

1. General Information

Use this form to purchase, sell or exchange precious metals

Participant Name

Mailing Address

Street

City

State

ZIP

CamaPlan Acct. No.

2. Dealer Information

Identify the Dealer with whom you are placing your transaction. For Streamlined purchases, the Dealer is Neptune Global Holdings for ease of processing only and is NOT a recommendation.

Dealer

Contact

Phone

Fax

Email

3. Investment Information

I authorize and direct CamaPlan to:

Purchase

Sell

Exchange Holdings Below

Is this a

First Purchase

Additional Purchase

First Metal to Buy or Sell (E.G. PMC Ounce)

Quantity **OR** Dollar Amount

	\$
--	----

Second Metal to Buy or Sell (E.G. Gold Coins)

Quantity **OR** Dollar Amount

	\$
--	----

Third Metal to Buy or Sell (E.G. Silver Bullion)

Quantity **OR** Dollar Amount

	\$
--	----

The total dollar amount indicated is an estimate only (no fractions). Precious metals purchase is made in full ounces up to the dollar amount indicated.

Confirmation of purchases is the final authority in determining the actual quantities recorded in your account. This is necessary due to fluctuations in the price of precious metals. Please be sure there are enough funds in your account to cover the purchase and any fees.

For Exchange

Metals Out Quantity

Description of Precious Metals

Metals Out Quantity

Description of Precious Metals

4. Storage

A precious metals storage account at International Depository Services (IDS) is required for the holding of precious metals in your IRA. I understand that the precious metals owned by my IRA will be stored at IDS under a CamaPlan master account for the benefit of your IRA.

See for further information www.IDS-Delaware.com

Commingled Storage - I understand that CamaPlan has its own storage area in the vault with IDS and my IRA precious metals will be commingled in this storage area with other CamaPlan clients.

Segregated Storage - I understand that segregated storage has additional charge of account value multiplied by 0.0030. This is not available for Streamlined purchases.

5. Transaction

I authorize and direct CamaPlan to send funds for this purchase to the Dealer listed in section 2.

How will transaction fees be paid?

Account Check Credit Card

Wire Funds To:

Bank Name:

Account Name:

Acct. Address:

ABA/Routing#:

Bank Account#:

6. Signature

I recognize that this Streamlined Precious Metals Purchase Directive is a legal document that may affect me adversely. Prior to my execution of this Directive, I acknowledge that I was given the opportunity to seek independent legal counsel regarding this Directive. By executing this Directive, I acknowledge that I have reviewed this Directive with independent legal counsel or have knowingly waived my opportunity to do so.

Further, I recognize, understand and acknowledge that the Precious Metals Acknowledgement on the following pages is specifically incorporated into and an integral and material part of this Streamlined Precious Metals Purchase Directive.

I further acknowledge that I have read this Directive (including the Precious Metals Acknowledgement on the following pages) and agree, understand and acknowledge the terms herein/therein (including Paragraphs 1-19 of the Acknowledgment). I am executing and delivering this Directive with full knowledge of any and all rights and obligations I may have with respect to the agreements and rights embodied in this Directive and I authorize this Directive.

Authorizing Purchaser's Signature

Date

Please detach and keep for your records

7. Precious Metals Acknowledgment

I direct CAMA Self-Directed IRA, LLC ("CamaPlan") to execute the above Precious Metals transaction with the dealer described above for the benefit of my self-directed account ("Account").

This Precious Metals Acknowledgment is specifically incorporated into and made part of the Streamlined Precious Metals Directive. In executing this Streamlined Precious Metals Directive, I hereby make the following acknowledgments, agreements and representations:

Dealer Selection

1. I have evaluated the risks involved with this transaction and have conducted the due diligence I felt appropriate on the dealer I have selected and identified in Section 2 of this Precious Metals Purchase Directive (the "Dealer"). I am solely responsible for the choice of precious metals dealer and CamaPlan has made no representations or recommendations with regards to said dealer. *The streamlined process presently established with Neptune Global Holdings ("NGH") is utilized for ease of processing and minimizing cost, this is in no way to be considered a recommendation or endorsement. I recognize CamaPlan has informed me to perform my own "due diligence" and I hold harmless and indemnify CamaPlan from any damages resulting from the use of NGH or any other dealer.

