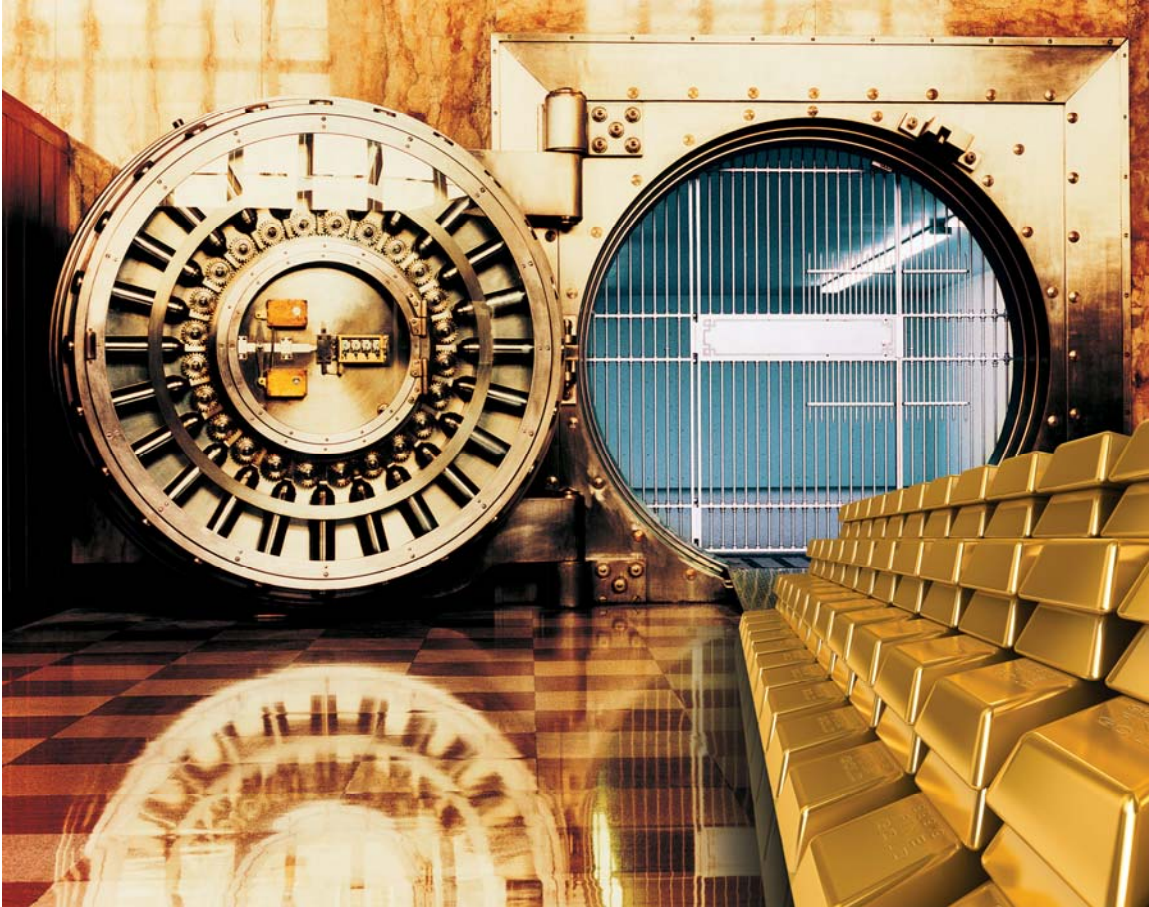


# CAPITAL GOLD GROUP, INC.



## PRECIOUS METALS IRA PROCESS

**Step 1:** For compliance purposes, each and every transaction with Capital Gold Group begins with a review of the verbal order confirmation. All transaction details are reviewed and explained, and any questions you have will be answered by your Gold/IRA Specialist, followed by the actual recording of the verbal confirmation.

**Step 2:** You will receive a Capital Gold Group Order Confirmation Number. This will be your three-letter Client Code, followed by a hyphen and a series of numbers.

**Step 3:** Your Gold/IRA Specialist will either assist you in completing the written Terms & Conditions Agreement or prepare it for your signature. This document is the written disclosure of all your order details, risks, representations, terms and conditions. As always, you should never agree to anything you don't understand or sign anything you haven't read. The Terms & Conditions Agreement requires you to initial in four places and to sign and date the last page. There are no shipping and insurance costs associated with a Precious Metals IRA.

**Step 4:** Your Gold/IRA Specialist will help you complete your IRA Application, Account Transfer Form, and any other documents required by Sterling Trust Company or your current custodian to carry out your specific instructions concerning your IRA liquidation and transfer. You will return the original documents to us with your completed Terms & Conditions Agreement and a copy of your Driver's License or utility bill reflecting your name and address as completed on the application to fulfill the accountholder requirements as set forth by the Patriot Act. If you are paying your set up fees by check, please remember to enclose your check with your documents, along with a copy of the most recent statement from your current custodian(s). Your Gold/IRA Specialist will notify you when your documents are received and your new account number at Sterling Trust has been assigned.

**Step 5:** Sterling Trust Company will process your Account Transfer Form once your account is established and overnight it to your current custodian. When your liquidated funds are received by Sterling Trust Company and credited to your account, they will notify us so that we may invoice them for your gold. Capital Gold Group will then prepare an invoice and submit it to Sterling Trust for payment from your account according to the details specified in your recorded voice confirmation and Terms & Conditions Agreement.

**Step 6:** Your metals will be shipped or transferred into your account within 7 to 21 business days from the date the invoice is paid to us by Sterling Trust from your account. The Delaware Depository Service Company, upon receiving the metals shipment or transfer, will inventory the metals received and report the inventory of the metals placed into your IRA storage account to Sterling Trust. If this process completes in sufficient time prior to the end of the quarter in which the transaction takes place, you will begin to receive quarterly statements from Sterling Trust reflecting the inventory held and the bid value of the account at the end of that quarter. If not, statements will begin at the end of the next quarter; however, you may access your account information online at [www.sterling-trust.com](http://www.sterling-trust.com).

**Step 7:** You will receive a copy of your Capital Gold Group Invoice by mail. Please review it carefully and if you have any questions or see any discrepancies, please report them immediately to your Gold/IRA Specialist at Capital Gold Group.