



— 2025 —

PRECIOUS METALS IRA

Investor Retirement Guide



UNITED STATES
GOLD BUREAU®
Retirement Services Division

Table of Contents

A letter from the U.S. Gold Bureau

The Timeless Legacy of Gold

The Gold Landscape

The Case for Gold

Benefits of a Self-Directed Precious Metals IRA

IRA Eligible Metals

We're With You for the Long Haul

Choosing a Reputable Dealer

IRA Eligible Accounts

How It Works

Frequently Asked Questions

The U.S. Gold Bureau Advantages

Understand the Risks

1

2

4

6

8

10

12

13

14

15

16

18

19

A letter from the United States Gold Bureau

Greetings from the U.S. Gold Bureau’s Retirement Services Division,

As Head of the Gold Bureau’s Retirement Services Division, it’s my commitment to provide you with comprehensive insights that empower you to make informed decisions about your financial future. I’ve witnessed firsthand the transformative impact of strategic diversification.

Since 2003, the U.S. Gold Bureau has helped over 150,000 Americans invest over \$2B in precious metals. I want to briefly share a few ways we’re different than many other metals dealers:

- The Gold Bureau is a proud member of both the American Numismatic Association (ANA) and the National Coin and Bullion Association (NCBA) and is an Authorized Bulk Purchaser of the U.S. Mint.
- We’re rated A+ by the BBB and have thousands of positive reviews across other ratings platforms.
- The prices of all the metals we sell are always available on our website. Unfortunately, not all dealers are so transparent.
- All the metals we sell are currently held in our inventory, inside the Texas Bullion Depository. Many dealers carry little inventory and scramble to acquire metals to fill your order.
- We offer the industry-leading Buy-Back Guarantee, making distributions and liquidations easier.

All of us at the Gold Bureau are deeply committed to helping our clients diversify their holdings into precious metals, protecting them from market volatility and the steady drain of inflation. For a complimentary, no-obligation consultation, please reach out to us using the information below:

- **Call:** (855) 853-9199
- **Email:** rsd@usgoldbureau.com
- Request a call back at www.usgoldbureau.com/call-back

Warm Regards,



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.

Moving into ancient Greece and Rome, gold's role expanded further. The Greeks were the first to mint gold coins, setting a standard for trade and commerce. The Romans adopted and built upon this practice, integrating gold as a central pillar of their vast economic system. During the medieval period, gold retained its status as a symbol of power and wealth. Alchemists, driven by its revered nature, tried to transform base metals into gold, epitomizing its coveted position in society. The discovery of gold in the Americas during the Age of Exploration solidified its global importance, acting as a catalyst for worldwide trade and economic expansion.

