

**SHIPPING AND TRANSACTION AGREEMENT
AMERICAN HARTFORD GOLD**

Client Name: _____ **Date:** _____

Client Address: _____ **City:** _____ **State:** _____ **Zip Code:** _____

Phone Number: _____ **Email Address:** _____

This agreement is entered into as of the above date by and between American Hartford Gold, LLC, 11755 Wilshire Boulevard 11th Floor | Los Angeles, CA 90025 (“AHG”), and you (“Customer”), and shall govern all pending and future precious metals transactions between the parties hereto.

IT IS IMPORTANT THAT YOU CAREFULLY READ AND FULLY UNDERSTAND THIS AGREEMENT, WHICH GOVERNS THE PARTIES’ RIGHTS AND OBLIGATIONS, LIMITS AHG’S LIABILITY, AND THAT YOU CONSULT WITH YOUR ATTORNEY AND/OR FINANCIAL ADVISOR. BY SIGNING THIS AGREEMENT, YOU REPRESENT THAT YOU HAVE READ, UNDERSTAND, AND AGREE TO ALL TERMS HEREIN.

1. CONSENT TO CALL.

_____ **Initial of Customer.** By entering into this agreement, Customer expressly authorizes AHG to contact Customer at the telephone numbers provided by the Customer regardless of whether those numbers are listed on any state or federal “Do Not Call” registry.

2. DELIVERY OF PRECIOUS METALS.

A. Customer shall deliver funds, either by certified bank check payable to “American Hartford Gold, LLC” or by wire transfer (pursuant to instructions provided upon request), sufficient to cover the purchase price (the “Purchase Funds”) within two (2) business days after placement of the order. Except as expressly provided herein, all sales are final, and precious metals cannot be exchanged or returned for a refund. AHG shall arrange delivery of the precious metals specified in the order (“the Precious Metals”) within four to eight weeks after AHG’s verification that the Purchase Funds are backed by good funds, which for a bank check may take up to twelve (12) business days. For IRA transactions, AHG shall arrange delivery of the Precious Metals specified in the order within four to eight weeks after confirmation that the Purchase Funds have been received from the third-party custodian. IRA Transactions are final (subject to the 7-day cancellation policy described in Paragraph 3) regardless of whether funds have been received prior to execution of this agreement. Delivery delays may occur due to demand levels for the Precious Metals and are subject to market conditions. AHG will email you with the tracking information as soon as your order is ready to ship. This email will contain important disclosures, including a requirement that any issues with the package or the Precious Metals must be reported within five (5) calendar days of delivery. It is important that you open the package right away to ensure nothing was damaged during transit. If Customer’s order is lost prior to delivery, Customer shall immediately notify AHG in writing at the above address. If the courier verifies that Customer’s Precious Metals were never delivered, AHG shall, within sixty (60) days after such verification, in its sole discretion, either refund to Customer the Purchase Funds for the undelivered Precious Metals, or replace the undelivered Precious Metals with other precious metals of the same denomination/type and grade. AHG shall not be responsible for Precious Metals lost after delivery to Customer, nor does AHG assume any risk of loss for precious metals purchased from Customer until such precious metals are accepted by a representative of AHG authorized to accept such delivery. See Paragraph 13 below for additional information on precious metals shipped to storage facilities.

B. For credit card transactions, the Customer shall receive a link either via email or text to complete the payment. By using the link to submit payment, the Customer authorizes AHG to process the payment. For each credit card transaction, please note that there will be a three percent (3%) merchant processing fee of the total amount of your transaction and a twelve (12) business day hold for AHG’s verification that the Purchase Funds are backed by good funds.

C. If Customer fails to timely deliver the Purchase Funds, or does not accept delivery of the precious metals, AHG may, in its sole discretion, cancel the transaction and resell the ordered precious metals on a wholesale basis. If the proceeds from such resale are less than Customer's contract price, AHG shall be entitled to recover from Customer the difference between the contract price and resale price, plus all incidental damages resulting from Customer's breach. If the proceeds from such resale exceed Customer's contract price, AHG shall be entitled to keep the excess amount as liquidated damages because actual damages may be too speculative to calculate at this time.

