

2026

PRECIOUS METALS INVESTOR GUIDE

The ultimate guide to investing in precious metals.



UNITED STATES
GOLD BUREAU[®]

Table of Contents

<i>A letter from the U.S. Gold Bureau</i>	1
<i>The Case for Gold</i>	2
<i>What Happens to Gold In A Crisis</i>	4
<i>The Timeless Legacy of Gold</i>	6
<i>Benefits of Investing in Precious Metals</i>	7
<i>The Importance of Diversification</i>	8
<i>Our High-Quality Product Assortment</i>	12
<i>Common Mistakes to Avoid as a First-Time Gold Buyer</i>	14
<i>Choosing a Reputable Dealer</i>	16
<i>Our Industry-Leading Buy Back Guarantee</i>	17
<i>Protect Your Retirement with Precious Metals</i>	18
<i>Texas Bullion Depository</i>	21
<i>The United States Gold Bureau</i>	22
<i>Portfolio Builder Questionnaire</i>	23
<i>Frequently Asked Questions</i>	24
<i>Account Setup</i>	25



2026 U.S. Gold Bureau Precious-Metals-Investor-Guide

© 2026 USGB, LLC.

All rights reserved.

No part of this publication, including text, images, graphics, or other content, may be reproduced, stored in a retrieval system, or transmitted in any form or by any means—electronic, mechanical, photocopying, recording, or otherwise—without prior written permission from USGB, LLC, except as permitted by applicable copyright laws.

Copyright Coverage: This publication, including but not limited to its design, layout, text, graphics, logos, and images, is protected under copyright law. Unauthorized use, reproduction, distribution, or modification of any content is strictly prohibited.

Trademark Notice: All trademarks, service marks, and trade names used in this publication are the property of their respective owners.

Fair Use & Permissions: Certain content may be quoted or referenced under fair use principles, provided proper attribution is given. For permissions and licensing requests, please contact : legal@usgoldbureau.com

Legal Disclaimer: This publication is provided for informational purposes only. The author(s) and publisher make no warranties regarding the accuracy, completeness, or suitability of the information and disclaim any liability for errors or omissions.

A letter from the U.S. Gold Bureau

Dear Valued Investor,

At the United States Gold Bureau, we understand that investing in precious metals is about more than market performance; it is about security, stability, and long-term wealth preservation. Whether you are new to precious metals or a seasoned investor, our mission is to provide the knowledge, resources, and trusted guidance you need to invest with confidence.

The events of 2025 reinforced gold's role as a time-tested store of value. The year delivered some of the most dramatic price movements in gold in recent history, driven by economic uncertainty, shifting monetary policy, and persistent concerns around inflation, debt, and currency strength. For many investors, this volatility served as a powerful reminder of gold's importance during periods of financial instability.

As we move into 2026, the global landscape remains complex and uncertain. The war in Ukraine rages on, geopolitical tensions with China show few signs of easing, and political instability across key regions continues to pressure global markets. At the same time, confidence in digital assets has grown increasingly fragile, with cryptocurrencies facing heightened volatility, regulatory scrutiny, and questions about long-term resilience. Against this backdrop, many investors are reassessing risk and seeking assets with a proven track record of stability.

It is within this environment that gold and silver continue to stand out. Precious metals have historically served as a hedge against geopolitical conflict, currency devaluation, and market turbulence, offering investors a tangible asset not dependent on policy promises or digital infrastructure. This guide was created to help you navigate the opportunities precious metals may offer in 2026, highlighting key investment strategies, market insights, and how gold and silver can support your long-term financial goals.

For over 20 years, the United States Gold Bureau has built a reputation for integrity, transparency, and exceptional service. As an authorized United States Mint dealer and a trusted partner for hundreds of thousands of investors nationwide, we are committed to upholding the highest standards of professionalism and security. We take considerable pride in offering high-quality products and expert guidance, ensuring that every investor has the support and confidence they need to make sound decisions.

When you invest with us, you are not just buying precious metals – you are gaining a dedicated team that values your financial success as much as you do. Your trust is the foundation of everything we do, and we are honored to be part of your journey toward financial security.

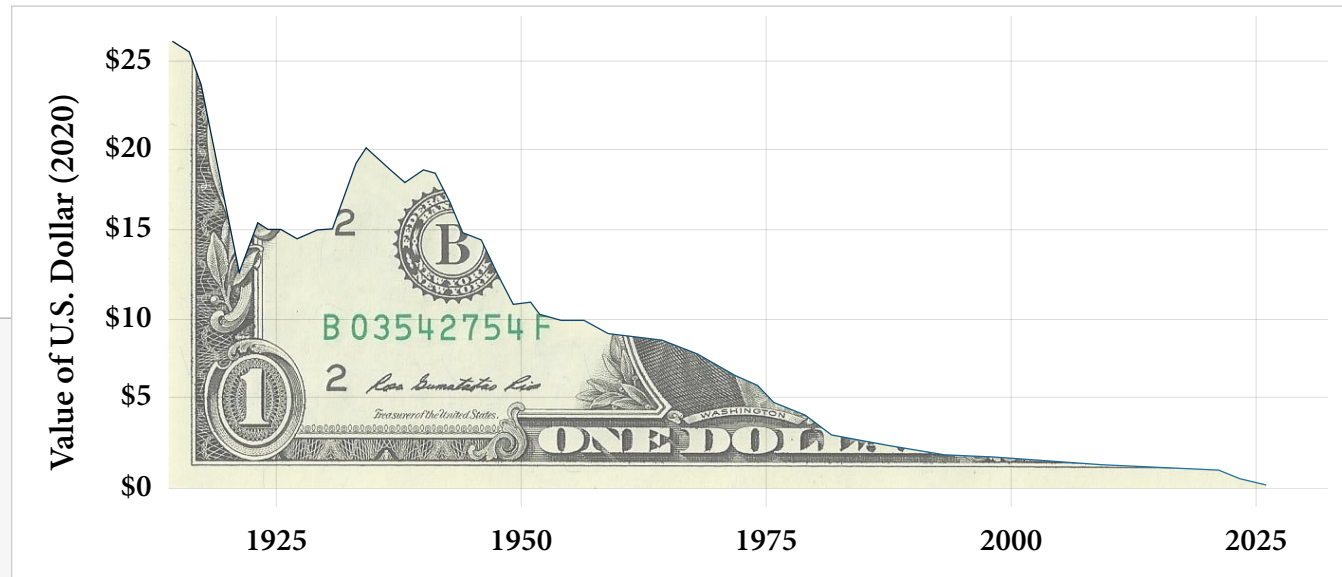
Thank you for choosing the U.S. Gold Bureau. We look forward to serving you.

Sincerely,

Matt Ferris – President, United States Gold Bureau



The Case for Gold



Purchasing power of the U.S. Dollar. Source: Bureau of Labor Statistics Consumer Price Index, Morris County Library of Historic Prices.

