

# OBTAINER

YOUR BUSINESS COMMUNITY MAGAZINE

*special*



**Securitas  
Aurum:**  
*Discover Gold*

# Securitas Aurum: The business with gold

*A currency with an excellent reputation*

**The price of gold has shown a stable upward tendency for several years, which was recently steadily accelerated so that new top prices could be achieved for this precious metal every month. Thus, it is not surprising that the interest in physical gold has increased.**



## The “gold bugs” are currently very much in demand.

This term refers to investors and investment experts in the world of finance, who regard gold as the answer – or at least as the safest harbour for money – to most problems of the modern financial system. The gold price lastly rose to more than 900 dollars per troy ounce (approximately 31.1 grammes). At its all-time low in 1999 it was only worth 252 dollars. This is also linked to the falling exchange rate of the dollar, however, gold even reaches record levels in euros. This tendency could last for some more time. The more insecure the value of paper currencies becomes, the more popular investments in precious metals will become. Moreover, inflation rates all around the world increase steadily. Therefore, apart from gold bars, particularly gold coins come in handy. The so-called bullion coins are especially interesting for investments in this context. They are, for example, characterised by a very high gold content, practicable denominations and

a price which is always closely oriented on the current gold rate. However, not only investors are pleased about the gold coins but also collectors are enthusiastic about the noble metal. The more so since the US investment bank Lehman Brothers collapsed and the financial crisis fully broke off. Since that point in time, the run for gold has been comparable with the erstwhile gold fever on Klondike River. Roger Breitkopf, precious metals dealer at Deutsche Bank stated in September: „The turnover has increased tenfold compared to August. Many people think: Who knows what else is to come. If the crisis persists, we will still be able to buy things with gold.“

Nowadays, there is a great selection of different bullion coins made of gold and starting with the Maple Leaf from Canada, stretching over the American Eagle from the USA to the Vienna Philharmonic Orchestra from Austria. However, everything began with the South African Krugerrand, which was firstly issued in 1967. In the period following, the Krugerrand maintained its status as most popular and top-selling gold coin. At the moment, the Krugerrand can hardly be obtained due to the financial crisis although the „Rand Refinery“ works at full capacity utilisation, i.e. seven days per week. Other coins face similar situations. As 70% of the gold is used for jewellery, the gold price is not tied to the industrial development as closely as other precious metals. Eugen Weinberg, analyst with Commerzbank, commented in September: „The platinum price has halved since July.“ Gold coins are particularly interesting to investors for another reason: In Germany, gold coins for investment purposes are not subject to value-added tax! This difference indeed makes a great difference if you consider the current value-added tax of 19%.

When you think gold as a layman, you generally think of banks in the first place. However, according to written



*Gold has never become worthless in the past few thousand years and has always maintained its purchasing power, which is something no single share, currency or certificate can claim.*

information by Deutsche Bundesbank, the trade in gold coins is not even subject to the German federal financial supervisory agency (BaFin), although gold can very well constitute an investment. The company Securitas Aurum S.L. wants to enter precisely this “market niche”. The company was founded by the two Germans Dieter Scheppit and Dirk H. Oelrich in the Spanish city of Barcelona. Securitas Aurum is an e-commerce company and sells many famous gold coins directly to customers via its website. But more on that later. Let us talk some more about the fascination of gold.

## Gold and silver coins have been used as currency for several thousands of years.

In times of crisis, these coins were often the only possibility for average citizens to protect the funds they worked hard for and saved from inflation, i.e. paper currency depreciation, which has shaken money and capital markets in periodic regularity to date – exactly as it is the case at the moment!

