



# NOTICES & DISCLAIMERS

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Safeguarding 7k's brand and reputation and protecting its intellectual property and legal status starts with 7k's sales and marketing teams. Creating and using only truthful and not misleading advertising and marketing materials is the foundation, but providing adequate legal notices, required disclosures, and appropriate disclaimers is essential and just part of doing business in the modern age.

Notices and disclaimers are about protecting 7k's valuable intellectual property, including copyrighted content, trademarks and other proprietary information, while also preserving the strength of its name, brand, and reputation in the marketplace.

Additionally, ensuring compliance with criminal, advertising, and consumer protection laws is key to avoiding legal exposure and maintaining trust with both customers and regulators. By implementing robust sales and marketing processes, 7k can mitigate the risk of regulatory actions and civil lawsuits stemming from potential violations of consumer protection laws, shielding the company from costly litigation and preserving its long-term success.

## **TRADEMARK & COPYRIGHT NOTICES**

When creating an ad or publication, it's important to include both a copyright notice and a trademark notice to protect 7k's intellectual property. While not necessarily required by law, if 7k doesn't provide the notice, it could lose the right to exclusive use of its intellectual property, which means others can use it without 7k's permission.

A copyright notice typically consists of three elements: the symbol © or the word "Copyright," the year of first publication, and the name of the copyright holder (e.g., "© 2024 7k Metals, LLC "). This notice informs others that the content is protected under copyright law, preventing unauthorized use or duplication.

A trademark notice is used to indicate that certain names, logos, or symbols within the publication are protected by trademark law. For registered trademarks, the symbol ® is used, while the ™ symbol can be applied to unregistered trademarks.

## **General Copyright & Trademark Notices**

The Copyright notice should appear near the beginning of a publication or in the footer of an advertisement, and in the footer of all web pages with content 7k wants to protect, to prevent unauthorized use or duplication.



The registered trademark symbol (®) should be included in a publication or website whenever a registered trademark is used, but especially the first **and** most prominent times it appears, to indicate that the mark is legally protected and registered with the relevant government authority.


The trademark symbols can vary by country, but in Canada, both the ® and TM symbols, and their respective French equivalents, MD (marque déposée) and MC (marque de commerce) are required.

Including these notices helps safeguard your work from infringement and provides legal standing in case of unauthorized use.

## **7k Registered Trademarks ®**

It's important to note that there are a number of companies with trademark registrations that include the number 7 next to the letter K. However, in Class 014 for Goods & Services, specifically "Gold and silver bullion," 7k has two registered "house marks" in the U.S. ("house marks" are trademarks that represent the business itself). Both are "wordmarks", meaning they are protected both in text and in visual representations (designs). They include:

	
Wordmark <b>7k</b>	Wordmark <b>SEVEN K</b>
Status <b>LIVE (REGISTERED)</b>	Status <b>LIVE (REGISTERED)</b>
Goods & services IC 014: Gold and silver bullion.	Goods & services IC 014: Gold and silver bullion.
Class 014	Class 014
Serial 90272063	Serial 90230317
Owners 7K Metals, LLC (LIMITED LIABILITY COMPANY; IDAHO, USA)	Owners 7K Metals, LLC (LIMITED LIABILITY COMPANY; IDAHO, USA)

“Seven K” also has some protection in Australia, Singapore, United Kingdom, and Canada. The “design mark” for 7k –  – also has a pending application in Canada (as of 10/14/24).

## 7k Common Law Trademarks – TM

7k also asserts “common law” trademarks for terms like 7k Autosaver™, 7k CoinDrop™, and 7k Instant GoldPay™, although there is no actual or pending registration of these marks, because of the likelihood that such marks are “merely descriptive” of the products/services they represent, and are therefore not entitled to trademark registration.

## LEGAL DISCLAIMERS & DISCLOSURES

All states and foreign countries, and especially the federal FTC Act, prohibit “unfair or deceptive acts or practices”, which encompasses advertising, marketing, and sales, including online. The goal of these laws and their corresponding administrative “rules” is consumer protection.