The Enduring Value of Gold in an Inflationary Economy

“In the absence of the gold standard, there is no way to protect savings from confiscation through inflation. There is no safe store of value” – Alan Greenspan, 13th Chairman of the Federal Reserve

Inflation is not a flaw in the financial system—it’s a deliberate feature. The Federal Reserve manages U.S. monetary policy and sets an annual 2% inflation target to stimulate economic growth while maintaining price stability. However, even at this moderate rate, inflation steadily erodes purchasing power. Over a decade, a 2% inflation rate shrinks the dollar’s value by approximately 18%, reducing how much you can buy with your savings. And that’s the best-case scenario.

Inflation is difficult to control and often runs higher than expected. Following the economic turbulence of the COVID-19 pandemic, inflation averaged 5.6%—nearly three times the Fed’s target. At this elevated rate, a dollar would lose 42% of its purchasing power over the same 10-year period, dramatically weakening its real-world value.

Real-world examples illustrate these inflationary effects vividly. Take, for instance, the cost of a vehicle. In 2014, the MSRP on a brand-new Toyota Highlander was \$31,980, while gold was \$1,199 per ounce. That means the car would’ve cost about 27 ounces of gold. In 2025, the MSRP on the same vehicle was \$41,270 – an increase of about 30% in just

over a decade. But gold was worth an average of \$3,250 per ounce – an increase of 171% – meaning you could get the car for only 13 ounces of gold compared to the 27 ounces that were needed in 2014.

Jerome Powell, the current Federal Reserve Chairman, candidly acknowledged the challenge inflation poses when he stated, “We now understand better how little we understand about inflation.” This sentiment reflects the complex, often unpredictable nature of economic forces and highlights the difficulty of maintaining control over inflation.

One of the most effective ways to shield wealth from the erosive effects of inflation is through assets that inherently retain or increase in value as currency weakens. Gold, traded globally in U.S. dollars, is a prime example. Historically, when the value of the dollar declines, the price of gold rises, acting as a counterbalance to preserve purchasing power. This intrinsic relationship between gold and currency devaluation makes it a critical component of a diversified investment strategy, especially during times of economic uncertainty.

“The best predictor of future behavior is past behavior. And gold has always had a special attraction for humans.”
- Jim Rickards, Financial Expert

Gold: A Reliable Shield Against Market Volatility

Gold has long been considered a safeguard against market volatility, serving as a steady asset when stock prices swing unpredictably. The modern financial landscape has reinforced this role. For instance, the COVID-19 pandemic triggered rapid market declines and recoveries, highlighting the unpredictability of stock valuations. During these turbulent periods, gold maintained its position as a stable store of value, attracting investors looking to offset the risk and uncertainty inherent in equities.

This stability aligns with the notion that while stock market prices may fluctuate wildly around their intrinsic value, they tend to eventually reflect that true value over time. Gold, however, offers a unique advantage: it is less susceptible to the extreme price variations that can plague stock markets, making it a consistent choice for those seeking to balance their portfolio or protect their retirement.

Recent geopolitical tensions have further illustrated gold’s value as a protective asset. In 2022, global market disruptions saw investors move toward gold as a safe-haven amid declining equity values. This reinforces the case for including gold in a diversified investment strategy, or retirement planning, to weather periods of significant market volatility while awaiting the eventual correction of stock prices to their intrinsic value.



“Market prices for stocks fluctuate at great amplitudes around intrinsic value but, over the long term, intrinsic value is virtually always reflected at some point in market price.” – Warren Buffet, Legendary Investor

What Happens to Gold In A Crisis?

How It Holds Its Value

We've all faced those moments when the economy feels uncertain, and you start asking yourself: What if the stock market crashes? What if inflation skyrockets? What if my savings lose value? These questions can be overwhelming, but the good news is—you're not alone. Gold has been a trusted safe-haven asset for centuries, offering a sense of security when other investments falter.

Below, we explore real-world scenarios that highlight how gold has responded during times of crisis—and why many investors consider it an essential part of a resilient portfolio.



Scenario	The Concern	Gold's Performance	Expert Insight	Investor Takeaway
1: Stock Market Crash	During significant stock market downturns, investors worry about the stability of their portfolios and seek assets that can preserve value.	Historically, gold has often acted as a safe-haven asset during stock market crashes. For instance, during the 2008 financial crisis, while the S&P 500 experienced substantial declines, gold prices remained resilient and even appreciated in value.	“Gold has proven to be a strong hedge against equities, outperforming bonds in various crises such as the 2008 financial crash.” — <i>Financial Times, 2024 Financial Times</i>	Gold can serve as a protective asset during stock market volatility, helping to preserve wealth when equities decline.
2: Inflation and U.S. Dollar Weakness	When inflation rises rapidly or the U.S. dollar weakens relative to other currencies, Americans experience a decline in purchasing power. Everyday essentials—from groceries to gas—become more expensive, and savings held in cash lose value over time.	In 2025, gold emerged as one of the strongest major assets, fueled by inflation concerns, currency pressure, and economic uncertainty. Prices surged past \$4,000 per ounce, rising over 60% year-to-date and ranking among the world's top performers. The rally reflects demand for tangible value amid monetary shifts, geopolitical tensions, and anticipated Federal Reserve rate cuts, reinforcing gold's role as a long-term inflation hedge and safe haven.	“Gold offers a long-term hedge against inflation, especially when the purchasing power of the U.S. dollar is under pressure.” — <i>Juan Carlos Artigas, Head of Research, World Gold Council</i>	When inflation rises and the dollar weakens, gold can help preserve wealth by acting as a hard asset with intrinsic value that historically holds purchasing power across economic cycles.
3: Geopolitical Crisis or War	Geopolitical tensions and conflicts can lead to economic uncertainty and market instability.	During the onset of the Russia-Ukraine conflict in early 2022, gold prices experienced a notable increase as investors sought safe-haven assets amid escalating tensions.	“The Russia-Ukraine war added an additional layer to this, as investors sought high-quality safe havens like gold amid equity market volatility.” — <i>World Gold Council, March 2022</i>	Gold's appeal as a safe-haven asset tends to increase during periods of geopolitical instability, contributing to its price resilience.
4: Growing Financial Surveillance and Digital Control	The rise of digital bank currencies, financial tracking tools, and stricter regulations is sparking concern over privacy, autonomy, and access. As institutions gain more control over personal finances, many investors seek private, independent alternatives.	Unlike digital assets or fiat currencies subject to institutional monitoring or restrictions, gold remains a private, tangible store of value. It requires no third-party permission to hold or use, and has long served as a financial refuge in periods of government overreach or loss of public trust in centralized systems.	“In an increasingly digitized world, gold's off-the-grid nature is becoming more attractive—not just as a hedge against economic instability, but as a tool for preserving personal financial freedom.” — <i>World Gold Council, 2025 Outlook</i>	As digital financial systems become more integrated—and intrusive—gold provides a form of wealth that exists outside centralized control. For investors who value privacy, sovereignty, and freedom, gold is more relevant than ever.

The Timeless Legacy of Gold

“Gold is valuable everywhere in the world and is not dependent on political systems, any specific government policy, or sets of policies.” - Roy Sebag, Author

Gold's journey begins in the heart of ancient civilizations. The Egyptians were among the first to understand and harness its value, incorporating gold into their jewelry, art, and religious artifacts. It was seen as a symbol of divine power, so much so that pharaohs were often buried with gold to secure their prosperity in the afterlife. These early practices laid the foundation for the future significance of gold across cultures. These early traditions cemented gold as a universal marker of wealth and influence, shaping its significance across cultures for centuries.

