

GOLD IRA

GUIDE



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Secure Your Retirement Legacy

Today's complicated world presents many perils for investors trying to keep their retirement legacy safe for themselves and future generations. Inflation, recession, political rancor and more can send stock markets reeling - increasing stress and uncertainty.

Luckily, it's easy to protect your wealth with the benefits of physical gold and silver. Investors with gold and silver-backed IRAs enjoy:



**Safe haven
physical assets**



**Increased portfolio
diversification**



**Opportunity for
price appreciation**

The process is simple, even if you've never bought gold or silver before.

The friendly and experienced team at American Hartford Gold (AHG) is here to help you every step of the way. AHG has become the nation's largest retailer of gold and silver by building trusted client relationships, one transaction at a time, for over a decade.

Thousands of clients have given us 5-star reviews for our process, and the Better Business Bureau has awarded us an A+.

Today is the day! Give us a call or visit our website to get started protecting your wealth.

Sanford Mann

CEO

American Hartford Gold



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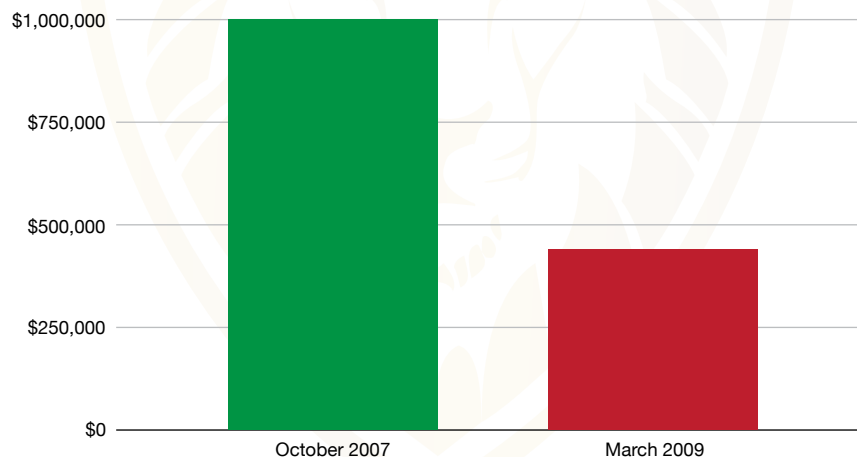
Why Gold?

A simple fact - gold has been the most desired form of wealth around the world and throughout history. The backbone of empires, gold is a proven protector of value across time and turmoil. Today, it is a necessary part of a balanced, diversified portfolio.

The most recent stock market volatility shows retirement accounts can crash without warning. During 2022, plummeting stock prices cost Americans nearly 25% of their account's value. In 2008, that drop was over 50%!¹

Imagine – you are confidently approaching retirement age with \$1 million in your IRA. Then, as you prepare to enjoy your golden years, that \$1 million account is suddenly worth less than \$440,000 – crumbling your plans for a comfortable retirement.

\$1M Retirement Account During 2008 Crash



This was the reality many Americans faced after 2008.²

The reasons for a market crash like this span far beyond a housing crisis or a pandemic.

The causes of volatility are widespread and often unpredictable. Record inflation, soaring interest rates, political turmoil, social unrest - these are just a few that we've experienced in recent years.

^{1,2} <https://www.atlantafed.org/cenfis/publications/notesfromthevault/0909>

That's why many experts recommend investing a portion of your portfolio into physical gold, which has historically held its ground or even produced gains when the stock market collapses.

Worst Years in the Stock Market		
	S&P 500 ³	GOLD ⁴
1974	-29.72%	72.01%
1977	-11.50%	19.69%
2001	-13.04%	1.62%
2002	-23.37%	20.33%
2008	-38.49%	8.29%

Who Recommends Gold?

An estimated 12% of people in the United States own gold today. Millions trust investing in the precious metal to protect their savings against potential crashes in the market.

The list of respected economists, entrepreneurs, and financial figures who recommend owning gold is a long one.

