

2026

The Ultimate Economic Crisis Survival Guide

*How Gold and Silver Can Protect
Your Wealth in Times of Crisis*



UNITED STATES
GOLD BUREAU[®]

Table of Contents

<i>Why Economic Collapse Matters to Investors</i>	1
<i>A Brief History of Economic Collapse</i>	2
<i>Collapse: Warning Signs and Triggers</i>	4
<i>Gold in Crisis: A Proven Shield for Wealth</i>	5
<i>The COVID-19 Pandemic</i>	6
<i>Today's Economic Risks</i>	7
<i>Why Precious Metals Work in Uncertain Times</i>	8
<i>The Role of Precious Metals</i>	9
<i>The Importance of Diversification</i>	10
<i>Myth vs. Reality</i>	14
<i>Why Waiting Could Cost You</i>	15
<i>Portfolio Strategy</i>	16
<i>Why a Precious Metals IRA Changes Everything</i>	17
<i>Choosing a Reputable Dealer</i>	19
<i>Texas Bullion Depository</i>	20
<i>Build Your Financial Fortress</i>	21



2026 U.S. Gold Bureau Ultimate-Economic-Crisis-Survival-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.

Why Economic Collapse Matters to Investors

Economic collapse is not a fringe theory—it is a recurring reality. From the fall of the Roman Empire to the Great Depression, and from the 2008 financial crisis to the COVID-19 shock, history demonstrates that no economic system is invincible. The names and dates change, but the pattern repeats: prosperity breeds complacency, excess breeds instability, and instability eventually gives way to upheaval. These aren't distant, academic events—they are cautionary tales that echo through every market dip, banking panic, and currency devaluation we witness today.

Collapse often arrives slowly at first, hidden in subtle warning signs—rising debt levels, declining productivity, political instability, or a widening gap between the wealthy and the working class. Then, almost without warning, it accelerates, shattering the illusion of stability. For investors, this isn't a cause for fear—it's a call to prepare. History shows that those who wait until the panic hits have already lost the most valuable asset of all: time.

In times of turmoil, what separates survivors from victims is strategic positioning. Investors who preserve their wealth during economic chaos often share a common trait: ownership of tangible assets, such as gold and silver. These assets are more than just “investments”—they are lifeboats in a storm. Unlike stocks, which can crash overnight, or cash, which can be devalued by inflation or eroded by government policy, precious metals offer a timeless form of protection. They do not rely on a central bank, a CEO, or a quarterly earnings report—they simply endure.

Gold and silver have outlasted empires, outperformed paper money in every major inflationary period, and held their value even when global currencies collapsed. This resilience is not just theoretical—it is historical, quantifiable, and repeatedly proven in the harshest economic environments. When trust in the system falters, gold and silver do not ask for faith—they provide it.

The goal of this guide is to equip you with both knowledge and action. We will examine what economic collapse truly looks like. We will explore the warning signs that consistently precede a downturn, the documented role gold and silver have played in preserving wealth during past crises, and the practical steps you can take to build a financial buffer.

But preparation is about more than simply surviving. It's about creating a position where you can seize opportunities while others scramble for stability. In the chapters ahead, you'll discover how to think like a seasoned crisis investor—protecting what you have today while setting yourself up to thrive in tomorrow's uncertainty. Because while no one can control when the storm will come, everyone has the choice to be ready for it.



A Brief History of Economic Collapse

Throughout history, economic collapse has taken many forms—hyperinflation, banking crises, sovereign debt defaults—but they all share a common trait: the erosion of trust in money, markets, or both. When confidence in paper currencies vanishes, people instinctively turn to assets with lasting value. Gold, in particular, has stood the test of time as a dependable store of wealth—immune to the whims of central banks and political turmoil. In times when money fails, gold doesn't just survive—it shines. It becomes a lifeline for preserving purchasing power, safeguarding livelihoods, and passing wealth to the next generation.

These aren't distant stories—they are case studies of what happens when financial systems fail. What's more, they're not over. The same pressures that drove past collapses—debt, monetary mismanagement, and systemic overconfidence—are alive and well today. In a world where trust can evaporate overnight, gold remains the anchor in turbulent seas.

