



**AMERICAN**  
INDEPENDENCE GOLD

THE  
**PRECIOUS  
METALS**  
IRA GUIDE

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Expand Your  
Investment Opportunities



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## Expand Your Investment Opportunities

For centuries, precious metals have been used as currency, in cherished cultural artifacts, and as building blocks for our modern infrastructure. Today, when owned in a self-directed individual retirement account (SDIRA), precious metals also can be a vehicle for saving for your future.

This Precious Metals IRA Guide gives you the information you need to kick start your retirement with gold, silver, and other precious metals.

# THE BASICS OF PRECIOUS METALS INVESTING

## WHAT ARE PRECIOUS METALS?

In investment terms, precious metals are four specific metals that are considered to be rare and/or that have a high economic value. You already know about at least two of them: gold and silver. Two other popular precious metals for investments include platinum and palladium.

What you may not know is that the IRS allows investors to buy and hold precious metals in their self-directed, tax-advantaged retirement accounts, also known as IRAs.



**Gold** is one of the rarest precious metals. Experts estimate that, at the end of 2011, around 165,000 metric tons (nearly 6 million ounces) had been mined throughout history. Gold is still being mined, although at a much slower pace than in the past. In 2011, 2,500 metric tons were mined. Of the gold being mined today, about half is used in jewelry, 10% is used by industry, and the remaining 40% is held as an investment. Much of that 40% is held by the world's central banks, who store their liquid reserves in gold.



**Silver** also has a long history as a valuable precious metal. But there is more silver in the world, estimated at 777,274 metric tons, with an estimated 3,732 tons stored as bullion in private hands. Today, silver's biggest use is industrial, in electronics and solar panels, and medical devices.



**Platinum** is one of the rarer elements. There are few deposits of pure platinum; most is now produced as a byproduct of nickel and copper mining. While it is used in jewelry and fine watches, its resistance to corrosion makes it very sought after for industrial purposes.



**Palladium** is considered precious only for its industrial uses and as an investment asset. It also is one of the rarest of precious metals. With the growth of the electronics industry, palladium has become even more essential to modern society.

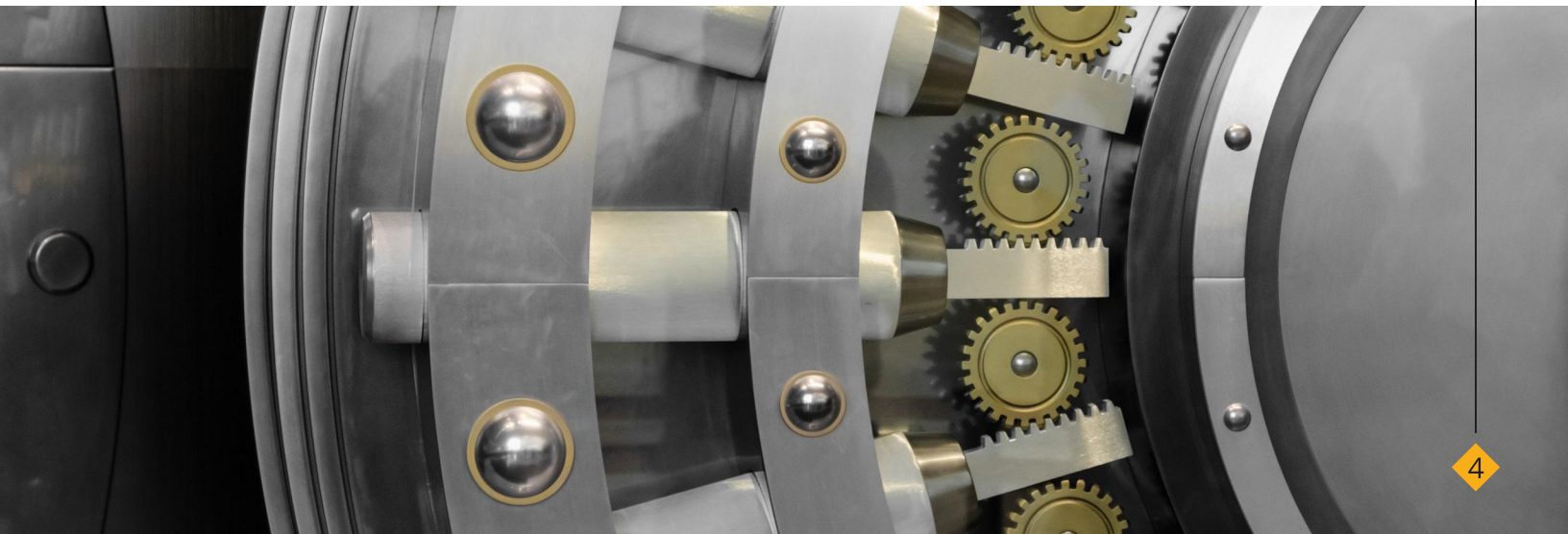
## WHY INVEST IN PRECIOUS METALS?