- **The Basic Rule**

In a nutshell, all advertising must tell the truth and not mislead consumers, and all advertising claims (i.e., statements made with any financial interest or in connection to a retail transaction or commercial offering) must be substantiated (by credible scientific or statistical evidence) at the time the claim is made.

To be truthful and not misleading, all ads/claims must depict what a typical consumer can reasonably expect to receive/achieve. If the claim does not depict typical, then any terms, conditions, limitations, or qualifying information necessary to avoid consumer confusion must be clearly and conspicuously disclosed in close proximity to the claim (both in time and location).

- **Enforcement**

The FTC works with other law enforcement agencies (including State consumer protection units) to monitor the Internet for potentially false or deceptive online advertising claims.

[7k Compliance uses the same software used by the FTC and the Direct Selling Self-Regulatory Council to monitor MLMs.]

The FTC, CFTC, and other agencies regularly identify “enforcement priorities” for which they create special task forces. Relevant enforcement priorities include:

- Protecting seniors from investment fraud (with the SEC, CFTC, and State Attorneys General).
- False or misleading earnings claims by Multi-Level Marketing companies (MLM) (with State Attorneys General)
- Precious metals scams targeting vulnerable populations (or using affinity marketing) (e.g., targeting seniors, retirees, and politically or religiously conservative groups) (with the CFTC).

False or misleading advertising claims can be the basis for the FTC to issue Civil Investigative Demands (CID), which are often the basis for additional scrutiny of an MLM’s business model, to determine whether it is an illegal pyramid selling scheme. Simply defending against a CID can take years and cost millions in legal and expert fees.

- **Compliance**

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If advertisements don't comply with the law, companies can face enforcement actions or civil lawsuits. State regulators can impose fines and seek damages, restitution for consumers, and disgorgement of profits. For advertisers under the FTC's jurisdiction, that could mean:

- orders to cease and desist, with fines up to \$51,744 per violation should they occur.
- injunctions by federal district courts. Violations of some Commission rules also could result in civil penalties of up to \$40,654 per violation. Violations of court orders could result in civil or criminal contempt proceedings.
- in some instances, refunds to consumers for actual damages in civil lawsuits.

In addition, many state laws allow individual plaintiffs to bring civil lawsuits (including class actions) against companies engaged in false advertising or unfair business practices. California utilizes the Private Attorney General Act (PAGA) to allow private citizens to bring civil suits on behalf of the State of California to enforce California advertising laws.

## Basic Disclaimer Requirements

- **What to Include in Disclaimers:**

- o If advertisements or marketing materials make express or implied claims that are likely to be misleading (based on an "overall net impression") without the inclusion of context, limitations, and qualifying information, the context, limitations, and qualifying information must be "clearly and conspicuously" disclosed, OR the claim itself must be modified.
- o If an advertising "claim" does not contain all relevant information to avoid being misconstrued, a disclosure (or disclaimer) is needed to prevent the ad claim from being deceptive or unfair.
- o Ideally, advertisers should incorporate all qualifying information into the actual advertising claim, rather than having a separate disclosure qualifying the claim.
- o When used, separate disclaimers must include all material and relevant terms, conditions, context, limitations, and qualifying information.
- o According to the FTC, if it is not possible to clearly and conspicuously make a disclosure, then the ad/claim should not be disseminated.

- **Disclaimers CANNOT Cure False or Contradictory Claims:**

- o A disclosure can only qualify or limit a claim to avoid a misleading impression. **It cannot cure a false claim.** For example:

CLAIM:	Free gold.*
DISCLAIMER:	*Purchase required.

- o A disclosure **cannot provide information that contradicts** a material claim. To prevent a claim that essentially contradicts the disclosure from being deceptive, the claim itself must be modified. For example:

CLAIM:	Make \$7,000 per week.*
DISCLAIMER:	*Typical earnings are \$500 per year.)

