This Customer Agreement (this "Agreement") is made and entered into by and between Rosland Capital LLC, a Delaware limited liability company with a principal place of business located at 17170 Via Whistler Blvd., Suite 1200, Los Angeles, California 90025 ("Rosland Capital"), and the person(s) or entity identified on the signature page hereof ("Customer") for the purchase, sale and delivery of precious metals, coins and other products offered by Rosland Capital (collectively, the "Products").

1. Purchases and Payments

1.1. "Purchase Order" means any order (each, a "Purchase Order") with Rosland Capital representative (each, a "Rosland Capital Representative") by telephone for the purchase, sale and delivery of Products which shall have the same effect as if the Purchase Order was made in writing. Rosland Capital reserves the right in its sole discretion to accept or reject any Purchase Order submitted by Customer. Rosland Capital Representative to ensure the details of the Purchase Order are correct and will include the price, quantity, method of payment and delivery and other material terms of the Purchase Order. Purchase Orders for bullion cannot be accepted prior to Rosland Capital's receipt of good funds, and after receipt of such funds the final terms of the Purchase Order will be confirmed during a recorded confirmation with a Rosland Capital Representative.

1.2. Rosland Capital will send Customer a written confirmation of each Purchase Order (the "Purchase Order Confirmation") at the address provided to Rosland Capital. The amount under the Purchase Order (the "Purchase Price") shall be due and payable in full to Rosland Capital within ten (10) business days of the recorded Confirmation, in the case of a transaction involving proof or numismatic, numismatic premium or premium coins, and on or before the date of the recorded Confirmation, in the case of a transaction involving bullion (in either case, the "Payment Period"). Failure to pay the Purchase Price within the Payment Period shall constitute a default by Customer under the Agreement, any Purchase Order or Refund and Return Policy. Customer hereby represents to Rosland Capital that such sale price is resalable for the Products at the time of default, up to four percent (4%) of the Purchase Price. Notwithstanding the foregoing provisions of 1.1 and 1.2, purchases made on-line by customers will be subject to the payment provisions set forth on-line by Rosland Capital from time to time.

1.3. Customer agrees to pay the Purchase Price by personal check, credit card or bank wire (electronic funds transfer). If paid by bank wire, (U.S. Dollars), the Purchase Price specified in a Purchase Order shall include, without limitation, all shipping, handling, storage, delivery, taxes, assessments and other fees imposed on transactions involving the Products. Rosland Capital reserves the right to Resell and Reprices holding within ten (10) business days following receipt of Customer's representation of selling price.
In no event will Rosland Capital be liable for any default or delay in the performance of its obligations under this Agreement if and to the extent such default or delay is caused by fire, flood, earthquake, elements of nature or acts of God; war, terrorist acts, site-specific terrorist threats, riots, civil disturbances, revolutions or strikes; lockouts or labor disputes; market conditions beyond its reasonable control or its suppliers, the Internet, including without limitation to any failure or delay in making any third party Internet or service providers or Rosland Capital's normal systems, or any other similar cause beyond the reasonable control of Rosland Capital.

13. Customer may not assign, transfer, or delegate this Agreement or any of its rights or obligations under this Agreement. Rosland Capital shall have the right, in its sole discretion, for any reason, to assign, delegate, or transfer this Agreement, or any of Rosland Capital’s rights or obligations under this Agreement, without Customer’s consent.

14. All communications shall be sent to Rosland Capital at 11766 Wilshire Blvd., Suite 1200, Los Angeles, California 90025 and to Customer at the address set forth above or such other address subsequently provided to Rosland Capital by Customer in writing. All communications given or made in accordance with this Agreement shall be binding upon the parties to this Agreement.

15. Customer will notify Rosland Capital promptly of the death of any signer on a Rosland Capital account by providing a certified death certificate. Upon proof of death, Customer shall request that Rosland Capital release to the successor in interest any gold product then in the possession of Rosland Capital for the account of the deceased Customer, subject to the terms and conditions of this Agreement asunto. In the event death occurs, Customer authorizes Rosland Capital to make any notification required by applicable federal, state or local laws, regulations or ordinances concerning the death and request a copy of the death certificate from the deceased Customer’s estate or representative concerning the future value of the Products that Customer may purchase from Rosland Capital. Customer further acknowledges that Rosland Capital Representatives may from time to time discuss the market and/or price of any gold product with Customer. Customer further acknowledges that Rosland Capital Representatives are commissioned salespersons whose commissions are greatest on numismatic and precious metal bullion, semi-bullion, and coin products and that Customer may still incur a loss despite Rosland Capital’s due diligence. Customer acknowledges that the foregoing or other factors what degree the foregoing or other factors may lessen the value to collectors of rare and unusual coins. At any time during or after the term of this Agreement, Customer represents and warrants to Rosland Capital and its Representatives that, to the best of Customer’s knowledge, all statements and representations made by Customer in connection with any transaction or transactions involving the Products are true and complete and Customer shall indemnify, defend, and hold harmless Rosland Capital and its Representatives from and against any loss, liability, cost, or expense, including but not limited to all attorneys’ fees and costs, resulting from any action taken by Rosland Capital on or arising from the foregoing. Rosland Capital may require such additional consents, documents or other papers in order to subordinate ownership of accounts and may retain account balances until it is reasonably satisfied of the ownership of such accounts and the parties authorized to take action with respect thereto.

