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0844 410 0037

Physical Gold Ltd
Tower 42
7th Floor
25 Old Broad Street
London
EC2N 1HN

02nd February 2015

Dear Sirs

W4GSL Ltd Retirement Benefits Scheme

Please find enclosed a Physical Gold Application Pack in favour of the above pension scheme. The payment of £4,300.00 has been made electronically and should clear in your account on 3rd February.

Please ensure the share certificate is made out to the pension scheme "W4GSL Ltd Retirement Benefits Scheme" with the registered address of:

**Cranfords
1 The Pavilions
Cranford Drive
Knutsford
Cheshire
WA16 8ZR**

I can confirm that the only trustee of the scheme is Darren Bell.

If you have any queries please do not hesitate to contact me.

Yours sincerely,

Andy Johnson

PHYSICAL GOLD LTD

PENSION INVESTMENT INSTRUCTION

INVESTOR DETAILS (Client to complete)		TRUSTEE DETAILS (Trustee to complete)	
First Name	DARREN (BELL)	SIPP Provider	W4GSL LTD. RETIREMENT BENEFIT SCHEME
Last Name	BELL	Contact Name	A. JOHNSON
SIPP Provider	CRANFORDS.	Pension Trust Name/No.	CRANFORDS.
Address	W4GSL LTD RETIREMENT BENEFIT SCHEME 16 DENHAM GREEN CLOSE, DENHAM, MIDDLESEX, UB9 5NB.	Address	1 THE PAVILIONS, CRANFORD DRIVE, KNUTSFORD BUSINESS PARK KNUTSFORD, CHESHIRE, WA16 8ZR
Telephone	07802 417879	Telephone	0844 410 0038.
E-mail	darrenbell@hotmail.com	E-mail	andy.d@cranfords.biz

Investment Amount (£Sterling)	£4300	Agent Name (If Applicable)	CHARTERHOUSE
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MAIN TERMS

1. DEFINITION

Gold refers to investment grade Gold bars of not less than 995 / 1000 parts gold.

2. PURCHASE

The completion of this instruction enables the aforementioned trustee to purchase Gold on your behalf up to the retail value of the Investment Amount. Please note that as gold is a hard asset denominated in bars, it may not be possible to purchase gold to the full value of the Investment Amount.

3. INVESTMENT AMOUNT

Physical Gold Limited will purchase gold up to the nearest whole number of bars and the monetary difference between the Investment Amount and the actual amount purchased will be fully refunded into your SIPP account.

YOUR ACKNOWLEDGEMENTS & NOTICE OF DISCLAIMER

- Gold should be considered a long-term investment of over 3 years.
- You should not borrow money to invest in gold.
- Physical Gold Limited is not providing you with any investment advice and makes no representation regarding your ability to profit from purchasing gold and accepts no liability for any loss you may suffer as a result of your decision to purchase gold. You acknowledge that the market rate for gold can go down as well as up.
- Physical Gold Limited is a registered UK gold dealer offering tailored solutions to purchase Gold via a SIPP. A member of National Association of Pension Funds (NAPF) and the Institute of Financial Planners (IFP) & British Numismatic Trade Association (BNTA).
- It is your responsibility that you seek your own independent advice.

AGREEMENT

I instruct the aforementioned trustee to purchase Gold from Physical Gold Limited up to the value of the Investment Amount. I accept the above terms and agree to be bound by the general terms and conditions of the contract. I have read the above Acknowledgements and Notice of Disclaimer statements and confirm that I understand and agree with each of them.

Signed: X D BELL
The Investor / Co-trustee

Date: 28-1-15

Signed: [Signature]
The Pension Trustee / SIPP Provider

Date: 2/2/15