1907

1907

During the panic of 1907, a banking and liquidity crisis caused widespread panic and withdrawals from banks and trusts. At the time, gold served as the ultimate backstop for trust and liquidity, and individuals who physically held gold avoided the liquidity concerns altogether.



Wall Street during the bank panic, October 1907. Soerfm, CC BY-SA 3.0, via Wikimedia Commons

1929 – 1939

1929 – 1939

During the Great Depression, deflation and bank failures wiped out wealth overnight. Precious metals served as the last line of defense.



A soup kitchen in Chicago serving the unemployed, February 1931.

1970s

1970s

During the 1970s Stagflation, inflation exceeded 13% and the Fed hiked interest rates, triggering a brief recession. Precious metals were the best-performing asset class during this time, preserving and growing real wealth amidst double-digit inflation and energy crises. Gold and silver both skyrocketed in price per ounce.



Cars lined up at a gas station, June 1979.

2008

2008

During the 2008 global financial crisis, trillions of dollars in market capitalization vanished. Gold, however, rose sharply in value as investors sought safety.



Sign of the times - Foreclosure, May 2008. Respres, CC BY 2.0, via Wikimedia Commons

Collapse: Warning Signs and Triggers

Economic collapse is rarely a lightning strike—it's more like a series of small tremors before the earthquake. By the time the headlines declare a "crisis," the underlying damage has often been building for years. Understanding the anatomy of a collapse gives you the ability to recognize trouble before it's too late to prepare.

Stage 1: The Expansion Phase

Every collapse begins in a period of optimism. Credit is easy to get, asset prices rise, and confidence runs high. But behind the scenes, debts pile up, governments spend beyond their means, and markets grow dependent on artificially low interest rates. Most people see this as prosperity—few recognize it as overextension.

Stage 2: Warning Indicators Appear

Key warning signs emerge:

- National debt growth outpacing GDP
- Inflation creeping higher despite official reassurances
- Central banks resorting to money printing to "stimulate" growth
- Rising geopolitical tensions or trade disruptions

For those who know where to look, these are the first cracks in the foundation.

Stage 3: The Shock Event

The final trigger can take many forms—banking failures, currency devaluations, political unrest, or global supply chain breakdowns. Often, it's a combination of multiple stressors hitting at once. This is when markets lurch violently, confidence evaporates, and ordinary investors scramble to make sense of what's happening.

Stage 4: The Fallout

Jobs disappear, credit freezes, and cash loses purchasing power. Governments respond with policies that may stabilize conditions temporarily but often worsen the long-term outlook. Those who failed to prepare find themselves locked out of the best options, forced to sell assets at a loss or watch savings evaporate.

Understanding these stages isn't about predicting the exact day or hour of a collapse—it's about positioning yourself so that whenever the next shock comes, you're not starting from zero. History proves that those who act early rarely regret it.

Gold in Crisis: A Proven Shield for Wealth

The Great Depression: Gold's Quiet Triumph

Throughout history, economic collapse has taken many forms—hyperinflation, banking crises, sovereign debt defaults—but they all share a common trait: the erosion of trust in money, markets, or both.

When the stock market crashed in 1929, it triggered a decade-long crisis characterized by widespread mass unemployment, falling prices, and poverty. Banks failed by the thousands. Cash became scarce. And fear ruled the financial landscape.

