THE PRECIOUS METALS GUIDE:

Investment Insights and Services







Thank You FOR CHOOSING APMEX.

I hope our products – and your entire APMEX experience – meet or exceed your expectations.

We've created this guide to acquaint you with Precious Metal investing, and introduce you to the ways APMEX helps you succeed. You'll learn about our vast selection, our transparent and fair pricing, and our wide array of helpful tools and resources.

If you have any questions, whether you're a seasoned expert or just getting started in Precious Metals, you can chat with us online or call an experienced Account Manager at 800.375.9006.

You'll find our integrity is every bit as tangible as the products we buy and sell.

Sincerely,

Scott J. Thomas Founder



INVESTING IN PRECIOUS METAL PRODUCTS

Some people who buy Precious Metals are investing in Gold or Silver. Some want products that are attractive. Others may be collectors, hoping to own unique pieces and sets. The world of Precious Metals is vast, with products for every need and budget.

ABOUT INVESTMENT BULLION

If you buy Gold, Silver, Platinum or Palladium for the Precious Metal content, you're probably buying bullion. While the Troy ounce size is most common, investors can also find pieces from just 1 gram to as large as 1,000 ounces.

Composition of Investment Bullion

Every investment bullion product is marked with its content and purity.

Troy oz: The standard of measurement for Precious Metal bullion, 1 Troy oz equals 1.097 kitchen ounces.

Fine: Refers to the purity of the Precious Metal. A coin or bar that's .999 fine will be 99.9% Precious Metal. One that's .9999 fine will be 99.99% Precious Metal.

The weight that's stamped on a product is the actual Precious Metal content. So, a 1 oz product may weigh slightly more than 1 oz, the extra weight being the other metals used in smelting.

Pricing Investment Bullion

On most pages of the APMEX website, you'll find spot prices for the featured Precious Metal. Global markets determine spot prices. You'll see two numbers here.

Bid: The price global markets are willing to pay for ounces of metal in its unfabricated form.

Ask: The price global markets are willing to sell ounces of metal in its unfabricated form.

Spot prices change many times in a day and APMEX updates them in real time. Nobody buys Precious Metals at the actual spot price. The actual purchase price includes the...

Premium: An additional cost above spot to cover manufacturing, distribution and marketing costs. Numismatic (collectible) coins may have an additional premium based on scarcity, quality, demand and intangible factors.

So when you're on the APMEX website and you see \$3.49 per coin over spot, that means the coin is priced at the Ask price for the actual weight of the coin, plus a premium of \$3.49.

BULLION PRODUCTS: SOVEREIGN COINS

— GOLD —



1 oz Gold American Eagle

The most popular Gold bullion coin in America, it features the Augustus Saint-Gaudens design first used on American coins in 1907.



1 oz Gold Canadian Maple Leaf

This official Gold bullion coin of Canada showcases a single maple leaf on the reverse and Queen Elizabeth II on the obverse



1 oz Gold Krugerrand

The first Gold bullion coin of the modern era, millions have been sold since it was first minted in 1967.



1 oz Gold Australian Kangaroo

Attractive premiums. Limited mintages. A design that changes every year. No surprise these coins are popular with investors and collectors.

Since sovereign nations stand behind the content and purity of bullion coins, they're highly valued and easy to trade.





The most popular Silver bullion coin in the world, it's highly liquid. It's also attractive, with a design based on the Walking Liberty Half Dollar design.



1 oz Silver Canadian Maple Leaf

Many say it's the world's most beautiful Silver bullion coin. And with it's .9999 fine Silver composition, it's surely one of the purest.



1 oz Silver Britannia

Historically made with Britannia Silver (.986 fine), the Silver Britannia was upgraded to pure Silver (.999 fine) in 2013.



1 oz Silver Philharmonic

Features the organ of the Great Hall of Vienna's Musikverein. Philharmonics are also popular in Gold



BULLION PRODUCTS: BARS & ROUNDS

GOLD & PLATINUM -



1 oz Pamp Suisse Gold Bar

A beautiful image of the goddess Fortuna graces the front; the back features a unique serial number that matches the individual assay card.



1 oz Credit Suisse Gold Bar

From one of the world's great banks, authenticity is assured by a tamperevident assay card and unique serial number.



1/2 oz APMEX Gold Round

Each brand-new handsome Gold round contains 1/2 oz of .9999 fine Gold and is stamped with the trusted APMEX logo.



