

A Guide to Precious Metals IRAs

**UTILIZE YOUR TAX-DEFERRED
ACCOUNTS TO SHELTER YOUR
RETIREMENT WITH THE MOST
RELIABLE ASSET CLASS
IN HISTORY**



Since 1982, we have helped our clients make the sound decision to diversify their investment holdings with gold and silver. Many of these clients have chosen to hold their precious metals in a retirement account, and Swiss America has made this process simple, straightforward, and safe.

Our government has put its citizens in a virtual no-win scenario, with sky-rocketing debt and the constant erosion of the dollar's purchasing power due to the continual printing of money; but there is something you can do about it. Gold and silver retain their purchasing power and have proven to be an effective hedge against currency devaluation and the consequences of ever-rising prices.

Give us a call today to see how easy it is to protect your wealth from stock market volatility and looming bank failures.

WHAT IS A SELF-DIRECTED IRA, AND WHAT CAN IT DO FOR YOU?

A self-directed IRA is an individual retirement account that allows the owner to directly purchase and hold a variety of alternative investments and enjoy the benefits of tax deferral. Funds utilized to purchase precious metals may come from making a new contribution or by rolling over or transferring funds from another retirement account.

Opening a self-directed IRA that holds gold and silver can provide you a safe-haven from the economic instability our government has created and offer you long-term financial security by owning tangible assets.

Most brokerage firms and banks do not offer self-directed IRAs that allow alternative assets. Only a self-directed IRA gives you the freedom to invest in gold and silver.



Common Retirement Accounts



TRADITIONAL IRA

This type of personal retirement savings account allows individuals to contribute pre-tax earnings toward investments that can grow tax-deferred. The IRS does not assess any income tax on investment gains until a withdrawal is made.

**Individuals may transfer an existing Traditional IRA to a qualified Gold Traditional IRA with no penalties.*

ROTH IRA

While contributions are not tax-deductible, withdrawals are generally free of both taxes and penalties after age 59 ½, assuming you first contributed to the account for at least five years prior.

**Individuals may transfer an existing Roth IRA to a qualified Gold Roth IRA with no penalties.*

401(K) AND OTHER EMPLOYER-SPONSORED PLANS

There are several commonly known retirement account options for employees and business owners. The 401(k) tops the list for the most common retirement plan for employees, while other plans, such as a SEP or SIMPLE IRA, are designated for small business owners and those who are self-employed. These plans allow for efficient retirement saving by utilizing tax deferral until earnings are withdrawn.

**In many cases, individuals may convert an employer-sponsored plan into a Gold IRA.*

Benefits of a Precious Metals IRA

- **Diversification:** Perhaps the hallmark of any well-positioned portfolio is having an appropriate mix of assets. Adding gold and silver to your IRA reduces the reliance on traditional assets, such as stocks and bonds; which are vulnerable to market fluctuations.
 - **Inflation Protection:** Gold and silver have historically performed well during periods of inflation, preserving wealth and making them a valuable hedge against rising prices and the continual decline of the dollar's value.
 - **Tax Benefits:** Gains on your investments grow tax-deferred, while contributions to a gold and silver IRA may be tax-deductible.
 - **Physical Assets:** Unlike paper assets, gold and silver are tangible assets you can hold, store, and transport as you choose; providing a strong sense of security and control.
- **Liquidity:** Gold and silver are highly liquid assets making them easy to sell. And unlike stocks and bonds, they carry no counter-party risk, which means there is no other party that puts your assets at risk due to defaulting on an obligation.
 - **Hedge Against Market Volatility:** Gold and silver have historically moved independently of other assets, making them a reliable means to reduce portfolio risk amid global chaos and the national debt hitting unprecedented and unsustainable levels.
 - **Potential for Long-Term Growth:** Gold and silver have consistently increased in value over time, reaching all-time highs in recent years.
 - **Safe Haven Protection:** Throughout history, gold has been in demand due to the stability of its value. The erosion of the dollar's purchasing power makes this benefit even more attractive.



