

DIVERSIFY YOUR IRA OR 401K RETIREMENT SAVINGS

BY INVESTING IN
GOLD & SILVER



UNITED STATES
GOLD BUREAU®



Think about this for a minute:

- Most investors have a retirement portfolio that is heavily weighted in volatile equities and hasn't been rebalanced in years. The COVID-19 Pandemic has only exacerbated the problem.
- People nearing retirement have the most to lose when the stock market declines, since they have less time to recover from losses.
- Increasing asset prices and volatility have made it harder than ever to build a nest egg.
- The cost of living has been rising — retirees will need more money than ever.
- The current ratio of workers to retirees is 5:1. By 2050, it will drop to 3:1.
(U.S. News & World Report)
- There is an ever-smaller number of workers to support increasing numbers of retirees.

Because of all this, there is increasing pressure on the federal government to redistribute wealth and “move money around” to take care of people that don't take care of themselves, and there is a very real concern that the money you've been socking away in your IRA or 401K retirement plan may not actually be there when you need it.

This has already happened with many private pension plans, municipal retirement plans and other accounts that investors thought were secure, but turned out not to be.

METALS IN YOUR RETIREMENT ACCOUNT

Gold & silver can help safeguard your savings from the devaluation of the U.S. dollar



Planning for a secure retirement is one of the most important decisions investors will ever make, right up there with buying a home and saving for your children's education. Do it right and you can rest easy, knowing that your nest egg will be waiting for you when you decide to hang up the boots and enjoy an exciting new phase of your life. Do it wrong and you may be disappointed to discover that your Golden Years aren't what you always hoped they would be.

Thanks to a little-known law, you can put gold or silver into your IRA or 401k account to own physical precious metals in coin or bar form. You'll never have to wonder if your retirement is secure because YOU have all the control.



What's the Solution?

Take back control of the financial future for yourself and your family. Don't rely on the government, or anyone else, to take care of your hard-earned retirement savings for you. We can help you to transfer funds from your current IRA or your former Employer Plan account to buy physical precious metals, which can assist in preserving your buying power while diversifying your assets from the stock market.

Let us help you establish a Self Directed IRA and we'll work to help you avoid any unnecessary fees!

You will even have a personal Retirement Services Division Account Executive to walk you through the entire process, because safeguarding your money from volatility should be a lot easier than making it was.

**IT'S TIME TO PUT YOUR
MIND AT EASE BY
MAKING PRECIOUS
METALS A VIABLE PART
OF YOUR RETIREMENT
SAVINGS PLAN.**



Get started with a Precious Metals IRA today. Every day you wait, your dollar could be worth less and less.

Call **(800) 775-3504** or visit **www.usgoldbureau.com/ira**

WHY PRECIOUS METALS?

Inside or outside of a retirement plan, tangible assets can give you better control and portfolio diversification

The laws have changed and individual investors can now move funds from an existing retirement account into a Self Directed IRA to buy and sell gold, silver, platinum and palladium without ever having to have the cash in-hand.

Our Retirement Services Division helps investors understand the specifics about how precious metals can play a key role in their account. Our Retirement Specialists will guide you through the entire process of incorporating precious metals into your portfolio, recommending options that are best suited for your individual goals, and helping to avoid unnecessary fees and penalties along the way.

*The U.S. Gold Bureau does not recommend the early withdrawal of retirement funds to buy precious metals if it will result in significant fees incurred, but that decision is ultimately up to you.

Precious Metals have historically been used as a hedge against financial upheaval.

Since the dawn of civilization, precious metals have been used as a hedge against political chaos, economic downturns, and financial crisis. Get started with a Precious Metals IRA today to help shelter your retirement savings account against the next downturn in the financial market. Every day you wait, your dollar could be worth less and less.

Start a Precious Metals IRA today! Contact your Account Executive and ask about our free IRA rollover kit: (800) 775-3504 or visit www.usgoldbureau.com/ira

Gold Ownership Helps Preserve Purchasing Power

It's like locking in 99¢ gas for the rest of your life, but you can do it on a much larger scale.

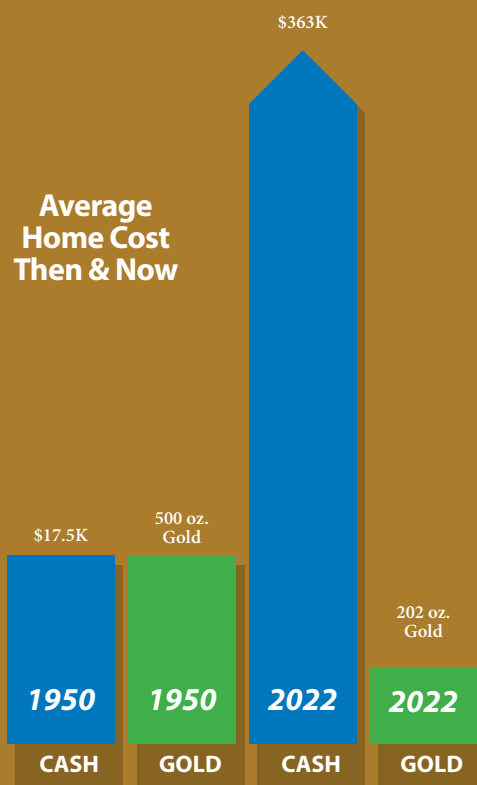


GOLD PROTECTS YOUR BUYING POWER

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 2022, you would need \$363,700* BUT ONLY 202 ounces of gold, based on a price of \$1,800 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

UNDERSTANDING SPOT PRICE

What You Need to Know

The “spot price” represents the current market rate for gold (symbol: XAU) and silver (symbol: XAG) contracts as established by the Commodities Exchange (COMEX), a division of the New York Mercantile Exchange (NYMEX). The COMEX is the primary market for commodities brokers, commercial producers and institutional buyers to trade gold and silver options and futures contracts.

