

PRECIOUS METALS

INVESTMENT GUIDE



AMERICAN
HARTFORD GOLD

Dear Valued Client,

We live in a world of growing turbulence and uncertainty. Inflation, war, pandemic, political crises, and market volatility dominate the headlines. Amid this chaos, many investors are finding security and stability by diversifying their portfolios with precious metals.

Gold and silver are excellent and unique assets. They are highly liquid, scarce, and carry no credit risk. Coins and bars have been used for thousands of years to generate long-term returns and preserve wealth. Precious metals have intrinsic value, unlike paper assets, which can face long periods of depreciation and even collapse.

The value of the U.S. dollar originates from the “full faith and credit” of the U.S. government. However, political clashes and rogue policies by our central bank have shaken that faith. Inflation is skyrocketing, government debt is at epic heights, and the electorate grows more dangerously divided every day. Trust in our system is disappearing, eroding the value of our currency along with it.

Failing to add precious metals to your holdings may be a risk you simply cannot afford, especially in these challenging times. Relying only on stocks and bonds leaves your portfolio exposed and your retirement potentially at risk to inflation, recession, and market volatility.

We here at American Hartford Gold have helped prudent individuals and families diversify their wealth with precious metals for more than a decade. Whether you are new to the process of diversifying with precious metals or a seasoned buyer, our experienced precious metals specialists are here to help walk you step by step through the process.

I encourage you to contact us at **800-462-0071** and begin to transform your retirement and financial legacy with physical precious metals today. We treat our customers like family and seek to provide only the highest levels of service.

Sincerely,



Sanford S. Mann, CEO
American Hartford Gold



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Why Gold and Silver?

Precious metals have been a trusted store of wealth for millennia. In fact, gold and silver are considered by many experts to be true safe-haven assets in a world of constant change and volatility. Precious metals are finite resources that are not controlled by any single government or financial institution. They have held inherent value across history and cultures. No government can print precious metals, whereas paper currency is printed every day!



Precious Metals Benefits

Inflation Hedge

Precious metals can help protect your purchasing power. In 1920, one ounce of gold had a value of \$20. For \$20, you could have purchased 65 gallons of gas. At today's gold prices, you could purchase around 370 gallons of gas with that same ounce of gold.

If all your assets are dollar-based, diversifying with precious metals can give you peace of mind about your legacy. There is reason to be concerned: the value of the dollar today is less than 5% of the dollar's value in the early 20th century. In years when inflation was higher than 3%, gold's price increased 15% on average.¹

Sadly, our currency is falling victim to our country's addiction to debt; currently in excess of \$31 trillion and rising. With inflation soaring unchecked, how much longer can the U.S. continue to honor these commitments?

¹ <https://www.gold.org/goldhub/research/relevance-of-gold-as-a-strategic-asset-2020>

Privacy and Transferability Guaranteed

Precious metals can offer a unique benefit not found in most other asset classes. When you acquire some precious metals, your personal information is not stored or shared with any private or public entity outside of our company. What you do with and where you store your assets is your business. Precious metals can never be hacked or erased with the click of a mouse.



Liquidity

Precious metals have liquidity that allows you to convert them into the currency of your choice in any country. They are a trusted currency standard and a viable alternative to traditional paper assets. In stark contrast to many financial markets, gold's liquidity does not dry up, even in times of acute financial stress.

Strong Demand

The demand for precious metals is healthy and worldwide. Central banks have purchased precious metals to hedge the risks of market volatility and turbulence. In addition, vital industries consume precious metals in applications such as electronics, medical devices, and a whole host of other applications. Global population growth alone could ensure healthy demand for precious metals for years to come. Large countries like China and India have a cultural affinity for precious metals and their growing ranks of consumers should help support gold prices in the future.



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Physical Scarcity

The total amount of gold in the world is a surprisingly small quantity. In fact, all the gold produced worldwide in one year could just about fit in the average person's home! Mining exploration is getting more prohibitive every year, not least because of environmental concerns. Long before any gold can be extracted, significant exploration and development costs are incurred to determine the size of the deposit as well as how to extract and process the ore efficiently, safely, and responsibly.

Diversification Benefits

Dividing your eggs among many baskets is a time-tested investment strategy essential to long-term investing success. Many investors lost everything in the Great Recession of 2008 because of over-reliance on paper assets and the promises of politicians and central bankers. Gold, by contrast, held its own and increased in price, rising 51% from December 2008 to December 2009.² If investors had owned precious metals, their future would have been different.



Physical Delivery

Purchasing precious metals for physical delivery has never been easier and you can store your precious metals in a home safe, bank deposit box or any other creative location. We also offer secure storage in a selection of depositories.

