

Precious Metals IRA

HOW TO PROTECT YOUR ASSETS



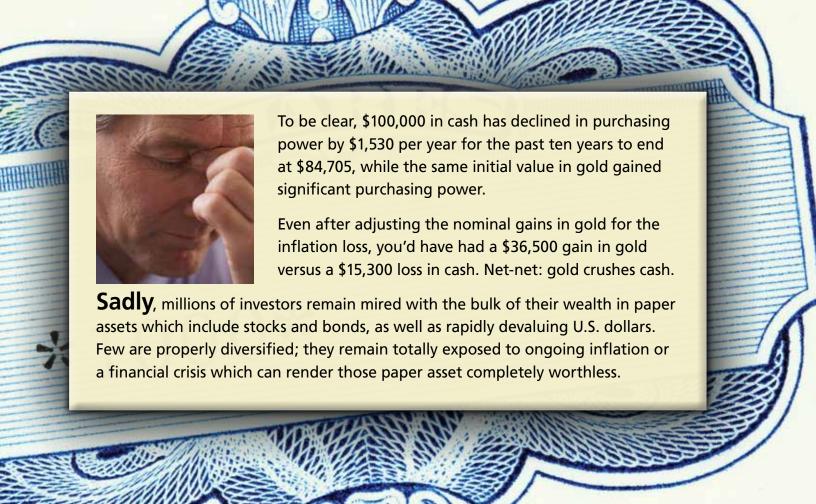
The world has changed... Has your IRA?

The worldwide experiment with unbacked fiat currency, which began when President Richard Nixon severed the dollar's final ties to gold in 1971, is now entering its final stages. It will dramatically impact your finances.

The Question is *How?*

Even the government's own understated inflation numbers now confirm that \$100,000 sitting in a conventional no-yield savings account loses roughly \$1,530 every year. That's one heck of a "reward" for having built up and socked away that much cash.

A better way to save is to put precious metals in your Individual Retirement Account (IRA). From 2007 to 2017, an equivalent \$100,000 holding in gold would have gained \$61,200.



Millions of investors are victims of dangerous ongoing trends:

- **1.** Unchecked politicians and central bankers perpetuate a destructive cycle of borrowing, spending, and printing. They are reducing the buying power of every dollar you earn, save, hold, or invest.
- **2.** Dollars and dollar-denominated assets carry massive counterparty risk. Fiat currencies such as the dollar are infamous for declining in value or even collapsing entirely as confidence disappears. Stocks and bonds can also go "bust." The structural problems behind the 2008 financial crisis have not been solved. Debt and exotic derivatives still provide the rickety foundation upon which the modern financial system is built.
- **3.** The threats U.S. investors face are compounded by events worldwide. Economic interdependence means the stakes are even higher when it comes to war and political dysfunction nationally and globally. Because most nations are wrestling with crisis levels of debt and currency devaluation, any of these nations may represent the first domino to fall.







The vast majority of

underperforming IRAs remain stuffed with assets recommended by mainstream financial advisors and stockbrokers. When you measure the broad stock market against gold, it has fallen way behind in recent decades.

If your retirement accounts have been underperforming, particularly in inflation-adjusted dollars, then it is time to make some changes. Any honest assessment of current economic circumstances points to one asset class that will outperform in this age of devaluing flat currencies — physical precious metals.





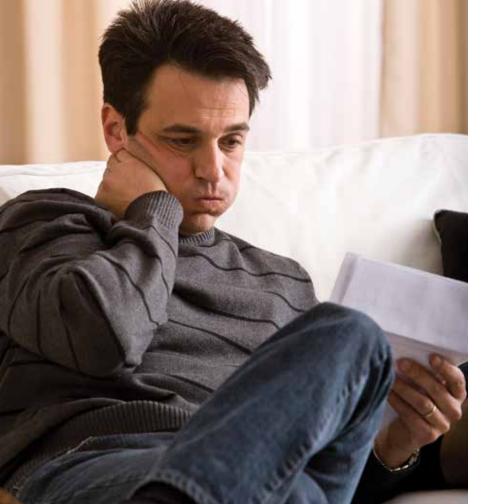
The stocks, bonds, and mutual funds in your existing IRA have underperformed precious metals over the past two decades, and they're likely to fare even worse over the decade ahead.

Many Americans have the bulk of their wealth parked in retirement accounts, which offer the usual lineup of stocks, bonds, mutual funds, and ETFs. There's a false notion that dividing your nest egg

among these various asset classes leads to "diversification."
Nothing could be further from the truth because all of these classes have their eggs in the same basket — they are all tied directly to the sinking U.S. dollar.







