

seven (7) days that you wish to cancel the transaction and receive a refund, upon receipt of the unused and undamaged merchandise American Hartford Gold will provide a full refund within thirty (30) days. Notice of cancellation should be delivered via email to: info@hgoldgroup.com. Notice of cancellation should be delivered via mail or telegram to: American Hartford Gold Attn: Customer Service, 11755 Wilshire Boulevard 11th Floor, Los Angeles, CA 90025. Notices of cancellation will be considered timely if postmarked on the seventh day after you execute this Agreement.

_____ **Initial of Customer**

4. PURCHASE PRICE.

A. The purchase price Customer agrees to pay includes AHG's profit margin on that transaction. The difference between the retail price quoted to Customer and the price at which AHG is willing to buy back the precious metals from Customer at the time of Customer's purchase is called the "Spread." This should not be read as a promise to repurchase precious metals (See Section 5 below). The Spread may vary significantly and may be negotiable. The Spread charged to Customer in a particular transaction may be different than the Spread charged to Customer in prior or future transactions, or the Spread charged others in similar transactions. For Customer to make a profit, Customer must be able to sell the precious metals in the future for a price exceeding Customer's initial investment, including the Spread. Note that for certain classes of precious metals the Spread may not be identical to the mark-up, which is the difference between the price at which AHG acquires the precious metals from its wholesaler and the retail price quoted to customers.

B. On the date this agreement was offered to Customer, AHG's Spread, for cash and IRA transactions, on (i) bullion was up to nineteen point ninety-nine percent (19.99%); (ii) numismatic coins was thirty-four point ninety-nine percent (34.99%). The Spread on AHG exclusive coins is the same as for semi-numismatic coins: up to thirty-four point ninety-nine percent (34.99%).

C. A precious metal may be classified as bullion, semi-numismatic or numismatic depending upon various objective and subjective factors, including, without limitation: the precious metal's condition and age; the number of known copies; the likelihood of additional minting; the originating country; applicable historical events or owners; and relation to the formation of a precious metal collection. AHG's classification of a precious metal is an expression of its professional opinion only, and may differ over time and/or based upon changed circumstances. Moreover, because there is no official, governmental, classification of precious metals, and classification of precious metals is in part subjective, other dealers' or investors' classification of a particular precious metal may differ from AHG's.

D. AHG's sales representatives are compensated on commission based at least partially on the volume and profit margin of precious metals they sell, and may at times also receive additional compensation tied to sales, such as bonuses, sales contests, etc. AHG's sales representatives are not licensed and their experience with, and knowledge of, precious metals and precious metals and precious metals markets may vary considerably.

_____ **Initial of Customer**

5. NO GUARANTEED BUYBACK

Because applicable laws currently prohibit AHG from guaranteeing to repurchase precious metals it sells, AHG makes no such guarantee, either as to actual repurchase or as to repurchase at a particular price. But if at any time Customer wishes to sell Customer's precious metals, AHG encourages Customer to offer to sell them to AHG first. If AHG makes an offer to repurchase precious metals, its offer may increase or decrease at any time, depending upon several factors, including without limitation inventory needs, market conditions and the price and availability of similar precious metals.

_____ **Initial of Customer**

6. INVESTMENT OBJECTIVES.

In AHG's opinion, precious metals should be considered a long-term investment, and accordingly, Customer should be prepared to hold purchased precious metals for several years, preferably five to ten years. However, as with any investment, precious metals may appreciate, depreciate or remain unchanged, and AHG makes no representation or guarantee that Customer's precious metals will or are likely to appreciate, or will not or are not likely to depreciate, at any time, or over any period of time. As a seller and purchaser of precious metals, AHG is capable of comparing and contrasting different precious metals, but Customer acknowledges and irrevocably agrees no fiduciary relationship exists, or may in the future exist, between AHG and Customer, and all decisions in connection with the purchase and sale of precious metals, including, without limitation, the decision whether to purchase or sell precious metals, are Customer's decisions alone, and made exclusively based upon Customer's own independent judgment.