Steps to Opening a Self-Directed Precious Metals IRA



1 Consult with a Swiss America representative: Speak with one of our experienced representatives to discuss the type of retirement account you may be considering moving into a self-directed IRA, or how to establish a new one.

2 Choose a Custodian: Select a reputable IRA custodian that specializes in gold and silver IRAs. The custodian will facilitate the ownership of your precious metals that you purchase through your IRA. Swiss America works with a group of trustworthy custodians or we can help you evaluate another of your choice.

3 Funding your account: Finalize the process of funding your newly-formed IRA with funds moved from a retirement account you currently have or from a new contribution. Your representative will assist you with this process.

4 Select what you would like to purchase: Gold, silver, and platinum bars and coins may all be held in your account and chosen by you to align with your investment objectives.

5 Completion and storage of your metals: Swiss America will work with you to conclude the necessary account paperwork and will handle the process of storing your metals in a secure, IRS-approved facility.

ABOUT GOLDSTAR TRUST COMPANY

Purchasing precious metals in a retirement account must remain in the custody of a qualified custodian – such as a bank, credit union, or trust company regulated by the IRS – until distribution of those assets. Swiss America has worked with GoldStar Trust Company for over two decades, as they are a leader in providing specialized services as a self-directed custodian. With over \$3.6 billion in assets and over 60,000 customers, GoldStar offers unique retirement solutions for investors who wish to diversify their IRA portfolios with alternative investments, such as gold and silver.

ABOUT DELAWARE DEPOSITORY

Precious metals must be stored in a depository that adheres to the Internal Revenue Code's requirements for IRA custody and safekeeping of precious metals. The Delaware Depository, an industry leader in the safe storage of IRA assets, provides high-security safekeeping, administration, and distribution services to financial institutions and commercial entities. The company is a state-chartered, limited purpose trust company headquartered in Delaware. As a regulated and examined trust company, Delaware Depository is qualified to act as a custodian of IRA assets under IRC-408(n). Delaware Depository is licensed by the CME Group (Nymex and Comex Divisions) and ICE Futures for the storage of gold, silver, platinum, and palladium. The company operates more than 72,000 square feet of secure space and maintains \$1 billion in all-risk insurance.

FREQUENTLY ASKED QUESTIONS

Q: Can I physically hold the metal I purchase in a retirement account?

A: If you purchase gold or silver within an IRA, you cannot take possession of the metal. It will be stored at an insured, regulated depository in your name. Once you reach the age of 59 ½, you may then take delivery without penalty.

Q: How long does the transfer process take?

A: Each application is unique and may vary; however, the process typically can be completed within two weeks. Swiss America will assist in completing the paperwork and see you through the process.

Q: Will I have tax implications?

A: There are no tax implications for transferring assets from one qualified retirement plan into another.

Q: Is there a minimum amount I must transfer?

A: The initial transfer must be a minimum of \$5,000.

Q: Are there fees related to my precious metals IRA?

A: The custodian of your IRA – as well as the depository that stores your metal – will each charge an annual maintenance fee. Your representative will discuss the fees that would apply to your situation.

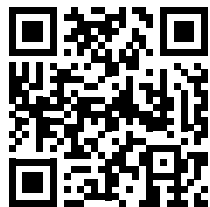
Q: What types of metals may I purchase in a retirement account?

A: US Gold, Silver, and Platinum American Eagle coins as well as certain other bullion coins or bars that meet IRS requirements. Your Swiss America representative will discuss the options available.



Take Control of Your Financial Future

Retirement doesn't wait, and you shouldn't either. Secure a stronger future for you and your family by owning tangible precious metals. Investing in a Gold and Silver IRA can provide you with the benefits of diversification, a hedge against rising prices and the de-valuation of the dollar, and long-term investment appreciation.



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