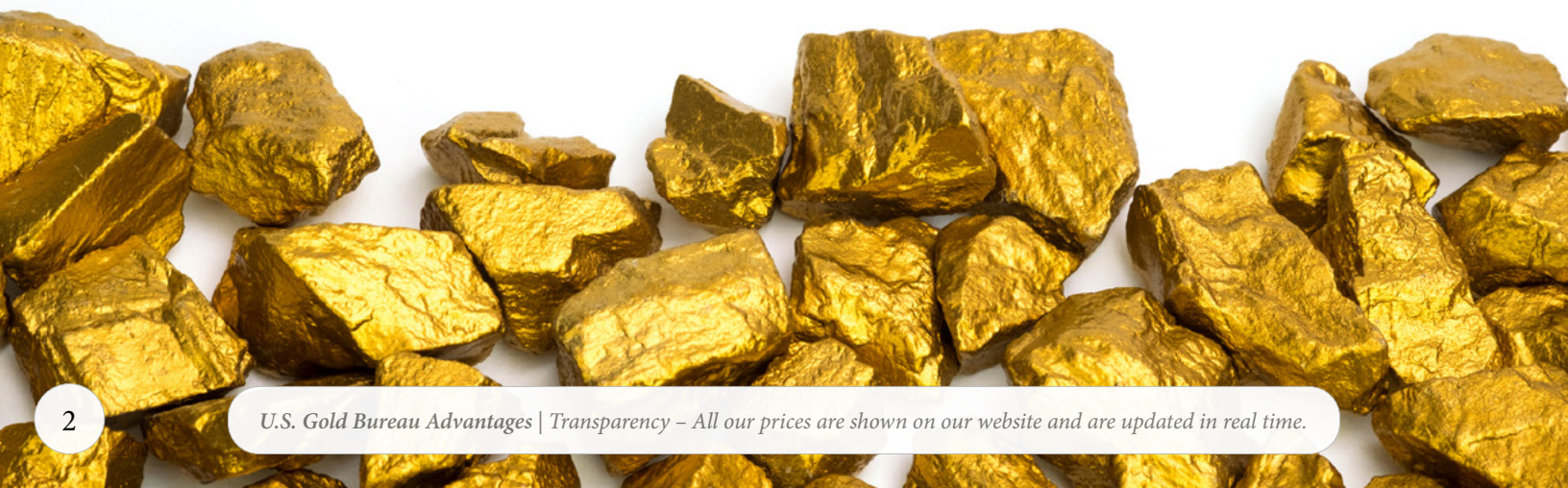


For more than 5,000 years, humans have used gold as a store of wealth and medium of exchange. Civilizations, countries, companies and currencies have all come and gone. Gold has endured.

The Industrial Revolution heralded a new chapter for gold. With the introduction of the gold standard in the 19th century, currencies became backed by gold, promoting stability and facilitating international trade. However, this standard faced challenges during the Great Depression, which eventually led to its abandonment and the emergence of fiat currencies.

In the 20th century, gold transitioned into a reliable hedge against economic uncertainty. Historical events like World War II, the Cold War, and various financial crises spurred significant increases in gold prices, as investors turned to it as a safe-haven asset. The oil crises and high inflation rates of the 1970s further underscored its enduring appeal.

Today, gold continues to be a cornerstone of the global economy. It serves not only as an investment but also as an essential tool for portfolio diversification and a safeguard against market volatility. Modern gold trading is influenced by an array of factors, including geopolitical tensions, economic data, and currency fluctuations. This storied history underscores why gold has remained a consistent and reliable asset through centuries of change and economic evolution.



The Gold Landscape

Nature’s Irreplaceable Element

Gold, a natural element on the periodic table, is an objective and enduring reality. Of the 92 natural elements, gold’s unique physical properties make it irreplaceable. Unlike silicon, it is rare. Unlike mercury, it is non-toxic. Unlike iron, it doesn’t rust. Unlike uranium, it isn’t radioactive. And unlike platinum, it is highly malleable and melts at a relatively low temperature. No other element combines beauty, durability, and utility like gold. Its timeless appeal and intrinsic value ensure it will remain a cornerstone of human civilization as long as humanity endures.



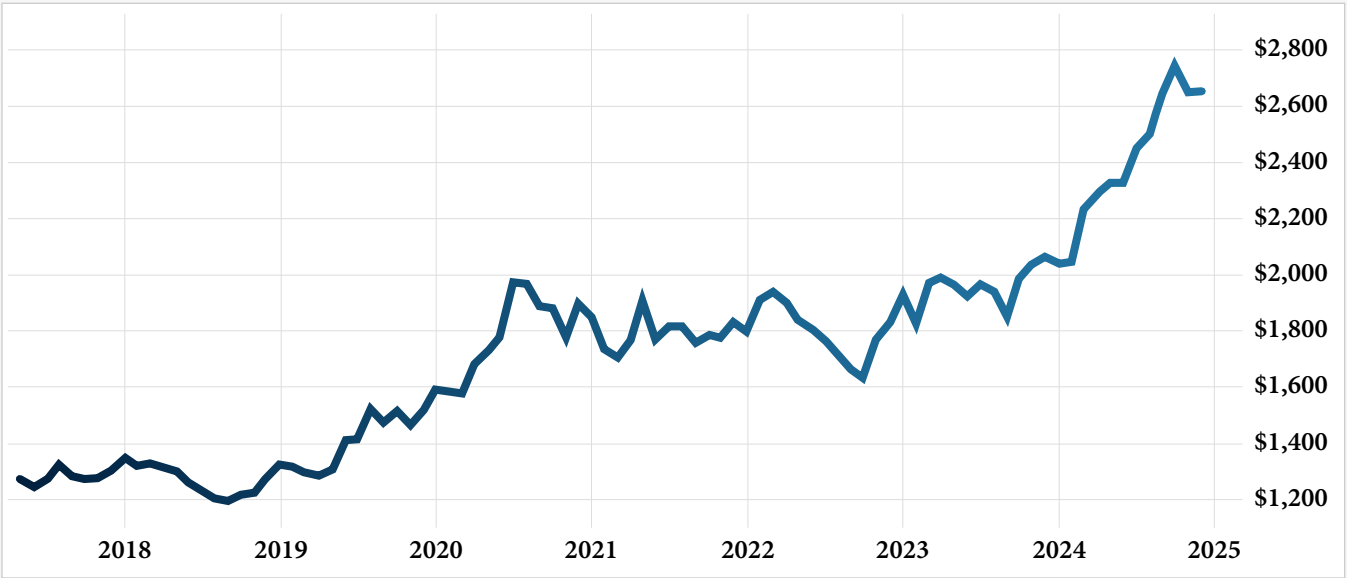
Key Drivers of Gold Prices:

