

Gold leaflet



The product



The risks



The costs



The yield



Early termination

Please note!

It is calculated with a one-time investment of €20,000.

Investment Object Gold from Doijer & Kalff

Use this Gold Leaflet before you proceed to invest in gold with storage. Compare this Gold Leaflet with leaflets for other investment objects as well. Please read the prospectus, offer and terms and conditions as well.

Please note! The calculation is based on a one-time investment of €20,000. Your personal choices and situation may affect the results mentioned in this leaflet.

For more information go to www.definancielebijsluiters.nl or ask an advisor.

Do you have any questions?

Please contact Doijer & Kalff, Blaak 28, 3011 TA Rotterdam by phone on +31 (0)10-254 00 80 or contact an advisor.

This Gold Leaflet was prepared on July 1, 2016 2015 according to regulations of the AFM. The AFM supervises savings, lending, investment and insurance.

Please note! The Netherlands Authority for the Financial Markets (AFM) has granted Doijer & Kalff B.V. an exemption from the requirements for the fixed format of the Financial Information Leaflet, as prescribed for investment objects in the Further Regulation on the supervision of the conduct of financial enterprises Wft. The gold package leaflet serves as an alternative to the Financial Information Leaflet, but has been prepared in accordance with other guidelines.

What does buying gold in storage entail?



You will

Invest

You must

Purchase precious metal and have it stored
Ask about the amount and ask what you invest in

You may

Collect an amount when the precious metal is sold.

What are the risks?

Risk of not recovering your investment



For a term of 3 years

Very high
High
Quite high
Low
Very low



For a term of 20 years

Very high
High
Quite high
Low
Very low



For all risks of the investment object, Please consult section 3 of the investment prospectus.

What could happen in the worst-case scenario?

you can lose your entire investment

What are the costs?

The cost when forecasting an appreciation of the investment of 4% per year



	<u>One-time investment</u>	-	<u>Costs</u>	+	<u>Return</u>	=	<u>what you are left with</u>	<u>Return after costs</u>
After 1 year	€20.000	-	€799	+	€800	=	€20.001	+0,005% per year
After 5 years	€20.000	-	€1.546	+	€4.333	=	€22.787	+2,64% per year
After 10 years	€20.000	-	€2.659	+	€9.605	=	€26.946	+3,03% per year
After 20 years	€20.000	-	€6.553	+	€23.822	=	€37.269	+3,16% per year

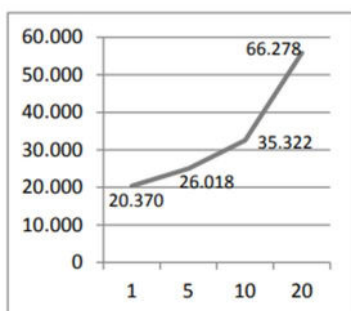
The return per year is shown in each scenario (after 1 year, after 5 years, after 10 years, after 20 years) because this product can be terminated at any time. In each scenario, a one-time cost for the sale of the investment object is taken into account.

What could gold yield in storage?



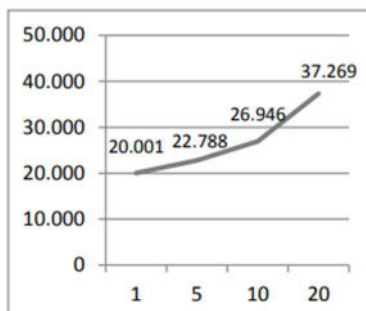
Historical Scenario (20 years)

The yield at a forecast based of an appreciation of the value of the investment of an average of 7.27% per year.



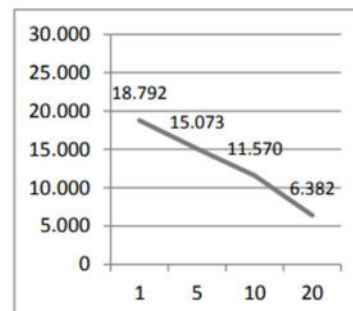
4% Scenario

The yield at a forecast based of an appreciation of the value of the investment of an average of 4% per year.



Pessimistic Scenario

The yield at a forecast based of a depreciation of the value of the investment of an average of -4% per year.



What happens if you terminate early?



Earlier termination

in the event of you passing away

upon termination (e.g., divorce, job loss, disability)

Consequences

your holdings will pass to your relatives

Ask for conditions

You are always free to sell your holdings. After deducting expenses, the profits will revert to you.

Ask for the amounts