Form Completion

2. I understand that any missing information or incomplete forms may cause delays and additional charges in processing this Streamlined Precious Metals Directive and in releasing the payment or asset, and agree that CamaPlan shall not be responsible for any loss, cost, court cost, expenses or other damages (collectively, "Damages") which may occur as a result of information not provided by me when submitting this Streamlined Precious Metals Directive or any action or inaction by the dealer.

Depository Selection & Storage

3. I understand that CamaPlan leases vaulted space at International Depository Services ("IDS" or the "Depository"), a Delaware-based full service precious metals depository. All precious metals shall be stored and insured at IDS and are governed by the laws of the state of Delaware. I understand and direct CamaPlan to open the storage account with IDS in accordance with my elected storage method, commingled or segregated. I understand that if I do not indicate a storage option, commingled storage will be the default storage option.

Processing and handling of all precious metals will be performed by IDS staff according to IDS policies and procedures. The Depository shall be solely responsible for the storage and safekeeping of all precious metals. I understand that CamaPlan, through IDS, agrees to maintain in effect all-risk insurance on the Assets stored at IDS. Upon request, CamaPlan will produce a copy of the Certificate of Insurance evidencing coverage for the Assets held by IDS for CamaPlan.

Available Funds

4. In directing a purchase in precious metals, CamaPlan shall not take any action with regard to this Streamlined Precious Metals Directive unless and until my Account has sufficient liquid funds available to cover the purchase amount including any charges and fees involved with this transaction. I understand and agree to all the charges and fees due to the Dealer and Depository in connection with this transaction and storage of my precious metals directed herein, including but not limited to any safekeeping charges, shipping, handling and insurance fees and direct CamaPlan to pay all such fees and charges from my Account.

Dealer Payment

5. Payment to the Dealer may be made from my Account after verifying this Streamlined Precious Metals Directive against the Dealer's invoice/confirmation that is signed or acknowledged by me (a fax or scanned document is acceptable). CamaPlan will have no responsibility or liability if the precious metal received by the Depository does not match those described on the invoice/confirmation from the Dealer, and/or, if there is any delay or failure of delivery by the Dealer to the Depository. Therefore, I am solely responsible for confirming precious metals quantities and prices agreed upon with the dealer.

Prohibited Transactions/Collectibles

6. I certify that the precious metal investment(s) directed herein is/are not prohibited transactions as defined in § 4975 of the Internal Revenue Code of 1986, as amended; that the investments are not in precious metals that are collectibles, and are permitted to be held in an IRA pursuant to IRC §§ 408(m)(3)(A)(i)-(iv) and 408(m)(3)(B), and that I have consulted with a legal or tax professional to the extent necessary for me to make this certification. I certify that I have not received any legal or tax advice from CamaPlan or its employees. I understand that the law with respect to IRA investment in precious metals may change such that the specific precious metals purchased pursuant to this Directive become "collectibles," and are no longer permitted IRA investments, which could put my IRA at risk for early withdrawal taxes and penalties, and therefore, I agree to indemnify and hold harmless CamaPlan and IDS for any taxes, penalties, and costs associated with such result. I

undertake to apprise myself of any changes in the law with respect to the specific precious metals purchase pursuant to this Streamlined Precious Metals Directive, and I affirm that it is my sole responsibility to ensure the continued compliance of my IRA with the prohibited transactions rules of the Internal Revenue Code of 1986, as amended.

No Investment Advice

7. In regard to this Streamlined Precious Metals Directive, I, the Account holder, take sole responsibility for the selection and performance, including the future value, of the precious metals purchased, exchanged or sold. I have received no investment or other advice from CamaPlan or its employees, nor any recommendation as to any purchase, exchange or sale, and I agree to indemnify and hold CamaPlan harmless from any damages resulting from my investment decision.

Fees

8. I have reviewed and agree to the Precious Metals Fee Schedule in the Precious Metals New Account Application & Adoption Agreement indicating all fees associated with the purchase, storage, packing and shipping of physical precious metals in my CamaPlan Account, including safekeeping charges, shipping, handling and insurance fees.

Authenticity of Precious Metals

9. CamaPlan is not responsible for the purity, weight, metal content or authenticity of any coins or bullion purchased, and the related breach, misrepresentation, omission of the dealer and any damages resulting therefrom.

Price Spreads

10. I understand that an investment in precious metals is dependent on global markets and other factors and there may be fluctuations in price of the precious metals, and I direct CamaPlan to process this transaction on behalf of my Account by way of the Streamlined Precious Metals Directive or other such form acceptable to CamaPlan fully aware of the risks of such price fluctuations. I agree to waive any claims that I may have, past, present or future, known or unknown, anticipated or unanticipated with respect to the fluctuations or change in the price or condition of any precious metals. I understand that the difference between the price at which precious metals can be bought and the price at which they can be sold at any given time is called "price spread."