- **How, When and Where:**

- o **Legible Font Type:** Disclaimers should be "prominent" and "unavoidable" - using contrasting font colors, legible font size (must be the same size in Europe/UK/Canada/Australia/New Zealand).
- o **Visible on all Devices/Platforms:** Disclosures (or disclaimers) must be clear and conspicuous, regardless of the device or platform that consumers may use to view the material.
- o **Close in Proximity/Time:** To be clear and conspicuous, advertisers should either place the disclaimer in the ad, or in close proximity to the relevant claim (near the claim, on the same page/panel, without the need to scroll or click a link).
- o **Multiple Locations:** Disclaimers may need to be repeated in multiple locations, to maintain proximity and prominence. For example, disclaimers must be repeated on lengthy websites and in connection with repeated claims. Disclosures may also have to be repeated if consumers have multiple routes through a website.

- o **Before Purchase:** Disclosures must always be displayed before consumers make a decision to buy.
- **What if you have Limited Space:**
  - o **Avoid Making Claims Needing Disclaimers on Some Platforms:** When space is so constrained that it is not possible to make a required disclosure on a particular platform (e.g., some social media platforms with limited characters), then that **platform should not be used for the content.**
  - o **When to Use Links to Disclaimers (can't be the norm):** In some isolated, limited and infrequent cases, it may be acceptable to make the disclosure clearly and conspicuously on a linked page, provided that the link
    - is obvious;
    - is placed as close to the information it modifies as possible;
    - is clearly labeled to convey the importance/nature (e.g., #PaidEndorser);
    - uses hyperlink styles (so consumers know when a link is available);
    - takes consumers directly to the disclosure (with no intervening links/clicks/scrolls); and
    - The advertiser should monitor the click-through rates, and make changes accordingly.
- **Clear and Unavoidable:**
  - o Don't Bury the Disclaimer:
    - It is not sufficient to bury disclaimers/disclosures in separate "terms of use" or in the middle of a lengthy paragraph.
  - o Audio Disclosures: For audio disclosures during audio claims, present them in a volume and cadence that makes them clearly audible and understandable.
  - o Video Disclosures: Disclaimers in video must be shown for a duration sufficient for consumers to notice, read, and understand them. Short and simple disclosures may require less time on screen. Long disclosures require longer time.
- Plain Language: **Use plain language and syntax that consumers can understand, and don't bury them in longer paragraphs.**
- Foreign Language for Foreign Countries: Ads intended for consumption in foreign countries must comply with local laws, including being presented (including all disclaimers) in the local language, and in some countries (like Canada), ads and disclaimers may need to be presented in multiple languages on the same ad.

## Avoid Use of the word "Free"

The offer of "Free" merchandise or service is a promotional device frequently used to attract customers. When making "Free" or similar offers, all of the terms and conditions upon which one can receive and retain the "Free" item must be set forth clearly and conspicuously at the outset of the offer so as to leave no reasonable probability that the terms of the offer might be misunderstood.

(<https://www.ftc.gov/legal-library/browse/rules/guide-concerning-use-word-free-similar-representations> or <https://www.ecfr.gov/current/title-16/chapter-I/subchapter-B/part-251>)

## Claims made online by "Influencers," "Experts", or "Paid Endorsers"

When any person (including a 7k Associate, Miles Standish, etc.) endorses a product through social media, FTC rules require the inclusion of an endorsement message that makes it obvious when there is a relationship with a "material connection" to the brand.

A "material connection" includes a personal, family, or employment relationship or any financial relationship – such as the brand paying you, giving you free or discounted products or services. (e.g., Including, "I earn commission if you purchase through my link." Or including hashtags like, #Ad, #PaidEndorser, #Associate.) (<https://www.ecfr.gov/current/title-16/chapter-I/subchapter-B/part-255> or <https://www.ftc.gov/business-guidance/resources/disclosures-101-social-media-influencers>)

## Packaging & Claims about Price, Quantity, & Quality

Marketing materials (including labels and packaging) that convey the price, quantity, weight, or quality of contents must be accurate (and verified), and must be presented in the official language, local currency, and official measurement units of the target jurisdiction.

