



Preserving eternal values.

The outstanding properties of precious metals
and their rarity determine their value.

• COST-AVERAGE-EFFECT • SECURITY • STRATEGIC ETERNAL VALUE

- Preserving and increasing eternal values.

COST-AVERAGE-EFFECT

Unchanging rates give independence.
This is our strategy for increasing assets reliably.

Value enhancing purchase with unchanging payment rates.

The Cost-Average-Effect arises from regular purchasing with constant sums. With this method, fluctuations in value mean that the purchasers, on average, purchase their precious metals at a lower price than if they were to regularly buy the same amount at varying high prices. Automatically, less weight is bought at high prices and correspondingly more at low prices.



“The average gives the world its continuance, the extraordinary its value.” Oscar Wilde

SWM AG

The many different aspects of purchasing precious metals.

In a time of change, we stand for security.

SWM AG, based in Balzers, is a specialist in the broking of valuable precious metals. Knowledge, our experts' years of experience, and our ability to react quickly due to our purchasing expertise are what enables us to make the best rates of return possible for our customers.

Precious metals are everlasting, currency-free assets.

Our ambition is to yet again increase the general trend of rising precious metal prices by using Cost-Average-Effect. The unique feature of precious metals as an investment is that their value does not decline. Make use of our specialist knowledge. We will be happy to help you with each decision.

COST-AVERAGE-EFFECT – AN EXAMPLE:

We have deliberately used an extreme example to illustrate the mathematical effect. The purchase sum adds up to 600 euros. 21 grams were purchased. With a price per gram of 50 euros, the value of the metal after the 6th purchase is 1,050 euros (21 grams x 50 euros). With a total purchase price of 600 euros, the profit in this mathematical example is then 450 euros.

This is based on the fact that less weight is automatically bought when prices are high, and correspondingly more weight is bought when prices are low.

Monthly investment	Price per gram	Purchase	Investment
100.00 euros	100.00 euros	1 gram	600 euros
100.00 euros	50.00 euros	2 grams	Value
100.00 euros	25.00 euros	4 grams	1,050 euros
100.00 euros	12.50 euros	8 grams	Profit
100.00 euros	25.00 euros	4 grams	450 euros
100.00 euros	50.00 euros	2 grams	
6 consistent purchase rates	Different prices	Automatically more weight per purchase at low prices	



INCREASE IN VALUE

Precious metals – irreplaceable all-rounders in the fields of industry, finance and culture.

Precious metals have always been of great importance for humans.

The value of precious metals is determined by their outstanding properties and their rarity. Growing industries, including in e.g. China and India, which are partly already trend-setters in technology, are generating a **globally increasing demand** for precious metals. We are using the resulting increase in value professionally for our customers' precious metal purchasing.

- It is always worth investing in precious metals, so as to achieve goals thanks to the continually growing value of gold, silver, platinum and palladium.

- Preserving and increasing eternal values.



“Precious metals, iron ore, rare earths and water will lead to the next goldrush. They are lightyears away.”
 Asteroid mining: Gold in space.

PRECIOUS METALS

Unique characteristics and origins result in a success story.

Enormous meteorite impacts thought to have brought precious metals to Earth.

Geologists research the origins of precious metals:

The Earth's mantle contains too much precious metals, at least theoretically. Because as the planet was still hot and mostly liquid around 4.5 billion years ago, it divided into two constituent parts: a metallic core and a rocky mantle.

According to all calculations and experiments, it is thought that in this phase all the gold and other precious metals existing up to that point sank together into the Earth's core.

The theory: precious metals present today must have come to earth through meteorite impacts.