Valuation

11. I understand the values reflected on my Account with CamaPlan for precious metals shall reflect spot prices or the published Johnson Matthey price. Spot prices should be used as an estimation only and should not be

construed as a firm bid price to buy the precious metals by any broker or dealer. Spot prices are generally for small quantities; the actual quantity of a transaction may affect the price received for any item. Spot prices do not include any dealer mark-ups, mark-downs or commissions. Proof coins must be encapsulated in complete, original mint packaging, including certificate of authenticity, and in excellent condition. Non-proof coins must be in Brilliant Uncirculated condition and free from damage. Price indications for specific bullion products may be obtained from various sources including the precious metals broker dealer or on the Internet at sites such as www.BullionValues.org,

Depository Notification & Contact

12. I understand that the Dealer delivers directly to IDS and that there are fees charged for storage and insurance based on the calendar year. The full annual charge is due for each full or fractional calendar year during which precious metals are stored. I understand that CamaPlan relies on the accuracy of the Inventory Report from IDS. Receipt and withdrawal statement confirmation will be provided by IDS/CamaPlan via electronic mail, and I am aware that other means may incur additional costs.

Depository Processing

13. International Depository Services timing. Regarding deliveries into IDS/CamaPlan (In-Shipments), during normal operating hours or at other times as may be mutually agreed upon by the CamaPlan and IDS in advance, and with at least two (2) business day's prior Official Notice, I understand that IDS will receive In-Shipments of the assets for my sub-Account. For unusually large or non-standard In-Shipments, I acknowledge that IDS reserves the right to require up to four (4) business day's prior Official Notice to accept such In-Shipments. regarding deliveries out of IDS (Out-Shipments), I understand that IDS will use its best efforts to arrange Out-Shipments from IDS's facilities within two (2) business days of receiving CamaPlan's Official Notice. Regarding any Out-Shipment where delivery within a two (2) business day period is not practical or reasonable, I understand that IDS will use its best efforts to arrange for Out-Shipments within four (4) business days. Notwithstanding the provisions of this paragraph, I recognize that unusual depository activity may delay Out-Shipments of the assets beyond four (4) business days, and further agree that IDS shall not be liable for any damages arising from such delays. IDS will notify CamaPlan promptly of any delay. I further acknowledge that IDS will not, and cannot accept any instructions from me or any other source, or provide any information to me, relating to my assets, other than a "Notice of Asset Receipt" and the "Notice of Asset Withdrawal" which IDS will send me at such time when the assets are transferred or otherwise moved from

IDS's facility. I agree not to contact IDS with any inquiries pertaining to the Assets, and I will direct all questions to CAMA Plan directly.

Gross Negligence Only

14. I agree to indemnify and hold CamaPlan and IDS, its officers, directors and employees free and harmless against all liabilities, damages, losses, expenses, claims, demands, suits, fines or judgments, including but not limited to costs and attorney's fees, except to the extent such damages or liability results from the gross negligence or intentional misconduct of CamaPlan or IDS, their officers, directors, employees or of any sub-custodian for CamaPlan or IDS.

Successors and Assigns

15. This Acknowledgment (together with the Streamlined Precious Metals Directive) is binding upon, and inures to the benefit of myself, CamaPlan, IDS and our respective successors and assigns.

Force Majeure

16. Neither IDS nor CamaPlan shall be liable for any failure to transfer or deliver the assets pursuant to this Streamlined Precious Metals Directive during any period in which IDS is prevented from doing so as the direct and proximate result of war (whether an actual declaration thereof is made or not), sabotage, insurrection, riot, act of civil disobedience, act of public enemy, act of any government or any agency or subdivision thereof, judicial action, labor dispute, explosion, storm, technical failure, utility or systems failure, fire or flood, provided, however, that nothing contained herein shall impair the obligation which IDS shall have to substitute insurance proceeds therefore unless such proceeds are not payable by the appropriate insurance carriers by reason of any exclusion contained in the applicable policies.

Arbitration, Venue, Recovery of Attorneys' Fees & Limitation of Liability.