For example, in Europe, depending on the country,

- Ad language may need to be English, German, Italian, French, Polish, Dutch, etc., although many countries always allow English. Canada requires both English and French language on all packaging, invoices, bills of lading (packing slips), and marketing materials.
- Product Price (or earnings) should be reflected in Euros (Swiss Francs for Switzerland, English Pounds for Great Britain, Polish zloty for Poland, etc.)
- Measurements should be in the Metric System:
  - grams instead of (or in addition to) troy ounces: e.g., 155.5 g (5 troy oz)
  - millimeters or centimeters instead of (or in addition to) inches
- Packaging: Every country has different packaging requirements. In Europe, packaging must be designed to use the minimum amount of material needed to function, and must use new “harmonized labeling systems” to help consumers identify recyclable, reusable, and bio-based packaging. 7k should coordinate with logistics providers to ensure packaging meets destination requirements.

## Claims about Earnings (Generally)

If an ad, pamphlet, website, video, photograph, etc. includes claims (express or implied) that consumers can make a specific amount of money, the law requires the promoter to give the **number and percentage of previous purchasers who earn that level of income**. If an earnings claim exists, but no additional information is given, the business opportunity seller may be violating the law.

While a disclaimer about earnings can (and often must) include a link to more information, a simple link to a separate notice or disclaimer is not permissible unless the link itself clearly indicates the nature of the link as a disclaimer. Because of this, a simple QR code is never enough, without more text around the link.

(<https://www.ftc.gov/business-guidance/resources/business-guidance-concerning-multi-level-marketing#deceptive> and <https://www.ftc.gov/business-guidance/resources/ads-business-opportunities-how-detect-deception>)

## Investment Advice

When providing information about buying precious metals in any way that might be construed as “making an investment”, or when providing information that might be relevant to someone who wants to “invest” in precious metals, it is crucial to include a clear disclaimer to avoid potential liability under the Investment Advisor Act, state Blue Sky Laws, and to mitigate civil litigation risks.

The disclaimer should emphasize that

- **the information presented is for educational or informational purposes only and does not constitute personalized investment advice.**
- **the person or entity providing the information is not acting as a registered investment advisor and**
- **that individuals should consult with their own licensed professionals/advisors before making any investment decisions.**

This helps mitigate the risk of being seen as offering unregistered advice or being held liable for investment losses resulting from reliance on the provided information.

## MLM Specific Guidance

FTC guidelines and caselaw provide that an MLM’s (or its distributor’s) representations about the business opportunity, including earnings claims, violate Section 5 of the FTC Act if they are (1) material to

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consumers and (2) false, misleading, or unsubstantiated. This is true whether made on social media, in live presentations, in one-on-one conversations, or in any other medium.

The FTC has provided some guiding principles about MLM earnings claims:

