



Gold and Silver IRA - Quick Start Guide

OWNx has partnered with top Self-Directed IRA Custodians to *completely reinvent* the precious metals IRA.

Together, we leverage state-of-the-art technology, which will enable you to:

- Quickly and easily set up your accounts
- Have complete control over your holdings
- Lower and/or eliminate fees
- Own more ounces of gold and silver

Set Up Online in Minutes...

The process consists of creating an OWNx account, a custodian account, and an account at the depository. Here's how it works:

Step 1: Create an OWNx Account and a Basic Profile

The image displays two screenshots of the OWNx website interface. The left screenshot shows the 'Create Your OWNx Account' form, which includes input fields for *Email, *Username, *Password, and *Referral Code (optional). Below these fields is a checkbox for 'I have read and agree to the Terms and Conditions' and a green 'CREATE ACCOUNT' button. The right screenshot shows the 'Update Your Profile' form, which includes input fields for *First Name, *Last Name, *Phone Number, *Address Line 1, *City, a dropdown menu for 'United States', another dropdown menu, and a *Zip field. A green 'UPDATE PROFILE' button is located at the bottom of this form.

Step 2: Create an Account with One of Our Platform-Integrated Custodians

From the Home Page of your Dashboard, click on the “Setup IRA” button.

The screenshot shows the OWNx dashboard interface. At the top right, it indicates the user is logged in as James McClientere with account number MM-1000016. There are buttons for 'Logout' and 'My Dashboard'. Below this, there are two account balances: Silver \$18.36 (02/21/2017) and GoldGrains@ \$2.6250 (02/21/2017). The main navigation bar includes 'Select Account', 'My Account', 'Account Security', 'Account Profile', 'Ways to Own', and 'Information'. A progress bar shows four steps: 'Create Account' (checked), 'Name and Address' (checked), 'Link Bank Account' (not checked), and 'Make a Purchase' (not checked). The 'Holdings' section shows a current lifetime loyalty of \$0.00 / 5.99%. There are six buttons: 'Schedule Automatic Purchase', 'Buy Now Live', 'Take Delivery', 'Schedule Automatic Sell', 'Sell Now Live', and 'Setup IRA' (circled in green). Below the buttons is a table with columns: ACCOUNT NAME, ACCOUNT TYPE, BALANCE, and USD VALUE*.

ACCOUNT NAME	ACCOUNT TYPE	BALANCE	USD VALUE*
OWNx Cash Account	Cash	\$0.00	\$0.00
OWNx Gold Account	Gold	0.000000 gr.	\$0.00
OWNx Silver Account	Silver	0.000000 tr. oz.	\$0.00
		TOTAL:	\$0.00

At the bottom right of the table, there is a button: '+ Add Additional Metal Account'.

You'll be presented with a list of the custodians that are integrated with the OWNx platform. When you make your selection, you'll be directed to the custodian's account application page.

Our system is also integrated with our depository partners. We will automatically create a depository account for you and link all three together. This end-to-end integration allows you to have complete control over your gold and silver holdings, entirely from your OWNx Dashboard.



Step 3: Fund Your IRA Account with Your Custodian

If you haven't done so already, contact your custodian and arrange to fund your IRA account. There are *three primary options* to accomplish this:

Transfer ----- **Rollover** ----- **Contribution**

Your custodian will be happy to help you with the funding process, and will explain in detail your options.


That's all there is to it! Smart and simple.

With your account funded, you're ready to log into your Dashboard and manage your holdings. Unlike the usual time-consuming manual processes for managing assets within a self-directed precious metals IRA, the OWNx platform enables you to do it all online with just a few clicks.


OWN | X

Logged in as Timothy Clienton Account# MM-1000009

[Logout](#) [My Dashboard](#)



Silver \$14.67
12/06/2016



GoldGrains® \$2.2646
12/06/2016

Select Account ▾
My Account »
Account Security
Account Profile »
Ways to Own »
Information »

IRA Holdings Current Lifetime Loyalty: \$90,100.00: IRA Gold / 2.50% IRA Silver / 3.00%

Self-Directed IRA - Account# 9001159

Buy Now
Sell Now
Transfer Cash
Account History

ACCOUNT NAME	ACCOUNT TYPE	BALANCE	USD VALUE*
IRA Cash Account(Cash Account)	Cash	\$164,367.83	\$164,367.83
IRA Gold	IRA Gold	15,003.610244 gr.	\$33,977.17
IRA Silver	IRA Silver	2,657.016383 tr. oz.	\$38,978.43
TOTAL:			\$237,323.43

+ Add Additional OWNx IRA

Primary Dashboard Functions

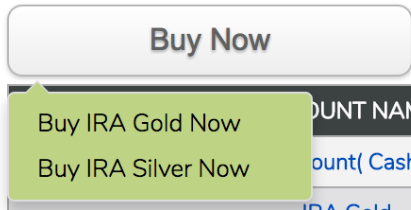
- Buy Now

Purchase physical gold and silver any time--24 hours a day, 7 days per week.
- Sell Now

Sell your holdings. Proceeds are placed into your OWNx Cash Account.
- Transfer Cash

Send funds from your OWNx Cash Account to your custodian, where you can use them to purchase other assets.