Performance of precious metals

1 ounce/oz gold

01.01.1999: 243.04 Euro

28.10.2025: **3,385.05 Euro**

Increase in value in 26 years and 10 months: 1,292.80 %

1 ounce/oz silver

01.01.1999: 4.23 Euro

28.10.2025: **39.83 Euro**

Increase in value in 26 years and 10 months: 841.61 %

1 ounce/oz platinum

01.01.1999: 307.45 Euro

28.10.2025: **1,366.84 Euro**

Increase in value in 26 years and 10 months: 344.57 %

1 ounce/oz palladium

01.01.1999: 283.30 Euro

28.10.2025: **1,196.74 Euro**

Increase in value in 26 years and 10 months: 322.43 %

Bretton Woods Agreement of 1944, signed by 44 states:

An effective inflation protection and cancellation of decrease in value. This agreement stipulated in many states that only as much money could be printed as existed as equivalent values in gold. This has changed – the regulations have been repealed. The economic system now faces very large quantities of printed money with no equivalent assets. This basic requirement is partly responsible for the increase in value of precious metals and makes gold, silver, platinum and palladium an inflation-proof investment.

- Preserving and increasing eternal values.

SECURITY

Assets must be secured. SWM AG takes care of this.

Our "SWM AG security concept":

Our customers' gold, silver, platinum and palladium is under the supervision of an established Swiss security firm which insures that your precious metals are stored and secured in high-security bonded warehouses near Zurich in Switzerland.



"Considering the end in everything
you do that is sustainability."
Eric Schweitzer, German entrepreneur

SERVICES

When it comes to money, extensive services are necessary.

Our scope of performance is oriented towards maximum increase in value.

Our services:

SWM AG, as an experienced team of experts, buys precious metals for its customers. The investments are spread over the different precious metals gold, silver, platinum, palladium, depending on the best purchase price that can be achieved. Constant observation and analysis of the market for precious metals by our experienced specialists is essential for this.

A further advantage: SWM AG purchases at **bulk prices** for its customers and passes on this price advantage to them.

- In addition to our core service, we ensure security when purchase of precious metals and – via a company specialising in safekeeping – for the storage of your physical assets.

SWM AG services for consistent security:

- Your bullion stock is held separately from the assets of the companies acting on your behalf. This ensures **complete insolvency protection**.
- The precious metal dealer sources precious metals exclusively from audited and renowned refineries which meet the **London Good Delivery Standard**.
- As a general rule, the **six-eyes principle** applies when **high-security safe** is entered.
Upon entry, the following persons must be present: One representative of the **operating company** of the **high-security safe** (1), one representative of a **Swiss security firm** (2) and one representative of the **precious metal dealer** (3).
- In addition to securing the storage facilities, the Swiss security company has also been instructed to report the volume of stored precious metals to an **independent, external auditor** in regular intervals.
- The auditor checks the stocks against the reports. As soon as one calendar year has elapsed after their precious metals purchase, the clients will receive an **annual audit report** together with the accountability report.

YOU CAN ACCESS YOUR ASSETS AT ANY TIME.

Customers can dispose of their holdings at any time. The payout of their assets is possible at any time in the desired currency or in gold. We will be happy to advise you on the most favourable time to sell – but also on increasing your values according to your individual ideas.

PHILOSOPHY

With SWM AG you can
achieve your personal aims.

We are your reliable partner on this road.

Our services offer our customers exactly what they would like. Whether it be a • large or small amount
• widely spread precious metals or • the targeted purchase of a particular precious metal. Our customers
can create the framework for their personal aims, this is our philosophy.

Silver today. Thanks to its ideal properties, this precious metal has become an irreplaceable driver of technology with high value appreciation.



“You don't need to chase money –
let it come to you.”
Aristotle Onassis

In their overall performance, precious metals offer sustainable, perpetual value:

Your product advantages:

- Genuine, crisis-proof assets
- Inflation-protected store of value
- Spread across various precious metals
- Institutional conditions
- Cost-Average-Effect
- Constant market observation by experts
- VAT-free (more financial strength thanks VAT-free purchasing)
- No withholding tax
- Exempt from income tax after 12-month lock-up period
- Redeemable in any currency around the world
- Physical delivery possible
- Insured storage (in high-security vaults/duty-free warehouse) by a specialised company in Switzerland
- Available/sellable at any time/flexible handling
- Annual free value information
- You are the 100 % owner of the physical precious metals

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