-  **Economic Indicators:** Inflation, interest rates, and currency fluctuations.
-  **Global Events:** Geopolitical instability and market uncertainty.
-  **Supply and Demand:** Limited mine production vs. growing demand for gold in technology and jewelry.



Market Overview

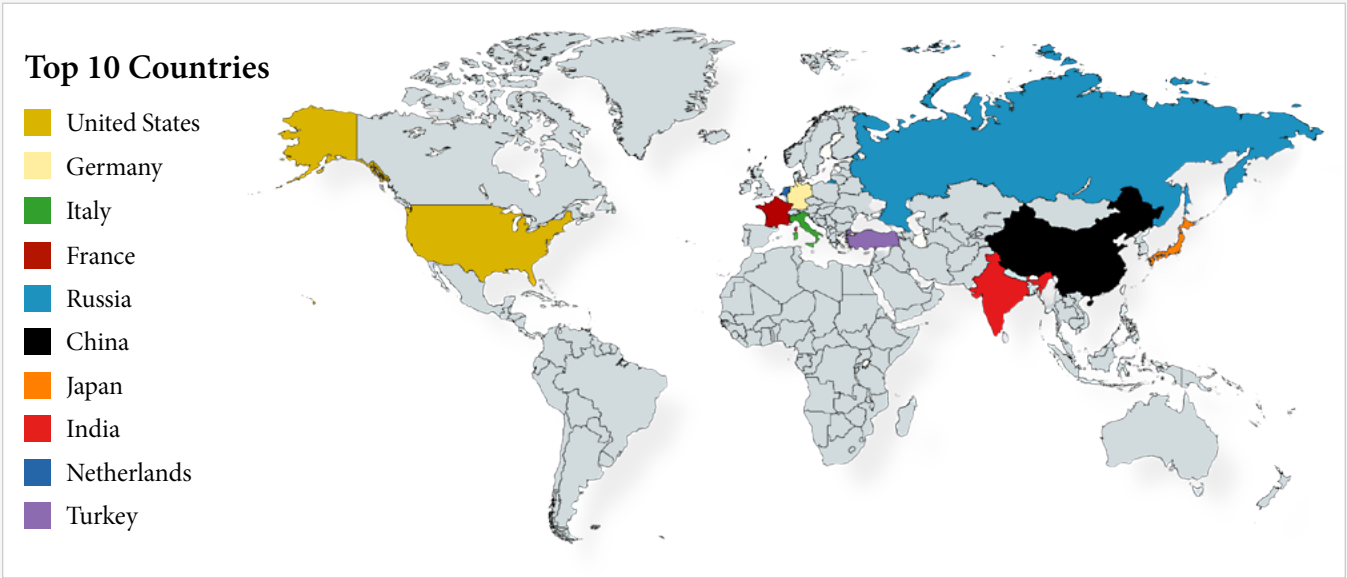
Gold has long been a cornerstone of wealth preservation, and today’s market landscape highlights its enduring value. The current price of gold reflects trends driven by inflation fears, geopolitical tensions, and central bank policies. With global economic uncertainty, gold continues to act as a hedge against volatility



Gold performance over time. Source: Trading View.