_____ **Initial of Customer**

3. SATISFACTION GUARANTEED

Unless otherwise set forth in the Shipping & Transaction Agreement Addendum provision applicable to your state, American Hartford Gold has a satisfaction guarantee for all non-bullion transactions (as defined herein in this Agreement in Paragraph 4(b) as products with a Spread of up to nineteen-point ninety-nine percent (19.99%) and further defined in Paragraph 4(c)). To the extent authorized by applicable law, if within seven (7) days after you execute this Agreement you notify us by phone and email that you wish to cancel the non-bullion transactions and receive a refund, and you return the merchandise pursuant to our instructions within three (3) days after its delivery to you, American Hartford Gold will provide a full refund within thirty (30) days of our receipt of the returned unused and undamaged merchandise. The seven (7) day cancellation period for all non-bullion transactions shall begin from the execution date of this Agreement regardless of whether the account is fully funded for IRA transactions. For credit card transactions, the three percent (3%) merchant processing fee charged at the time of transaction is non-refundable and shall not be included in the refund. Notice of cancellation via phone must be provided by contacting your Account Executive and notice of cancellation via email should be delivered to: clientrelations@hgoldgroup.com.

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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 acquires the precious metals from its wholesaler at the time of Customer's purchase is called the "Spread." 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. The Spread may be negotiable depending on various factors including but not limited to market conditions. 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.

B. On the date this agreement was offered to Customer, AHG's Spread, for cash and IRA transactions, on (i) bullion was one percent (1.00%) up to nineteen-point ninety-nine percent (19.99%); (ii) AHG exclusive coins as well as semi-numismatic coins was up to thirty-nine-point ninety-nine percent (39.99%); (iii) certain numismatic coins of which the supply is particularly limited, up to fifty-nine-point ninety-nine percent (59.99%).

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 markets may vary considerably.

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5. PRICE PROTECTION GUARANTEE PROGRAM

AHG offers price protection on certain qualifying full-priced purchases of semi-numismatic, exclusive, or numismatic coins. Under the Price Protection Guarantee Program (“PPG”), if AHG’s selling price for semi-numismatic, exclusive, or numismatic coins is reduced by AHG within seven (7) calendar days of the date and time of purchase, Customer may contact AHG and request that his or her purchase of these coins be re-priced at the lower price. Customer may not exercise the right to re-price until AHG receives payment and may only ask AHG to re-price once during this 7-calendar day time period. It is the Customer’s obligation to follow price changes for their purchases; AHG will not contact Customer about changes in prices. Customer will receive the selling price that is in effect at the time of re-pricing. The difference between the original purchase price of the order and the re-priced amount will be applied towards the purchase of additional coins of the same type. Any balance after the purchase of these additional coins will be retained in the Customer’s account for future purchases. Upon re-pricing, Customer’s order is final. AHG reserves the right to change or discontinue PPG at any time.

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6. 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**

7. 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 a minimum of five years or more. 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.

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8. 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**

9. PRECIOUS METAL PURCHASE ACKNOWLEDGEMENT AND FRAUD PROTECTION.

Customer represents and warrants that any purchase of precious metals are made voluntarily, of their own free will, and without coercion, undue influence, or instruction from any third party. Customer further confirms that they have not been directed by any individual, organization, or anyone representing themselves as being from a government agency, financial institution, or law enforcement entity to make such purchase for purposes including, but not limited to, assisting in an investigation, avoiding arrest, or transferring assets to a third party. Customer acknowledges they are not under urgency, threat, or pressure to complete the transaction, have not been asked to keep the transaction confidential from trusted parties, and do not intend to transfer or relinquish possession of the purchased metals to any third party unauthorized by Customer. Customer understands these representations are required for AHG's acceptance and processing of the transaction.

_____ **Initial of Customer**

10. NO REPRESENTATIONS OR WARRANTIES.

Other than as expressly stated in this Paragraph 10, 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 10 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**

11. 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 10.

_____ **Initial of Customer**

12. 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. AHG'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.

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13. 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.

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14. DISPUTE RESOLUTION.

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, without regard to principles of conflict of laws, 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 14, 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**

15. 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 or 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).

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16. 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: _____