² Based on the LBMA PM gold price fix from 1 December 2008 to 30 November 2009.

Precious Metals IRAs

As part of the 1997 Taxpayer Relief Act, Congress issued new rules allowing precious metals to be stored inside special custodial IRA accounts. Anyone with an IRA or qualified plan now has convenient access to the benefits as well as the beauty of precious metals. Your precious metals investment can be stored safely in Delaware at the DDSC (Delaware Depository Services Company). When the time comes for you to take distributions from your account, the physical precious metals are sent to you from your selected depository.

Long Term Thinking About Gold

Gold is positioned to continue rising in value. Analysts foresee global economic forces continuing to fuel inflation. Meanwhile, monetary policy is bringing economic growth to a standstill. Market volatility is growing more drastic with each development. The pressures of inflation, recession and market volatility are driving investors, central banks and governments to the stability and security of precious metals. The demand for, and price of, gold are predicted to keep rising over the next decade.

“Gold rockets to USD 3,000 as central banks fail on inflation mandate.”

Saxo Bank ³

“[Rising inflation] may well lead to market participant concerns over the long-term inflation rate and more inflows to gold in order to hedge it. \$2,300/oz price target.”

Goldman Sachs ⁴

“Gold’s long-term prospect is up, up and up, and the reason why I say that is money supply is up, up and up...”

Billionaire Mark Mobius ⁵

³. <https://www.home.saxo/content/articles/outrageous-predictions/gold-rockets-to-usd-3000-as-central-banks-fail-on-inflation-mandate-06122022>

⁴. <https://markets.businessinsider.com/commodities/news/gold-price-market-rally-hedge-inflation-rates-recovery-goldman-sachs-2020-11-1029812577>

⁵. <https://www.kitco.com/news/2019-08-20/Billionaire-Hedge-Fund-Owner-Mark-Mobius-Says-Gold-Is-Going-Up-Up-Up.html>



Precious Metals In Your IRA

Financial professionals all agree that the key to success when it comes to long-term investing is asset diversification – and precious metals are a proven way to reduce risk in times of global uncertainty. With a Self-Directed Precious Metals IRA, individuals have physical gold and/or silver inside of their retirement account. Thanks to the Taxpayer Relief Act of 1997, owning tangible and beautiful precious metals inside your IRA is simple and easy.

How Does It Work?

It is a simple three-step process

STEP 1

Contact one of our knowledgeable IRA precious metals specialists at **800-462-0071** and they will assist you in filling out the necessary paperwork. Eligible accounts that can be rolled over include:

- Traditional IRA and Roth IRA
- Thrift Savings Plan (TSP)
- 401(k)
- 403(b)
- 457

STEP 2

In as little as three days, your new Self-Directed IRA can have funds transferred from your existing IRA. There is usually no need to call your current custodian. Once your new IRA has funded, you can select which precious metals best suit your investment criteria and time horizon, whether it be gold, silver, or a combination of both.

STEP 3

The precious metals you select will be shipped on your behalf and stored at one of many available storage facilities in the United States; including the DDSC (Delaware Depository).



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Physical Gold vs “Paper Gold”

You can buy either physical gold - bars and coins, or “paper” gold in the form of gold Exchange Traded Funds (ETFs). Each investment fulfills a particular need.

Physical Gold Benefits

Physical gold is gold that you can hold in your hands and always have full control over. Physical gold owners tend to be long-term investors who are acquiring precious metals as a hedge against inflation, dollar devaluation, and other unforeseen global economic and political risks. Physical gold protects purchasing power while also being a portable asset. It enables private transactions and a means to pass on wealth as an inheritance. Moreover, coin collectors quickly grow to appreciate the beauty, history, and designs of gold and silver coins.

Physical gold is a very liquid investment. Gold exchanges exist in every corner of the globe. American Hartford Gold offers a convenient buyback commitment: we never charge any additional liquidation fees, and our clients enjoy a quick and simple 3 step liquidation process. Just call us to start the process. We can help arrange shipment, and then we will issue a payment.



“Paper Gold” Drawbacks

ETFs offer investors a way to own gold in the form of a paper investment. ETF gold owners tend to be short-term, profit seeking individuals or institutions pursuing rapid buy and sell investment strategies. ETFs prioritize income potential over value preservation. However, they also present certain drawbacks. Management fees must be accounted for, and they are vulnerable to extreme market volatility.

One thing you must remember is that with these paper stocks, you don’t own the gold. Gold securities represent physical gold, but you don’t have the right to trade them in for the actual metal. Thus, you do not have the same protection against fiat currency or other major market threats as you would with the metal itself.