_____ **Initial of Customer**

7. INVESTMENT RISK/NO INVESTMENT, LEGAL, OR TAX ADVICE.

A. The value of a precious metal on any given day depends in substantial part upon often unpredictable extrinsic economic forces, including without limitation supply and demand, international monetary markets, inflation and general economic conditions and expectations. Customer acknowledges and understands the precious metals market may be volatile, with prices fluctuating, sometimes substantially and unpredictably, and that past performance is no guarantee of future performance.

B. Customer acknowledges AHG does not and will not furnish investment, legal or tax advice, and no AHG representative is authorized to furnish any such advice or services at any time. Any written or oral statements by AHG or any of its representatives relating to precious metals are strictly opinions, and are not, and should never be construed as, statements or representations of fact, nor should they be relied upon by Customer or anyone acting on Customer's behalf. AHG makes no representations regarding the tax consequences of holding precious metals as an investment in an IRA, and Customer acknowledges AHG has advised Customer to seek independent tax advice from a qualified professional regarding such tax consequences. Finally, AHG does not provide advice on the purchasing, selling, or holding of securities. The Customer should seek independent investment advice from a qualified investment adviser regarding securities.

_____ **Initial of Customer**

8. NO REPRESENTATIONS OR WARRANTIES.

Other than as expressly stated in this paragraph 8, neither AHG nor its representatives are authorized to make, have made, or will make any representations or warranties upon which Customer may rely in connection with purchasing precious metals from AHG or anyone else, or selling precious metals to AHG or anyone else. AHG represents and warrants that, subject to all terms and conditions herein, upon the timely delivery of Purchase Funds as set forth in paragraph 2 above, AHG will cause to be delivered to Customer the denomination/type and grade of precious metals specified in Customer's order, as classified or graded by one of the following independent grading services, or a service of similar recognition and standing in the grading industry: Professional Coin Grading Service, Inc.; Numismatic Guaranty Corporation of America; American Numismatic Association Certification Service (ANACS).

EXCEPT AS EXPRESSLY STATED IN THIS PARAGRAPH 8 AND THE ATTACHED SHIPPING AND TRANSACTION AGREEMENT ADDENDUM, THE PRECIOUS METALS AHG SELLS HEREUNDER ARE SOLD "AS IS" AND AHG HAS NEITHER MADE, NOR WILL MAKE, ANY WARRANTIES, EXPRESS OR IMPLIED, AND EXPRESSLY DISCLAIMS ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE. CUSTOMER ACKNOWLEDGES AND UNDERSTANDS THE PRECIOUS METALS SUBJECT HERETO MAY BE PURCHASED FROM AND SOLD TO AHG'S COMPETITORS AND CUSTOMER HAS THE OPTION OF DOING BUSINESS WITH SUCH AHG COMPETITORS.

_____ **Initial of Customer**

9. GRADING.

AHG is not a grading service and thus does not independently grade or assess the precious metals it purchases for resale to its customers, but rather relies upon the opinions, assessments and grading of independent grading services such as those listed in paragraph 8.

_____ **Initial of Customer**

10. NO LIABILITY FOR CONSEQUENTIAL DAMAGES.

IN NO EVENT AND UNDER NO CIRCUMSTANCES SHALL AHG HAVE ANY OBLIGATION OR LIABILITY, WHETHER IN CONTRACT, TORT OR OTHERWISE, AND NOTWITHSTANDING ANY NEGLIGENCE, FAULT OR STRICT LIABILITY, FOR ANY INDIRECT, INCIDENTAL, ECONOMIC, NON- ECONOMIC, OR CONSEQUENTIAL DAMAGES SUSTAINED, RELATING TO, OR ARISING FROM ANY TRANSACTION HEREUNDER, EVEN IF AHG IS GIVEN NOTICE OF THE POSSIBILITY OF SUCH DAMAGES. AHGG'S LIABILITY TO CUSTOMER UPON ANY CLAIMS AND FOR ANY REASON SHALL AT ALL TIMES BE LIMITED SOLELY TO THE AMOUNT CUSTOMER ACTUALLY PAID FOR THE PRECIOUS METALS AT ISSUE. THIS LIMITATION OF LIABILITY IS A MATERIAL TERM HEREOF, WITHOUT WHICH HGG WOULD NOT ENTER INTO THIS AGREEMENT OR ANY TRANSACTION WITH CUSTOMER.