Here are just a few notable examples of those who support keeping a portion of your portfolio in gold to protect your wealth:

Alan Greenspan, the former Federal Reserve Chairman has said, "Gold still represents the ultimate form of payment in the world. Fiat money in extremis is accepted by nobody. Gold is always accepted."

³ <https://www.macrotrends.net/2526/sp-500-historical-annual-returns>

⁴ <https://www.macrotrends.net/1333/historical-gold-prices-100-year-chart>

John Paulson, of Paulson & Co, has been called “one of the most prominent names in finance,” earning almost \$4 billion after betting against the housing market during the 2008 crash. His single largest holding is now in gold and he even started his own gold fund.

J.P. Morgan, the famous financier and banker even endorsed the precious metal, saying, “Gold and silver is money, everything else is credit.”

Commodity guru Jim Rogers said, “When people lose confidence in governments and currencies, they always go to gold and silver.”

Ray Dalio, founder of the world’s top hedge fund, Bridgewater Associates, is no stranger to gold. In 2016, Dalio said, “If you don’t own gold, you know neither history nor economics.”

What is a Gold IRA?

If you’re familiar with standard IRAs, gold IRAs work in a similar way. They hold the same contribution limits each year, distribution rules at retirement, and perhaps most importantly, tax benefits.

However, unlike other types of retirement accounts, self-directed IRAs allow you to hold physical gold and other assets instead of just stocks and bonds.

This gives you much more flexibility to diversify across asset classes and can help protect your hard-earned assets during uncertain times.

Gold IRAs can be relatively simple to set up and fund. We’ve helped thousands of our customers navigate this process, resulting in the delivery of more than \$1.5 billion worth of gold and silver.



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Invest In Gold & Silver Inside An IRA

**Our Account Representatives Will Walk You Through These 3 Easy Steps
Give Us A Call To Get Started: 800-462-0071**

Step 1

Open your Precious Metals IRA account.

To start your new IRA, fill out our online form at:

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

or our helpful IRA representatives will fill out the paperwork for you over the phone.

Step 2

Fund your new IRA account with a transfer, rollover or contribution.

IRA Transfer

A direct transfer from one IRA to another. To initiate, we will help you complete and sign the *Transfer Request* form included in the IRA Kit and submit to your Custodian.

- Traditional IRA & Roth IRA

Retirement Plan Rollover

A direct rollover from a 401(k) or other qualified retirement plan. Eligible accounts that can be rolled over include:

- Thrift Savings Plan (TSP)
- 401(k)
- 403(b)
- 457

IRA Contribution

An annual IRA contribution to fund your Precious Metals IRA (subject to limitations and eligibility). Ask your Senior Account Executive for more details.

Step 3

**Once funds are available in your IRA, you are ready to choose
your precious metals and place your trades.**



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Popular IRA-Eligible Coins

American Hartford Gold clients have a complete selection of popular IRA-eligible products to choose from.

To qualify for an IRA, the precious metals you choose must meet certain requirements established by the IRS, such as minimum fineness. Collectible coins or rare coins, including graded or certified coins, are not eligible for a Precious Metals IRA. Our precious metals specialists can explain the differences and benefits of each asset. Here are some of the most popular IRA-Eligible coins:

GOLD



American Eagle Gold Coins



Australian Wildlife Gold Coins



Canadian Maple Leaf Gold Coins



Various Gold Rounds & Bars

SILVER



American Eagle Silver Coins



Australian Wildlife Silver Coins



Canadian Maple Leaf Silver Coins



Various Silver Rounds & Bars

Minimum fineness for IRA-eligibility: Gold: .995+ | Silver: .999+ | Platinum: .9995+ | Palladium: .9995+

Secure Depositories & Custodians

As an American Hartford Gold client, you have excellent options for the secure safekeeping and storage of your IRA-owned precious metals. We are happy to answer any questions and help you make choices appropriate to your personal situation.