As civilizations advanced, gold's role expanded in ancient Greece and Rome. The Lydians were the first to mint gold coins around 600 BCE, setting a precedent for trade and commerce. The Greeks later adopted coinage, while the Romans further institutionalized gold, integrating it into their vast economic system for taxation, military funding, and wealth storage. During the medieval period, gold remained a symbol of power and wealth. Alchemists, captivated by its value, sought to transform base metals into gold, a pursuit that epitomized its status in society. The Age of Exploration further cemented gold's global importance. The discovery of gold in the Americas, particularly by the Spanish in the 16th century, led to a massive influx of wealth into Europe, fueling global trade, economic expansion, and even inflation.

The 19th century marked a new chapter for gold with the formal adoption of the gold standard. This system backed national currencies with gold, promoting economic stability and facilitating international trade. However, the gold standard faced increasing pressure during the Great Depression, as governments struggled to maintain gold reserves while addressing economic turmoil. By the 20th century, many nations abandoned the system, culminating in the U.S. severing the dollar's gold convertibility in 1971, giving rise to the modern fiat currency system.

In the 20th century, gold solidified its role as a reliable hedge against economic uncertainty. Major events like World War II, the Cold War, and global financial crises drove investors toward gold as a safe-haven asset, causing significant price increases. The oil shocks and runaway inflation of the 1970s further reinforced gold's appeal, as soaring consumer prices and economic instability led to a surge in demand.

Today, gold remains a cornerstone of the global economy, valued for its role as both an investment and a hedge against market volatility. It is a key tool for portfolio diversification, helping investors preserve wealth amid economic uncertainty. Modern gold prices are driven by geopolitical tensions, economic data, and currency fluctuations, reinforcing its status as a safe-haven asset. Gold's enduring history underscores why it has remained a consistent and reliable store of value through centuries of economic change.

Benefits of Investing in Precious Metals

Precious metals, such as gold, silver, platinum, and palladium, have stood the test of time as a reliable store of value and a trusted investment. Whether you are just starting to build your investment portfolio or looking for ways to diversify, precious metals can offer a number of compelling benefits. Here are some of the key reasons why investors turn to these valuable assets:

1. Hedge Against Inflation

Over time, inflation erodes the purchasing power of fiat currencies. When inflation rises, the value of paper money tends to decline. Precious metals, particularly gold, have historically served as a hedge against inflation. As the cost of living increases, the value of metals often rises, maintaining their purchasing power.

2. Portfolio Diversification

Diversifying your investment portfolio is essential to managing risk. Precious metals provide a unique advantage by acting independently of traditional stocks, bonds, and real estate markets. When markets experience downturns or economic volatility, precious metals can offer stability and act as a counterbalance to more volatile asset classes.

3. Safe Haven During Economic & Geopolitical Uncertainty

In times of global instability—whether due to political turmoil, economic crises, or natural disasters—precious metals are widely considered a “safe haven” investment. Gold and silver, in particular, are valued as assets that can preserve wealth during uncertain times. Their intrinsic value and tangible nature make them less vulnerable to currency devaluation and global market fluctuations.

4. Historical Performance and Long-Term Value

For thousands of years, gold and silver have been symbols of wealth, power, and security. Unlike paper currencies or digital assets, precious metals are physical, finite resources that retain intrinsic value. Over the long term, they have consistently outperformed inflation, making them an attractive option for wealth preservation.

5. Potential for High Returns

While precious metals are often viewed as a safe investment, they also have the potential for significant returns. Historical trends show that during periods of economic uncertainty, the price of gold and silver can surge. For investors with a long-term perspective, precious metals may offer opportunities for substantial capital appreciation.

6. Tangible Asset with No Counterparty Risk

Unlike stocks, bonds, or even digital currencies, precious metals are a physical asset. This means that they are not subject to the risk of company failure, government intervention, or cyber threats. When you own physical gold, silver, or other metals, you have a tangible asset that you can hold, store, and safeguard outside of the traditional banking system.

7. Global Demand and Liquidity

Precious metals are universally recognized and traded across the globe. Whether you're buying or selling, you can easily find buyers and sellers in nearly any market. Gold, silver, platinum and palladium are always in demand, both for their use in industries like technology and jewelry, as well as for investment purposes. This liquidity ensures that precious metals can be quickly converted into cash or used for collateral in times of need.

*“The world's financial system is a house of cards. You want to own gold because it's the most reliable form of wealth preservation in times of financial trouble.”
- Ray Dalio, Bridgewater Associates*



The Importance of Diversification

“A strong investment portfolio isn’t built on just one metal. Gold preserves wealth, silver offers affordability and industrial demand, and platinum and palladium bring unique opportunities.” - Peter Schiff

Diversification is a cornerstone of any successful investment strategy, and precious metals are no exception. By spreading your investments across different asset classes, you reduce risk and build a more resilient portfolio. Precious metals provide a hedge against economic uncertainty, but to truly maximize their benefits, it’s essential to diversify not just across different metals but also *within* your precious metals investments themselves.

While many investors focus solely on acquiring gold or silver bullion, a well-rounded strategy includes a mix of **bullion and investment-grade products** to enhance both stability and potential for long-term growth. Each category serves a distinct role in a diversified portfolio, helping investors **balance liquidity, wealth preservation, and potential appreciation** over time.

The Case for Diversification

Diversification within precious metals is a strategic way to maximize your investment potential while minimizing risk. Precious metals offer both **stability and growth opportunities**, but no single type of product can achieve all investment goals. By holding a variety of metals—such as gold, silver, platinum, and palladium—and investing in different forms (like bullion bars, coins, proof coins and Investment Grade coins), investors can **protect themselves against market volatility and capitalize on opportunities in different sectors of the market**.

For instance, during times of economic distress, **bullion typically performs well** due to its direct correlation with the spot price of precious metals. Meanwhile, **investment-grade products (such as graded or Proof 70 coins)** can retain or even increase in value due to collector demand, scarcity, and numismatic interest—regardless of spot price movements.

Spot Price: The spot price of a precious metal is its current market price for immediate purchase and delivery. It fluctuates constantly based on supply and demand, economic conditions, and geopolitical events. Dealers use the spot price as a baseline, adding premiums for manufacturing and distribution.



Bullion vs. Investment-Grade Products

Bullion refers to precious metals in their most straightforward form—coins and bars that are valued primarily by their metal content and traded based on the market’s spot price. The value of bullion is closely tied to the daily fluctuations of the price of gold, silver, platinum or palladium, making it highly transparent and easy to track. This makes bullion an ideal option for those who prioritize liquidity and immediate access to their investments.

Bullion coins and bars are typically easier to buy and sell globally, and their value is simple to understand—based on weight and purity. Since bullion is so widely accepted and traded, it offers a straightforward way to preserve wealth, especially during times of economic uncertainty or market volatility. Furthermore, bullion can be acquired in a variety of sizes, from small fractional coins to larger bars, making it accessible to investors with different budgets and needs.