Precious metals can be purchased in the physical form of bars or coins; the latter can be classified as so-called bullion coins (the value of the raw material is decisive) and collector’s coins (the value of the raw material comes second). Although bullion coins have the same value as the raw material and are a bit more expensive than metal bars, they are generally more widespread and popular worldwide. Before 1967, the British “Sovereign”, the French “Napoleon” as well as the Austrian “Ducats” and “Krones” – just to name a few – served

the purpose of gold investment and payment transactions. The introduction of the South African Krugerrand in 1967 marked a coin whose main purpose was to serve as gold investment and not as means of payment. The modern gold investment coins encompass: the Krugerrand (South Africa), the Maple Leaf (Canada), the Vienna Philharmonic Orchestra (Austria), the Nugget (or the kangaroo from Australia), the Panda (China) and the American Eagle (USA). All of them can also be obtained from Securitas Aurum. The Britannia (England) has become less important due to the current mini-editions, the Lunar-series (Australia) are on the way up. All other series, motifs and special coins generally tend to become collector’s coins (small editions, beautiful and changing motifs, in “mint state” = additional charges). These coins cannot be obtained from Securitas Aurum. The popular DM and euros coins can also be classified as collector’s coins. The issue price of these coins was the current gold price, however, the one-time editions and the “relatively” low numbers of pieces lead to additional charges, which often significantly exceed the value of the raw material.

The level of familiarity and the popularity of a coin as well as its availability fluctuate considerably depending on the respective continent and country. Thus, Mexico coins the “Libertad” in gold and in silver. The global issue of the gold Libertad is higher than that of the Britannia (England), however, it is hardly known or widespread in Germany. The silver Libertad, on the contrary, can be obtained in Germany without any problems.






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**Gold**, sought-after for thousands of years, is a **rarity**. It boasts with **purity** and **durability**. It has always been an important element for long-term asset **formation** and of great importance to asset **diversification**.

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With a market share of around 50%, the Krugerrand constitutes the high-circulation gold coin. With regard to the current year, the Maple Leaf coin has the highest circulation worldwide and the Vienna Philharmonic Orchestra has the highest circulation in Europe. Irrespective of whether a nominal value is impressed or not (as it is the case with the Krugerrand and the Libertad), all modern bullion coins constitute an official means of payment in the respective country. As the metal value always exceeds the nominal value, these coins are, however, logically not used for payment transactions.

The bullion coins are available in different sizes, for example as 1, 1/2, 1/4, 1/10 or 1/20 ounce (1 ounce = 1 oz = 31.1035 grammes). However, there are also 1-kilogramme coins and other denominations. The weight of the precious metal denoted always refers to the fineness impressed. For alloys (e.g. American Eagle or Krugerrand), the total weight is increased by the alloy metal. Bars often indicate the size in grammes.

**“Paper money eventually returns to its intrinsic value – zero.”**

**- Voltaire (1694-1778) -**

The prices of coins fluctuate every day and depend on the daily price of the respective precious metal, the

trade margin of the seller and the respective country-specific value-added tax. In theory, precious metal coins and bars could be bought and sold at every bank or specialised dealers. However, you can also make a good bargain at coin shops, coin swap meets, (online) auctions, flea markets, on the internet or in the advertisements of daily newspapers. Thus, we at Securitas Aurum are again the company that offers a very special opportunity to make a real bargain. Generally speaking, there are three possibilities to buy gold from the Spanish e-commerce company. The company offers only gold packages to the amount of 4,800.00 euros. You have the option to immediately pay in cash, whether via PayPal, credit card or bank transfer. The customer receives his gold coins within 14 days after receipt of payment. The second option is a so-called “flexible payment in instalments“, with an advance payment of 100 euros. The remaining sum has to be paid within a period of 12 months.

However, the option to finance one’s gold by means of recommendation to other customers is the unique thing about the company. Also in this case, the customer has to make an advance payment of 100.00 euros. The recommendation to other customers and their recommendations enable the customer to “recommend” the gold price “to each other”. In case, this does not work, the sales contract can, of course, be changed to

standard payment in instalments at any time. Though, you should think over your desired payment method before concluding the sales contract online.

It took three years of preparation until this concept of Dieter Scheppeit and Dirk H. Oelrich was marketable. The two already gained experience in the field of marketing and they can also boast with expertise in the sale of gold. Particularly for this reason did Dieter Scheppeit take into account even the smallest details in his capacity as responsive managing director. Although Securitas Aurum is a direct marketing company, it does not have to compete with the famous MLM-company, not only for its products. There are only a few salespeople in the company as the business actually works on a pure end customer basis. Of course, it is particularly easy for networkers to make a small fortune with gold by means of customer recommendations. Though the concept is not really a novelty as banks like Cortal Consors offer vouchers and publishing companies like Handelsblatt-Gruppe even offer cash for recommendations. It is only new that not only own recommendations are rewarded but also indirect recommendations of further customers – the recommendation chain. The plan works out as the company was in a position to conclude more than 1,100 contracts already in the first few months, which equal an order volume of almost 6,000,000 euros.