1 oz Pamp Suisse Platinum Bar

The Platinum version of the famous Pamp Suisse bar also has unique serial numbers on the bar and assay card.

Precious Metal bars and rounds may match sovereign coins in content and purity, but because they're usually minted privately, they can cost less.



1 oz APMEX Silver Round

From one of the most trusted names in Gold and Silver, the APMEX Silver round features the popular and patriotic American eagle design.



1 oz Sunshine Silver Round

This 1 oz Silver round boasts the MintMark SITM security feature, ensuring its authenticity and .999 fine purity.



10 oz APMEX Silver Bar

About the size of a credit card, the 10 oz bar lets you hold more Silver in one item, at a lower premium than most 1 oz products.



100 oz Johnson Matthey Silver Bar

More a brick than a bar, the .999 fine Silver bar packs a whole lot of Silver in one easy-to-store piece.



SEMI-NUMISMATIC COINS

- GOLD -



1 oz Gold Eagle MS-70 PCGS First Strike PCGS certifies this Gold Eagle coin to be in perfect condition (MS-70); First Strike tells you it's one of the first coins the mint distributed that year.



1 oz Proof Gold Buffalo Minted with special dies to create a mirrorlike sheen, the .9999 fine Proof Gold Buffalo comes in an original U.S. Mint presentation box.



1/2 gram Gold Kangaroo "Mini Roo" The "Mini Roo" comes encased in an assay card that provides protection while guaranteeing purity and authenticity. The small size makes it an ideal gift. These coins may have historic significance, limited populations or other characteristics that make them popular with collectors.

SILVER -

1 oz Proof Silver Eagle PF-70 NGC Early Releases Certified by NGC, this Proof Silver Eagle is graded Proof 70 (PF-70) and carries the Early Releases designation.



1 oz Silver Australian Lunar Calendar Coins 2014 is the Year of the Horse. The Lunar designs change each year to follow the Lunar calendar.



\$1 U.S. Mint Silver Commemoratives Issued to commemorate people, places, or events, Silver Commemoratives attract people with their beauty and historical significance.



COLLECTIBLES:

Modern Numismatic Coins

Because of their limited mintage, beauty and condition, these coins have value way beyond the intrinsic value of the Gold and Silver content.





Fascinating coins

Intricate designs and new technology can make a coin valuable and collectible. This alluring coin celebrates 2014, the Year of the Horse, with a colorized cascade of camellia flowers in full bloom.





Limited mintage or population coins

A seemingly simple coin may have collectible appeal due to its limited mintage or unique condition. Very few of these Proof ultra cameo Silver Eagle coins were minted. Even fewer were certified perfect PR-70; PF-70; or Proof-70.

Historic Numismatic Coins

Prized by collectors, these coins become more valuable if the authenticity and condition are certified by agencies like NGC or PCGS.





\$20 Gold Double Eagles

Considered by many as the most beautiful coin of all time, each coin contains .9675 oz of Gold. Those that are available today survived a 1933 government-ordered meltdown of Gold coins.



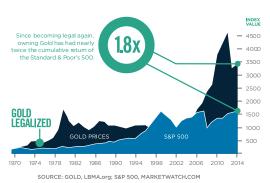


Morgan Silver Dollars

The most famous and highly collected U.S. coin, they're available in many conditions from heavily circulated to proof. Some limited mintages can be extremely valuable.

THE SOLID CASE FOR HOLDING PHYSICAL GOLD and SILVER

INDEX OF GOLD PRICES vs. S&P 500



Since it again became legal for Americans to own Gold bullion in 1975, overall Gold returns have consistently been better than the S&P 500, except for one brief period from 1997 – 2004.

While every investor has unique situations and goals, many financial advisors recommend allocating 5% – 10% or more of assets in Gold and other Precious Metals. Here's why:

A low-correlation asset

Precious Metal prices generally move independently of stocks and bonds. In a downturn, they could carry your portfolio.

