



AMERICAN
HARTFORD GOLD GROUP

**INVESTMENT GUIDE
FOR TSP ROLLOVERS**

Thank you for your Federal service!

When you separate from public service, (or, if you're over 59 ½) one of the most important decisions you have to make next is what to do with your Thrift Savings Plan (TSP).

Whether you are starting a new career or soon facing retirement, you'll want to protect and capitalize on the valuable investment you've made in your TSP. Relying on "paper" assets like stocks and bonds alone can be a critical mistake.

A smart decision now can have a big impact on your future financial legacy and determine the lifestyle you will enjoy later in life. Making the right choices should take into tax implications, future retirement needs and the significant possibility of financial market instability.

Our TSP Rollover Guide was written by our experts to answer all your questions. You will learn how to direct a portion of your TSP Rollover into an IRA account that offers all the flexibility and diversification that your future retirement needs will have, including safe-haven assets like gold and silver.

When you are ready, our friendly staff is here to help you through the process. Please call us today at 800.462.0071

Best wishes for your success,

A handwritten signature in black ink, appearing to read "Jacob Allan", with a long horizontal flourish extending to the right.

Protect Your Legacy

It is important not to put *“all your eggs in one basket.”*

With health insurance and medical care expenses rising, knowing that you can depend on your retirement investments is vital for your family. Maximizing your TSP rollover is an extremely important decision.

To help protect your investments from a possible recession or market meltdown ahead, you'll want to put financial protections in place. One of the best ways to do this is to diversify your portfolio by adding various assets that are not tied to the stock and bond markets.

There is no longer any reason for retirement investors to be limited to the “paper” or “digital” markets anymore.

Safe Haven Assets in an Unsafe World

Gold and silver are considered to be safe-haven physical assets that are an essential component of a robust and diversified investment portfolio.

During times of market volatility and government instability, gold offers diversification and physical asset benefits as well as the possibility of growth.

The brave men and women in our military service understand more than anyone the threats that face America every day:

- Terrorist threats
- The gradual erosion of value of the U.S. Dollar
- Political infighting and instability
- Economic issues and global economic risk
- Spiraling U.S. government debt, now over \$20 trillion and rising
- Rogue nations like North Korea and Iran

As Americans, we hope for the best -- but prepare for the worst -- so our families will be taken care of, no matter what comes.



Rolling Over your TSP Plan Safely

The rollover process is easy. Recent changes to financial regulations have opened an exciting new IRA option that allows you to hold traditional stock and bond investments alongside tangible physical assets like gold and silver.

These IRAs carry all the tax benefits of other IRA accounts.

You will:

- have total control over your IRA and choose your investments
- maintain tax advantages
- no longer be limited by the investment options in your current TSP or employer's 401(k) plan
- avoid the 10% early withdrawal penalty

Which Type of TSP Plan Do You Have?

- If you are covered by the Federal Employees' Retirement System (FERS), the TSP is one part of a three-part retirement package that also includes a FERS basic annuity and Social Security.
- If you are a member of the armed services or employee covered by the Civil Service Retirement System (CSRS), the TSP is a supplement to your CSRS annuity or military retired pay.

Other Benefits of a Gold IRA:

HEDGE AGAINST INFLATION AND DEPRESSION: Gold is a proven hedge during times of inflation and depression.

STAND ALONE ASSET: Gold prices typically move independently from the stocks and bond markets.

SAFE HAVEN ASSETS: During a global crisis, gold is an easily transferable asset to own with a value that historically has risen during times of war and political instability.

FINANCIAL PROTECTION: Gold has retained wealth for thousands of generations as a hedge against exposure to overinflated financial markets and currency devaluation.



It's Easy to Rollover Some or All of your TSP to a Gold and Silver IRA

How Does It Work?

It is a simple three-step process:

1) Open your Precious Metals IRA account.

To start your new IRA, please fill out and mail us the attached form.