- **Industry Average is \$548/year:** As of 2023, the Industry average for annual earnings is \$548 USD (as reported by the DSA). Therefore, any claims that are substantially above this will be scrutinized by the FTC and state regulators and will require credible substantiation showing that a majority of 7k Associates make more.
- **Income Disclosure Required:** If a claim includes a **specific amount** or leaves a **general impression** of earning in any amount, then it must include a disclaimer that discloses what “typical” earnings for a typical “participant” might reasonably expect.  
**[For 7k, this is about \$500 USD per year, excluding taxes and ordinary business expenses.]**
- **Earning Claims Must Depict “Typical” Earnings for Audience:** Any earnings claim should reflect what the “typical” person (to whom the representation is directed) is likely to achieve in income, profit, or appreciation. (e.g., If made to the general public, then the claim should reflect only the statistically likely earnings less typical expenses.
  - **But**, if the claim is directed to a small group of top leaders (e.g., at a Leadership Summit), then the claim may reflect what those top leaders might expect given their experience and sales volume.)
- **Earnings Claim Must Include/Disclose Typical Expenses:** Claims about earnings must take into account both typical earnings and typical expenses (e.g., application/license fees, costs for product purchases, travel for conferences, tools or services, and training).
  - These expenses must be disclosed or subtracted from any revenue earned to determine whether the participant has made a profit or lost money.
  - The FTC says it is deceptive to promote what MLMs pay participants without also disclosing the typical expenses participants may incur and the typical amount of those expenses.  
**[E.g., 7k Associates are required to annually purchase a \$180 USD Sales Center license, which is waived for Preferred Customers (Members)]**
- **Claims Must Be Supported by Actual Data:** Claims about earnings must have a reasonable basis and be supported by evidence at the time the claim is made.
  - A “reasonable basis” means reliable, empirical evidence that supports the claim, **not subjective beliefs or personal anecdotes**.
  - It is deceptive to make claims without appropriate supporting evidence.
  - [7k sales/earning data is the basis for the Official 7k Income Disclosure Statement - <https://www.7kmetals.com/resources/income-disclosures>]
- **Provide Context for Required Effort:** Claims about making money while working part-time (or only a limited number of hours) are deceptive if they do not represent what participants generally experience in terms of money per time worked.
- **No Claims about “Easy”, “Quick”, “Guaranteed” or “Done For You” Systems:** Claims suggesting that earning money is “Easy”, “Quick”, “Guaranteed”, or requiring little or no work will be viewed as deceptive and misleading.
- **Income Testimonials Often Deceptive:** Truthful testimonials by top MLM participants who earn large amounts of money (or full-time income) are likely to be deceptive, unless a majority of participants earn that amount. To avoid deception, such claim must include a clear, prominent, and unavoidable disclaimer that the earnings are **NOT TYPICAL AND** a disclosure of what’s typical—all of which must be substantiated by the MLM Income Disclosure Statement.
  - **IMPORTANT:** A “results not typical,” “results are not guaranteed,” or similar disclosure is **NOT ENOUGH**.
- **Disclaimers CANNOT Contradict Claims:** Disclaimers that are inconsistent with (or essentially contradict) what is being said are **NOT EFFECTIVE**.
- **Disclaimers Must Be Unavoidable and Proximate:** Disclosures must be in close proximity and unavoidable (and not simply available by link or mouse-over). They should be placed immediately next to

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the claim and be sufficiently prominent so that the claim and the disclosure are read at the same time, without referring the consumer somewhere else to obtain this important information.

- **MLM's Liable for Deceptive Claims by Reps that they Facilitate or Allow:** MLMs can be held liable when their participants, employees, and other agents violate the FTC Act. MLMs violate the FTC Act if they provide the means and instrumentalities for individuals or entities to make a false or unsubstantiated representation, such as by providing them with a false statement or information for use in their marketing.

**[IMPORTANT:** 7k has policies that prohibit false/misleading/deceptive practices, and a compliance department to train, monitor, and take action against Associates who violate advertising laws and 7k policies. **If 7k does not model good advertising practices or if it fails to train, monitor, and take appropriate action against Associates who violate, 7k will be held responsible for all improper or illegal claims made by Associates.]**



## **RESOURCES**

The FTC provides guidelines for advertisers/marketers on specific types of claims/advertising practices, linked below:

- [General Offers and Claims — Products and Services](#)
- [Disclosures: How to Make Effective Disclosures in Digital Advertising](#)
- [Advertising and Marketing on the Internet: Rules of the Road](#)
- [Advertising FAQ's: A Guide for Small Business](#)
- [Big Print. Little Print. What's the Deal?](#)
- [Business Opportunities](#)
- [Multi-Level Marketing](#)
- [Guide for Precious Metal Dealers](#)
- [Precious Metals Fraud \(CFTC\)](#)
- [Selling a Work-at-Home or Other Business Opportunity? Revised Rule May Apply to You](#)
- [Disclosures 101 for Social Media Influencers](#)
- [Use of Endorsements and Testimonials in Advertising](#)
- [Consumer Review Fairness Act: What Businesses Need to Know](#)
- [Featuring Online Customer Reviews: A Guide for Platforms](#)
- [Soliciting and Paying for Online Reviews: A Guide for Marketers](#)
- [Business Guide to the FTC's Mail, Internet, or Telephone Order Merchandise Rule](#)
- [CAN-SPAM Act: A Compliance Guide for Business](#)
- [Special Cases](#)
  - [Native Advertising: A Guide for Businesses](#)
  - [Credit and Financial Issues](#)
  - [Environmental Claims](#)
  - [Free Products](#)
  - [Jewelry](#)
  - [Mail and Telephone Orders](#)
  - [Negative Option Offers](#)
  - [900 Numbers](#)
  - [Telemarketing](#)
  - [Testimonials and Endorsements](#)
  - [Warranties and Guarantees](#)
  - [Wool and Textile Products](#)
  - [Made in the U.S.A.](#)
- [Non-Compliance](#)

