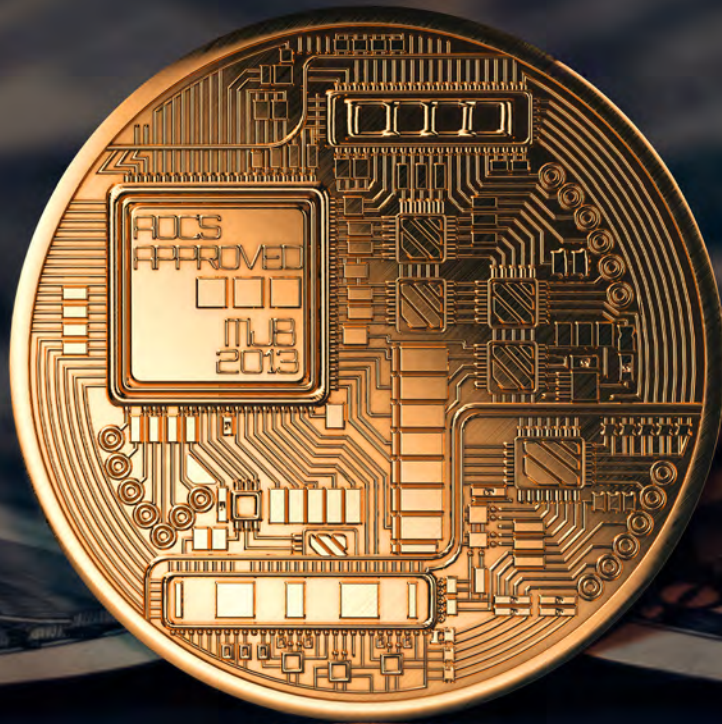


U.S. DOLLAR IN A DIGITAL WORLD WILL IT LAST?



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America's famous paper currency has long been the benchmark by which all others are measured and valued. Today, the U.S. Dollar represents over 60% of the world's currency reserves and over 80% of global trade!

However, times are changing. Central banks around the world are expressing an interest in being able to trade in "neutral" physical currencies or ones that are most favorable to their home countries. For example, Chinese banks favor the yuan. A challenge to the dollar's supremacy recently came from Saudi Arabia. Up until now, they have traded oil exclusively in dollars. But economists were rattled when Saudi Arabia announced that they are considering the use of the yuan as well.

A Shift Is Underway In Financial Services

Over 100 countries, including the United States, are exploring Central Bank Digital Currencies, a digital form of a country's sovereign currency. These countries represent 90% of the world's gross domestic product.



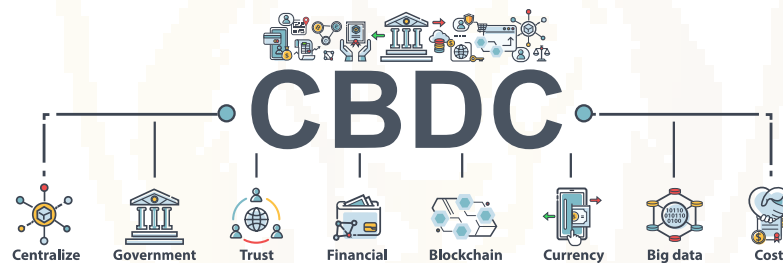
You are likely familiar with privately issued digital dollars, such as electronic balances in checking accounts. Central bank digital currencies are similar, except the liability is on the central bank, rather than private banks. One benefit of tying digital currencies to a central bank is that payments would also be processed by central banks, strengthening national and international payments systems and potentially lowering transaction costs. They could also address economic inequality by offering the "unbanked" a way to access the financial system via a direct account with the central bank.

China, which has banned cryptocurrency like bitcoin, already has a digital yuan in use by over 250 million people.

Scared of letting the US fall behind, the Biden administration authorized research into a digital dollar. The New York Federal Reserve has partnered with major financial institutions like Citibank, Wells Fargo, and Mastercard to test it.

While promoted as efficient and convenient, digital currency holds some darker implications.

Governments have strong incentives to simplify society for the purpose of social control. Bringing commerce within a centrally managed payment system is a textbook example. If widely used, these currencies would give central banks unprecedented power over the financial system. Without additional safeguards, virtually all transactions would be a matter of public record. Financial privacy would be difficult to maintain. Also, since this currency would be a liability of the Fed, the Fed could place conditions on its use to nudge users in desired directions.



Imagine your digital balance shrinking slowly over time to motivate rapid consumer spending. Or the Fed blocking payments to politically disfavored businesses. This isn't a huge stretch: The Fed has already involved itself in social and environmental policy. It is souping up initiatives for supporting economic "equity" and quietly pressuring banks to disclose their plans for mitigating climate-change risk. The temptation to manage a central bank digital currency in line with these agendas would be strong.

China, the leader in central bank digital currencies, is using its digital currency to monitor the economic activity of its citizens more closely. In the future, the government could limit what citizens are allowed to purchase, who has access to money - or turn it off all together.