Investment-grade coins, such as Proof 70 coins and other numismatics, derive their value from more than just their metal content. Their scarcity, flawless condition, and increasing investor & collector demand make them highly sought after, often commanding prices well above their intrinsic metal value.

Investment-grade coins are produced in limited quantities with exceptional craftsmanship and attention to detail, making them highly sought after. Their scarcity drives long-term value appreciation, uncorrelated from fluctuations in the metal’s spot price. Unlike bullion, which fluctuates with the market, investment-grade coins are best suited for a long-term hold of at least five years. This allows the available supply to dwindle over time, increasing demand and driving up their market value. While they may be less liquid in the short term, they offer a unique advantage: stability and the potential for significant appreciation, even when precious metals prices remain flat. For investors seeking a tangible asset with long-term growth potential, these coins provide a proven strategy for preserving and growing wealth.



Scan here to watch!

See the Difference!

Watch this short video to see a comparison between bullion and investment grade coins.

A Balanced Approach to Precious Metals Investing

The right mix of bullion and investment-grade coins in your precious metals portfolio will largely depend on your specific financial goals. If your primary goal is **liquidity** and the ability to easily convert your assets into cash, a larger proportion of your portfolio should be in bullion. Since bullion's value closely follows the spot price, it's a reliable, straightforward way to preserve wealth and ensure you have assets that can be quickly sold or traded when needed.

On the other hand, if you're focused on long-term wealth building and can withstand short-term market fluctuations, **investment-grade coins** may be a better fit. Their scarcity and

limited production create conditions for value appreciation beyond the performance of the underlying metal. Over time, as supply decreases and demand increases, these coins have the potential to rise in value.

For most investors, the ideal approach is to hold both types of assets, blending the immediate liquidity of bullion with the long-term growth potential and stability of **investment-grade coins**. This strategy allows for a more **resilient portfolio** that can withstand market fluctuations while also positioning you for growth as demand for rare coins increases over time.

The goal is to create a precious metals portfolio that gives you the best opportunity for asset appreciation while helping to shelter your money from volatility and major drops along the way.

By combining bullion and investment-grade products in your portfolio, you achieve the best of both worlds:



Liquidity and Security:

Bullion ensures you have a stable, easily accessible foundation to protect your wealth during market volatility.



Growth Potential:

Investment-grade products add an element of long-term appreciation that complements the stability of bullion.



Risk Mitigation:

Diversifying across both types reduces your overall exposure to price fluctuations and maximizes your portfolio's resilience.

Smart investing is about building a portfolio that stands the test of time. Diversifying into precious metals—and within them—provides the stability, security, and growth potential needed to protect and grow your wealth. By including a thoughtful mix of bullion and investment-grade products, you can enjoy peace of mind knowing your investments are both grounded and positioned for the future.

Why Are Coins Certified?

Coin certification, also known as coin grading or encapsulation, is a process that verifies the authenticity, condition, and quality of a coin. Certified coins are evaluated by professional grading services such as the Numismatic Guaranty Company (NGC) and the Professional Coin Grading Service (PCGS). These third-party grading companies use standardized criteria to assess a coin's condition, assign it a grade, and then encapsulate it in a protective holder. This certification process ensures transparency, enhances a coin's marketability, and protects investors and collectors from counterfeits or misleading claims.

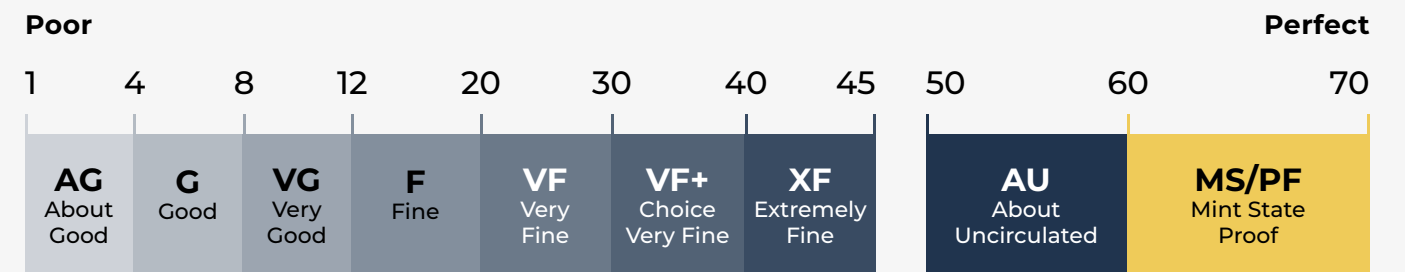
Certification also plays a crucial role in protecting against counterfeiting. With the rise of sophisticated forgeries, professional authentication ensures that a coin is genuine and has not been altered. Certified coins come in tamper-proof, sonically sealed holders that include details such as the coin's grade, issuing mint, and unique serial number. This provides investors with confidence that they are purchasing an authentic product.

Additionally, certified coins often command higher premiums and greater liquidity in the market. Because their quality is verified, collectors and investors are more willing to buy and sell them without concerns about misrepresentation. This added trust makes certified coins an appealing choice for those looking to diversify their portfolio with investment-grade numismatic pieces.

For collectors and investors alike, certified coins offer a guarantee of authenticity and an accurate assessment of condition, making them easier to buy, sell, and trade in the market. Grading also helps ensure that a coin's true value is recognized, especially for rare or limited-edition pieces.



One of the primary reasons for certification is to establish a coin's grade and condition objectively. In the world of numismatics, even slight imperfections can significantly impact a coin's value. The **Sheldon Coin Grading Scale**, which ranges from 1 to 70, is used to assign a numerical grade, with 70 representing a perfect coin. This grading system eliminates subjectivity and provides a universally accepted standard, allowing buyers and sellers to agree on a coin's value without dispute. Within this system, **Mint State (MS)** grades apply to coins that were struck for circulation and remain in uncirculated condition, while **Proof (PF)** grades are designated for specially minted coins with higher detail and a mirror-like finish.



Our High-Quality Product Assortment

The U.S. Gold Bureau offers a vast collection of precious metals from a variety of reputable dealers. Get bars of all sizes along with coins and rounds from mints around the world.