## OMNIBUS DISCLAIMER

*This disclaimer includes most disclaimers that might be necessary for any particular publication, website, or presentation. This omnibus disclaimer probably has limited value, because the appropriate disclaimer depends on context and the particular claim made. However, there could be an occasion, such as for the inside cover of a publication or on a website, where the publication touches on every aspect of 7k's business. In that rare but unlikely instance, this omnibus notice could go at the beginning of the publication, using symbols in the text to cross reference each relevant part of the disclaimer.*

### IMPORTANT NOTICE

© 2024 7k Metals, LLC. 7k®, Seven K®, 7k Autosaver™, 7k CoinDrop™, 7k Protect™, and 7k Advantage™ are trademarks and registered trademarks of 7k Metals, LLC. Soundmoney® is a registered trademark of Sound Money, LLC; Stack & Sell™ is a trademark of Stack N Sell, LLC; and VaultMax™ is a trademark of Vault Max, LLC, and are used here with permission. All rights reserved.

Information provided by 7k or available on 7k's website is for informational purposes only. 7k and 7k Associates are not registered investment advisors and do not offer investment, tax, or legal advice. Consult your own advisors.

Use of 7k's website constitutes acceptance of 7k's website terms & conditions, Cookie Policy, and Privacy Policy, available at <https://www.7kmetals.com/resources/privacy-policy>.

### INCOME DISCLOSURE

7k Associates can earn supplemental income by referring customers to 7k. Median gross earnings for active 7k Associates in the U.S. are about \$500 per year, excluding taxes and customary business expenses, which vary greatly depending on individual circumstances. Learn more at <https://www.7kmetals.com/resources/income-disclosures>.

7k Associates are independent contractors and not employees and are responsible to pay their own taxes and business expenses. Referral commissions paid to Associates are based on actual sales made by 7k directly to customers, according to the currently published 7k Share Plan. Results vary and success is not guaranteed and requires time, skill, and hard work. Most who buy 7k products each month are customers who acquire precious metals and collectible coins for their own collections, and they do not apply to participate in the 7k Share Plan.

Advancing in Rank and participation in incentive trips and other sales promotions are not typical or guaranteed. Qualification requires hard work, skill and meeting specific sales targets. Most people do not qualify.

References to "7k Getaway" refer to vacations available for purchase by 7k preferred customers (members) who buy a qualifying 7k Membership. Members enjoy 7k's group discount pricing and curated vacation experiences. 7k occasionally offers special contests for 7k's independent marketing Associates to earn credits towards certain travel costs, based on achieving specific sales metrics set by 7k. Qualification for travel credits is not typical, and fewer than 1% of active 7k Associates earn free travel rewards. Special terms and conditions apply.

References to "Founders Lifestyle Getaway" (FLG) refer to an annual incentive trip available to the top 25 qualifying 7k independent marketing Associates based on achieving specific sales metrics set by 7k during the qualification period. Qualification for FLG is not typical and should not be expected. Fewer than 1% of active 7k Associates qualify. Special terms and conditions apply.

### PRECIOUS METAL RISK DISCLOSURES

Buying, owning, and selling precious metals and numismatic coins carries risk and has legal and tax implications. The price and future value of precious metals and collectibles are based on many factors and are subject to market, economic, and political conditions. Past performance is no guarantee of future value. Consult your own legal, tax and financial advisors before purchasing precious metals or becoming a 7k Associate.