During this era, gold was money. The U.S. dollar was backed by a fixed amount of gold until 1933. But when

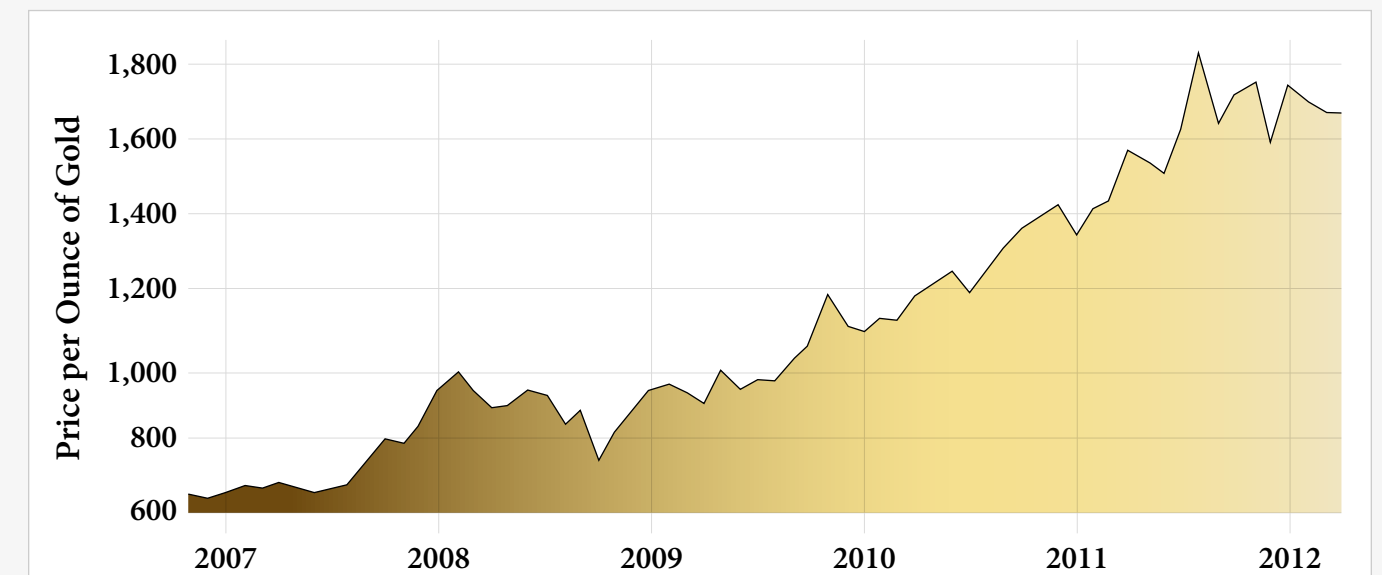
trust in paper currency eroded, gold became the anchor of confidence. President Franklin Roosevelt confiscated privately held gold in 1933 and devalued the dollar by nearly 70%, effectively rewarding those who had held gold before the policy shift.

Investors who understood the value of physical gold—not just in monetary terms but as a hedge against government policy—preserved more of their wealth than those who held stocks, bonds, or bank deposits. It was a powerful reminder: in times of institutional failure, metal speaks louder than promises.

Gold in the 2008 Financial Crisis

The 2008 crisis originated in the mortgage markets but quickly spread to the entire financial system. Banks failed, credit froze, and global markets plunged. Between 2007 and 2009, the S&P 500 lost over 50% of its value. Meanwhile, central banks around the world printed unprecedented amounts of money to stabilize their economies.

As uncertainty soared, gold surged. Between 2008 and 2011, gold prices rose from under \$800 per ounce to over \$1,900—a 140% increase, even as real estate and equities struggled to recover.