Perhaps constitutional safeguards in the U.S. would prevent the Fed from abusing its oversight of a digital currency. But it is unwise to put the government in that position. The costs, however, could be extreme. As Edmund Burke once said, "The thing itself is the abuse." The best way to prevent a financial prison is to not build it at all.

Digital Currencies Threaten The Financial Future of Americans As Well

Experts predict the digital yuan could challenge the dollar this decade to become the currency of choice for international trade. Due to its massive economic output, China can force international trading partners to use its digital currency instead of the U.S. dollar. The value of the dollar will decline as its dominant role in trade diminishes. This could cause a sell off of dollars as governments and investors decide to use stronger currencies for their foreign reserves. The end result would be a disaster for dollar-valued assets like stocks and bonds.

As the world transitions to digital currencies, smart investors are preparing for the real risk posed by a devalued U.S. dollar.



Paper Currency: An Unreliable Store Of Value

The U.S. dollar has reigned supreme over the world of paper currencies for many years. Unfortunately, that doesn't mean it has been a good store of value.

In fact, since the 1920s the U.S. Dollar has lost 99% of its value against gold! It has proved highly vulnerable to inflation and central bank manipulation over time, which has eaten away at investor profits. Any investment or savings account denominated in dollars has been affected.

To the Dollar's credit, other reserve currencies have fared far worse! The Japanese Yen and the British Pound have dropped even lower over time.

Financial experts do not expect this trend to turn around. The dollar continues to depreciate almost every year.



Digital Currency: Vulnerable to Scams

Digital currency has many attractive features and an exciting story, but as a non-physical investment it has been a magnet for criminals globally: both to use and to steal. You may have noticed how “ransomware” attacks, which afflict major companies and even government institutions, almost always involve demands for digital payments.

According to research, hackers stole \$4.3 billion worth of cryptocurrency from January to November 2022. This is a 37% increase from 2021 during the same period. The largest cryptocurrency scam to date could be the collapse of FTX. Experts think that between \$1 to \$2 BILLION of clients’ funds have simply vanished.



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Why has cryptocurrency become a magnet for bad actors and scams?

- Rallies in cryptocurrency attract inexperienced investors, making them easy targets for hackers
- Lack of regulation, which makes it more difficult to track transactions
- Anonymity of digital money, so hackers are less likely to be caught
- Possibility of complete loss via misplaced keys and access details, making it possible to lose your assets even without these bad actors targeting your accounts

How Does Cryptocurrency Compare?

	CRYPTO	DOLLAR	GOLD
Physical Asset	NO	YES	YES
Ease of Transferability	NO	YES	YES
Privacy	Yes (for now)	YES	YES
Eligible for IRA	Limited	YES	YES
Length of Time in Use	10 years	100 years	4,000 years+

Trust In A True Safe-Haven Asset

There is a good reason why precious metals are known as “safe haven” assets... they’ve been trusted as a store of wealth for literally thousands of years. No paper or digital currency can come close to the track record of physical gold.

Let’s take a look at that record:

- **Performance:** Since the year 2000, gold has outperformed stocks more than 2 to 1, rising over 650%. In the meantime, the dollar’s purchasing power has been cut in half.
- **Diversification:** Diversifying with gold and silver can lower your portfolio risk, and lower your exposure to paper assets with a tangible asset.
- **Easy to Acquire and Own:** Gold and silver are simple to acquire, easy to own, private and highly liquid. Unlike stocks or ETFs, or crypto.
- **Increased Peace of Mind:** Gold and silver coins and bars can be a portfolio stabilizer, an inflation hedge, and yes, a stress-reducer. Good diversification smooths out the bumps that are a part of every financial journey.

In today’s world, the future can seem pretty scary.



The U.S. Dollar Is Under Threat From Digital Currency

Once, all currency was tied to gold. Value was fixed and reliable. Then fiat money was introduced. Currency was worth whatever a government said it was. This led to them trying to solve their problems by printing more and more money, resulting in cycles of inflation and recession. And now we are facing the next generation of currency with a new level of potential problems.

When currency is just code, there is no limit to how it can be exploited. Governments can spend with abandon. Inflation can be manipulated and taxes taken without you even knowing it. Financial security and independence move further out of the reach of ordinary people who aren't in charge of the code. Real estate bubbles, wild stock market swings, massive crypto thefts are all possible with the press of a button.

The best thing an investor can do is hope for the best - and prepare for the worst. Physical gold and silver are key to the preparation. While digital currency is new, precious metals have been protecting wealth for centuries.



Get Prepared Today With The Market Leader In Gold And Silver

When you are ready, you can put your trust in American Hartford Gold, the 5-star family company that has delivered more than half a billion dollars in gold and silver to investors just like you. With an A+ rating from the Better Business Bureau and 5-star reviews from thousands of investors, there is no better place to start safe-haven assets. Get ready to transform your retirement legacy with gold and silver.



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