

# Gold Fixed Income



**Gold is the ultimate measure of wealth. Let your gold generate real returns.**

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## MISSION STATEMENT

Monetary Metals' gold fixed income investments have one objective: to **put your gold to work.**

This is achieved by matching investors with businesses that use gold productively. Gold fixed income investments are designed to earn a yield, not to speculate on price.

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## Challenges in Today's Economic Environment

- Rising Debt
  - Debt is rising uncontrollably since Nixon's 1971 gold default
- Zero Interest Rates
  - Choice between speculative risk or zero yield
- Diminishing Returns on Borrowing
  - Each freshly borrowed dollar adds less to GDP
  - Capacity to service the debt reduced
- Falling Dollar
  - The long-term trend is downwards and unstoppable

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## WHY GOLD? Reviewing the Status Quo

- The World Today
  - Interest Rate suppression will continue
  - Ongoing debasement of the US Dollar
  - Banks offer a *return-free risk*
  - Excessive government and corporate debt levels
- What it Means for You
  - Adverse impact on portfolio returns
  - Insufficient wealth to sustain your standard of living during retirement

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## WHY GOLD? What Makes Gold Different

- Gold is the only financial asset that is not someone else's liability
- The dollar is a small slice of the government's debt
  - Banks are leveraged and loaded up with government bonds
  - Depositors suffered *haircuts* in Cyprus collapse
  - *Bail-ins* were adopted as the model for handling future bank failures
- Real estate and fine art are not financial assets, and are illiquid even in a good market
- Non-perishable, divisible, re-combinable, and fungible
- High value density (150X more compact than silver)
- Tightest bid-ask spread of any commodity

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## CONVENTIONAL GOLD: Ownership Options

- Physical gold
  - Held at home: not insurable and thus not suitable for significant amounts
  - Professionally vaulted: incurs ongoing costs which result in a negative yield
- Exchange Traded Funds (e.g. GLD)
  - Exposed to counterparty risk
  - Negative yield (due to the expense ratio)
  - Most accessible way to bet on the price action
- Shares of mining companies
  - Risky in the best of times
  - In tough times, unions and governments become greedy

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## CONVENTIONAL GOLD: The Truth About Gold

- Everyone should hold some gold coins at home
  - Similar to holding physical cash
  - Insurance against unexpected events or expenses
- However gold does not grow
  - Not a long-term wealth accumulation strategy
  - One does not become rich by merely holding money
    - Gold is money
    - Gold does not go up; it is the dollar that goes down



MonetaryMetals®  
Unlocking the Productivity of Gold™

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## TRUE GOLD LEASE



# Gold Fixed Income

## Introducing the TRUE GOLD LEASE

- A True Gold Lease meets your need for a steady income without spending your gold capital
- We find businesses that use gold productively
- Perform due diligence, identifying business risks & controls
- Present deal terms:
  - How the business is using the gold
  - Due diligence report
  - All deals structured as true leases (not loans, you are not a creditor)
  - You retain title to your gold (not on balance sheet of business)
- Investors assess each deal by their own criteria

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## HOW IT WORKS: Setting the Interest Rate

- Monetary Metals does not set rates
- Investors make a lease rate offer
  - How much gold they are willing to lease and at what rate
- The business sets their bid rates and quantities
- Monetary Metals finds the rate which clears the most metal
- All investors get the highest clearing rate
- Everyone benefits from a transparent and open market



# Gold Fixed Income

## TRUE GOLD LEASE: How to Participate

- A True Gold Lease investment provides
  - An income in gold, not depreciating paper dollars
  - Diversification of your gold investments
- First step: open a gold escrow account at Monetary Metals to
  - See details of open lease opportunities
  - Be eligible to offer gold to lease
- You can withdraw your gold from escrow at any time
- Minimum account size: 10 ounces
- Our Relationship Managers can guide you through the process

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## CONTACT

### Addison Quale

Relationship Manager | [addison@monetary-metals.com](mailto:addison@monetary-metals.com) | Telephone: (646) 653-9729 ext. 1  
7150 Camelback Rd. Suite 444 | Scottsdale AZ 85251 USA | Phone: (646) 653-9729

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