_____ **Initial of Customer**

11. STORAGE.

AHG may, for Customer's convenience, suggest companies that provide depository storage of precious metals. AHG expressly disclaims any and all responsibility for any losses Customer may incur arising from or relating to any relationship between Customer and any storage company, and Customer is solely responsible for selecting a storage company and any related transactions involving such company. However, if for any reason AHG is unable to deliver your precious metals to the customer-designated storage company within twenty-eight (28) days, AHG reserves the right to nullify and cancel the transaction and will refund the full purchase price of the precious metals consistent with paragraph 3 above.

12. DISPUTE RESOLUTION.

_____ **Initial of Customer**

After the initial purchase or exchange process, the Customer should review all invoices in order to verify whether any transactions were not consistent with the Customer's instructions. The Customer acknowledges that its failure to notify AHG of any such problem in writing promptly after the Customer's receipt of the information can substantially impair AHG's ability to take corrective action or minimize any problem.

Any dispute, claim, or controversy arising out of this Agreement or otherwise between AHG and the Customer, including but not limited to the breach, termination, enforcement, interpretation, or validity of this Agreement and the scope and applicability of the agreement to arbitrate contained in this paragraph, shall be determined by arbitration before the Judicial Arbitration and Mediation Service ("JAMS") office closest to the Customer's principal place of residence before one arbitrator who shall be a retired judicial officer. Any claim asserted by the Customer will not be joined, for any purpose, with the claim or claims of any other person or entity. The arbitration shall be administered by JAMS pursuant to the rules promulgated by JAMS. The laws of the state of the residence of the Customer shall govern the substantive rights of the parties. The arbitration shall be final and binding, and judgment on the award may be entered in any court having jurisdiction. Customer understands that by agreeing to arbitration, the Customer is waiving all rights to seek remedies in court, unless otherwise mandated by federal or state laws. This clause will not prohibit the parties from seeking the provisional remedies in any court of competent jurisdiction. **ANY CLAIM OR LEGAL PROCEEDING HEREUNDER SHALL BE FILED WITHIN ONE YEAR OF ITS ACCRUAL. BY AGREEING TO ARBITRATE ANY CLAIM OR DISPUTE PURSUANT TO THIS PARAGRAPH 12, THE PARTIES WAIVE ANY RIGHTS THEY MAY OTHERWISE HAVE TO A COURT OR JURY TRIAL.** This paragraph shall survive termination of this Agreement.

_____ **Initial of Customer**

13. FORCE MAJEURE.

Neither AHG nor Customer shall be liable for any failure or delay in performance of any obligation hereunder due to any cause beyond their reasonable control, including without limitation acts of war, terrorism, acts of God, riots, embargos, sabotage, labor dispute, governmental acts, or technical failure (including any disruption, failure and/or error in AHG’s computer systems or internet service).

_____ **Initial of Customer**

14. SEVERABILITY and INTEGRATION.

In the event any term, condition or provision of this agreement is found void, voidable or unenforceable for any reason by a tribunal of competent jurisdiction, such term, condition or provision shall, if and to the extent possible, be construed as though more narrowly drafted to make it enforceable, or if that is not possible, shall be deemed severed from the remainder of this agreement and all other terms, conditions and provisions hereof shall remain in full force and effect. The parties intend this to be a fully integrated agreement, and each party acknowledges neither party has made or relied upon any representation or promise not expressly embodied herein. Customer acknowledges and agrees AHG may amend this agreement at any time solely by written notice to Customer from an authorized representative of AHG, and all transactions postdating such written notice shall be exclusively governed by such amended Transaction Agreement. Customer may not unilaterally amend or modify this agreement, and no oral amendment or modification of this agreement shall be valid or enforceable.

By signing below, Customer represents and warrants Customer has carefully read, understands and agrees to all the terms and conditions of this agreement. You are not obligated to pay any money unless you sign this confirmation and return it to American Hartford Gold.

By (signature): _____ Date: _____

Print name: _____ Date: _____