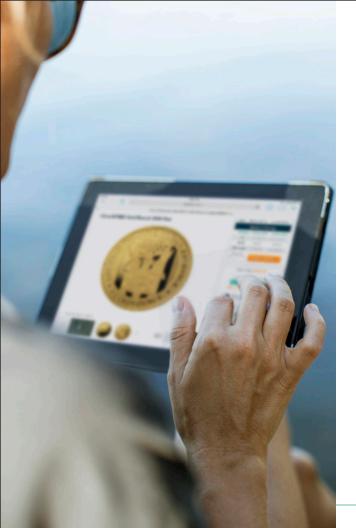
Insurance for purchasing power

While governments determine money supplies, the supply of Gold is relatively finite. During inflationary times, the relative purchasing power of Gold has historically remained stable.

Currencies without borders

An ounce of Gold is the same ounce of Gold, with the same recognized intrinsic value, anywhere in the world.

Easily passed down from generation to generation Gifts of Gold and Silver can be given at any time during your life or bequeathed as part of an estate.



EMPOWERING OUR CUSTOMERS WITH KNOWLEDGE

Whether you're a first time investor or an experienced professional, you'll appreciate the vast informational resources APMEX makes available to you.

FIRST TIME BUYERS

Learn more about buying and investing in Precious Metals by visiting www.APMEX.com/NewInvestors.

CUSTOMER REVIEWS

APMEX customers aren't shy about sharing their opinions, positive and negative, about our products. You can see honest reviews on our site — and don't forget to write your own.

FOLLOW APMEX

You'll find APMEX on every major social media site. Follow us to get the latest product and special offer information, and find out what other APMEX customers are saying.

MARKET REPORTS

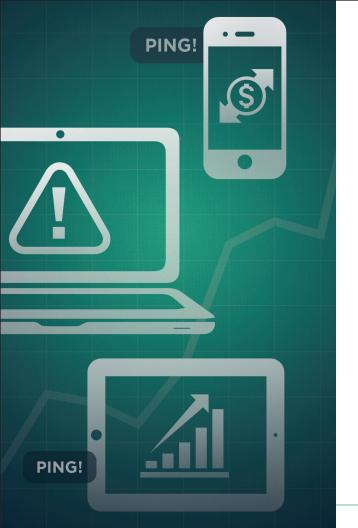
Up to three times a day, you can find updates on the day's trading at www.APMEX.com/commentaries. A weekly recap, published Friday evening, gives you a thoughtful look at the week that passed so you're better prepared for the week ahead.

BLOG

The official APMEX blog (blog.APMEX.com) is filled with helpful articles about Precious Metals investing, current market conditions and the special offers from APMEX.

VIDEOS

Videos on our website and YouTube channel were created to help you understand Precious Metal products, markets and how APMEX supports your efforts to be a more successful investor.



MAKING EVERY OPPORTUNITY COUNT

You'll never miss an opportunity if you let APMEX track the market for you. When a Precious Metal or product hits your price, we'll send you an email or text message alert. We do the work, and you'll get your price.

MARKET ALERTS

Are you waiting for the market to hit your price before you make your move? Sign up for APMEX Market Alerts. You'll get a ping as soon as the market hits your price.



PRICE ALERTS

Like Market Alerts, but for specific products. Sign up, and as soon as your product is available at the price you want, we'll let you know.



ALERTME!™

Say you want a product, but it's out of stock. Click the "AlertMe!TM" icon next to the product's picture. We'll let you know as soon as it comes in so you can get it first.



APMEX PORTFOLIO TOOL

You can track the value of your APMEX holdings on the APMEX website. Just log into your account, hover over "Account" and click on "Holdings".

WISHLIST

Every product page includes an "Add this product to your Wishlist" link. It helps you keep a running list of products that you like and may want to purchase at a later date.

FREE PRICE WIDGETS

If you have a website, you can add real-time Precious Metal prices to attract visitors and provide a valuable service. Just download our free price widget.



BUILDING TRUST ONE CUSTOMER AT A TIME

Integrity. Trust. Customer Service — we live by these values 24 hours a day, 7 days a week. And we're always looking for ways to give our customers a better experience.

TRANSPARENT PRICING



The market-driven price you see on our website is the price you pay. There are no surprise fees or commissions at checkout. You just lock-in the price and complete your order.

HELP WITHOUT HYPE



No hard sell. Click the "chat" button on our website or call 800.375.9006. Our representatives will answer your questions and help you choose the best product for *your* needs.

IN YOUR HANDS FASTER



Our industry-leading APMEX QuickShip™ process guarantees that any domestic order paid by credit card or bank wire will ship within 1 business day of your payment's clearing. (Some restrictions apply)

BETTER BUSINESS BUREAU A+ RATING





APMEX has enjoyed continuous accreditation by the Better Business Bureau and has an A+ rating.