Source: <https://www.kitco.com/charts/gold>

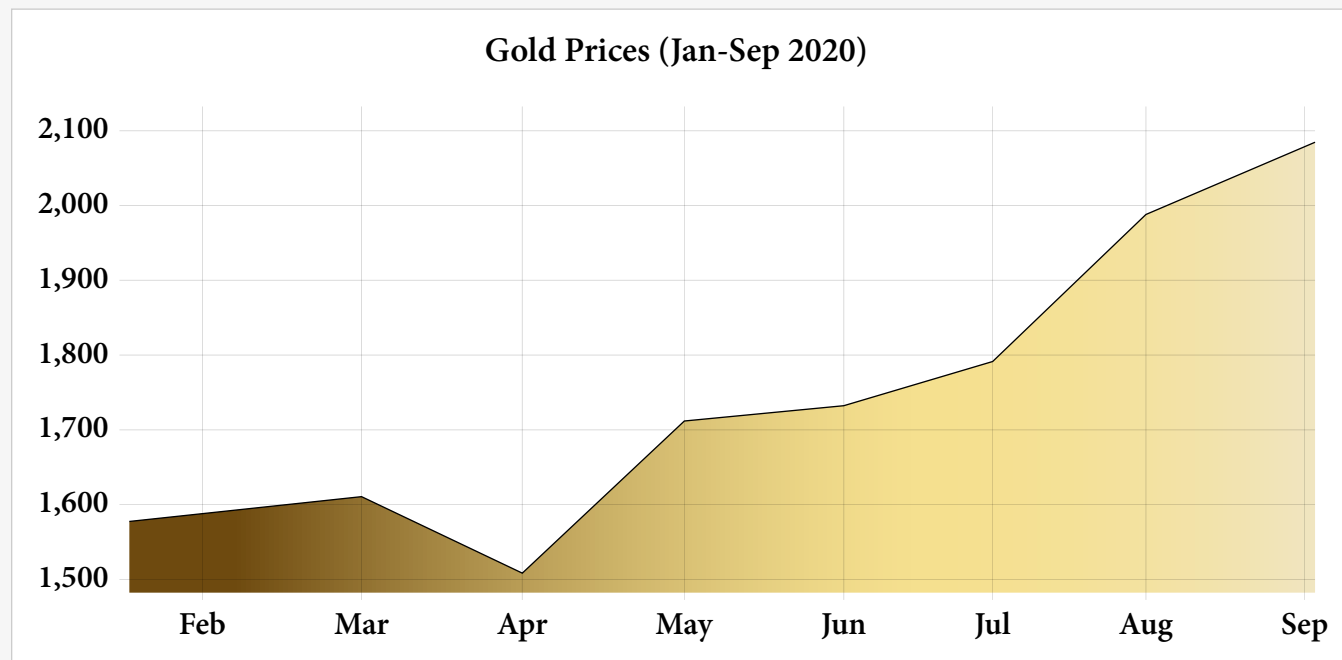
The COVID-19 Pandemic

Record-High Gold

In early 2020, the world changed. Markets crashed, governments shut down economies, and uncertainty reached a fever pitch. Borders closed, supply chains fractured, and millions faced unemployment overnight. To stave off collapse, central banks unleashed massive stimulus programs. The U.S. alone printed over \$5 trillion in new money within a matter of months, flooding the economy with liquidity in an unprecedented experiment in monetary intervention.

As inflationary fears mounted and confidence in fiat eroded, investors again turned to gold. By August 2020, gold reached an all-time high above \$2,070 per ounce—a clear signal that people were seeking safety beyond traditional financial assets. Silver followed suit, soaring more than 140% in just a few months as demand for physical metals surged. Bullion dealers saw record sales, and premiums on physical coins and bars jumped as inventory was quickly depleted.

The lesson was clear: when governments print money, metals print profits. Gold and silver are not just relics of the past—they are tools of survival in the modern economy. In times of crisis, they function as both insurance and opportunity: a safeguard against the erosion of purchasing power and a vehicle for long-term wealth preservation.



Source: <https://www.kitco.com/charts/gold>

Today's Economic Risks

Inflation, Debt, and Fragile Systems

We are now living in one of the most precarious financial environments in modern history. Consider the following:

- **Inflation** reached 40-year highs in 2022 and remains elevated.
- **U.S. national debt** has surpassed \$38.5 trillion and continues to grow by over \$1 trillion every 100 days.
- **Interest rates** are at their highest levels in two decades, crushing consumer debt and slowing economic growth.
- **Bank failures**, once rare, are creeping back into headlines.

And behind it all, central banks are caught in a bind: raise rates to fight inflation and risk recession, or lower rates and risk devaluing the currency. This is a lose-lose trap that undermines confidence and punishes savers.

If you're holding all your wealth in traditional financial assets—stocks, bonds, and cash—you're exposed to a system that is inherently unstable.