Gold Bars, Coins, & Rounds



Silver Bars, Coins, & Rounds



Platinum Bars, Coins, & Rounds



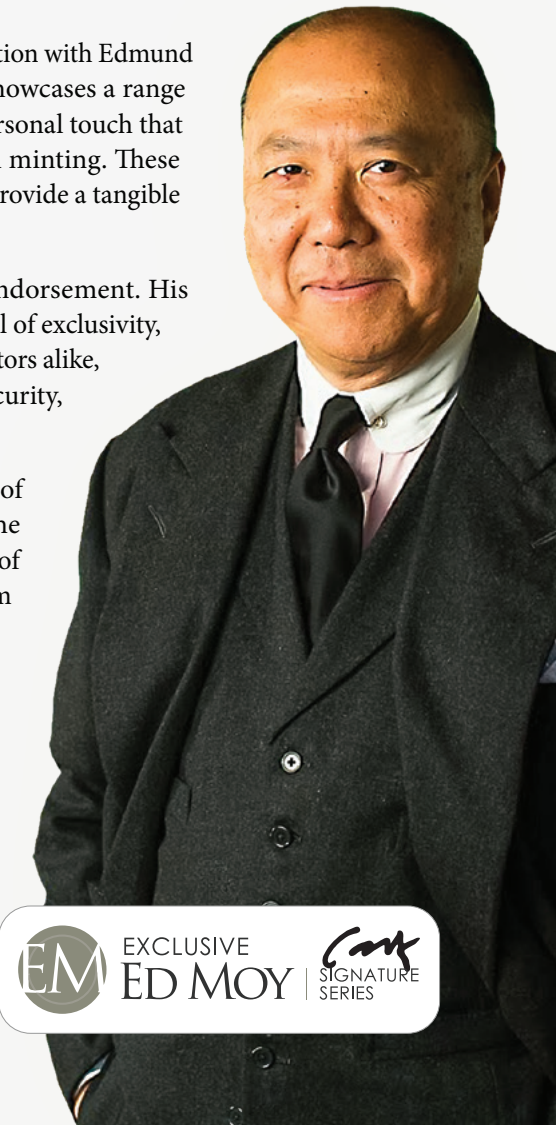
Signature Series Certified Coins

The U.S. Gold Bureau is honored to introduce its exclusive Signature Series, a collaboration with Edmund C. Moy, the esteemed 38th Director of the U.S. Mint. This exceptional collection showcases a range of investment-grade coins, each featuring Moy's hand-signed label—a distinctive personal touch that commemorates his impactful leadership during a transformative era in American minting. These coins are more than financial assets; they represent modern numismatic history and provide a tangible connection to one of the most influential figures in the evolution of U.S. coinage.

Each coin in this series carries the authenticity and prestige of Moy's personal endorsement. His signature not only verifies the quality of the product but also adds an unmatched level of exclusivity, elevating these coins above standard investment-grade metals. For collectors and investors alike, this hand-signed series bridges the worlds of historical significance and financial security, offering a rare opportunity to own a product that is both valuable and meaningful.

The inclusion of Moy's signature makes every coin in this collection a living piece of history. It assures buyers of the coin's provenance, linking them to the legacy of the U.S. Mint and the enduring importance of American coinage. This additional layer of trust and authenticity enhances the value of each piece, distinguishing it as a premium product within the numismatic and investment markets.

For discerning collectors and forward-thinking investors, owning a coin backed by a former U.S. Mint Director delivers unparalleled confidence. The limited nature of the Signature Series only adds to its appeal, as each coin becomes a truly exclusive item with increasing desirability over time. Whether you're seeking to diversify your portfolio or acquire a meaningful piece of history, the Edmund C. Moy Signature Series offers a unique opportunity to own coins that combine artistry, trust, and long-term value.



Common Mistakes to Avoid as a First-Time Gold Buyer

Mistake #1

Not Diversifying *Within* Precious Metals

Relying solely on bullion coins may seem like a solid strategy, but true financial security comes from a well-diversified portfolio that includes Investment Grade Coins. Diversification is the foundation of stability in any investment strategy. While gold bullion can serve short-term goals, its value is heavily influenced by governments and central banks worldwide. These entities can manipulate gold prices for political and economic reasons, causing rapid fluctuations that may disrupt your portfolio overnight.

By incorporating a mix of precious metals, including Investment Grade Coins, you can mitigate these risks. A diversified portfolio not only shields you from the volatility of bullion but also positions you for greater security and long-term growth.



Mistake #2

Not Owning *Physical* Gold

Relying on gold stocks, ETFs, or bank storage programs instead of owning physical gold can leave your investment vulnerable. While these paper assets may offer convenience, they do not provide the same level of security as holding physical gold in your possession. When you invest in gold stocks or ETFs, you don't necessarily own the metal itself—you own a financial instrument tied to it. This means your investment is dependent on the management and stability of a third party, exposing you to additional risks such as market volatility, corporate mismanagement, and counterparty failures. By owning physical gold, you gain direct control over your wealth, free from the influence of financial institutions.



Mistake #3

Investing the *Wrong Amount*

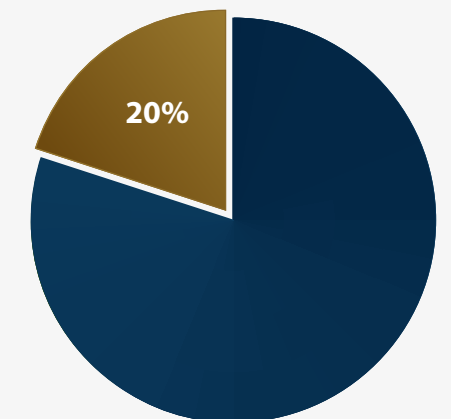
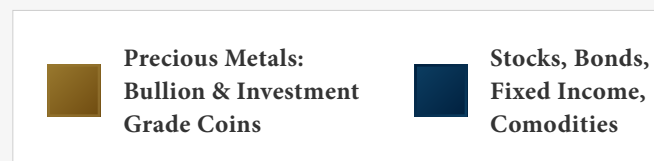
Like any investment, balance is key—putting too much or too little into precious metals can impact your financial strategy. Experts typically recommend allocating between 5% and 20% of your assets to gold and other precious metals, though in certain economic conditions, a higher allocation can provide essential protection against market downturns.

The right amount to invest comes down to a simple question: Can you set this money aside for at least 5-10 years? If the answer is yes, then gold—particularly Investment Grade Coins—can help preserve your purchasing power and strengthen your long-term financial security. However, if you need this money in the short term, it may be wise to reconsider investing in gold at this time.



Maintaining your target asset allocation is crucial.

Rebalancing your portfolio ensures adherence to your initial strategy and accommodates adjustments if your investment preferences evolve. This proactive step empowers you to stay committed to your plan, even amidst market fluctuations, ultimately reducing risks and amplifying potential returns.



Choosing a Reputable Dealer

To protect yourself from potential scams and ensure that you're working with a reputable dealer, it's essential to ask the right questions. Here are four key questions to ask any precious metals dealer before making a purchase:

1. Are the prices on your website?

Transparency is crucial when investing in precious metals. A reputable dealer should list their prices openly on their website, allowing you to make informed decisions without worrying about hidden fees or markups.

The U.S. Gold Bureau prides itself on transparent and upfront pricing. Our prices are on the website and updated in real-time. There are no hidden or last-minute fees.

2. Do you have metals in your inventory and ready to ship?

Some dealers operate without a real inventory, relying on third parties to fulfill orders after a sale is made. This can create uncertainty about availability and leave you waiting longer than expected.

At the U.S. Gold Bureau, we do things differently. We maintain a large inventory of precious metals, ensuring that what you purchase is already in stock and ready for you.

3. Do you recommend U.S. Mint products?

U.S. Mint products are known for their quality and reliability. A trustworthy dealer will often recommend these products as part of a sound investment strategy, reflecting their commitment to offering the best possible options for your portfolio. Many dealers promote "exclusive" products, claiming they will appreciate in value over time, but such claims are often uncertain at best.