Furthermore, Securitas Aurum is the only company in Spain to actually sell gold coins. However, the objectives of the company outrun Spain by far. In the next few years, the team around Dieter Scheppeit and Dirk H. Oelrich is planning to become the largest company for gold coin sale to private customers all around the world. An initial public offering is also planned in the long-term, Dieter Scheppeit explains: “Therefore, our accounting department works like that of a public limited company already at this stage.”

As the company operates globally, there was only one important question left in the end: “How can customers from countries like Russia or Paraguay obtain their gold – as the shipping to these countries is certainly difficult if not impossible?!” Securitas Aurum also bore in mind this aspect. There is a delivery service within the EU – the gold is dispatched by insured parcel. However, there is also the possibility to physically store the gold in a safe deposit box with a Spanish bank. Thus, the customer can come to Spain at any time and personally collect his or her gold. The third option for the customer is to commission Securitas Aurum to sell the gold at a daily rate and then to transfer the sales proceeds. There is also a fourth option, which enables the customer to simply sell part of his gold and to receive so-called e-checks in this context in order to make advance payments for new con-



tracts by means of them. Of course, every customer has the opportunity to conclude as many sales contracts as he or she wishes.

Let us again get back to the beginning at the end of our journey. Do you know Croesus? Croesus, the King of Lydia (Asia Minor), has been the symbol for wealth and power since antiquity. 650 years before Christ, he implemented his idea of converting gold into money by having minted coins, which then became the official means of payment. A new “era” had begun. The new, small and handy bartering objects soon spread in the entire culture area of the Ancient Greek World and neighbouring regions. Money constituted the common standard for all economic transactions. On the one hand, it served as (in-between) means of exchange, which facilitated the exchange of goods (trade) among people. On the other hand, it represented the function of maintenance of value as well as an arithmetic and logic unit. Then and now, money has been a generally recognised and officially mandatory means of payment. The Latin word for money is “pecunia”

and is derived from “pecus” (cattle). If you skim through the history book of mankind, you can see that different objects were used as money medium in the different ages (such as frankincense, corn, metals, salt, stones, furs, shells, cigarettes, alcohol, paper money, etc.).

Particularly gold and silver have become very important. This has not happened by accident as they are suitable as an optimum bartering and value-maintenance medium due to their qualities. Wheat is only a luxury in times of famine, however, it can go bad and is thus not durable. A diamond is durable and nice to look at but not divisible optionally and similarly. Gold can be divided and melted down optionally, there is a limited amount of gold and gold has been popular worldwide for thousands of years. Already in the ancient world people started to furnish metal pieces with signs or coats of arms. In the beginning, each gold nugget had different dimensions and weights so that the definition of value for each individual item had to be carried out anew for each transaction. Finally, someone had the idea to standard-

ise the dimensions and the weight of the metal pieces – the coin was born. The coins minted of gold (and silver) constituted a gold currency as they represented the value of money in the form of a fixed gold or silver content.

Thus, gold, the world currency was born, which circulated in the form of different paper money all around the world and was interlinked by fixed exchange rates. The pound had a gold content of 9 grammes and the thaler had a gold content of 3 grammes, thus everyone knew that 3 thalers = 1 pound and that 1 thaler = 1/3 pound and that their value was constant as the coin laws could be changed by parliaments but not by the markets. Therefore, it should be pointed out again that money was not the standard but gold. Money is measured on the basis of gold and not the other way around. Well, this sounds like good signs for a stable business...

Securitas Aurum is only at the beginning of an own business but the product has been regarded as one of the most stable and important products of all products for thousands of years.