PROTECTING YOUR IRA WITH PRECIOUS METALS

As pensions are largely a thing of the past, your IRA may be your single most important investment. APMEX dedicates a full team to helping you diversify your retirement savings into Precious Metals.

A Precious Metals IRA gives you the traditional IRA benefits of self-directed investing and tax-deferred growth, plus the unique benefits of investing in Gold and Silver.

A hedge for purchasing power

History shows that when inflation reduces the value of paper currency, the price of Gold and Silver generally goes up and their relative purchasing power remains intact.

Insuring your other investments

Financial experts call Precious Metals a "non-correlated asset," meaning their value generally moves independently of stocks, bonds and Treasury bills. Gold and Silver could prove to be a hedge against unstable markets.

Keep in mind, past performance is no guarantee of future results.

DEDICATED IRA SUPPORT

The IRS has special rules for investing in a Precious Metals IRA, and APMEX has a full team of IRA specialists dedicated to helping you every step of the way.

Establishing a Precious Metals IRA

APMEX IRA Specialists will walk you through the simple steps to open your Precious Metals IRA. They'll explain your options and answer any questions you may have.

Choosing products for your IRA

We work closely with you to identify the products that make the most sense in your portfolio.

Find out how easy it is to include Gold, Silver, and other Precious Metals into your IRA.

Speak to an APMEX IRA Specialist today at 800.418.0235 Visit our site at www.APMEX.com/irabenefits

AN APMEX SUBSIDIARY





APMEX & CITADEL HAVE AN EXCLUSIVE ARRANGEMENT WITH BRINK'S

PROTECTING YOUR PRODUCTS AGAINST LOSS, DAMAGE AND THEFT

Our wholly owned subsidiary, Citadel Global Depository Services, works with Brink's Global Services USA Inc. to store, protect and insure your products. And it costs a lot less than you may think.

More than a storage solution, Citadel provides an innovative, low-cost, and convenient way to manage your Precious Metal investments.



HERE'S HOW CITADEL SECURES YOUR PRECIOUS METALS AND PEACE OF MIND:

- Secure vault protection against theft, physical damage and loss.
- Your holdings are fully segregated, never co-mingled with another customer's products.
- A personalized web page details your items in storage and lets you track their real-time market value.
- Shipping to the high security storage facility is free and storage costs less than some ETF management fees.
- Your investment becomes more liquid;
 APMEX buys back your stored purchase at market price and there's no shipping charge.

Explore the best option in secure storage for your Precious Metals.

Call to open an account today at 888.518.7596

Visit our site at www.cgdsi.com



CARING FOR YOUR PURCHASE

True story: a man once found an old coin in an attic and decided to clean it before selling. In doing so, he reduced its value by thousands of dollars. Here's how to handle and care for coins and other Precious Metals.

Gold, Silver, Platinum & Palladium, in the pure states sold by APMEX, are softer than the Precious Metal alloys used in jewelry. So they tend to scratch and corrode more easily.

If your product comes in protective packaging, keep it there. Remember, certified coins are only guaranteed if they never come out of their sealed holders.

Bullion products may be sold in tamper-evident packaging with assay cards that attest to the product's weight and purity. Tampering can reduce resale value and make the product harder to sell.

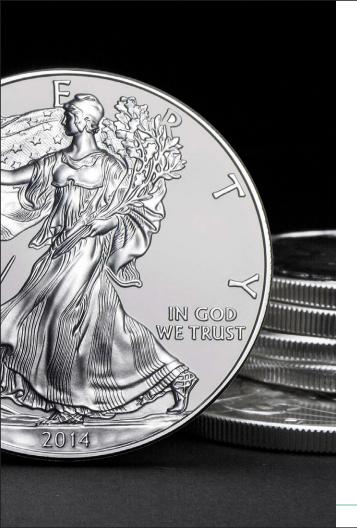
If your product doesn't come in sealed packaging, click the "Supplies" link on the APMEX home page. You'll find many ways to protect, organize and store your products.



IF YOU MUST HANDLE, HANDLE WITH EXTREME CARE

The natural oils on your skin can have a corrosive effect on Precious Metals. Fingerprints can be almost impossible to remove.