As the largest bulk purchaser of U.S. Mint Proof Coins, we protect customers with U.S. Mint coins and coins from other sovereign mints; coins that are recognized and valued worldwide.

4. Will you be there for me when it's time to liquidate?

It's important to work with a dealer who will support you during the purchase process and when it's time to sell your metals. A reputable dealer should offer assistance and fair pricing when you're ready to liquidate your assets. Be on the lookout for buyback options and guarantees!

The U.S. Gold Bureau Buy-Back Guarantee is one of the best out there. We promise to buy back any metals we sell and at prices that are fair and fully transparent.

Customer Testimonial

"I also enjoy my interactions with the knowledgeable staff during our monthly investment calls. Their advice has always been sound, and they work diligently to provide me with opportunities that fit my budgetary constraints."

- James M.

Our Industry-Leading Buy Back Guarantee



When You're Ready to Sell, We're Ready to Assist You

An important consideration for any investment is liquidity -- how easy it is to cash out your investment when you're ready. Fortunately, there has always been a liquid market for gold, silver, platinum and other precious metals. To offer our clients even more comfort and security we offer a Buy Back Guarantee, which provides multiple options for investors wishing to sell a portion of their portfolio, or those seeking to divest their entire portfolio.

Buy or Sell with Confidence



Consignment Sale:

Our Consignment Program offers U.S. Gold Bureau clients the opportunity to secure a higher payout for select Investment Grade Coins. If you've held your investment for at least 60 months and purchased it from us, we can sell your eligible items through our trading floor. You handle shipping to our facility, and we take care of the rest, maximizing your return without the need for immediate liquidation.*

Product restrictions do apply.

Immediate Liquidation:

We guarantee that we will buy back any precious metal products that we sold to you. No questions asked. Payment for your products can be made to you directly via ACH, or it can be credited to your account for future purchases. The process is easy and secure. We will buy back your metals at our current bid price, which is always available on our website. This option provides a fast and hassle-free way to access immediate liquidity, with no fees or charges from us.

Disclaimer - The Buy Back Guarantee is a commitment to provide a market for your qualifying items; however, it does not guarantee a specific price. Other market-makers may offer prices that are higher or lower than ours for the same eligible products at any given time. We encourage you to explore all available options and compare offers before selling your items to ensure the best value.

**Consignment Fee: Your items will be priced based on our current retail ask price, minus an 18% fee, which covers marketing, transactional, shipping, and insurance costs associated with selling to a new buyer*

Protect Your Retirement with Precious Metals

Market Volatility & Inflation Threaten Your Savings

Traditional retirement accounts are heavily exposed to stock market fluctuations, inflation, and economic downturns. While stocks and bonds can offer growth, they are also susceptible to unpredictable swings driven by economic instability, geopolitical tensions, and central bank policies. When the market crashes, the value of your portfolio can plummet, leaving you with far less than you had planned for retirement. Even historically strong stocks are not immune to recessions, corrections, or long periods of stagnation, making it risky to rely solely on traditional investments.

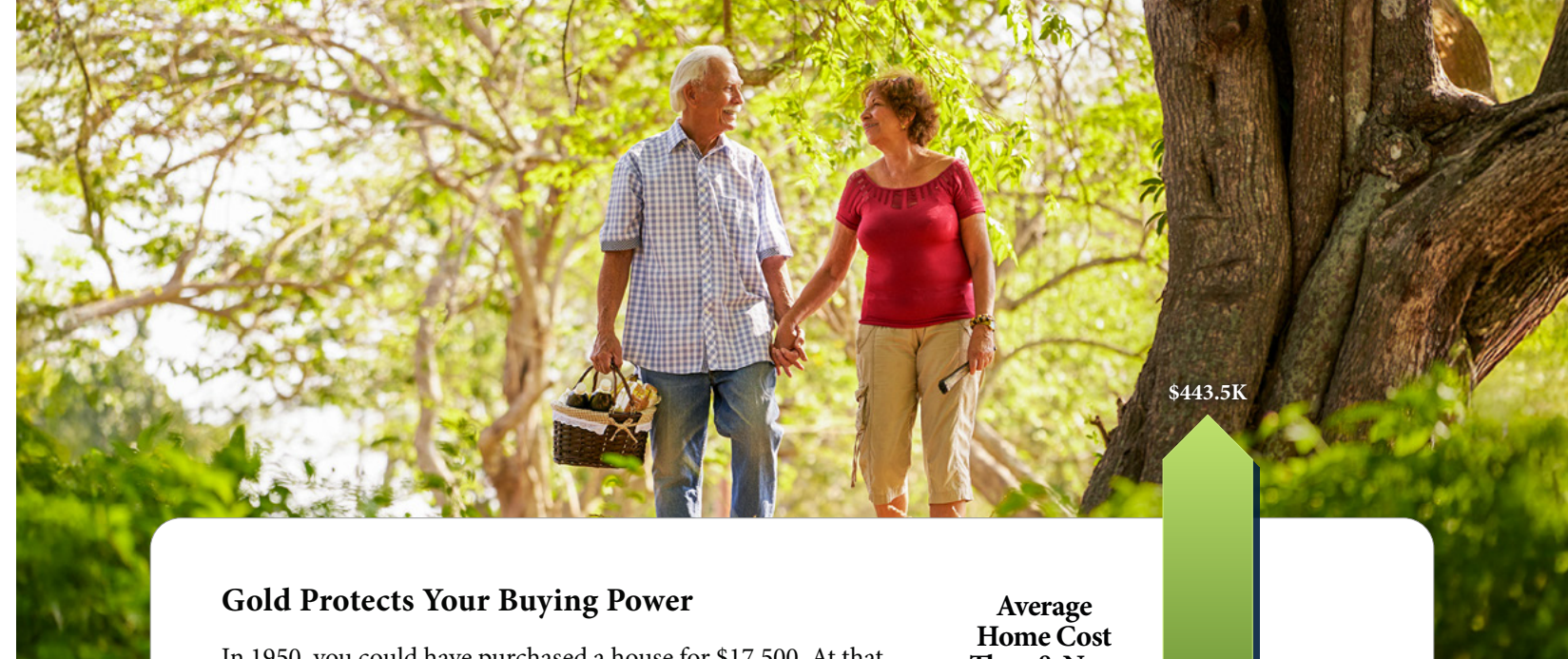
Inflation further erodes the purchasing power of your savings over time. As the cost of goods and services rises, every dollar you have set aside loses value, meaning that what seems like a substantial nest egg today may not be enough to cover essential expenses in the future. When inflation outpaces the returns on your investments, your financial security is gradually chipped away. Many retirees face the harsh reality that their savings do not stretch as far as they had expected, forcing them to adjust their lifestyles or even delay retirement altogether.

Without a hedge against the risks, your retirement funds remain exposed to economic uncertainties that can upend even the most well-planned financial strategies.