**GOLD HAS MANY  
TANGIBLE ADVANTAGES,  
THE MOST IMPORTANT ONE:  
SECURITY.**





from left.: Dirk H. Oelrich, CSO; Dieter Scheppeit, CEO Securitas Aurum



## Securitas Aurum: Dialogue with Dieter Scheppeit (CEO) and Dirk H. Oelrich (CSO)

**OBTAINER:** Mr. Scheppeit, when and where did you actually meet your partner, Mr. Oelrich?

**DS:** We met in 1990 for the first time. I was responsible for the marketing in the field of insurances and finance. I held an information event near Hamburg for this company and there, I met the then air force officer Dirk H. Oelrich. He immediately caught my attention due to his positive and always good-humoured charisma, which has not changed to date.

**OBTAINER:** That's a long time ago! Mr. Oelrich, you have worked with Dieter Scheppeit for several years. Who of you two was the moving spirit?

**DO:** Yes, we have spent many great years together and I think that our friendship has always been the moving spirit. Despite a high degree of consensus, we have many totally different qualities, which optimally qualify either of us for different responsibilities within the company.

**OBTAINER:** You have already gained experience in the gold market. How do you think about these experiences today?

**DS:** Of course, I am very glad about all experiences that I have gained during 30 years of self-employment. In the past ten years, I was able to gain a lot of new expertise in the field of company development and management,

which is more valuable for me and for the company today than my experience on the gold market.

**OBTAINER:** How was your professional life when you worked in the field of marketing? What has been your biggest personal success and what would you refer to as your biggest disappointment so far?

**DO:** The term disappointment is of no use to me; in our line of business we deal with people such as in real life and they are simply like they are. If you cannot accept this, you will have difficulty in dealing with people, personally as well as professionally. I am very content about my decision to become self-employed in the field of direct marketing, which I made more than 18 years ago. I think this fact and also my early open-mindedness towards the internet constitute the basis of our current business as well as of my success and my personal freedom.

**OBTAINER:** Gold is a sensitive issue. Tell us a bit about the preparations before the start!

**DS:** Gold in the form of "bullion coins" is only the product of our venture. In my opinion, it is more important to answer the following questions: What is the philosophy of Securitas Aurum? Which techniques are applied? What does the design our website look like? Which marketing strategies can be applied? Which support do we offer our customers for successful further recommendation? How can a globally active company like Securitas Aurum be financed? I have found the right answers to all these questions in close cooperation with our partners and various consultants. I would like to thank all of them – of course, also all our customers – who favoured us as a still very young company! Of course, there were endless meetings with programmers and lawyers as well as sleepless nights due to issues such as logistics, financing and marketing for me during the start-up stage. Such aspects are the price you have to pay for start-ups in this dimension and I was prepared to pay this price from the very beginning. After the foundation, yet still during the preparation stage, I spoke to my friend Dirk H. Oelrich, the current CSO of Securitas Aurum, about my plans and I was quickly able to fas-





*Standard motif of the "Britannia": Queen Elizabeth II. Analogue to all other states of the Commonwealth (Australia, Canada, Isle of Man,...) a portrait of the King or Queen is adapted to his/her current appearance every few years.*

ciate him. He assumed the preparation in the field of sales. Thus, I could fully focus on all other important aspects, particularly on the layout of our websites, the customer support system and the establishment of the entire infrastructure "servicio al cliente". Consequently, we are in a position to take customer requests at seven days per week in eight different languages and we can proudly say that 99.8% of all requests are not only processed within 24 hours but also executed within the interest of our customers. A good customer service certainly makes a great contribution to the success of and confidence in a company. We want to be recommended by our customers and thus we are also obliged to give a recommendable account of ourselves.

**OBTAINER:** There are only a few distribution partners worldwide. You rely on the strategy "customers find new customers". Which advantage does a customer have when he or she buys gold from you and recommends your company to other customers?

**DO:** Today, after more than half a year of active business expansion, we have more than 1,200 customers – with a strong upward trend worldwide. We managed to achieve this development without the application of cost-intensive advertising, only on the basis of recommendations. We purposefully relied on the unlimited expansion for the customers and thus we did not focus

on certain markets. At the beginning, this means that we attract less "attention" in the individual markets but at the same time it means that we provide a customer-oriented range of international recommendation options. The advantage of the purchasing option "payment by customer recommendation = accumulation" of the customer is that the customer can compensate the payment of the purchasing price fully or partly by new customer recommendations.