17. I agree and acknowledge that all claims and disputes of every type and nature between or among myself and CamaPlan, including but not limited to claims in contract, tort, common law or alleged statutory violations, shall be submitted to binding arbitration pursuant to all applicable rules of the American Arbitration Association. Additionally, I agree that whether a claim or dispute is subject to arbitration shall be submitted to binding arbitration pursuant to all applicable rules of the American Arbitration Association. I further acknowledge and agree that this Precious Metals Directive (including this Acknowledgement) shall be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania and all proceedings will take place in Montgomery County, Pennsylvania. Arbitration is final and binding on the parties.

I HEREBY WAIVE MY RIGHT TO SEEK REMEDIES IN COURT

AND WAIVE MY RIGHT TO A JURY TRIAL. I HEREBY FURTHER WAIVE ANY RIGHT I MAY HAVE TO INSTITUTE OR CONDUCT LITIGATION OR ARBITRATION IN ANY OTHER FORUM OR LOCATION, OR BEFORE ANY OTHER BODY, WHETHER INDIVIDUALLY, REPRESENTATIVELY OR IN ANY OTHER CAPACITY.

18. In the event I commence an action concerning or relating in any way to this Streamlined Precious Metals Directive (including this Acknowledgement), the prevailing party therein shall be entitled to recover all of his/her/its costs, disbursements and reasonable attorneys', experts', consultants' and witnesses fees, incurred in each and every such action, including without limitation, actions based in contract, tort, common law and/or alleged statutory violations, and any and all appeals or petitions relating thereto.

19. By executing this Streamlined Precious Metals Directive, I recognize, understand and acknowledge that CamaPlan shall not be liable for any consequential, exemplary, incidental, indirect, or special damages including but not limited to, lost profits and/or lost principal/investments, resulting from any claims or cause of action commenced between or among the parties hereto concerning or relating to this Streamlined Precious Metals Directive (including this Acknowledgement), including but not limited to, the negotiation, interpretation, validity, performance or breach of this Streamlined Precious Metals Directive. Notwithstanding any other provision of this Streamlined Precious Metals Directive (including this Acknowledge), and unless a higher limit of liability is expressly provided elsewhere in a provision making reference to this Paragraph, CamaPlan's total aggregate liability for any loss or damage for claims between or among the parties here concerning or relating to the Precious Metals Directive, including but not limited to the negotiation, interpretation, validity, performance or breach of this Precious Metals Directive, shall not exceed the lesser of the annual record-keeping maintenance fees, along with transaction fees, special handling fees and processing fees paid to CamaPlan to date or \$5,000. I hereby release CamaPlan from any liability exceeding such amount.



Neptune Global Holdings LLC
Corp: 704 N. King St. Suite 500, Wilmington, DE 19801
Mailing: 717 North Union Street #103, Wilmington, DE 19805

Phone: 302-256-5080
FAX: 302-256-5081
email: info@neptuneglobal.com

Account Opening Application & Account Agreement – Precious Metals

For an Account Administered by:
CamaPlan Self Directed IRA, LLC
122 East Butler Ave, Suite 100, Ambler, PA 19002

PLEASE PRINT CLEARLY

Account Owner: CamaPlan SDIRA FBO:	
FBO Client Address:	
FBO Client Email Address:	
Plan Type and Account Number:	
FBO Client Business Phone:	FBO Client Home Phone:
FBO Client Mobile Phone:	

This Agreement will govern the Account (Account) that you establish with Neptune Global Holdings LLC (NGH) through CamaPlan.

Direction Authorization. NGH will endeavor to buy or sell certain precious metals bullion products in accordance with the instructions received from CamaPlan SDIRA (CamaPlan) on behalf of your qualified plan pursuant to the terms of this Agreement. NGH reserves the right to refuse to buy or sell for CamaPlan and/or your qualified plan if the instructions are unreasonable or if NGH is unable to comply with the instructions.

Payment & Settlement for Buy Orders. Buy Orders must be paid for prior to placing such order, unless otherwise agreed to prior to the order being placed. NGH reserves the right to refuse an order when the confirmed price is incorrect, due to either computer-related problems or sudden movements in the gold market. Bullion purchased hereunder will be shipped pursuant to CamaPlan's directions after NGH receives all funds required to settle trade.

Sell Orders. NGH will, if practical, sell Bullion at NGH's quoted price and terms pursuant to CamaPlan's written request by executing a Sell Order of Bullion for your Account. If NGH is unable to execute a Sell Order in accordance with the terms of

such order, NGH will request further instructions from CamaPlan and will not execute a Sell Order except upon CamaPlan's further instructions.

