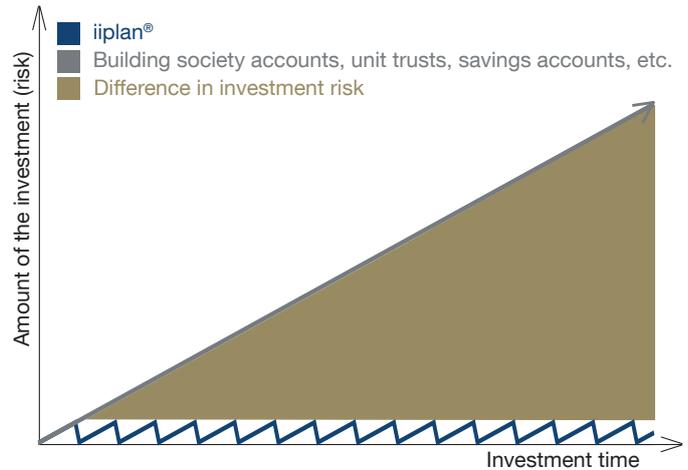
KEY BENEFITS OF THE IIPLAN®

- It is not a property bank account with only account statements to obtain.

With the iiplan®, the buyer obtains **real investment ingots**.

Only the gold the client has **in their hands and under full control** shall prove to the full extent its **value as means of protection and financial security**.

Each fully fixed bar shall be shipped and delivered to the buyer (addressee only) and, as far as the investment manager is concerned, the investment risk decreases to zero.



- More gold for the same money – with the help of the iiplan® even less wealthy clients can purchase bars with higher weight at a more favourable price per gram. Thus, the client obtains an extra-bonus compared to one-time purchases.

FOR THE SAME MONEY

NO ~~600 g of investment gold~~

BUT!!! **1 000 g of investment gold**

Savings program	Savings
1,0 g gold investment ingot	
2,5 g gold investment ingot	-16 %
5,0 g gold investment ingot	-24 %
10,0 g gold investment ingot	-32 %
31,1 g gold investment ingot	-40 %
50,0 g gold investment ingot	-43 %
100,0 g gold investment ingot	-47 %
250,0 g gold investment ingot	-49 %

- iiplan® combines the benefits of holding the investment gold and regular investments. The price of investment bars depends on price on the precious metals exchange and the exchange rate. The client does not need to look for the right time to invest. When investing regularly, the buyer applies the **averaging price effect**. Thus, the client buys the most gold at the lowest price. At a higher price, they buy less, but already **utilise the yield on the obtained ingots**.
- iiplan® offers the buyer **complete freedom**. Only the buyer determines the amount of their regular payment, the weight or number of bars they want to buy. In the saving process, the buyer can adjust the amount of payments and their frequency, deposits additional payments, interrupts the payments, and changes shipping conditions. All changes are free of charge.
- iiplan® offers guaranteed quality - bars produced by **the world's most prestigious refining company – PAMP®**, with a certificate of weight, the highest purity and a serial number. **The first holder is the buyer.**