**OBTAINER:** How exactly does this "gold accumulation" work and in how far does it pay off for the company?

**DS:** The "accumulation" is the same as the marketing strategies "customers find new customers" or "members find new members" offered by various companies. Some ventures advertise household devices as advertising gifts or so-called bonus points, which can be exchanged into often very useless objects by the successful recommending person. Basically, this concept is not a novelty. As Securitas Aurum trades in gold bullion coins, it stood to reason to offer these gold bullion coins as advertising gifts to our loyal customers as well.

Securitas Aurum levelled up this concept using state-of-the-art communication technologies so that it is suitable for the 21st century. So, we absolutely work without polluting print media and brochures, offer our customers excellent transparency via the internet and

we particularly provide the opportunity to make positive recommendations on an international basis as Securitas Aurum operates worldwide. Securitas Aurum charges a handling fee of 5% of the order value for the entire services we offer to our customers. We finance our logistics as well as the advertising gifts offered to our customers from this handling fee.

**OBTAINER:** Well, recommendation gifts are nothing new and they were not invented by Securitas Aurum. Whether I receive cash for a subscription to the publishing group Handelsblatt or petrol vouchers from the bank Cortal Consors – only the way of operating of Securitas Aurum is unique. Customers can virtually "recommend and collect" their entire purchasing price in the run-up apart from a small advance payment. Do you also think it is imaginable that objects such as cars or other products can be accumulated according to the system of Securitas Aurum?

**DS:** The recommendation strategy "customers find new customers" by Securitas Aurum serves the purpose of consumption free from debt, the setting up of one's own business and asset accumulation. "Perform first and consume afterwards!" That is the quintessence of our philosophy and it serves the replacement of the customer behaviour that has virtually become normality: "Consume first and perform afterwards!"

Companies have to offer solutions – and that is precisely what we do with our concept! We offer our customers compensation or accumulation models amongst other services. Simply speaking, each individual customer can acquire consumer goods by means of this model as well as fix values such as the Krugerrand Bullion Coin and other international bullion coins by making a small advance payment and optionally compensating the remaining purchasing price by personal contributions.

Neither Securitas Aurum nor the concept is limited to certain sectors. From our point of view, all products are suitable for this model unless they are subject to an unpredictable and considerably quick price decline. I would be prepared to enter into negotiations with automobile manufacturers already in that point in time as Securitas Aurum is a large community of like-minded people who decide together what they want to purchase and consume. This creates a massive purchasing power, which enables companies to remain profitable despite small advance payments and reasonable prices.

**OBTAINER:** Mr. Oelrich, the customer community of Securitas Aurum does not know any hierarchies, all customers are on equal terms by contract, how can you nevertheless organise the marketing development?

**DO:** This is correct. The customers of Securitas Aurum are no salespeople and they do not receive any distributor contracts. At Securitas Aurum, customers do not receive any commission but they fully or partly compensate their recommendations by their personal purchases. Moreover, Securitas Aurum does not know any structures as they can be found in the network marketing. However, there are also customers who are more or less successful in accumulating and able to develop large and even international recommendation net-

*Gold – the oldest store of purchasing power worldwide. The Krugerrand from South Africa has a characteristic red colouring and constitutes the classic bullion coin*





works. In contrast to the usual customer-customer system, the original recommending person takes a share in all future – also in indirect – recommendations.

Some customers operate this recommendation business even professionally and regularly receive their various gold orders. Our online tools in the back office CSS (Customer Support System) for our customers thus also contain turnover statistics and team turnover data apart from the general, contract-related information.

Furthermore, we provided new jobs worldwide, which are filled by particularly qualified staff from the clientele. This management circle consists of 8 people including me who are bound to Securitas Aurum beyond the customer relation by contract and compensated according to turnover. This circle will grow to a maximum of 40 to 50 people in the next few years. The support of the global expansion, customer service for our day trade and the implementation of virtual presentations and trainings via internet as well as the regional and na-

tional service for customers of Securitas Aurum constitute the tasks of these directors. This exclusive group of people will be supported and specifically trained by our company in the next few years. We are also looking for external distribution employees, whom we will gladly offer jobs under the condition that they can provide respective qualifications.