References to "7k IRA" solely refers to IRA-eligible, physical gold and silver bullion offered for sale by 7k. 7k does not offer investment advice or provide fiduciary or custodial services and is not an IRA custodian. IRAs backed by precious metals are only available through third-party providers.

The retail price of precious metal bullion is based on the current market “spot price” for each particular metal type, plus a market “premium.” Premiums vary and range from 2.5% to 80%, depending on market conditions, supply and demand, and the quantity, quality/grade, and type of metal purchased. The ability to resell (or liquidate) physical precious metals is not guaranteed and depends on finding a willing buyer. To break even on the resale of precious metals, the bid (or buyback) price must increase to equal or exceed the retail price paid, plus any taxes, shipping, insurance, and storage carrying costs incurred during ownership. You can lose money.

Numismatic items offered by 7k have been graded by either the Professional Coin Grading Service (PCGS) or Numismatic Guaranty Corporation (NGC), who independently evaluate the items based on subjective opinion on the condition (or grade) of the item, and then seal the items in sonically sealed, tamper-proof enclosure. 7k relies entirely on the opinion of these grading services for statements of condition.

7k disclaims liability and will not be responsible directly or indirectly for market losses incurred by individuals as a result of any transaction with 7k.

#### AFFILIATE PROGRAMS DISCLOSURES

References to “7k Cash” refer to an internal 7k ledger account for earned but unpaid Associate commissions, which can be linked to an Associate’s third-party bank account or used to offset or make product purchases only from 7k. 7k Cash is not a bank account and is NOT SEPARATELY FDIC INSURED.

References to “7k Protect” (formerly “7k Health”) are not an offer to sell health insurance. 7k Preferred Customers (Members) get access to affordable healthcare options through licensed third parties at 7k’s group pricing. Participation requires additional purchase, is subject to eligibility requirements, limitations, and restrictions in Plan Documents, and is not available in every state or outside the United States. Learn more at [www.7kprotect.com](http://www.7kprotect.com).

7k Advantage Rewards Program is an online discount program, offered to 7k preferred customers (Members) by contract through a 3<sup>rd</sup> party, Access VG, LLC. 7k Advantage offers savings and discounts on travel, entertainment, food, shopping, and other products and services through more than 800,000 participating retailers.

Soundmoney® is a third-party online, digital platform that facilitates the purchase, sale, and private storage of physical gold and silver bullion in a secure and fully insured private vault. It’s convenient online dashboard allows users to actively monitor and manage vaulted holdings. Soundmoney IS NOT A BANK AND FUNDS HELD AS STORED VALUE ON INTERNAL LEDGERS ARE COMMINGLED AND HELD ON DEPOSIT IN Soundmoney’S BANK ACCOUNTS AND ARE NOT SEPARATELY FDIC INSURED. Separate terms & conditions apply.

VaultMAX™ is a third-party, non-segregated private vault, participating in the Soundmoney® WALLET digital platform, receiving shipment of and providing private storage of physical gold and silver bullion purchased from Soundmoney. VaultMAX may subcontract with other vaults and depositories to securely store vaulted precious metals. Separate terms & conditions apply.

Stack & Sell™ is a third-party, online marketplace and coin inventory management software provided as a service, designed by and for collectors. Separate terms & conditions apply.

7k, Soundmoney, VaultMAX, and Stack & Sell are under separate management and control, but several owners of 7k also have ownership in Soundmoney®, Stack & Sell™ and VaultMax™.

## INTELLECTUAL PROPERTY NOTICES

### 7k Copyright Notice

*Use this at the bottom of any publication (written media, photograph, or video content) that only references 7k by name, but does not mention any other trademarks or affiliate names.*

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### 7k Trademark Notice

*Use this at the bottom of the first page for any publication, email, or website that references only 7k trademarks.*

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7k offers IRA-eligible, physical gold and silver bullion for sale, but does not offer investment advice or provide fiduciary or custodial services and is not an IRA custodian. IRAs backed by precious metals are only available through third-party providers.

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