Silicon Valley Bank headquarters after the bank's failure, 13 March 2023.
Minh Nguyen, CC BY 2.0, via Wikimedia Commons

What Happens in a Collapse?

Economic collapse doesn't always happen overnight—but when it does, it's devastating. The symptoms include:

- **Currency Devaluation:** Your savings buy less and less.
- **Capital Controls:** Governments limit withdrawals or freeze accounts.
- **Asset Crashes:** Markets fall faster than you can react.
- **Loss of Trust:** People stop believing in the system.

This isn't theory—it's reality in countries all over the world. And if systemic risks are ignored, **no country is immune—not even the United States.**

When confidence breaks, only tangible assets remain.

Why Precious Metals Work in Uncertain Times

Gold and silver have a timeless appeal—and not just for their beauty or industrial uses. They offer specific, powerful benefits during periods of economic instability: a role they’ve played consistently throughout history. Time and again, when confidence in financial systems wavers, these precious metals emerge as safe-haven assets—trusted, reliable, and resilient.

1. Tangible and Finite

Gold and silver are physical assets. You can hold, transport, and store them outside of the banking system. They are finite in supply—unlike fiat currency, which can be printed at will.

2. No Counterparty Risk

Stocks depend on company performance. Bonds depend on repayment. Digital assets rely on network uptime and regulation. Precious metals? **They rely on no one.** Once you hold them, you own them—free from the risk of someone else’s default.

3. Universal Recognition

Gold has been accepted as a form of money for over 5,000 years. Silver has been used for millennia in global commerce. No matter where you are, gold and silver retain value.

4. Low Correlation to Equities

Gold often performs well when stocks fall. In the 2008 crash, as equity markets collapsed, gold moved in the opposite direction. It’s not just a hedge—it’s an **insurance policy.**

In a financial world built on confidence and paper promises, precious metals are the bedrock of real value.



The Role of Precious Metals

Gold: The Timeless Guardian

Gold has been the cornerstone of wealth preservation for centuries, and its role during economic collapse is unparalleled. In every era of collapse, gold acts as a stabilizing force. It’s not just an asset—it’s financial insurance.



Preserver of Wealth

Gold retains value when currencies collapse, making it the go-to hedge against inflation, deflation, and systemic risk.

Universally Recognized

Across the globe, gold is seen as a store of value—instantly trusted and accepted, even when fiat loses faith.

Crisis Catalyst

During political instability, war, or financial panic, gold historically experiences strong demand surges and price appreciation.

Central Bank Confidence

Nations hold gold in reserves for a reason—it’s the ultimate monetary fallback when systems fail.

Silver: The Underrated Ally

While gold often takes center stage in discussions about collapse, silver deserves serious consideration. In many collapses, silver becomes the transactional metal—more practical for everyday trade. It may not carry gold’s prestige, but it holds powerful potential.



More Affordable Entry Point

Silver offers investors with smaller budgets a more accessible way to build meaningful holdings.

Industrial Demand

Silver is used in electronics, solar panels, and medical applications, with demand continuing to grow.

High Volatility = High Upside

Silver’s price swings can offer significant gains when timed correctly.

Historical Ratio Play

The gold-to-silver ratio is a time-tested strategy for identifying when silver is undervalued.

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.



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 should align with your financial goals. If your priority is fast liquidity and the ability to capture short-term profit, bullion is the stronger option. Because bullion tracks the spot price of gold and silver so closely, it offers a simple and reliable way to buy, hold, and sell quickly when market conditions are favorable.

If your focus is long-term protection, private legacy, and value that grows independent of daily market swings, investment-grade coins are the better choice. Their rarity, certified condition, and limited production make them

less tied to spot price fluctuations and more driven by collector demand. Over time, this combination of scarcity and desirability creates opportunities for appreciation that go beyond the underlying metal value—making them a strategic asset for wealth preservation and legacy planning.

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.