**OBTAINER:** Mr. Oelrich, you completely forgo presence events such as hotel presentations in the development of your marketing. Which advantage does this offer for the customers and in how far does it influence your expansion plans?

**DO:** This was an indispensable requirement of the founder of the company and it is one of the reasons why I immediately accepted the challenge that came along with my responsibilities as person in charge of the marketing. In our capacity as e-commerce company, we purposefully rely on the internet technologies that open up automatically. Presentations and trainings in speech

and writing are exclusively offered online – of course free of charge. We provide free online conference rooms to our executive managers, which they can use at their own choice. At the moment, we regularly offer more than 25 events in six languages on a weekly basis.

Apart from the most European states, our primary markets today are most importantly Russia, Israel and Brazil and you can well imagine which effort would be required in a young start-up company with plans to organise presence events all around the world at the same time. This is the great advantage of a fully internet-based marketing business. The little effort on part of the customers or interested parties constitutes another advantage. Instead of wasting money, time and energy in order to participate in hotel events, customers can either get informed or trained alone or in groups unhurriedly, comfortably and without great efforts in front of their PCs. We rely on these new ways and therefore we also strike this path - consistently!

**OBTAINER:** How much gold was paid out to customers by the gold accumulation programme so far (in which period of time)?

**DS:** From 16th October 2007 until 31st May 2008, we forwarded gold vouchers and deliveries to the tune of some more than 350,000 euros to our customers. We are very proud of this result, however, we do not rest on our great initial success but intensively work on the successful future of the company. Therefore, for example, the transformation of our company into a public limited company will be still carried out this year.

**OBTAINER:** Mr. Oelrich, Mr. Scheppeit, thank you very much for your time and this detailed interview!

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*The US-American gold coin „American Eagle“ with the illustration of an eagle consists of 91.66% of gold (= 22 carat). Due to the alloy metals (5.33% copper and 3% silver) the eagle looks similar to the Krugerrand, i.e. it is slightly dark and more scratch-resistant due to the higher degree of hardness.*





# What satisfied customers and partners say...

**STÉFANE OLIBÉ, FORTALEZZA, BRAZIL**

I decided to buy gold bullion coins because I understood the power of gold on the market. Besides, I can sell my gold and thus achieve a profit at any time. It is particularly interesting to receive gold by my further recommendations as thus my words become gold. In my opinion, Securitas Aurum and the accumulation plan come first in the worldwide ranking of medium-term and long-term investment and thus constitute the best financing programme.



**EDVALDO OLIVEIRA, LISBON, PORTUGAL**

I buy my gold coins from Securitas Aurum because of the security which this company shows. Due to my extensive knowledge after all these years of travelling, I can say with certainty that this business is different from everything I have seen so far in a positive way.



**OLEG KALJUZNYJ, COLOGNE, GERMANY**

Gold constitutes the most secure investment with regard to an unstable, global situation. The risk to lose money by investing in gold practically equals zero! Bullion coins are the best option with regard to the treasure of gold. I buy gold bullion coins from Securitas Aurum because the accumulation offers the best price-performance ratio in the field of gold acquisition. For other customers it is particularly important always to have the possibility of selling their gold via Securitas Aurum and to have the proceeds transferred to an optional account.



**GIAN PIERO DI CILLO, FORTALEZZA, BRAZIL**  
*Sales Executive for South America*

Securitas Aurum offers the best way to purchase gold bar coins by means of the gold accumulation programme as each customer can generate his or her personal profit by recommendations via the internet. We recommend businesses or services to other customers on a daily basis. We generally do not receive anything in exchange. Therefore, Securitas Aurum gives us gold coins. Hence, Securitas Aurum is something really special. Find out for yourself!