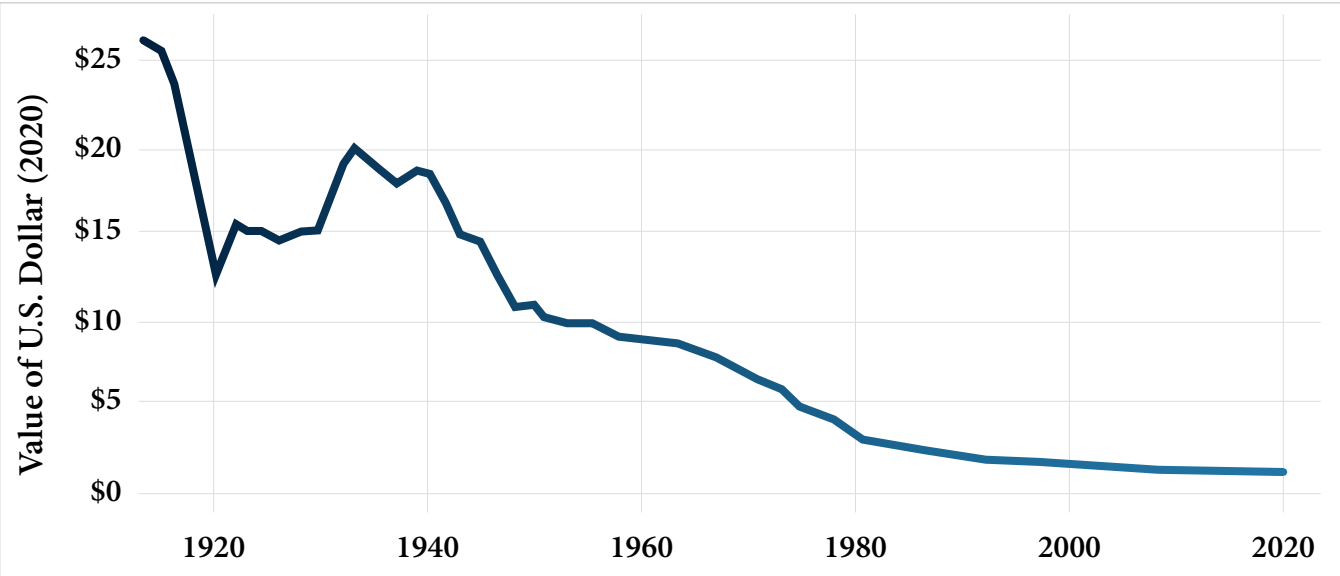
Why Gold Matters Right Now

As central banks around the world continue to stockpile gold, its enduring value makes it a crucial asset for diversifying and protecting your wealth in unpredictable times



Gold reserves by country as of Q2 2024. Source: World Gold Council.

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

This statement underscores a fundamental truth about modern financial systems: inflation is built into their very fabric. The Federal Reserve, responsible for U.S. monetary policy, sets a target inflation rate of 2% annually, aiming to strike a balance between economic growth and price stability. However, even under these controlled conditions, the impact of inflation on savings is substantial. Over a decade, the simple math of 2% inflation erodes the value of money, reducing a dollar’s purchasing power by approximately 18%.

Yet, this scenario represents an ideal outcome. The harsh reality is that inflation is not easily controlled and can be much higher than anticipated. Following the economic turbulence brought on by the COVID-19 pandemic, inflation has averaged 5.6%—nearly three times the Federal Reserve’s target. Under this elevated rate, a dollar would lose an astonishing 42% of its purchasing power over the same 10-year period.

Real-world examples illustrate these inflationary effects vividly. Take, for instance, the cost of a typical meal at McDonald’s. In 2014, a McDouble and a medium order of fries cost \$2.78. By 2024, that same meal costs \$6.98—a staggering increase of approximately 150% in just a decade.