Selling false diversification is the hallmark of most brokers.

Stocks, bonds, mutual funds, and ETFs come highly recommended by financial advisors and stock brokers for two reasons... **First,** most of these financial professionals have swallowed conventional wisdom hook, line, and sinker. They aren't ready to acknowledge the profound changes in economic fundamentals worldwide. They refuse to see the reign of "King Dollar" could be nearing its end.

Second, these professionals make their living hawking paper assets, for which they collect fat commissions and command hefty fees.

Politicians and bankers don't want to talk about physical gold and silver. They don't want people to know gold and silver represent a better way to save, increasing in value as the purchasing power of the dollar dwindles. They would prefer you remain inside the system they have built – paying fees, sacrificing privacy, and on the hook for their mistakes.





Politicians and central bankers have a big problem.

They cannot prevent precious metals from delivering a message of "no confidence" in the currency. The purchasing power of gold and silver has remained remarkably constant over time for one simple reason; they can't be printed on-demand like paper currencies.

In 1933, a man could buy a first-class suit with a \$20 gold coin or a \$20 bill. Today, that same gold coin will also purchase a top-of-the-line suit. The \$20 bill won't even buy a decent belt! The wealthy have known for centuries that gold and silver are the ultimate stores of wealth.

- They are TRUE money not paper reproductions.
- They are insurance against depreciating flat currencies and financial turmoil.
- They carry zero counter-party risk —

- the physical bullion you own is not simultaneously someone else's liability.
- They have a centuries-long track record of outperformance during crises — wars, hyperinflations, and economic depressions.
 During these times, people seek security and have found it in precious metals.
- They offer liquidity. With *Money Metals Exchange*, we make it super easy to convert any or all of your precious metal back into dollars.
 There is always a ready market for the popular bullion forms we offer.



The reality is that no fiat currency system has ever survived more than a few decades. Our U.S. dollar assumed its current form in 1971 when President Nixon removed the last vestiges of gold backing. Based on the historical life expectancy for a fiat currency, the dollar is starting to get long in the tooth.





Here's why savvy investors trust Money Metals Exchange to help protect their wealth in precious metals IRAs:

Money Metals Exchange

gives honest, straightforward information regarding the best precious metals options for your needs. We will NEVER offer high-priced "proof" coins, supposed "rarities," or other heavily marked-up products.

Along with beautiful bullion coins, rounds, and bars, we give the highest level of courteous and professional customer service in the industry.

YOU CAN EXPECT

- Knowledgeable answers to all your questions
- No pressure, hassles, or upselling
- Beginner-friendly customerservice advice
- Top-to-bottom attention to detail and discretion





A precious metals IRA has tremendous benefits

- Through your IRA, you directly own and control the actual physical metal, not some paper proxy.
- You can sell your metal and have any capital gains completely tax deferred. (Selling metals outside of an IRA can trigger the 28% "collectibles" tax rate.)
- When you are ready, you can take your IRA distributions in metal and avoid converting to cash, if you so choose.
- IRA vehicles are the best place to trade the gold-silver ratio to accelerate your gains. If you choose to take advantage of moments of relative under-valuation of one metal vs. another and make swaps, your trades will not trigger capital gains taxes. You are likely to avoid shipping and insurance expenses as well.



An investment whose time has come...

Precious metals are set to outperform conventional assets in the years ahead.

• Silver and gold remain well below their 2011 highs, while stocks and bonds are significantly overvalued based on historical averages.

• World central banks are net buyers of gold.

 Investment and industrial demand for silver is rapidly depleting above ground stocks.

 The U.S. government remains committed to a policy of unlimited borrowing and monetary devaluation. • Despite these fundamentals, precious metals ownership is still remarkably low. Only 1%-2% of U.S. investors own physical bullion; millions more are likely to enter the precious metals market in the future, creating further price appreciation.

 The fundamental case for owning precious metals has never been stronger, but the masses are still ignoring them and hoping for a return to the status quo.





Here is how a precious metals IRA works:

STEP 1:

Establish and Fund a Self-Directed IRA.

We Recommend New Direction IRA (NDIRA)

New Direction IRA (NDIRA)

NDIRA is a Self-Directed IRA provider that specializes in holding physical precious metals as well as other assets like real estate and private loans. NDIRA allows clients to choose from among several approved depositories around the country including our own super-secure Money Metals Depository in Eagle, Idaho.

They offer great low fees (starting at only \$75/ year). Diligent customer service and quick processing speeds are among NDIRA's core strengths. To obtain an NDIRA application, call

Money Metals Exchange at 1-800-800-1865 and ask that it be mailed to you or simply download a copy from *www.MoneyMetals.com/programs/iras*.