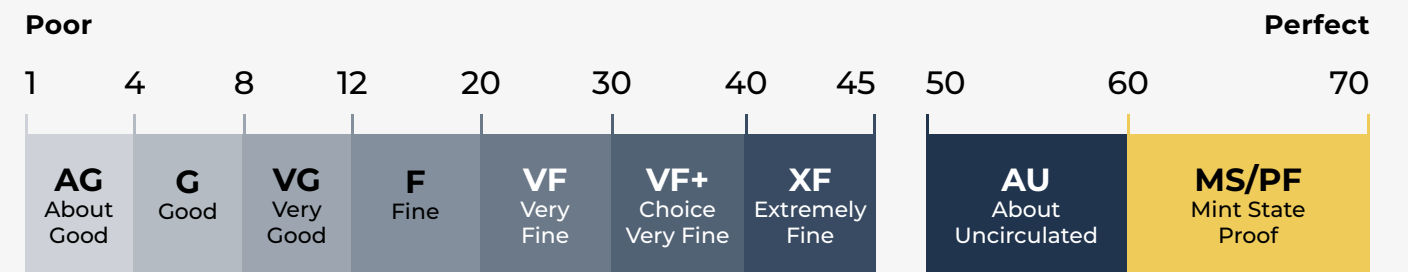
Certification also plays a crucial role in protecting against counterfeiting. With the rise of sophisticated forgeries, professional authentication ensures that a coin is genuine and has not been altered. Certified coins come in tamper-proof, sonically sealed holders that include details such as the 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.



Myth vs. Reality

Debunking Precious Metal Misconceptions

Before making any financial decision—especially one that involves precious metals—it’s important to separate facts from fear. Over the years, a number of persistent myths have clouded public perception about gold and silver. These misunderstandings often discourage investors from taking advantage of one of history’s most reliable stores of value.

Myth #1: “Gold doesn’t pay dividends—it’s useless.”

Reality: Gold isn’t designed to generate yield—it’s designed to preserve value. In times of economic turmoil, capital preservation becomes a top priority. A 4% dividend means little if your underlying stock collapses by 40%. Unlike yield-generating assets, gold doesn’t rely on corporate performance or interest rate policy. Its value lies in stability when everything else is unstable. In crisis environments, survival often trumps growth.

Myth #2: “The government could confiscate gold again.”

Reality: Yes, Executive Order 6102 in 1933 restricted private gold ownership—but that happened under a gold standard, where the dollar’s value was legally tied to gold. Importantly, this order applied to bullion coins and bars, not to collectible or graded coins. Today’s monetary system is fiat-based, and no such peg exists. Moreover, modern confiscation would face enormous legal, political, and logistical hurdles. Investors also have global storage options and legal structures that make this risk even less probable. Fear of confiscation should not deter prudent wealth protection.

Myth #3: “It’s too late to buy metals—they’re already expensive.”

Reality: This myth reflects a misunderstanding of value versus price. Gold and silver may fluctuate in dollar terms, but their purchasing power over time remains strong—especially during inflationary cycles. A loaf of bread may cost more in dollars, but gold still buys roughly the same amount of goods it did a generation ago. What matters is not whether metals are “high” in nominal price, but whether they continue to shield your wealth from the silent erosion of inflation. Historically, they do. And in reality, these metals are not going to get cheaper any time soon.

Myth #4: “Gold is a doomsday asset.”

Reality: Gold isn’t just for preppers or pessimists—it’s held by the most conservative institutions in the world. Central banks, sovereign wealth funds, and pensions use gold as a hedge against systemic risk. It provides balance to portfolios precisely because it behaves differently from stocks, bonds, and fiat currency. Gold’s reputation as a “doomsday” asset is a mischaracterization—it’s more accurate to call it a prudence asset.

Understanding these myths—and seeing through them—is the first step to building a resilient portfolio. Gold and silver are not outdated, speculative, or fringe. They are timeless tools for financial preparedness, used by individuals and institutions alike to weather storms and preserve wealth.

Why Waiting Could Cost You

Every moment you delay preparing for economic volatility is a moment you’re exposed. While it’s tempting to “wait for the dip,” collapses don’t come with warning bells. By the time headlines catch up, it’s often too late to act quickly—or affordably.