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

Benefits of a Self-Directed Precious Metals IRA

What is a Precious Metals IRA?

A Gold IRA is a type of self-directed individual retirement account (IRA) that allows individuals to invest in physical gold and other precious metals, such as silver, platinum, and palladium, as part of their retirement portfolio. Unlike a traditional IRA, which typically holds stocks, bonds, and mutual funds, a Gold IRA provides the opportunity to diversify by adding tangible assets that have historically maintained value over time. This makes it an attractive option for those looking to hedge against inflation, economic instability, or market volatility, as precious metals like gold tend to hold their value during times of financial uncertainty.

Managed by a custodian and stored in an approved depository, precious metals IRAs give you the peace of mind that your assets are secure, while also allowing you to diversify your portfolio and reduce your dependence on the traditional financial system.

The Benefits

1. Hedge Against Inflation

As the cost of living skyrockets and currency value diminishes, precious metals like gold and silver maintain their purchasing power. A precious metals IRA safeguards your retirement savings from the corrosive effects of inflation.

2. Protection Against Market Volatility

Stock markets are increasingly unpredictable, with swings driven by political instability and economic uncertainty. Precious metals provide a stable anchor for your portfolio, ensuring you're not overly exposed to risk.

3. Currency Devaluation Shield

With governments printing money at unprecedented rates, the risk of currency devaluation looms large. Precious metals IRAs protect your wealth by tying it to assets that hold intrinsic value, regardless of fiat currency fluctuations.

4. Geopolitical Uncertainty

Escalating global tensions and trade disputes often lead to economic instability. Gold and silver have historically been safe havens during times of crisis, offering peace of mind in your retirement planning.

5. Tax Advantage

Precious metals IRAs allow you to grow your investments tax-deferred with other possible tax advantages, depending on the type of metals stored in your IRA. This means you can maximize your retirement savings while securing tangible assets.

6. Protection Against Economic Collapse

Warnings of a potential financial collapse are louder than ever. Gold and silver have always retained value, making them indispensable during economic turmoil or a prolonged recession.

7. Preserving Legacy Wealth

Precious metals IRAs allow you to pass on a lasting legacy to your heirs. Unlike cash or stocks that may lose value over time, precious metals offer a hedge that protects family wealth across generations.

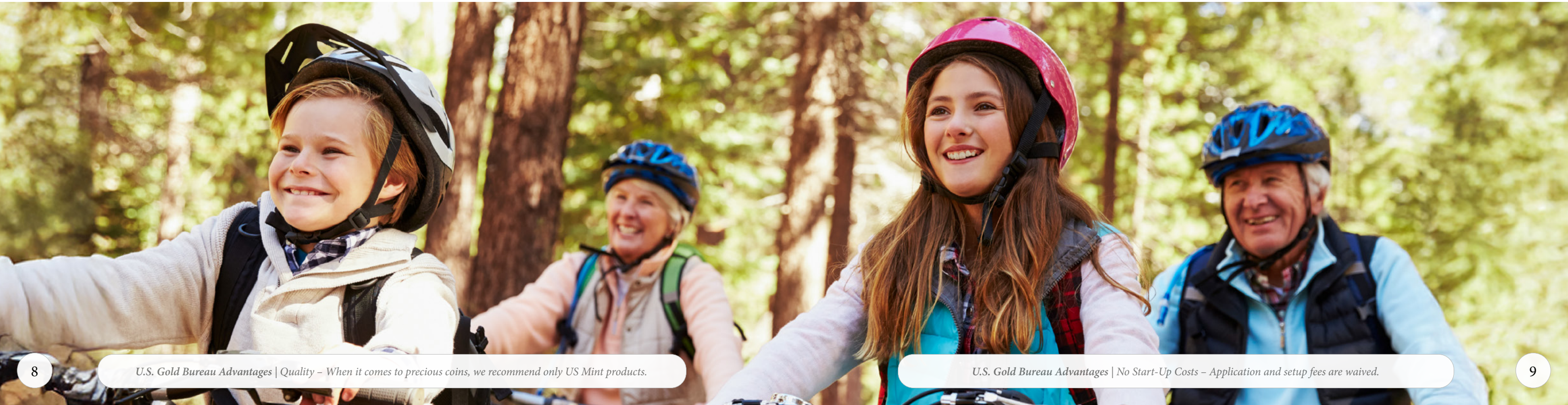
8. Limited Supply, Growing Demand

The finite nature of precious metals makes them inherently valuable. As resources become scarcer and demand grows, your IRA investments in gold and silver stand to gain even more value.