**Gold** and **silver** have been valued by society - since society has existed. They also hold great cultural significance around the world. In addition, there are quantifiable benefits to investing in gold and silver:

- ▶ Their rarity makes owning them a tangible type of wealth accumulation. All the gold in the world already exists; although not all of it has been found or mined.
- ▶ They have intrinsic value, regardless of other external economic conditions. Coins today have no intrinsic value; yet, a 1937 silver dime is worth its weight in silver.
- ▶ They are a hedge against inflation and protect against currency deflation. Central banks can print more money, but they cannot produce more gold.
- ▶ They are a time-tested way to diversify and balance your portfolio. Historically, as the stock market goes down, gold prices go up.

**Platinum** and **palladium** share the “rarity” characteristic that classes them among precious metals, but their value lies more in their usefulness. Platinum, for example, is an essential component in catalytic converters and an array of electrical devices. Its price can rival gold for volatility, and historically has fared well during times of economic prosperity when industrial production ramps up.

**Palladium**, prized by the electronics industry, is mined mostly in Russia and South Africa. This can lead to price volatility when the global political picture darkens—for example, when sanctions disrupt the relationship between the U.S. and Russia, or when labor strife occurs in South Africa.



## **A CLOSER LOOK AT A PRECIOUS METALS IRA**

Like all self-directed IRAs, a Precious Metals IRA puts you in control of the assets you invest in for your retirement. For many our clients, precious metals are an investment of choice. You have the choice (within IRS regulations) of investing in gold, silver, platinum, and palladium in physical form or by buying equities in firms that mine or refine those metals, which can be considered another form of alternative assets.

The term “self-directed” simply means that you make all decisions regarding the investments in your individual retirement account. The self-directed IRA custodian or administrator reviews the documents required to establish your account and purchase your investment. In addition, when you hold physical metals, you will be working with a precious metals dealer and an IRA-approved depository.

## **HOW TO CONDUCT DUE DILIGENCE FOR YOUR PRECIOUS METALS IRA**

The saying “All that glitters is not gold” has been around for centuries and there is a reason: speculation and hoaxes play an unfortunate role in the history of many precious metals. That makes it especially important to conduct thorough due diligence before you purchase precious metals and in how you handle them as investments.

It is important to buy only approved metals from reputable dealers, and store the physical metals with an IRA-approved depository for the storage of precious metals for IRA accounts. The Federal Trade Commission offers guidelines for due diligence before investing in physical gold.

You also may hold equities in mining companies in your IRA or other tax-advantaged retirement account. This is an indirect way of owning precious metals, and is one that can expose you to market volatility and political risk, in addition to the usual swings in the prices of precious metals. Doing due diligence on these companies is equally important. Investments like holding equities in mining companies are administered via our Alternative Assets department.

And of course, you will want to do due diligence to find and select an IRA administrator that you can trust to process your transactions promptly, professionally, and securely, and one that has demonstrated accurate, timely record keeping and reporting to the IRS.