Choosing New Direction IRA and Money Metals Depository ensures the lowest possible fees. It will completely eliminate the cost of shipping and insurance when you buy your IRA metals from Money Metals Exchange. And transactions can be completed without the delays normally associated with transporting metals.

STEP 2:

Designate Money Metals Exchange as your IRA precious metals dealer.

Money Metals Exchange offers some of the lowest prices available on gold, silver, platinum, and palladium. Our service is second to none. And our people are experts at handling IRA transactions – making them super quick and easy. This is even more true when you decide to store with Money Metals Depository and get zero cost and no delays related to shipping!





that fit your needs.

Your IRA may hold a wide array of bullion coins, rounds, and bars offered by Money Metals Exchange. We specialize in low premium, highly liquid bullion products which perform best as investments. You'll find our Specialists can provide straightforward and honest guidance on how to navigate an IRA purchase as well as which items will best meet your requirements.

PLEASE NOTE: We can partner with ANY self-directed IRA custodian.



Frequently asked questions about Precious Metals IRAs

Even with their growing popularity, why do you think more people in the general public are not taking advantage of gold and silver IRAs?

The vast majority of the public remains invested in risky paper assets and dollars which continue to lose real purchasing power because that is what Wall Street banks and brokerages want to sell.

The financial markets in general are totally dominated by propagandists from old-line brokerages and banks. Stockbrokers and bankers love to collect the hefty commissions and fees associated with conventional stocks, bonds, and mutual funds. They are not likely to start talking about physical gold and silver any time soon.

The self-interested financial establishment doesn't want people making their own choices by establishing self-directed IRA accounts and investing in tangible assets such as precious metals or real estate. That is why many Americans remain totally unaware there is a perfectly legal option to hold physical gold and silver inside of an IRA.

Is the use of self-directed precious metals IRAs growing?

As the long-term bull market for precious metals continues and concerns increase as to the shortcomings of paper instruments such as ETFs, more and more people are turning to self-directed IRAs as a prudent way to own actual physical bullion.

At *Money Metals Exchange*, the number of customers buying metal for their IRAs is growing exponentially. As more folks learn about the turnkey options we provide, we expect this growth to continue. Our precious metals specialists can explain the process in a couple of minutes over the phone and steer you to the simplest, quickest, and lowest-cost options.

How is privacy treated with a precious metals IRA?

Unfortunately, there is no such thing as a totally private IRA. The same reporting rules apply to a self-directed precious-metals IRA as with any other IRA. The value of what is held in any type of IRA must be annually reported to the IRS by the trustee.

What makes a self-directed IRA an attractive option?

Self-directed IRAs represent the only way for investors to access alternative investments that aren't on the traditional menu which consists of stocks, bonds, and mutual funds. A self-directed IRA that holds precious metals makes a lot of sense for investors trying to navigate today's treacherous investing landscape and diversify a portfolio full of paper and digital securities.

Self-directed IRAs allow for investments in physical precious metals, real estate, and other assets that

aren't sold on Wall
Street, such as shares
of privately held
companies. Investors
can even continue to



hold traditional securities within these self-directed accounts.

Are self-directed IRAs complicated? Do they work the same as IRAs from a stockbroker or bank?

Self-directed IRAs follow the same basic rules and regulations as IRAs hosted by brokers and banks. However, as mentioned previously, the menu of investment options is broader and more flexible. And, as the label "self-directed" implies, the custodian is not going to tell you what to buy or where to buy it. The IRA owner has more independence and control over the investments. This is a big plus for those who recognize how dangerous the "conventional wisdom" offered by most stock brokers and financial advisors can be.

What role does Money Metals Exchange play when I want to open a precious metals IRA? Does Money Metals hold the metal? Where does it go?

Money Metals Exchange can serve as the dealer for buying and selling the gold and silver bullion products you hold in your IRA. We offer some of the most competitive prices available on the most popular and widely traded coins, rounds, and bars. Our people are helpful and knowledgeable – ready to provide honest answers and great service.

Money Metals Depository is authorized to store your IRA metals. IRS rules require that retirement plan assets be held by an independent third party, and there is no better option for that than our state-of-theart facility in Idaho. In addition to maximum security, you will get zero cost to ship and insure, and avoid delays associated with shipping, when you purchase or sell IRA metals with *Money Metals Exchange*.

How do I open or fund my precious metals IRA?

Opening a self-directed IRA account is as easy as choosing a custodian (we recommend New Direction IRA) and visiting their website to enroll. The online forms require just a few minutes to complete. If you prefer, you can download and print the forms to complete and return by mail. Or you can give us a call at 1-800-800-1865 and we will provide any assistance you may need to get started.