Depositories



Delaware Depository Service Company
Wilmington, DE | Boulder City, NV



International Depository Services (IDS)
Dallas, TX



A-M Global Logistics (AMGL)
Las Vegas, NV | Irving, TX

Custodians



Equity Trust Company
Westlake, OH



The Entrust Group
Oakland, CA



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Upon receipt of your shipment at the depository, the parcel is opened and its contents are closely inspected. After complete verification, your precious metals are deposited and securely stored.

There are two possible types of accounts to choose from:

Non-Segregated Storage

Your precious metals will be commingled (stored in bulk) in storage designated for your chosen custodian at your selected depository. When the time comes to sell, exchange, or take an in-kind distribution (personal possession of the metal), the IRA owner (you or your beneficiaries) will not receive the same exact material that was initially deposited, however they will be of equivalent value.

Segregated Storage

Your precious metals will be repackaged after verification and stored separately in a designated storage area for your chosen custodian at your selected depository. When the time comes to sell, exchange, or take an in-kind distribution (personal possession of the metal), you or your beneficiaries will receive the exact material as deposited.

Storage Fees

Your selected depository will charge an annual storage fee through your custodian based on the precious metals your IRA holds. Storage fees are billed initially in conjunction with the annual IRA fee, at the time the account is opened, and each January thereafter. Storage fees are billed at the rate shown below:

- **Non-Segregated storage: \$100**
- **Segregated storage: \$150**

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 in 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 Senior Account Executive at American Hartford Gold.

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.

In addition to your account statements, spot price is also used to report the fair market value of your account to the IRS.

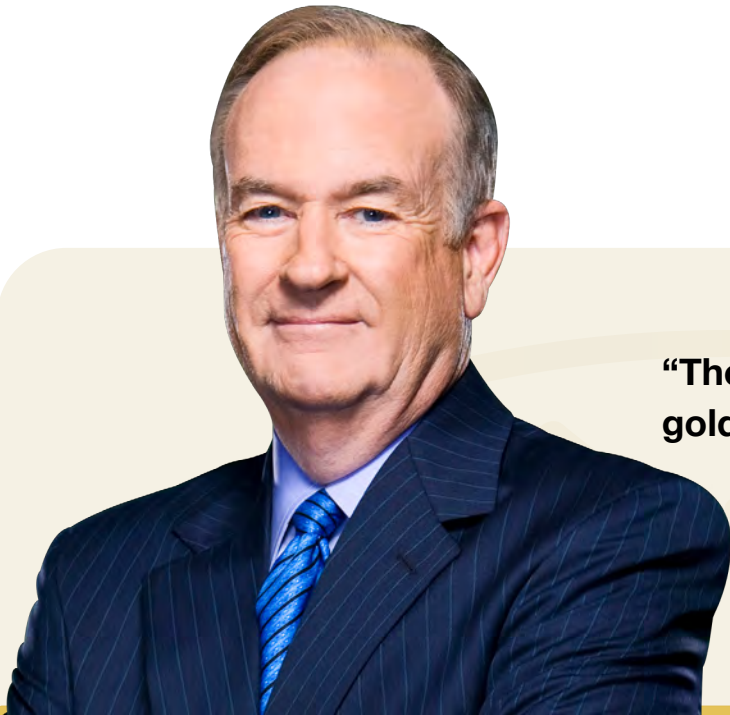
American Hartford Gold (AHG) helps individuals and families diversify and protect their wealth with precious metals. Through our website, publications, and product specialists, AHG offers a wealth of precious metals market perspective that empowers both new and experienced investors.



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What Our Clients are Saying About Us



“The only company I recommend for your gold needs is American Hartford Gold.”

- Bill O'Reilly



I Was Informed Every Step of the Way

“American Hartford Gold is a top quality, first class family owned company. I was informed of every step of the process and treated with great customer service.”

- Alex S.

You Made My First Experience Easy

“American Hartford Gold made my first experience in the metals market easy, confident and professional. I’m sure I’ll be back again soon.”

- Craig C.

An Absolute Pleasure

“I am extremely impressed. It was an absolute pleasure dealing with American Hartford Gold and I will recommend others. Thank you for a great experience.”

- Steve G.



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