

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.<sup>1</sup>

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?

<sup>1</sup> <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.



## 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.<sup>2</sup> 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.

<sup>2</sup> 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) or at any Brink's Global Services locations. 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** <sup>3</sup>

“[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** <sup>4</sup>

“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** <sup>5</sup>

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

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

<sup>5</sup>. <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.<sup>6</sup>

<sup>6</sup> <https://europheoix.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



**AMERICAN**  
HARTFORD GOLD

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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.



# 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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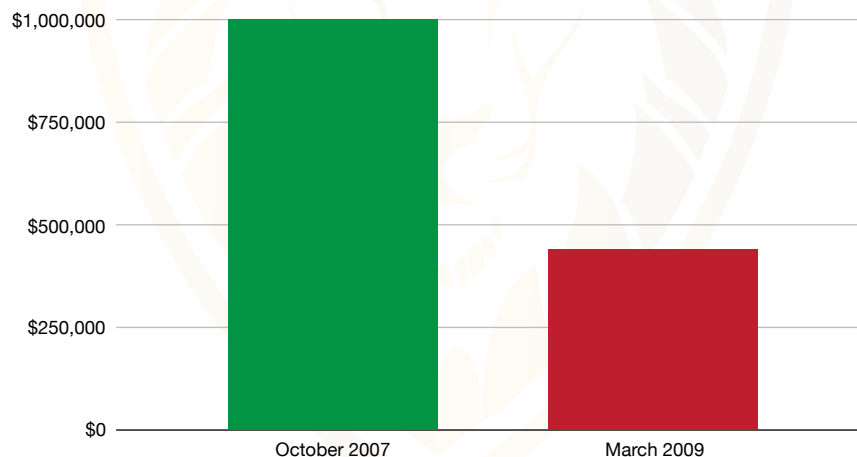
# Why Gold?

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%!<sup>1</sup>

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.<sup>2</sup>

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.

<sup>1,2</sup> <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 <sup>3</sup>	GOLD <sup>4</sup>
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."

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

<sup>4</sup> <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.

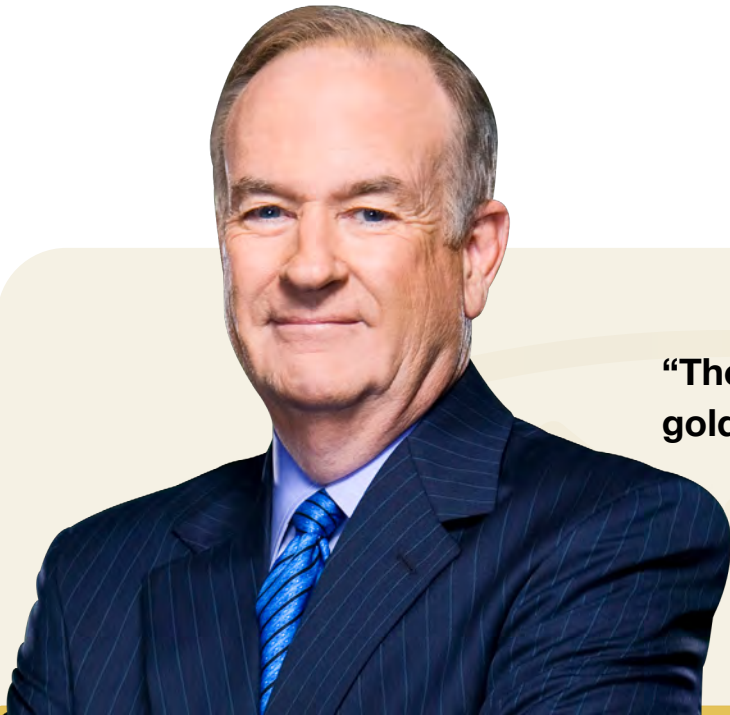
The depository requires that proof coins be encapsulated in complete, original mint packaging, including certificate of authenticity, and be in excellent condition. Non-proof coins must be in Brilliant Uncirculated condition and free from damage.

In addition to your account statements, spot price is also used to report the fair market value of your account to the IRS.<sup>5</sup>

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.



# 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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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.



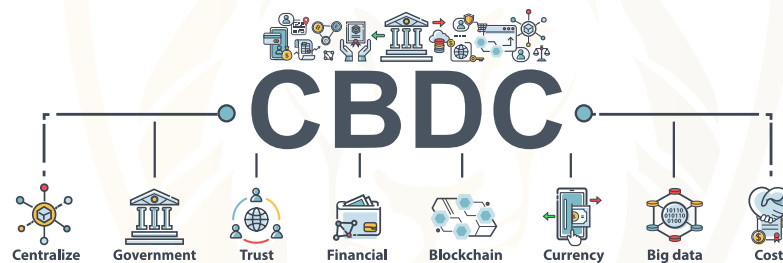
You are likely familiar with privately issued digital dollars, such as electronic balances in checking accounts. Central bank digital currencies are similar, except the liability is on the central bank, rather than private banks. One benefit of tying digital currencies to a central bank is that payments 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.



**FRAUD FRAUD FRAUD FRAUD FRAUD FRAUD**

## 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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# Are You Ready for a Severe Recession?

On this day, the Biden administration is driving this country into recession. Friends, you must take steps to protect your finances, your family, and your future.

All the leading economic voices are sounding a warning on the global economy.

JPMorgan Chase CEO, Jamie Dimon says to “brace yourself” for an “economic hurricane.” He said the market can fall by “another easy 20%” from current levels, adding that “the next 20% would be much more painful than the first.”<sup>1</sup>

## Are we already in a recession?

Unofficially – yes! The general definition of a recession is two straight quarters of declines in real gross domestic product, which we have had. However, it isn’t official yet. The official declaration comes from the National Bureau of Economic Research, a private organization of economists. NBER usually declares a recession from 6 to 18 months after the recession’s start. So, if you wait for the official announcement to prepare, it will be too late.