You can contribute new funds to your self-directed IRA, or you can transfer funds from an existing IRA without taxes or penalties.

Your custodian will handle the transfer for you in most cases.



Can both traditional IRAs and Roth IRAs hold precious metals? Is there a difference?

Metals can be held in either a traditional or Roth self-directed IRA, and the process for buying, selling and storing the metal is exactly the same.

Are there any minimums or maximums I should be aware of? How about fees?

Most self-directed IRA custodians do have a minimum account balance — often \$5,000. Investors should expect annual fees (including secure storage fees) in the ballpark of \$175 for account values of \$100,000 or less. For very small accounts, these fees may be relatively high. As account balances get larger these fees become quite reasonable.

Most customers opening new gold and silver IRAs do so by rolling over or transferring an existing IRA or 401(k). Of course, there are IRS-imposed maximums controlling how much new money can be added to an existing IRA each year; however, a customer may rollover or transfer ANY amount whatsoever.

What are some creative strategies I can use to grow my account?

Our strategy for clients is to buy physical precious metals as a hedge against financial turmoil, overwhelming debt, and devaluing fiat currencies worldwide. This is still unorthodox advice, but very simple to follow. You won't hear your stockbroker or financial advisor making this recommendation.

Some customers may choose to make occasional trades within their IRA accounts based on the gold:silver ratio — opportunistically switching some gold for silver and vice versa when one metal looks set to outperform the other. For example, at one



point in 2011 — when the gold-to-silver price ratio dropped into the low 30s — it was a good opportunity to switch silver for gold. While not for most people, trading on the ratio is a way to increase your overall precious-metals gains without ever letting go of your position in physical metals. IRAs are a good place to employ this strategy because there would be no capital gains taxes associated with selling one metal at a profit and switching to another.

Couldn't I just cash out of my existing IRA and have Money Metals Exchange deliver bullion to me directly?

You can, but the taxes and penalties (for those under 59 ½ years old) associated with withdrawing the funds from an IRA in order to buy bullion may be significant. We'd suggest instead converting your conventional IRA into a self-directed IRA (tax and penalty-free) and building a physical preciousmetals position that way.

Examples of gold and silver products not approved for IRAs:





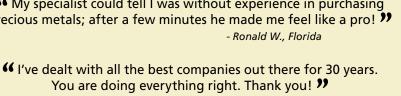


- Rare or collectible coins, including certified or "graded" coins
- Pre-1965 90% U.S. silver coins
- South African Krugerrands
- Swiss 20 Franc coins
- French 20 Franc coins
- Belgian 20 Franc coins
- Mexican 50 Peso coins
- Chilean 100 Peso coins
- Italian 20 Lira coins
- Hungarian 100 Korona coins
- Austrian Coronas
- Pre-1933 US Coins
- Dutch 10 Guilder Coins
- British Sovereigns

Here's what customers say about Money Metals Exchange



My specialist could tell I was without experience in purchasing precious metals; after a few minutes he made me feel like a pro! "

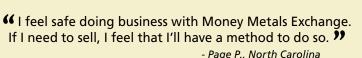


- Charles, Arizona





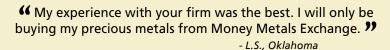
Money Metals Exchange is the most professional, knowledgeable, guickest, and easiest means of purchasing silver that I have found. " - David L., Florida







66 I appreciate your honest no-hassle approach to sales without the pressure and hype that some companies use.)) - George K., Pennsylvania







Money Metals Exchange

P.O. Box 2599 • Eagle, ID 83616 1-800-800-1865 www.MoneyMetals.com

Get a Full Range of Services from Money Metals

Now you can safeguard your assets from financial turmoil and the devaluing dollar — without paying costly middleman mark-ups or fending off high pressure, bait-and-switch sales tactics. Savvy, self-reliant investors are embracing *Money Metals Exchange* as their trustworthy resource for gold and silver bullion.

The reasons for our rapid growth are simple and straightforward — *Money Metals Exchange* is secure, private, and offers you the most gold and silver for your money. We also buy precious metals from clients and pay some of the highest prices in the industry. Our buy and sell process is simple and transparent, and all metals orders are shipped discreetly and fully insured.

Meanwhile, *Money Metals Depository* offers fully segregated vault storage for IRA metals with very low fees.

Money Metals has already helped nearly 100,000 Americans in all 50 states buy and sell precious metals for wealth preservation and profit. Customers rely on us for help with a full range of services to go with the physical metals we offer, including self-directed individual retirement accounts (IRAs), monthly savings plans, and secure storage accounts.



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