9. Independent Wealth Protection

Precious metals remove the risk of being fully tied to traditional financial institutions. By allocating part of your retirement savings into metals, you safeguard your wealth from systemic risks within the banking sector.

“Adding gold to your retirement portfolio is like holding a key to private wealth—tangible, secure, and free from the risks of an ever-changing financial system”



IRA Eligible Metals

“Gold is money. Everything else is credit.”
- JP Morgan, Banker

Investing in a Precious Metals IRA comes with specific rules regarding the quality, type, and form of metals allowed. These IRS guidelines set strict standards for purity, source, and approved forms of metals, even prescribing and prohibiting certain coins.

Despite these regulations, there are still many options to build a diversified and balanced portfolio of precious metals. At the U.S. Gold Bureau, we specialize in offering the highest quality legal tender coins produced by the U.S. Mint and other sovereign mints, alongside dozens of other IRA-eligible products.

We recommend a balanced portfolio that includes a mix of both proof and bullion coins to provide maximum protection and growth potential. This approach ensures you meet IRS requirements while diversifying your investment.

Beware: Many precious metals dealers don’t maintain an inventory of coins and bullion. Instead, they take your order first and scramble to source metals from other dealers, causing delays and uncertainty. Choosing a reputable dealer is essential to getting started on the right foot. The U.S. Gold Bureau maintains a selection of IRA-eligible coins and bullion in our own vaults, ready for immediate delivery or storage!

Key Requirements for Precious Metals IRAs:

- **Purity Standards:** Gold (99.5%), Silver (99.9%), Platinum and Palladium (99.95%).
- **Approved Forms:** Only specific bullion coins and bars qualify, such as American Gold Eagles, Canadian Gold Maple Leafs, and products from approved refiners.
- **Custodial Accounts:** Metals must be held in an IRS-approved depository—personal storage is not allowed.
- **Accredited Dealers:** Always purchase metals from trusted and accredited dealers to ensure quality and compliance with IRS standards

Customer Testimonial

“I’m interested in more secure investments, like metals, due to recent stock market volatility. After hearing positive feedback from a friend who works with the U.S. Gold Bureau, I decided to do business with them. Overall, I’ve been happy with the company’s professionalism and honesty.”

- Alfredo C., Texas

Popular Choices Include:



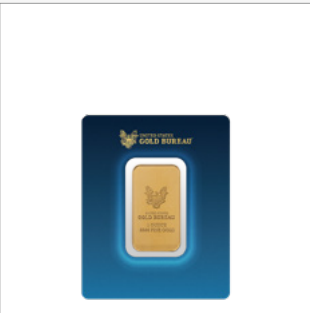
Gold American Eagle



Gold American Buffalo



Gold Canadian Maple Leaf



1 oz 999.9 Gold Bar



10 oz 999.9 Gold Bar



1 Kilo Gold Bar (32.15 oz)



Silver American Eagle



Silver Canadian Maple Leaf



100 oz Silver Bar



Platinum American Eagle



1 oz Platinum Bars (.9995 purity)



Platinum Canadian Maple Leaf

We're With You for the Long Haul



Required Minimum Distributions, Liquidations & Rebalancing

While all precious metals companies are eager to help you buy metals, too few are there when it's time to sell.

Whether it's for a required minimum distribution, additional cash needs, or simply rebalancing the mix of metal in your account, at some point, you'll need to turn your metals back into cash.

Imagine the risk and headache of trying to sell your coins at a dealer, pawn shop or online auction site.



