

SilverGold  
Patrimonio

# SENIOR RETIREMENT PLAN PURCHASE SERVICE

BUILD YOUR  
FUTURE WITH  
COMFORTABLE  
MONTHLY  
CONTRIBUTIONS

Protect your future with the senior retirement plan, gradually purchasing in a smart way.

MINIMUM MONTHLY CONTRIBUTION ACCORDING TO THE METAL YOU WANT TO ACQUIRE

79  
**Au**

**GOLD**  
100 €

47  
**Ag**

**SILVER**  
50 €

78  
**Pt**

**PLATINUM**  
50 €

46  
**Pd**

**PALLADIUM**  
200 €

45  
**Rh**

**RHODIUM**  
200 €

Smart Wealth<sup>®</sup>

We carry out your planned acquisition without any commitment

# SENIOR RETIREMENT PLAN PURCHASE SERVICE

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## BENEFITS

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The Senior Retirement Plan is an excellent **long-term purchase service designed for your future**. Create, gradually and with comfortable contributions, a retirement plan that looks after you and your family in the future.

Design a long-term purchase plan that suits your present and future needs.

## CONTRACTING IN 3 STEPS

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1

### WE STUDY YOUR CASE

This contract requires a detailed study and needs to understand your needs, in the medium and long-term, in order to offer you a plan that suits you and evolves at your pace. You can design your plan for 10 years and more, with interesting rewards from the fifth year on.

We support you at all times so you can decide the most interesting option according to your interests and activate the purchase.

2

### SENIOR RETIREMENT PLAN ACTIVED

The contracting procedures begin with an **Order Form** and the required documentation. Once the contract has been signed, you have 5 working days to carry out the bank transfer for the amount of your purchase.

3

### YOUR METAL, DULY PROTECTED

For greater security, the metal purchased will be deposited at a first-rate security company during the term of the contract.

## CLARITY AND TRANSPARENCY

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### FLEXIBILITY

Make additional contributions with the minimum amount of a monthly payment. Diversify your portfolio of precious metals to obtain the best performance at all times. Extend the duration of the contract if you need to or cancel it if you want to after the fifth year.



### COMMITMENT

If no buyer has been found for your metal on the expiry date of the contract, SilverGold Patrimonio pledges to purchase the metal covered by the contract for its own inventory. In this case the reference price will be the one set on Invermoneda -5%.



### QUALITY AND TRANSPARENCY

At SilverGold Patrimonio we only work with precious metals in the form of ingots or bullion coins. All the metal comes from the world's most prestigious Mints and the most renowned refineries in the sector. The minimum purity of our metals is:

- › **GOLD & SILVER:** 999,99
- › **PLATINUM & RHODIUM:** 999,5
- › **PALLADIUM:** 995



### TAXATION

Price revaluations obtained through the purchase and sale of metals covered by the contracts are subject to capital gains tax. Each year, you will be sent a tax assessment with the summary of purchase and sale transactions for the purposes of fulfilling the corresponding tax obligations.

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