Another concern is that there is vastly more “paper gold” than physical gold, some \$200-300 trillion on paper compared to \$11 trillion of physical gold. The potential exists for an upcoming “paper gold” crisis.⁶

⁶ <https://europheoenix.com/blog/an-upcoming-paper-gold-crisis-by-les-nemethy-and-alberto-scalabrini/>

Capitalize On Gold

Today's gold market stretches across the globe. Gold is integrated into every economy on the planet. Since the early 1970s, the annual amount of gold purchased has tripled. Each region has its own cultural and financial reasons for investing in the precious metal. This diversity strengthens and balances the global gold market and helps ensure continuous demand. The phenomenal growth in the demand for gold in the East reflects their rapidly growing economies and the shared desire for a portable, secure, and beautiful way to store wealth.

Sources Of Demand

Investment - Gold is a proven safe haven asset that can diversify and protect investment portfolios. It serves as a viable hedge against stock market drops, soaring inflation, and volatile monetary policy. Physical gold is also an excellent long-term store of value.

Central Banks - Currency markets are going through a historic and volatile paradigm shift. Central banks are protecting their wealth by actively buying gold and physically keeping it their own countries. Last year was the 12th consecutive year of net purchases. Central banks added 463 tons of gold to global reserves in 2021. That was 82% higher than 2020.

Industry - Gold has a wide range of industrial applications. However, the electronics sector alone accounts for 80% of industrial gold use. Gold's unique physical properties make it an essential raw material in the production of the electronics found in phones, cars, and semiconductors. As the world becomes exponentially more wired, so will the industrial demand for gold.

How Much Gold Is There?

Approximately 205,000 tons of gold have been mined since ancient times, two thirds of which have been mined since 1950. That 205,000 tons breaks down as follows:

Jewelry	Bar and Coins	Central Banks	Other
46%	22%	17%	15%



Why American Hartford Gold

Our Mission is to empower our clients with the best information and services, so they may achieve long-term financial security. We believe in making the process of diversifying your portfolio with precious metals simple, safe, and effective. American Hartford Gold is committed to providing unparalleled customer service built on trust, integrity, and absolute transparency.

Experience Matters

American Hartford Gold is the nation's largest retailer of gold and silver - having delivered over \$1.5 billion in precious metals to very satisfied clients. We were ranked the #1 gold company on the Inc. 5000 List of America's Fastest-Growing Private Companies. AHG holds an A+ Rating from the BBB and a 5-Star Rating on Trustpilot with thousands of 5-star reviews.

Trusted Reputation

We are proud to be trusted and endorsed by Bill O'Reilly, Rudy Giuliani, Rick Harrison, and dozens of other notable personalities. Both the CEO and President of AHG are featured contributors to Newsmax and Forbes magazine about the gold industry.

Premiere Service

Investors receive the highest quality gold and silver along with a no fee buy-back commitment and low-price guarantee. Clients can qualify for free shipping, free insurance, and a tax-free transaction. AHG's best-in-class customer service provides tailored support throughout the lifetime of your account.



“Americans are looking for stability, and many are turning to precious metals like gold and silver. The only company I recommend, and have been for years, is American Hartford Gold. I trust them; I have personally done business with them.”

– Bill O'Reilly



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Frequently Asked Questions

Can I put gold in my retirement account?

In most cases, the answer is yes. Typically, the only retirement accounts that do not allow you to invest in gold inside of them are 401(k)s with a current employer. However, exceptions may exist if the account is fully vested. Our precious metals specialists will tell you if your current account qualifies.

What is a Gold IRA?

Trusted by thousands of Americans, a Gold IRA allows you to invest in physical gold coins or bars within an individual retirement account. This unique self-directed IRA gives you more control over your future by combining the wealth-building power of tax-deferment with the wealth protection features of tangible gold.

What happens when I want to take a distribution from my Gold IRA?

Contact your Account Executive and let us know whether you want cash or would prefer your physical precious metals shipped to you directly. We can arrange secure shipping or assist you in liquidating your precious metals for cash.

What if I ever need to sell my gold holdings?

As a valued client of American Hartford Gold, we can also potentially buy back your coins when/if the time comes to liquidate your holdings. Any precious metals that you acquire from AHG are eligible to be converted back into cash at any time. Please call us to discuss your needs and your timing, and we will assist you right away.

Is my personal information safe and secure and is my privacy protected?

At American Hartford Gold, we will never share or sell your personal information with anyone. We will never disclose any purchase you make with us to any governmental or private entity.

How does AHG ship your gold?

All AHG shipments are made via insured FedEx, UPS, or United States Postal Service. Tracking information will be provided to you at the time of shipment. And don't worry, the box will not have American Hartford Gold on the return label. We affix a discreet label to protect privacy. Additional questions? Please call us today at 800-462-0071.





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