Our industry-leading *Buy Back Guarantee* gives you two better options:

1

Consignment Sale – This option is best for proof coins. Add your eligible items to our Consignment Program and we will sell them to the market through our trading floor. This option prices your portfolio based on our current market ask price, less an 18% fee, which covers all marketing, transactional, shipping and insurance costs related to selling the item to a new buyer.

This is a great choice for those seeking reasonable value and who have time to allow us to sell their portfolio items for them. *This service is offered exclusively to U.S. Gold Bureau clients who have held their investment for a minimum of 60 months from the original date of sale.*

2

Immediate Liquidation Sale - This option is best for bullion metals. We will Buy Back your metals at our current bid price, which is always published on our website. If you want to sell quickly, this option is available to facilitate your requirement for immediate liquidity with zero fees or charges from us.

Call (855) 853-9199 to speak to one of our Retirement Services Specialists today.



U.S. Gold Bureau offices inside the Texas Bullion Depository in Leander, TX.

Since 2003
Over 20 years in business.

150,000+
American investors served.

\$2 Billion+
In precious metals sold.

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 United States 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?

Delays in shipping can be a red flag. Make sure that the dealer you're working with has the metals you're purchasing in stock and ready to ship promptly, ensuring that your order isn't delayed by last minute attempts to purchase from 3rd party dealers or that your orders are canceled altogether. ***We have a robust inventory that allows us to ship your products as soon as your order is processed. Products are on-site and stored at the Texas Bullion Depository.***

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 will offer "exclusive" products like the Chuck Norris Silver Proof Coin but the claim that this coin will gain value over time is flimsy at best. ***While we do have non-U.S. Mint coins for purchase, we offer a wide variety of coins backed by the U.S. Mint.***

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.***

IRA Eligible Accounts

Choosing the Right IRA for Your Retirement Goals

Not all IRAs are created equal, and understanding the differences can help you make the best decision for your financial future. Whether you're focused on immediate tax advantages, long-term tax-free growth, or maximizing contributions as a business owner, each IRA type offers unique benefits. Your choice of IRA depends on your financial goals, income level, and desired tax advantages.

Traditional IRA

A traditional IRA is a tax-deferred retirement account that allows your investments to grow without being taxed until you withdraw them. Contributions to a Traditional IRA may be tax-deductible, depending on your income level and participation in an employer-sponsored retirement plan. This account is ideal for individuals looking to lower their taxable income while saving for retirement:

Key Benefits:

- Tax-deductible contributions (subject to income limits).
- Tax-deferred growth on investments.
- Potential for lower taxes in retirement if in a lower tax bracket.

Simple IRA

A Savings Incentive Match Plan for Employees (SIMPLE) IRA is another option for small businesses, providing an easy and affordable way to offer retirement benefits to employees. Employers can either match employee contributions or make non-elective contributions. SIMPLE IRAs have lower contribution limits compared to SEP IRAs but offer straightforward setup and administration:

Key Benefits:

- Easy to set up and maintain.
- Employee contributions are tax-deductible.
- Employer contributions are tax-deductible.
- Tax-deferred growth on investments.

Roth IRA

A Roth IRA is funded with after-tax dollars, meaning contributions are not tax-deductible. However, the significant advantage is that both the growth of your investment and qualified withdrawals in retirement are tax-free. Roth IRAs are particularly beneficial for those who anticipate being in a higher tax bracket in retirement or prefer tax-free income during retirement:

Key Benefits:

- Tax-free growth on investments.
- Tax-free withdrawals in retirement.
- No required minimum distributions (RMDs) during the account holder's lifetime.

Self-Directed IRA

A Self-Directed IRA gives you the freedom to take control of your retirement savings by allowing you to invest in a broader range of assets, from real estate to precious metals, beyond traditional stocks and bonds. With more control over your investments, you can diversify your portfolio and potentially increase your returns:

Key Benefits:

- Enjoy the same tax benefits as traditional IRAs, with the potential for tax-deferred or tax-free growth.
- Flexibility with investment options that allow you to choose from a wide range of investments, including precious metals.
- Greater control that empowers you to actively manage your financial future.