# PRECIOUS METALS ALLOWED IN A SELF-DIRECTED IRA

Metal	Coins Allowed	Bars & Rounds Allowed
<b>Gold</b>	<ul style="list-style-type: none"> <li>American Eagle issued by the US Mint</li> <li>American Buffalo (not proof coins) issued by the US Mint</li> <li>Australian Kangaroo</li> <li>Austrian Philharmonic</li> <li>Canadian Maple Leaf</li> <li>Other coins that meet purity standards for bullion</li> </ul>	<p>Requirements:</p> <ul style="list-style-type: none"> <li>Be produced by a refiner, assayer, manufacturer that is accredited by NYMEX/COMEX, NYSE/Liffe, LBMA, ISO9000, or a national government mint</li> <li>Meet minimum fineness and purity standards: .995+</li> </ul>
<b>Silver</b>	<ul style="list-style-type: none"> <li>American Eagle issued by the US Mint</li> <li>Australian Kookaburra</li> <li>Canadian Maple Leaf</li> <li>Other coins that meet purity standards for bullion</li> </ul>	<p>Requirements:</p> <ul style="list-style-type: none"> <li>Be produced by a refiner, assayer, manufacturer that is accredited by NYMEX/COMEX, NYSE/Liffe, LBMA, ISO9000, or a national government mint</li> <li>Meet minimum fineness and purity standards; .999+</li> </ul>
<b>Platinum</b>	<ul style="list-style-type: none"> <li>American Eagle issued by the US Mint</li> <li>Australian Koala</li> <li>Canadian Maple Leaf</li> <li>Isle of Man Noble</li> <li>Other coins that meet purity standards for bullion</li> </ul>	<p>Requirements:</p> <ul style="list-style-type: none"> <li>Be produced by a refiner, assayer, manufacturer that is accredited by NYMEX/COMEX, NYSE/Liffe, LBMA, ISO9000, or a national government mint</li> <li>Meet minimum fineness and purity standards; .9995+</li> </ul>
<b>Palladium</b>	<ul style="list-style-type: none"> <li>American Eagle issued by the US Mint</li> <li>Canadian Maple Leaf</li> <li>Other coins that meet purity standards for bullion</li> </ul>	<p>Requirements:</p> <ul style="list-style-type: none"> <li>Be produced by a refiner, assayer, manufacturer that is accredited by NYMEX/COMEX, NYSE/Liffe, LBMA, ISO9000, or a national government mint</li> <li>Meet minimum fineness and purity standards; .9995+</li> </ul>

## THREE IMPORTANT ROLES: CUSTODIAN, DEALER, DEPOSITORY

Once you have decided to open a self-directed Precious Metals IRA, you have three important choices to make. You will need to select:

1. A custodian for your self-directed IRA
2. A dealer Like American Independence Gold to purchase your metal
3. An IRA-approved depository where the metals will be stored



### **SELF-DIRECTED IRA CUSTODIAN**

Also called an administrator, this is the entity that handles all of the documents needed to establish, fund, and complete transactions in your Precious Metals IRA. Entrust administers nearly \$3.2 billion in total assets, and all cash deposited by account owners is fully insured by the Federal Deposit Insurance Corporation (FDIC). The administrator also is responsible for recordkeeping and for making sure that all necessary reports are submitted to the IRS, accurately and on time. Your account is updated regularly, and is always available to you through our online Entrust Client Portal.

A reputable administrator will not try to sell you any particular investment product. Those choices are up to you. What a good administrator should do is help you become a more knowledgeable investor by giving you education resources and materials to deepen your understanding of the precious metals space, as well as other alternative investment options. For over 36 years, Entrust has dedicated resources to creating and sharing a vast storehouse of educational materials, ranging from workshops and articles to webinars and videos in our Learning Center.

And while we don't offer investment advice, our staff is fully trained and up-to-date on the rules and regulations that govern self-directed accounts. When you work with Entrust as your self-directed IRA administrator, you can rest assured that you are working with an industry leader.





## **PRECIOUS METALS DEALER**

As the name says, these are firms or individuals who make deals for the sale or purchase of precious metals. In the most traditional sense, it is someone who stands ready to make a bid and offer price on gold. Today, the name is also used to describe firms that accumulate an inventory of, say gold, and sell it to coin dealers, jewelers, or investment companies.

You will need to use a precious metals dealer—or more than one, if you choose—to buy and sell the physical metals owned by your self-directed IRA. The Federal Trade Commission offers insights into what to look for in a precious metals dealer.



## **PRECIOUS METALS IRA-APPROVED DEPOSITORY**

The third party you will work with is an IRA-approved depository, where your precious metals will be stored. The IRA does not allow you to take physical possession of the metals - no burying it in the backyard. This requirement is intended to preserve the tax-advantaged nature of the metals you own.

Entrust works with five IRA-approved depository companies in the United States, all approved by Entrust for use by self-directed IRA account holders, operating in seven locations nationwide:

- Delaware Depository Services Company (Wilmington, DE)
- CNT Depository, Inc. (Boston, MA)
- Dakota Depository Company (Fargo, ND)
- Idaho Armored Vaults, LLC (Nampa, ID)

**Read more about Our Trusted IRA-approved depositories here:**

▶ [www.TheEntrustGroup.com/investments/precious-metals/parties-involved](http://www.TheEntrustGroup.com/investments/precious-metals/parties-involved)

# About American Independence Gold

At American Independence Gold, we specialize in helping individuals protect and diversify their wealth with gold and silver. With over 20 years of combined experience, our experts guide you through every step, offering personalized advice to secure your financial future against market volatility. Trust us to help build a safer, stronger retirement portfolio.

To learn more, visit [www.AmericanIndependenceGold.com](http://www.AmericanIndependenceGold.com)



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