17.9 Rosland Capital Representatives may from time to time discuss the general direction of various gold industries with Customer, but Rosland Capital Representatives cannot guarantee any market movement. Customer further acknowledges that Rosland Capital Representatives are not agents for Customer, have different financial interests and incentives from Customer and owe no fiduciary duty to Customer. Rosland Capital Representatives are not responsible or liable for any loss or damage resulting from conditions beyond their control or for any prices realized at auction or for the value of numismatic and premium items and least on bullion. Customer acknowledges that Rosland Capital believes precious metals and coins are appropriate for 5% to 20% of a portfolio. Customer acknowledges that the intrinsic value of precious metals and coins is based on market demand and supply and that Customer agrees to independently determine what percentage is appropriate for Customer’s portfolio. Customer acknowledges that its ability to recall gold is limited to times of war andlockouts or labor disputes; market conditions beyond its reasonable control or its suppliers, the Internet, including without limitation to any failure or delay in making any third party Internet or service providers or Rosland Capital’s normal systems, or any other similar cause beyond the reasonable control of Rosland Capital.

17.10 Customer expressly authorizes Rosland Capital to contact Customer at the telephone numbers provided in this Agreement regardless of whether these numbers are listed on any state or federal Do Not Call list. If Customer requests that Rosland Capital no longer call Customer, Rosland Capital’s Do Not Call list will not include Customer. Rosland Capital’s Do Not Call list will not include Customer.

By signing below, Customer acknowledges and agrees that Customer has read and understands all of the terms and conditions of this Agreement and Customer is aware of the rights and responsibilities which are imposed upon Customer and Rosland Capital, and agrees to be bound by the terms and conditions of this Agreement. Customer further acknowledges that the terms and conditions of this Agreement represent the entire agreement between Customer and Rosland Capital. No prior agreements or understandings, whether oral or written, shall be binding upon either party unless the same shall be expressly given in writing and signed by the proper representatives of each party. The formation of this Agreement constitutes the making of a binding offer by Rosland Capital to sell to the undersigned party. This offer is subject to acceptance by Customer and is not revoked except by express written notice from Rosland Capital.

12. Customer acknowledges that Rosland Capital may provide information about Rosland Capital and its products to a Rosland Capital Authorized Representative ("IRA") as a convenience to its customers. Customer further acknowledges that Rosland Capital is independent from and not affiliated with any of the companies which ("IRA") as a convenience to its customers. Customer further acknowledges that Rosland Capital Representatives may from time to time discuss the market and/or price of any gold product with Customer. Customer further acknowledges that Rosland Capital Representatives are commissioned salespersons whose commissions are greatest on numismatic and precious metal bullion, semi-bullion, and coin products and that Customer may still incur a loss despite Rosland Capital’s due diligence. Customer acknowledges that the foregoing or other factors may lessen the value to collectors of rare and unusual coins. At any time during or after the term of this Agreement, Customer represents and warrants to Rosland Capital and its Representatives that, to the best of Customer’s knowledge, all statements and representations made by Customer in connection with any transaction or transactions involving the Products are true and complete and Customer shall indemnify, defend, and hold harmless Rosland Capital and its Representatives from and against any loss, liability, cost, or expense, including but not limited to all attorneys’ fees and costs, resulting from any action taken by Rosland Capital on or arising from the foregoing. Rosland Capital may require such additional consents, documents or other papers in order to subordinate ownership of accounts and may retain account balances until it is reasonably satisfied of the ownership of such accounts and the parties authorized to take action with respect thereto.

12.10 Customer acknowledges that Rosland Capital’s policy with respect to the reliability of precious metals is as follows: “Many of our customers are concerned about personal privacy or disclosure that they own precious metals. Accordingly, we may purchase precious metals that do not require disclosure of personal information such as name, address and social security number. As a result, Rosland Capital is not required to disclose the origin or source of numismatic and numismatic items and numismatic and numismatic items do not receive disclosure of such personal information when a customer sells them.”

12.11 Customer acknowledges that Customer has read Rosland Capital’s brochure, which provides additional information about the risks of buying and selling precious metals and coins. This brochure is updated periodically and it is Customer’s responsibility to remain up to date by reviewing the most recent version at Rosland Capital’s website: www.RoslandCapital.com.

12.12 Customer acknowledges that Rosland Capital may provide information about contract for the Products less the fair market value of such products.

14. Misrepresentation/Arbitration

14.1 This Agreement authorizes Rosland Capital to contact Customer at the telephone numbers provided in this Agreement regardless of whether these numbers are listed on any state or federal Do Not Call list. If Customer requests that Rosland Capital no longer call Customer, Rosland Capital’s Do Not Call list will not include Customer. Rosland Capital’s Do Not Call list will not include Customer.