Confirmation. Written confirmation of each Buy Order or Sell Order execution will be sent to CAMA and you. If CAMA or you believe that any such confirmation inaccurately describes a transaction, you agree to notify NGH promptly. The confirmation will be considered correct unless NGH is notified to the contrary in writing no later than two (2) days after the date of the confirmation.

Shipping & Transferring Bullion. All Shipping, handling and insurance charges associated with the purchase, sale and/or transfer of bullion for the Customer's Account are the responsibility of the customer, unless otherwise agreed to in writing.

Settlement Failure. If Buy Order is unable to settle by reason of CAMA's or your failure to make timely payment for Bullion ordered CamaPlan and you authorize NGH to sell the Bullion purchased and CamaPlan and you agree to reimburse NGH for all costs, losses, penalties, interest, or liabilities incurred by NGH as a result of such failure to pay timely.

Force Majeure. NGH shall not be liable to CamaPlan, your qualified account, or you for any losses CamaPlan, your qualified account, or you incur due to NGH's inability to carry out your directions due to government acts, wars, strikes, mechanical failure, acts of God, unusual market behavior or activity, or circumstances beyond its control.

Severability and Jurisdiction. If any provision or part of this Agreement becomes invalid by law, regulation or proceeding or is found to be otherwise unenforceable, all other provisions shall remain in full force and effect. This Agreement constitutes the entire agreement between the parties with respect to the transactions contemplated hereby and shall be construed in accordance with the laws of Delaware exclusive of conflicts of law's provisions. Your qualified account hereby waives your right to a jury trial in any such action. You further hereby agree that jurisdiction and venue for any action arising under or relating to this Agreement shall be exclusively within the state or federal courts located in Delaware.

Customer Consent. In the event NGH receives notice of an order of any court of the United States of America or any of the states affecting or purporting to affect the operation, maintenance or handling of CamaPlan's and/or your Account, CamaPlan FBO your account and you agree that NGH may comply with the terms of any such order even if the court issuing the order did not have jurisdiction over NGH, CamaPlan FBO your account, you or CAMA's and/or your Account. CamaPlan FBO your account and you acknowledge that federal or state law may require NGH to report transactions hereunder to federal or state governments and consent to the submission of any such reports. CAMA and you agree to provide NGH appropriate identifying information, including a correct tax identification number, to allow NGH to comply with all reporting requirements.

Warranty and Indemnification. CamaPlan FBO your account and you warrant that all representations made to NGH pursuant to this Agreement are true to the best of CamaPlan FBO your account and your knowledge and that CamaPlan FBO your account and your performance hereunder will comply with all applicable laws. CamaPlan and you agree to indemnify and save NGH harmless for any and all liability, loss or damage (including reasonable attorney's fees) arising out of CamaPlan's and/or your breach of such warranty or any willful or negligent act or omission by CamaPlan FBO your account and/or you in connection with CamaPlan FBO your account and/or your Account.

Disclaimer. CamaPlan FBO your account and you understand that NGH provides no investment advice in connection with CAMA's and/or your account nor does NGH give advice or offer any opinion with respect to the suitability of any bullion investment for CamaPlan FBO your account and/or you. CamaPlan FBO your account and you recognize and acknowledge that bullion markets are volatile, that there is the possibility that a loss will be incurred from an investment in bullion, and that bullion provides no interest or yield. If CamaPlan FBO your account and/or you request delivery, CAMA and/or you acknowledge that once out of the control of NGH's custody, the condition, authenticity, and/or integrity of the bullion can no longer be guaranteed by NGH or its designated depositories. Such Bullion outside NGH's possession normally must be physically presented to NGH at the time CamaPlan FBO your account and/or you wish to sell it. This may involve a delivery process through the postal service, or some other commercial shipper, during which time the bullion value may change due to market fluctuations. Furthermore, NGH or its depositories may require that bullion delivered out of their control and re-presented to them, be assayed and/or refined by a qualified party to insure its authenticity, before agreeing either to

purchase it or to accept it for deposit. If an assay or refinement is required, it normally will be performed at CamaPlan FBO your account and/or your expense and may delay completion of the desired sale or deposit transaction. Under these circumstances, CamaPlan FBO your account and you may assume additional price risk, as the market value of the bullion could change appreciably during the time in which the required assay or refinement process is being performed.

I accept and enter into this Agreement:

X _____
Signature – FBO Client Date

Print Name

Account Number - To be issued by NGH: _____