<https://www.americanhartfordgold.com/ira-intake-form/>

Or call us today at 800.462.0071 and one of our helpful IRA representatives can fill out the paperwork for you.

2) Fund your new IRA account with your TSP rollover.

Fill out a "Request for Full Withdrawal" form or "Request for Partial Withdrawal When Separated" form from your TSP provider. (Note: TSP only accepts these transfer forms. Do not submit forms from other financial institutions.)

Make sure to include the American Hartford Gold Group's transfer information on your withdrawal request. Your TSP will then issue you a U.S. Treasury check.

3) Select your gold and silver.

We can help you decide how much and which precious metals best suit your investment criteria and time horizon, whether it be gold, silver or a combination of both. Place your trade with one of our Account Executives.

The precious metals you have selected will be shipped on your behalf. All shipments are made via insured FedEx or UPS with a confidential label to protect privacy. Tracking information will be provided to you at the time of shipment.

Simple as that! Additional questions? Please call us today at 800.462.0071.



Storage by Brink's Global Services or Delaware Depository

Clients have the option to choose the precious metals storage services offered by one of the storage facilities shown below for the secure safekeeping and storage of their IRA precious metals:

1. Brink's Global Services ("Brink's") storage facility located in Los Angeles, CA, or Salt Lake City, UT, or
2. Delaware Depository Service Company ("Delaware Depository") located in Wilmington, Delaware.

Learn more about the depositories by visiting the company websites shown below

Brink's: www.brinksglobal.com | Delaware Depository: www.delawaredepository.com

Upon receipt of your precious metals,

The IRA owner's metals are deposited and securely stored in an insured subaccount in the manner shown below.

Gold, Platinum, Palladium and Silver will be commingled (stored in bulk) within the designated storage area for SDIRA Services with the selected depository. This means the IRA owner does not receive the same material as was initially deposited when the owner decides to sell, exchange, or take an in-kind distribution (personal possession of the metal).

Gold, Platinum and Palladium (no Silver) may be segregated upon request by the IRA owner. If segregated storage is requested, the precious metals are repackaged after verification and stored separately within the designated storage area for SDIRA Services with the depository. This ensures that the client will receive the exact material as deposited when the time comes that the client decides to sell, exchange, or take an in-kind distribution (when the IRA owner takes personal possession of the metal).

Storage Fees

The selected depository (Brink's or Delaware Depository) charges each SDIRA Services account an annual storage fee based on the precious metals held. SDIRA Services will bill the depository's storage fee, in conjunction with the annual IRA fee, at the time the account is opened, and annually during the anniversary month of the opening of the IRA. The depository storage fee will be billed at the rate shown below.

- ✓ An annual IRA fee of \$75 for accounts valued at \$100,000 or less, \$125 for accounts valued at \$100,001 or more.
- ✓ Reasonable annual storage fee with the depository (flat \$100 annual storage fee in most cases).

Precious Metals Valuations

The valuations of precious metals shown on your statement are based on spot value, which is the current spot price multiplied by the ounces of fine metal contained in the coin or bar. Spot values do not include any premiums, mark-ups, mark-downs or commissions. Spot values should be used as an indication of value only and should not be construed as a firm bid price to buy from any broker or dealer. The actual precious metals type and quantity of a transaction may affect the price received for any given bullion item. Price indications for specific bullion products may be obtained from various sources including your Account Executive at American Hartford Gold Group or on our website.

The depository requires that proof coins be encapsulated in complete, original mint packaging, including certificate of authenticity, and be in excellent condition. Non-proof coins must be in Brilliant Uncirculated condition and free from damage.





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YOUR GOLD, YOUR HANDS, YOUR CONTROL

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The American Hartford Gold Group (AHGG) is a family-owned company in Los Angeles, CA that helps individuals and families diversify and protect their wealth with precious metals. Through our website, publications and expert Product Specialists, American Hartford Gold Group offers a wealth of precious metals market perspective that empowers both new and experienced investors.