- Make sure your hands are clean before handling. Better yet, wear soft cotton gloves.
- Hold the coin by its edges between your thumb and forefinger; never let your fingers touch either surface.
- Hold coins over a towel or other soft surface.
 Even a short drop can cause permanent damage.
- Avoid talking over coins. Tiny, almost invisible droplets of saliva can land on a coin and show up later as spots.
- Avoid cleaning. Collectors tend to prefer coins that show the deep coloration of age over those whose surfaces have been stripped away by improper cleaning.



SELLING PRECIOUS METALS MADE EASY

If your investment is at a price where you want to sell, just call APMEX. We buy back what we sell and pay competitive prices on every transaction. Here's how it works.

A SIMPLE, TRANSPARENT PROCESS

Whether you buy from us or sell to us, APMEX believes in transparency. You'll see real-time "Buy" prices for many products throughout our website. And our purchasing agents can give you prices for thousands more.

The simple steps for selling to APMEX:

- 1. Call 800.375.9006 We'll tell you the competitive price we will pay when you call and lock the price as soon as you agree to sell to us.
- 2. Send us your products Carefully package and ship your coins or bullion products to us.
- 3. Get paid We'll inspect your shipment when it comes in and release payment right away. It's a fast, hassle-free transaction every time.

Learn more at www.APMEX.com/SellToAPMEX.



GLOSSARY

Here are a few key terms Precious Metal purchasers need to know. You can see a full list of terms at www.APMEX.com/glossary.

Ask The price at which a dealer offers to sell.

Assay A test to ascertain the fineness or purity of a Precious Metal.

Bid The price at which a dealer is willing to buy.

Brilliant Uncirculated (BU) Describes a coin in new condition. BU coins have no wear, with very minimal handling marks or other imperfections.

Bullion Describes the following: 1. Gold, Silver, Platinum or Palladium coins which closely follow spot prices and have little or no numismatic (collectible) value. 2. The form in which metal is shaped such as bars, rounds, ingots, or wafers.

Commemoratives Legal tender coins or medallions, usually minted of Gold or Silver, struck to commemorate themes, events, places or people.

Device A design found on a coin. Frequently, it is the bust or profile of a person who symbolizes a particular country at a particular time in history, a country's coat of arms or other insignia.

Face Value The monetary value of a coin, which does not necessarily correspond to its actual worth. For example, the face value of a 1 oz Gold American Eagle is \$50, but its actual worth is much higher because it is tied to the value of its Gold content.

Edge The third "side" of a coin, not the obverse or the reverse. The edge of a coin may be reeded, lettered or plain.

Field The open area or background on a coin.

Grading Service An independent company that grades coins with an adjective or number to represent the state of preservation.

Gram The basic unit of weight of the metric system (31.1035 grams = one Troy ounce).

Hedge An offsetting transaction (e.g. the purchase or sale of a future contract or option) designed to lessen the impact of adverse movements in the value of assets.

Luster A frosty appearance on the surface of a coin, usually an uncirculated coin.

Mint The place where a coin, round or bar was manufactured

Mint Mark A letter or symbol stamped on a coin to identify the minting facility where it was struck.

GLOSSARY OF TERMS

NGC Acronym for Numismatic Guaranty Corporation, one of two major coin grading services in the United States.

Numismatic Coins Coins whose prices depend more on their rarity, condition, dates, and mint marks than on their Gold or Silver content, if any.

Obverse The front side of a coin.

PCGS Acronym for Professional Coin Grading Service, one of two major coin grading services in the United States.

Premium The additional cost of a coin or bullion item over and above the Precious Metal contained in the coin. The premium includes the costs of fabrication and distribution.

Proof The manner in which a coin was minted, not its condition. Highly polished dies and special planchets produce coins with a mirrorlike finish.

Reverse The back side of a coin.

Spot The current market trading price of a commodity like Gold and other Precious Metals at a specific point in time.

Spread The difference between the buying price and the selling price of a product at the same time on the same day by the same person. If Gold is purchased at \$1,680 per ounce, and sold at \$1,700 per ounce, the spread is \$20.

Troy Ounce The standard measure of weight used in the Precious Metals industry. The Troy ounce is different from the ounce with which most Americans are familiar (the Avoirdupois ounce). One Troy ounce is equivalent to 1.097 Avoirdupois ounces.

Uncirculated A coin in new or unused condition, never having been used for the intended purpose as money, but may have some handling marks or other moderate imperfections.