**IGOR SILIN, BONN, GERMANY-**

Thanks to gold coins my family could survive! When I saw a gold coin for the first time, it reminded me of my mother. My grandfather was arrested in the USSR in 1937 as public enemy, deported to Siberia and shot. He gave two tsar gold coins to my grandmother and said: "Agata, please hide these coins well and they will help you to survive in hard times." In 1952, this time had come. Everywhere people were dying of hunger and cold. The time to act had come. My grandmother sold the gold coins and thus my family could survive!



**MIRKO RIBUL, OBERROHRDORF, SWITZERLAND**

Gold bullion coins are some of the most interesting types of financial investment and an important part of personal asset planning and intelligent retirement planning. I do not lose any liquidity as I can sell the coins at any time, 24 hours per day and 7 days per week, not least due to the exceptional service of Securitas Aurum. In my capacity as marketing professional with an experience of several years and particularly as experienced trainer and successful book author, I can confirm that the accumulation model of Securitas Aurum is the fairest and most efficient "customers recommend customers" programme I have seen and experienced myself so far.



# About Securitas Aurum...



**STEFANO GOBBATO, SHANGHAI, CHINA**

Securitas Aurum is the only private gold trader worldwide which enables you to purchase gold with your own and individual efforts. You can generally reduce the price for the gold quantity purchased or even replace it by doing what you already do every day, namely making natural and positive recommendations to people you know and hold in high regard in order to share the advantages. I have been active in the gold business as gold trader since 1995 and also operated some goldmines and I have never abandoned this business to date. There is neither a better product nor a better business than Securitas Aurum, particularly nowadays with regard to the current web technologies as marketing instruments, which enable you as well as the company to operate globally from your respective place without any restrictions concerning the language, frontiers, culture or race.

**ANNA RESHKO, ASHDOD, ISRAEL**

Gold has always been the best substitute of paper money. I understand this importance and I will do anything so that my family has personal gold reserves. This will make us look into the future more comfortably. The compensation model enables me and my friends to provide for the future intelligently and to protect ourselves. The accumulation is the resort for many people in critical situations. Never before did I receive such a humanitarian opportunity. The principle "customers recommend customers" has long since been the most successful marketing strategy worldwide.

**SIGGI GEHRING, BAYREUTH, GERMANY**

I am with Securitas Aurum as I have the opportunity to finance my gold purchases by means of customer recommendation. The marketing principle is known to everyone who already acquired friends. Gold coins are imperishable and a means of payment for hard times, i.e. an uncomplicated value guarantee.

**CARLOS VILELA, FORTALEZZA, BRAZIL**

With Securitas Aurum and the accumulation I found the right idea I was looking for since a long period of time. I have been employed in the field of network marketing for 16 years and I was constantly looking for the best. I was simply convinced by the principle of accumulation.



**PROF. EGIDIO GARCIA COELHO, FLORIANÓPOLIS, SANTA CATARINA, BRAZIL**

Already in 1975 I started multi-level marketing for the first time and I perceived it as fascinating. However, I have to admit that I never really earned money in this business. In my capacity as consultant and trainer of MLM-executives I can only say that the accumulation plan constitutes the best compensation plan on the market; firstly with regard to the reliability of the gold payout and secondly, concerning the amount of the compensation compared with the recommendation efforts.



**THORSTEN ROHDE, HAMBURG, GERMANY**

Nowadays, it is particularly important to invest in stable material assets as the future seems rather uncertain. With gold, you are absolutely on the safe side. Only Securitas Aurum offers the opportunity to establish own gold assets with relatively low equity capital and little personal contributions. I consider the opportunity to receive gold on the basis of recommendations terrific.

**DIETER HENKE, FREIBURG, GERMANY**

I once had a customer who collected the Krugerrand. That is what I thought of when Securitas Aurum started. I require gold for part of the new assets for my provision for old age. The solution to receive bullion coins as advertising gifts is simply overwhelming. A great concept.



**OLGA PLAVIDAL, SEATTLE, USA**

If you want to buy gold from US-banks: The banks do neither sell nor buy gold. American online gold traders charge 20% of the gold price for their services. In Russia, banks charge commission fees of up to 45% for the sale. Other countries lie in-between these rates. Securitas Aurum only charges a handling fee of 5% for the sale of the gold coins. My decision: Count me in!







[www.securitas-aurum.com](http://www.securitas-aurum.com)