Buying Gold and Silver



- Select “**Buy Now**” and choose gold or silver.

- Your “**Available Cash**” will be displayed.
- Enter the dollar amount of gold or silver you want to purchase.
- A quote will appear based on live pricing that will display all of your purchase details.
- Click “**Accept and Buy Now.**” That’s it! You now own physical gold and silver in your IRA.

PURCHASE NOW

Available Cash
\$214,367.83

\$50000

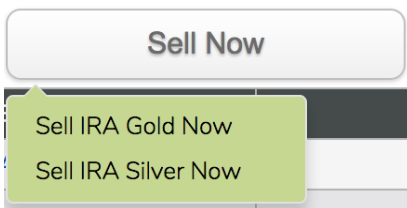
OWNx Spot Price	\$18.2700 / tr. oz.
Premium	3.000%
Purchase Price/tr. oz.	\$18.81
IRA Silver Troy Ounces Purchasing	2,657.016383 tr. oz.

Quote Expires In: 28 Seconds

Accept and Buy Now

Details

Selling Gold and Silver



- Select “**Sell Now**” and choose gold or silver.

- Your troy ounces of silver or grains of gold will be displayed.
- Enter how many ounces or grains you wish to sell.
- A quote will appear based on live pricing that will display all of your transaction details, including the amount of cash that will be deposited into your IRA cash account.
- Click “**Accept and Sell Now**” and you’re done!

SELL NOW

Available IRA Silver
2,657.016383 tr. oz.

1000

Price	\$18.1700 / tr. oz.
Depositing To OWNx Cash Account	\$18,170.00

Quote Expires In: 18 Seconds

Accept and Sell Now

Details

The Power Behind Your OWNx Dashboard

The OWNx platform enables you to own a specific weight of IRA-approved physical gold and silver, which is:

- Titled and owned by your self-directed IRA
- Fully insured and securely stored

The control of your assets is now back in your hands. With the OWNx platform, you will be able to:

- Own, buy, and sell weights of gold and silver online without filling out cumbersome paperwork
- Have instant liquidity and instant flexibility
- Adapt to changes in market condition
- Rebalance your portfolio
- Move funds to your custodian account, and purchase other assets



No one else puts this amount of control, flexibility, and liquidity in your hands.

Taking Distributions

There may be a time when you want to take delivery of some—or all—of your gold and silver. At that time, you may exchange your ownership of a weight of gold or silver for specific coins or bars. You also have the option of selling your gold and silver and taking a cash distribution.



Own More Ounces

The ability to own a weight of low-premium gold and silver bars will enable you to invest your dollars in *metal* instead of premiums. Let's look at an example:

Buying \$100,000 of silver at a spot price of \$18, plus a 2.5% premium allows you to buy 5,420 ounces. If you purchased silver American Eagles at \$3 over spot, you would only be able to buy 4,762 ounces. Owning your silver in the form of large bars, rather than coins, allows you to own **658 more ounces of silver!**

A smaller \$10,000 purchase of silver through the OWNx platform will give you over **60 additional ounces** compared to buying silver American Eagles.

Low Fees

Along with unprecedented control over your assets, we at OWNx, along with our custodian partners, have teamed up to significantly lower the overall cost for you to set up and manage your IRA. While each custodian will differ in the fees charged, the following is a list of fees associated with this account.

OWNx IRA Fees	Price over spot	Price over spot
Lifetime Purchase \$	GOLD	SILVER
\$0 - \$10,000	3.5%	4.0%
\$10,000 - \$25,000	3.0%	3.5%
\$25,000 - \$100,000	2.5%	3.0%
\$100,000 - \$500,000	2.0%	2.5%
\$500,000 - \$1 Million	1.5%	2.0%
\$1 Million +	1.0%	1.5%
Selling fee (we buy back at spot)	0.0%	0.0%
One-Time Setup Fee	\$0	
Depository Storage Fee	0.4% per year	
Custodian Fees		
One-Time Setup Fee	\$0-75	
Buy and Sell Transaction	\$0	
Annual Fee	\$50-200	
<small>*Other fees may apply such as wire, late fees, etc.</small>		

You Now Have Convenience and Control Like Never Before!

- No hassle to setup and integrate with your custodian or your depository
- An online Dashboard to manage your holdings within your IRA
- Immediate purchases and liquidation with no custodian transaction fees
- Access to very low-premium gold and silver

Summed up, we offer 21st century technology, security, and convenience!

We're Here to Help You Get Started

If you have any questions, or would like assistance setting up your account or making purchases, please call one of our IRA representatives at **800-701-3546**, or email us at **ira@ownx.com**.

Welcome to OWNx. Smart, Simple Access to Gold and Silver.