

Gradient Precious Metals Portfolio

A diversified portfolio designed for
inflation protection with potential
for long term price appreciation

The information herein is for informational purposes only and should not be used as the sole basis for making an investment decision. Investing involves risk including the potential loss of principal. Please consult your independent investment advisor before making any investment decisions.



Investment Philosophy

OBJECTIVE

Long term
appreciation and
potential inflation
hedge

MANDATE

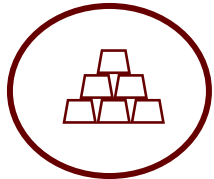
Diversified exposure
to various precious
metals

EXECUTION

Actively managed
ETF selection

PRECIOUS METALS

What is a “precious metal”?



Considered Rare



Have a high economic value

Why invest in precious metals?



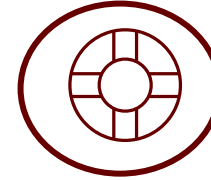
Store of Value



Potential hedge against inflation



Diversification



Asset Protection /
Safe Haven

Types of Precious Metals

GOLD

Most widely
used
investment

Applications:

- Jewelry
- Medical/Dental
- Industrial

SILVER

Most plentiful
precious metal

Applications:

- Industrial
- Jewelry
- Medical/Dental

PLATINUM

Diversified
Usage

Applications:

- Jewelry
- Auto/Industrial
- Medical/Dental

PALLADIUM

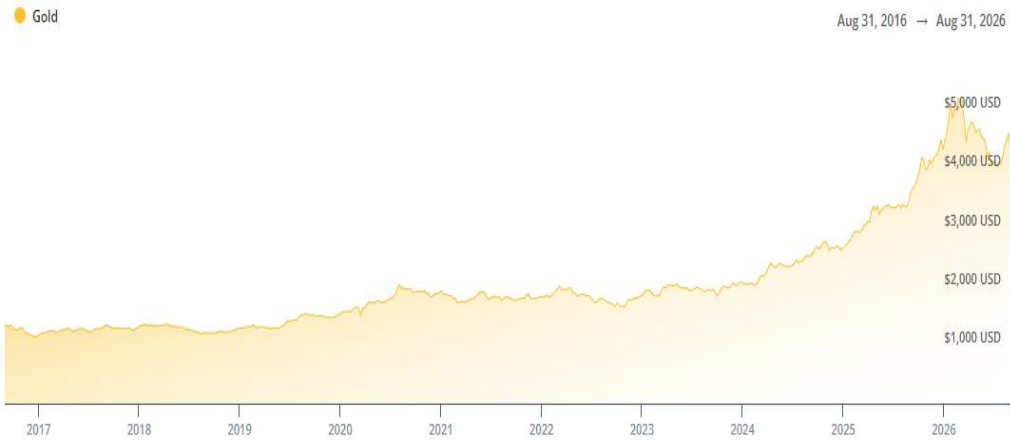
Least well
known

Applications:

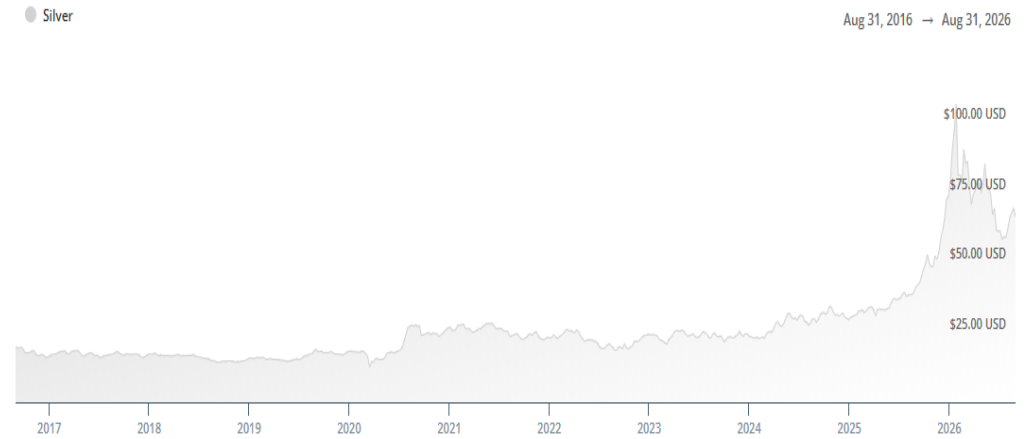
- Automotive
- Industrial
- Medical/Dental