Unlike typical recessions, this one is going to last a long time according to economists. That’s because the Federal Reserve is highly unlikely to step in with any stimulus out of fear of fueling even more inflation.



<sup>1</sup> <https://www.cnn.com/2022/10/10/jpmorgan-jamie-dimon-warns-us-likely-to-tip-into-recession-soon.html>

# The Five Things You Must Do Now to Prepare for the Recession

Recessions are times of great uncertainty. Your focus should shift to reducing risk and preserving your wealth. Here are five ways to do that:

## 1 Pay down your debt

Paying down debt will remove a source of financial stress and give you more flexibility.

- Debt doesn't stop growing if your income changes.
- Rising interest rates make credit card debt more expensive.
- Eliminating debt saves money on interest payments.
- You can free up credit in case you need it in an emergency.
- New credit lines are harder to access and more expensive.

## 2 Optimize Cash Flow

Improving income and streamlining expenses allows you to maximize the value of your resources.

- Eliminate redundant expenses.
- Postpone large ticket items that can wait.
- Avoid accumulating new debt.
- Limit your losses on underperforming assets but **DON'T** panic sell.



### 3 Build an emergency fund

Experts agree that having an emergency fund is essential when your cash flow could be interrupted. An emergency fund will also help you avoid dipping into your retirement accounts. Withdrawing from retirement funds in a bear market locks in your losses and exposes you to penalties.

- Your reserve should be able to cover a year's worth of expenses.
- Consider finding supplemental revenue streams from passive income sources.
- Keep your funds liquid. Don't lock them up in CD. Even the highest yields are still losing out to inflation.

### 4 Stock Up Now

During a recession, reduced production, continuing supply chain issues and skyrocketing inflation may lead to shortages and price gouging.

- Now is the time to stockpile nonperishable essential items.
- Build a reserve of medical and personal necessities.
- Anticipate shortages and buy ahead. Everything from champagne to electric cars will become scarce.

## 5 Diversify Your Holdings

**The most important aim during a recession is to protect your wealth and reduce risk.**

Securities markets drop during recessions. Retirement funds that relied too heavily on stocks were devastated after the 2008 financial crisis. Diversifying your investments can protect your wealth if the markets collapse.

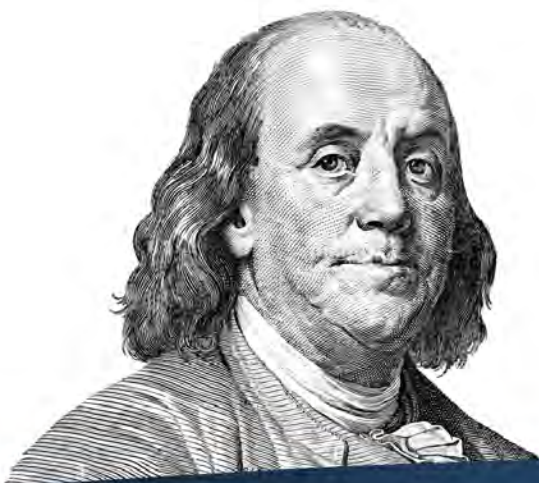
- Precious metals remain an exceptional hedge against recession.
- Historic gold prices prove its value during a recession. Gold increased 12.8% in 2009 during the Great Recession. The following year, gold prices jumped a whopping 50.6%.
- Traditional diversifiers are not holding up in this economy.
- The real estate bubble is bursting due to high mortgage costs and building expenses.
- Unlike precious metals, bonds are having their worst year in history due to inflation.



This administration is steering the country into deep recession, the painful effects of which will be felt by every American in all aspects of their lives. Contact us today at **800-462-0071** to protect your future.

**“By failing to prepare, you are preparing to fail.”**

**- Benjamin Franklin**



## What's Causing the Recession.

This economic downturn was avoidable.

In large part, the recession can be traced back to Biden's bumbling economic policies. He flooded the economy with more than \$5 trillion dollars of stimulus money. Inflation then soared to a 40-year, record-breaking high.

At first, the Federal Reserve tried to write inflation off as transitory. It would fix itself.

But eventually, they were forced to admit that this threat to every American wasn't going away. To make up for reacting too slowly, the Fed started raising interest rates at a breakneck pace. Their thinking is that if they can slow the economy enough, inflation will drop.

The Fed once hoped for a 'soft landing' – taming inflation without causing a recession. But now even Fed Chairman Powell has given up on that hope and says, 'there will be pain'. Powell is ready and willing to sacrifice the livelihoods of everyday Americans to reach his goals.

## What to Expect During a Recession

Recessions impact every aspect of the economy.

- Stock prices go down
- Retirement funds take a double hit - dropping stock prices and high inflation sap their value
- Unemployment increases
- Wages and hours are reduced, bonuses are eliminated
- Personal, corporate and government debt swells
- Foreclosures and bankruptcies increase
- High interest rates drive up the cost of mortgages, weakening the housing market
- Credit cards and loans become more expensive
- Industries cut back production and services while raising prices
- Government tax receipts drop, resulting in a cut in services

A recession is a time of heightened uncertainty. But you can take proactive steps now to prepare yourself. Diversifying your assets with precious metals is key to preserving your wealth during an economic downturn. By shielding your accounts, you can rest easy knowing your retirement is secure. Don't wait, call my friends at American Hartford Gold at **800-462-0071**.



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