The Solution: A Precious Metals IRA

Adding physical gold and silver to your Self-Directed IRA (SDIRA) helps shield your wealth from economic uncertainty by providing a tangible, time-tested store of value. Unlike paper assets that can be impacted by market crashes, corporate failures, or government policies, precious metals have maintained their worth for centuries, even in times of financial turmoil. Gold and silver, in particular, have historically served as safe-haven assets, preserving purchasing power when inflation rises, currencies weaken, or stock markets become volatile. In addition to gold and silver, platinum and palladium are also eligible for inclusion in an SDIRA, offering further diversification within your precious metals holdings. By diversifying your retirement portfolio with physical precious metals, you create a more resilient financial foundation that can withstand economic fluctuations and safeguard your long-term wealth.

Your retirement savings should be built on assets that last. Precious metals provide stability when the markets don't.



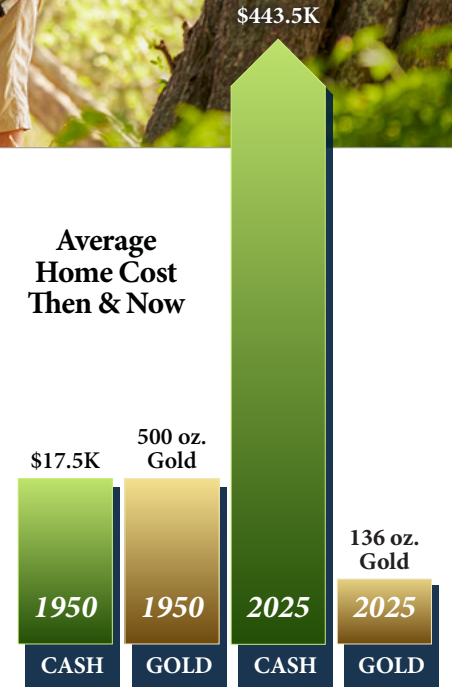
Gold Protects Your Buying Power

In 1950, you could have purchased a house for \$17,500. At that time, the price of gold was \$35 per ounce, so you could have paid for that house using 500 ounces of gold.

Since that time, the value of the dollar has plummeted, and the price of gold has risen dramatically. To purchase a similar house in 2025, you would need \$443,500 BUT ONLY 136 ounces of gold, based on an average price of \$3,250 per oz.

For thousands of years investors have preserved their buying power through gold ownership. It's like locking in 99¢ gas for the rest of your life, but you can do it on a much larger scale.

**Source: <https://www.daveramsey.com>: Housing Price Trends*



Why Precious Metals in Your IRA?



Diversification & Stability:
Reduce risk by balancing your portfolio with tangible assets.



Inflation Protection:
Precious metals historically hold their value as fiat currencies lose purchasing power.



Long-Term Security:
Unlike stocks, physical metals are a safe haven during economic uncertainty.

Gold has stood the test of time as a store of value—protecting wealth through every economic cycle.

Partnering with the U.S. Gold Bureau for Your Precious Metals IRA

When it comes to Precious Metals IRAs, not all providers are created equal. At the U.S. Gold Bureau, we combine expertise with exceptional service to make your retirement planning seamless. Our mission revolves around equipping individuals with the knowledge and tools to fortify their retirement portfolios with precious metals with the goal of forging a path towards a more secure financial future.

From your first consultation to the day your metals are delivered, our team is with you every step of the way. We're here to answer questions, provide guidance, and ensure your experience is stress-free.



✓ Evaluate Goals

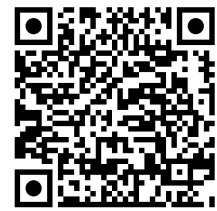
We will assess your current retirement account and evaluate your personal goals and risk tolerance.

✓ Suggest Types

With your goals in mind, we will suggest what types of precious metals to allocate into your retirement portfolio and how much.

✓ Determine Account

We will determine which custodian account best suits your needs and offers step-by-step service as your account is set up and maintained over time.



Scan here to get started!

Take Control of Your Retirement Today

The solution is simple: protect your future with real, tangible assets. Our team is ready to help you set up a Precious Metals IRA, ensuring your retirement savings are secure and inflation-resistant.

Call us today at (800) 775-3504 to get started and safeguard your wealth with gold and silver!

Texas Bullion Depository



The Ultimate Protection For Your Precious Metal Assets

The Texas Bullion Depository is an agency of the State of Texas. It is the state's official bullion storage facility and offers individual investors, institutional investors, family offices, corporations and mining operators a more secure and cost-effective way to store precious metals while eliminating counter-party risk. Your assets are fully segregated and insured when stored at the depository. **When you make an acquisition through U.S. Gold Bureau, we can help arrange to have your precious metal coins and bars delivered to your account at the Texas Bullion Depository.**

Benefits of Storage at the Texas Bullion Depository

- Releases you from the burden of securing your assets at home
- State of Texas oversight ensures the integrity of services offered at the depository
- Cost of storage, including insurance, is generally less than just the premium charged by your insurance company on metals you store at home
- Makes your home less of a target than it may otherwise be
- All deposits include 100% all-risk insurance through the Lloyd's of London insurance marketplace
- In the event you move, you don't have to worry where your metals are located
- Gain access to your investment whenever you need it



U.S. Gold Bureau offices share a secure facility with the Texas Bullion Depository.

The Texas Bullion Depository is now available to securely store IRA assets, providing a trusted, state-administered option for your precious metals retirement investments. IRS regulations require that IRA-owned precious metals be held in the custody of a bank or approved depository. To make a deposit, work with your precious metals dealer and an approved IRA custodian.

The United States Gold Bureau



Your Trusted Partner

The U.S. Gold Bureau is a trusted leader in the precious metals industry, dedicated to helping investors protect and grow their wealth through investment-grade gold, silver, platinum, and palladium. With a commitment to transparency, integrity, and education, we provide clients with expert guidance and high-quality products, including bullion, Investment Grade & rare coins, and Precious Metals IRAs.

Backed by a team of trained Precious Metals Specialists, the U.S. Gold Bureau ensures that each client receives personalized service, whether they are first-time buyers or seasoned investors. Their mission is to empower individuals with the knowledge and resources needed to make informed, strategic investment decisions in an ever-changing financial landscape.



With a reputation built on trust and security, the U.S. Gold Bureau continues to be a top choice for those looking to diversify their portfolios and safeguard their financial future with tangible assets.

Customer Testimonial

"I've placed several orders and USGB delivers exactly what I'd ordered. The quality exceeded my expectations."

- Mike G.

Portfolio Builder Questionnaire

Crafting Your Precious Metals Portfolio

Get started on your personalized journey through the investing landscape with our Precious Metals Portfolio Builder. This short but comprehensive questionnaire dives into your investing experience, risk tolerance, time horizon, and more. By understanding your unique financial profile, we can create a metals portfolio tailored to shield your investments from market fluctuations and position for robust, long-term growth.

Our Portfolio Builder empowers you to accurately assess your preferences. There are no right or wrong answers—your responses shape the path to a well-crafted metals portfolio. After completing the questionnaire, we'll reveal your unique score and guide you toward an investment strategy that aligns with your financial aspirations.

Why Take the Quiz?

Quick & Easy: It only takes a couple of minutes to complete.

Personalized Results: Get tailored investment recommendations based on your responses.