How It Works

The United States Gold Bureau's Step-By-Step Process

Step 1: Chat With Us and Open an Account

Everyone's nest egg looks a little different, so it's important to chat with a retirement services specialist to discuss your goals and funding options. They can then walk you through the application and assist you in choosing a reputable custodian and depository.

Step 2: Fund Your Account

Funding your new account depends on your existing situation. How the account gets funded (transfer or rollover) is dependent upon the type of account you have prior to working with the U.S. Gold Bureau.

Transfer: A transfer is a straightforward, tax-free process where funds move directly from one IRA custodian to another. In this case, you don't touch the money at any point—it's handled entirely by the financial institutions involved. Because of this, the process is simple and creates a non-taxable event.

Rollover: A rollover is similar to a transfer with the exception that the funds are in check form. The client receives the check and is assisted with depositing it into their precious metals IRA account. This must be completed within 60 days to keep it in a non-taxed status.

Note: \$30,000 minimum investment required. Active employer 401K plans are not eligible for roll-over.

Step 3: Select Your Metals

Once your account has been funded, it's time to choose your metals! A dedicated representative will consider the goals previously discussed and recommend metals that are appropriate for you.

Step 4: Ownership & Ongoing Support

Once you've selected your metals, they will be shipped to the depository of your choosing. You will receive shipping updates along the way and will be notified once they have been received! You can expect to receive ongoing support from your chosen custodian in the form of periodic account statements and assistance with yearly distributions. As your precious metals dealer, the U.S. Gold Bureau will provide ongoing service with any questions pertaining to your metals and can assist you should the time come when you want to sell back any of your metals.

Frequently Asked Questions



1. How do I know that the U.S. Gold Bureau is legitimate?

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.



2. Are my purchases reported to the IRS?

Most precious metal purchases are not reported to the IRS unless specific thresholds or transactions require reporting. Consult with your tax professional for specific guidance.



3. Where do my metals go once purchased?

Your metals are stored in an approved depository for safety and compliance.



4. Are there any penalties or tax consequences for switching to a Precious Metals IRA?

There are no tax penalties for rolling over an eligible retirement account to a Precious Metals IRA, provided the rollover is completed within the specified timeframe.



5. What are my funding options?

You can fund your Precious Metals IRA through rollovers from existing retirement accounts, transfers, or direct contributions.



6. How easy is it for me to liquidate my precious metals?

Liquidating your metals is straightforward. The U.S. Gold Bureau offers buy-back services, or you can sell through other channels at your discretion.



7. What types of retirement accounts are eligible to roll over into a Precious Metals IRA?

Eligible accounts include Traditional IRAs, Roth IRAs, 401(k)s, 403(b)s, and certain other qualified retirement plans.



8. What if I have more questions?

Feel free to call us at (855) 853-9199 so one of our Retirement Service Specialists can answer any other questions you may have!



Customer Testimonial

“After experiencing stock market volatility, I sought stability. Talking to a rep from the company was reassuring. I’ve gained money, feel well-informed, and appreciate their service. The company gets a gold star.”

- Alfredo C., Texas

The U.S. Gold Bureau Advantages

We make it easy and worry-free to get started with a Precious Metals IRA.



Transparency

All our prices are shown on our website and are updated in real time.



Quality

When it comes to precious coins, we recommend only US Mint products.



No Start-Up Costs

Application and setup fees are waived.



2 Years of Free Storage

We'll cover your storage fees for two full years.



Buy-Back Guarantee

When it's time to liquidate, we buy your metals back at market prices.



Bonus Metals

Receive a free 10oz Silver Bar for every \$25,000 you spend in qualifying metal purchase (maximum six 10oz silver bars).

Ready to get started?

Here's information to have handy as you start the process:



Scan here to get started!

- ✓ Beneficiary Information
- ✓ Date of Birth
- ✓ Social Security Number
- ✓ Legal Address as it appears on a utility bill or driver's license
- ✓ Current Retirement Account Statement



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. United States 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. United States 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®

Retirement Services Division

(855) 853-9199