The standard size of a contract is 100 ounces for gold and 5,000 ounces for silver. The NYMEX is also the leading exchange for platinum, palladium, aluminum, copper, coal, crude oil, gasoline, heating oil and other commodities. Prices listed on the COMEX in no way represent the selling price for physical gold and silver coins and bars to individual investors, though the spot price is one of several components that ultimately does set that price. For example, the U.S. Mint sells its gold coins to distributors at a premium of 3% to 5% over spot price, and its silver coins at closer to 10% “over spot.”



The commodities markets are much more intricate than most people realize, but overall the spot price is one of the easiest concepts to understand in the industry. Simply put, if you want to buy gold or silver “on the spot,” rather than waiting until some time in the future, then the spot price (plus any premiums) is what you’ll pay right now to obtain it. Remember, though, that physical metals sell for several percentage points above the market “spot price.”

As you can imagine, spot prices fluctuate all the time. They react to changes in supply and demand, rising when supply constraints cut the amount of available gold and silver or when customers demand more of it, and falling when there is a surplus in available supplies or the demand disappears.



OUR COMMITMENT TO YOU

The U.S. Gold Bureau was founded to bring trust and integrity to all aspects of the precious metals acquisition process. Our goal is to always exceed our customers' expectations by helping them to make better, more informed buying decisions.

Headquartered in Leander, Texas, our firm maintains a technologically advanced facility -- helping to ensure that each order is processed and treated with tremendous care. We're confident that once you do business with us, you will become a client for a lifetime.

We understand that when acquiring precious metals, you have many choices to consider. Your Account Executive will serve as a great resource to guide you step-by-step as you navigate through those choices. Each of our Account Executives has been through an extensive training program and is well equipped to assist you at all stages of the process.

Whether you decide to move forward with a purchase today or at some point in the future, our hope is that you will feel a sense of confidence knowing that you are dealing with a reputable organization.

We'd enjoy the opportunity to speak with you, even if you are just interested in learning about precious metals.

The investment value of a rare coin depends in large part on the price you pay. If you are acquiring any of our products as an investment, you should evaluate its current market value, potential for appreciation and liquidity, and consult independent sources regarding these factors.

Since rare coins, *Investment Grade Coins*, and bullion and currencies can decline in value, you should have adequate cash reserves and disposable income before considering acquiring a coin, currency or any type of precious metal product.

We do not recommend early withdrawal from accounts or securities which may result in substantial penalties or fees. You should consult with your independent financial advisor before disposing of any security, annuity, Certificate of Deposit, or other investment to acquire rare coins, modern rare coins, currency or bullion.

The U.S. Gold Bureau is not responsible for any changes in tax laws or other statutes which may affect any profit or salability of your bullion metals, coins, or currency.

CALL US ANYTIME AT (800) 775-3504 OR VISIT US ONLINE AT USGOLDBUREAU.COM FOR CURRENT NEWS AND INFORMATION, TIPS ON HOW TO INVEST, FAQs, CURRENT RECOMMENDATIONS, AND MUCH MORE.



Benefits of Metals Storage at the Texas Bullion Depository:

- Securely store gold, silver, platinum and palladium.
- Assets audited for accuracy and security by the Texas Comptroller of Public Accounts.
- Metals remain under the title of the depositor and are fully separated from other depositors.
- 100% all-risk insurance provided through Lloyd's of London.
- Convenient process for deposits, withdrawals, and even liquidations (processed through a third party).
- Real-time online account access shows metal holdings and comparative value in U.S. dollars.
- Photographic evidence of items in your account.

The 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, IRA custodians, family offices, corporations and mining operators a more secure and cost-effective way to store precious metals while eliminating counter-party risk. When you make an acquisition through United States Gold Bureau, we can help arrange to have your precious metal coins and bars delivered to your account at the Texas Bullion Depository.

Ensure your gold, silver, platinum, and palladium assets are always safe and available when you need them most.

**Call your Account Executive
for complete details:**

(800) 775-3504



Account Set Up

How to Get Started

The U.S. Gold Bureau makes it Fast, Easy, and Safe to invest in precious metals. Just follow these simple steps:

1

Call us at (800) 775-3504 on Monday to Friday during normal business hours to speak with our Account Executives and set up a new account.

2

Our Retirement Services Division specialist will walk you through the entire process of funding your account through a rollover or new deposit.

3

Work with your Account Executive to develop your investment strategy and determine the details of your acquisition.

4

Metals in a retirement account will be stored at a secure location determined by you and your custodian.





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.

Bullion metals, coins and currency can go down as well as up in value. These items may not be suitable for everyone. Our firm does not determine the suitability of any specific person to purchase any type of precious metals or currency.

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.



www.usgoldbureau.com
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