Live Pricing: View real-time pricing for suggested products, helping you make informed decisions.

Smart Decisions: Identify the best precious metals or investment products for your goals and risk tolerance.



Ready to Craft Your Personalized Portfolio?

Scan the QR code to the left to get started!

Frequently Asked Questions



1. Why should I invest in precious metals?

Precious metals like gold and silver serve as a hedge against inflation, economic downturns, and market volatility. They also offer diversification and a store of value.



3. How do I avoid scams when buying precious metals?

Stick to reputable dealers, verify authenticity with proper certifications, and be wary of high-pressure sales tactics or deals that seem too good to be true. The U.S. Gold Bureau is an accredited and reputable company with a long-standing history in the industry. We are dedicated to transparency, security, and customer satisfaction.



5. Are there taxes on buying and selling precious metals?

Tax laws vary by county and state. Some purchases may be subject to sales tax, and selling metals could trigger capital gains tax. Consult a tax professional for specific guidance.



2. What factors influence precious metals prices?

Prices are affected by inflation, interest rates, geopolitical events, central bank policies, industrial demand, and currency fluctuations.



4. Can I include precious metals in my retirement account?

Yes, through a Self-Directed IRA (SDIRA). IRS-approved gold, silver, platinum, and palladium can be held in a Precious Metals IRA, stored in an accredited depository.



8. What if I have more questions?

Our precious metals specialists are ready to assist you in answering any additional questions you may have! Call us at **800-775-3504** to get your questions answered today!

Account Set Up

How to Get Started

The U.S. Gold Bureau makes it fast, easy and secure to invest in precious metals. Just follow these simple steps:

- 1 Call us at **(800) 775-3504** during standard business hours to speak with an Account Executive and set up a new account.
- 2 Place your initial deposit to fund your account. This can be done with a credit card, wire transfer or electronic check.
- 3 Work with your Account Executive to develop your metals investment strategy and determine the details of your acquisition.
- 4 Your precious metals will be delivered via a secure shipment.

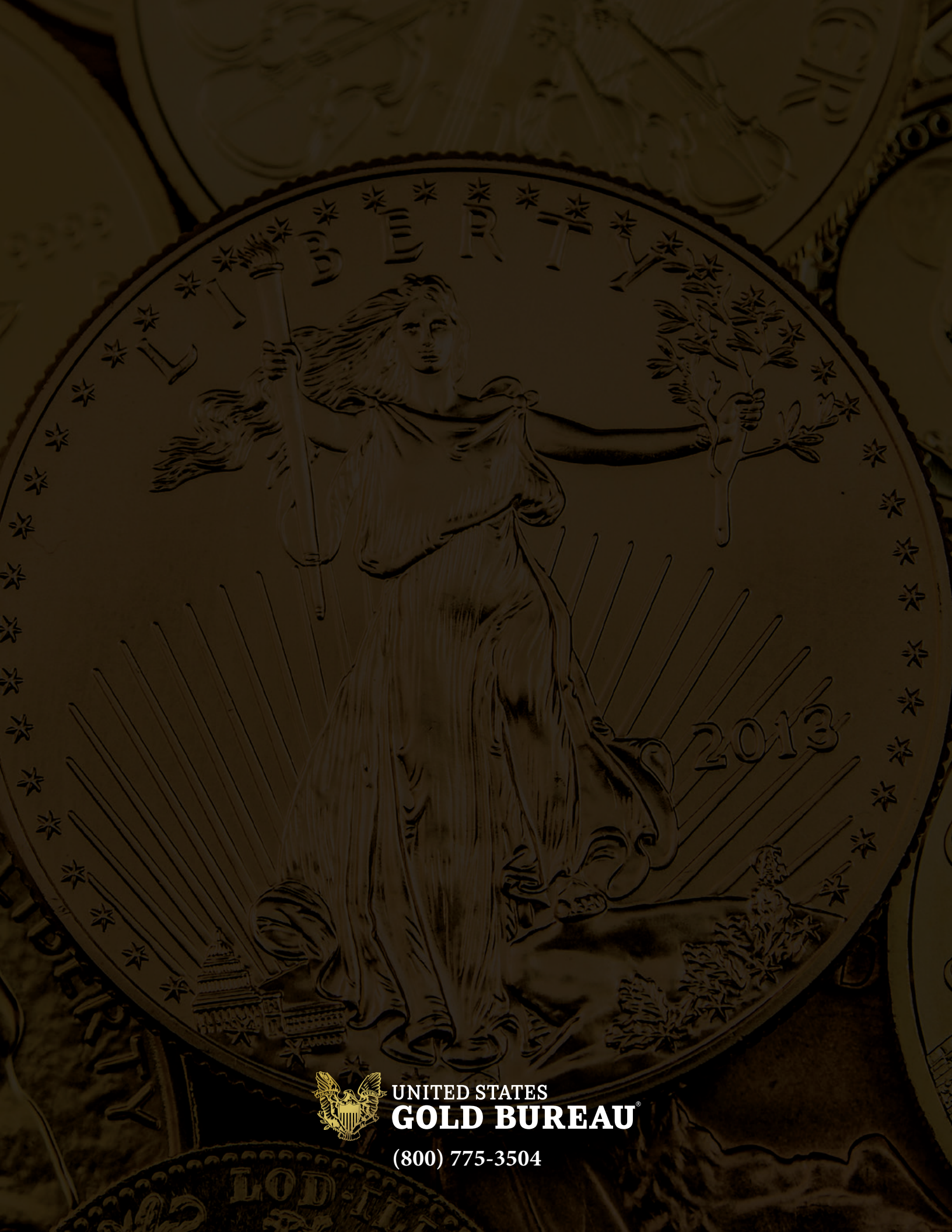


Understand the Risks

ALL INVESTMENTS INVOLVE RISK, INCLUDING ALL TYPES OF PRECIOUS METALS. YOU MAY LOSE MONEY INVESTING IN PRECIOUS METALS. PRICES MAY RISE OR FALL RAPIDLY, AND INVESTORS MUST HAVE ADEQUATE FINANCIAL RESERVES TO SUSTAIN THROUGH SUCH MARKET MOVEMENTS. The precious metals, rare coin, modern certified coin and currency markets are speculative, unregulated and volatile, and prices for these items may rise or fall over time. U.S. Gold Bureau does not guarantee that any client buying for investment purposes will be able to sell for a profit in the future.

The value of bullion metals and coins is largely determined by the current spot or market price of bullion. This price fluctuates throughout the trading day. The value of a numismatic, rare coin, or Certified Investment Grade Coin is determined by multiple factors which can and do fluctuate independently from bullion prices. These factors include: the perceived scarcity of the coin, its quality, current demand, market sentiment, and economic factors.

You should consult with your independent financial advisor regarding whether an investment in precious metals or currency is right for you. U.S. Gold Bureau employees are not licensed investment advisors, we only provide information on the items we offer for sale. You should not acquire any products from us or anyone else if you are not qualified to make your own financial decisions. You should obtain a thorough understanding of the coin and bullion products you want to acquire before you secure these products as a collector or investor.



UNITED STATES
GOLD BUREAU®

(800) 775-3504