Remember:

- In 2008, gold prices rose by 30% before most investors took notice.
- In 2025, both gold and silver saw extraordinary gains — with gold rising roughly 66–70% and silver surging well over 120–140%.
- In every collapse, early movers preserve wealth. Late movers react under stress.

You don’t need to time the exact bottom or top. You just need to be in position before the system breaks.



Experts Say Gold’s Ascent Isn’t Over

As of January 2026:

- Goldman Sachs now projects that gold could climb to around \$4,900 per ounce by the end of 2026, driven by sustained central-bank demand and continued investor interest, with structural demand and monetary policy expected to support the metal’s upside.
- ANZ has revised its gold price forecast, expecting gold to peak near \$4,600 per ounce by mid-2026, reflecting ongoing economic uncertainty and safe-haven flows.
- Morgan Stanley forecasts that gold could approach about \$4,800 per ounce by the fourth quarter of 2026, supported by expectations of lower real rates, central-bank buying, and global economic pressures.
- Broader analyst consensus indicates a strong gold range through 2026, with many major forecasts clustering between roughly \$4,000 and \$5,300 per ounce by late 2026.

The goal is security, not speculation.

Sources: Goldman Sachs: <https://www.investing.com/news/commodities-news/goldman-sees-gold-at-4900-by-december2026-projects-oil-price-decline-copper-remains-favored-industrial-metal-4415903>

ANZ: https://www.tradingview.com/news/reuters.com%2C2025%3Anewsml_L2N3VX070%3A0-anz-forecasts-gold-to-hit-4-400-oz-by-year-end-peak-at-4-600-oz-by-mid-2026/

Morgan: <https://investinglive.com/commodities/morgan-stanley-forecasts-gold-at-4800-by-q4-2026-sees-continued-fed-easing-20260106/>

Portfolio Strategy

How Much Gold and Silver Should You Own?

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!

Why a Precious Metals IRA Changes Everything

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.





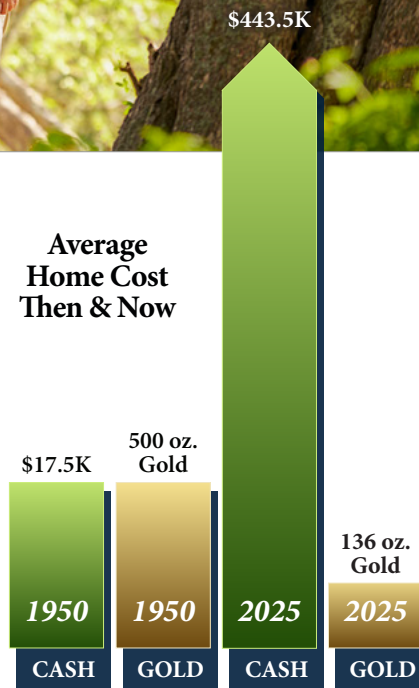
Gold Protects Your Buying Power

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.



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

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 one of the only retailers authorized in both the U.S. Mint Bulk Purchaser Program and the Bullion Purchaser Program, we provide customers with exclusive access to U.S. Mint coins as well as coins from other sovereign mints—assets that are globally recognized and valued.

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.

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.
- Access to your assets whenever you need them.



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.

Build Your Financial Fortress

“When nothing else holds value, gold and silver still shine.”

The headlines may change, but the story is the same: empires fall, currencies fail, and systems collapse. Yet through every storm, gold and silver endure. For thousands of years, these metals have been the ultimate form of real, tangible wealth—trusted in times of prosperity and essential in times of uncertainty.

This guide has shown you the why, when, and how of using precious metals to defend your wealth. But knowledge is only power when it's put into action. The steps you take today could mean the difference between being swept away by the next crisis or standing strong while others falter. Now, it's your move.

- Don't wait for a crisis to act.
- Diversify before the market forces your hand.
- Take control of your future—while it's still yours to control.

Ready to get started?

Call (800) 775-3504 to speak with a Precious Metals Specialist today.





UNITED STATES
GOLD BUREAU[®]

(800) 775-3504