PRECIOUS METAL PRICING

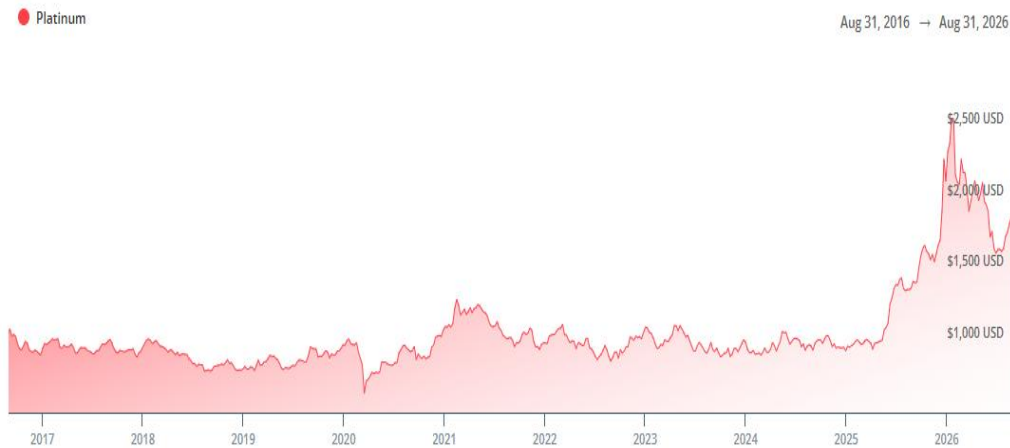
GOLD



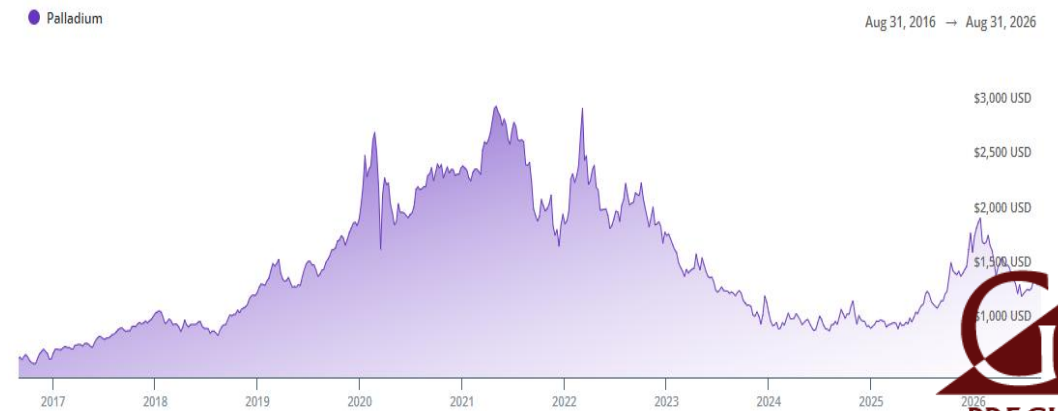
SILVER



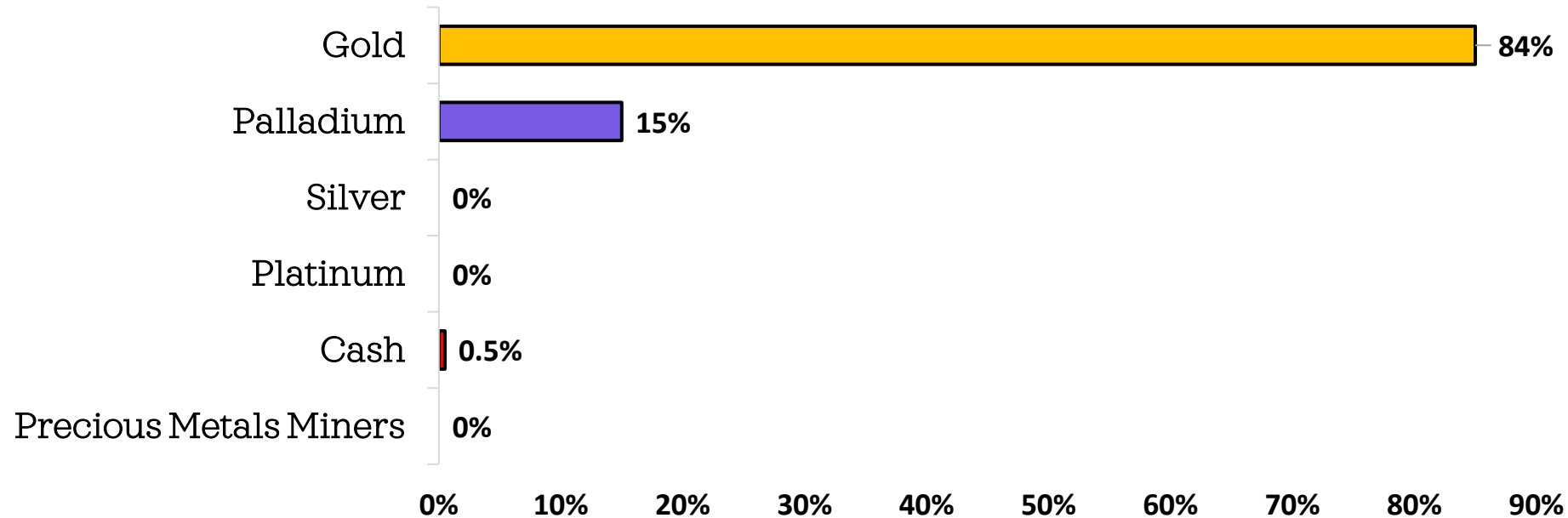
PLATINUM



PALLADIUM



PORTFOLIO ALLOCATION



Risks:

- Precious metal investing can be highly volatile
- Carries higher standard deviations than other investment classes
- Precious metals can lose value in any given time period

PRECIOUS METALS PORTFOLIO

COMPOSITE PERFORMANCE THROUGH AUGUST 31, 2026

	YTD 2026	1 Year	3 Year	5 Year	10 Year	Annualized Return Since Inception*	Standard Deviation Since Inception*
Precious Metals	9.97%	54.79%	35.04%	19.46%	13.16%	4.74%	21.60%

*Inception date is 06/01/2011. Performance returns and standard deviation are composite of all accounts included in the respective portfolios. Returns are net of all transaction costs and net of Gradient Investment’s management fee but does not include the standard 1.00% advisor fee. These numbers are not meant to predict your individual results which could be better or worse. Investor’s net returns may vary based on advisory fee, account size, and householding. Investing involves risk including the possible loss of principal and past performance is no guarantee of future returns.

SUMMARY

Precious Metals

- **Diversified portfolio of precious metals**
 - Store of value
 - Potential hedge against inflation
 - Lower correlation to traditional stocks and bonds
 - Potential for long term appreciation
- **Involves increased risk and volatility**
- **Growth risk profile**

Account Minimum: \$500

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