

The GOLD IRA Guide

Presented by

 SchiffGOLD

*THE DEFINITIVE GUIDE TO HELP YOU
UNDERSTAND THE BENEFITS OF
STARTING YOUR GOLD IRA TODAY.*



THANK YOU...



Our Specialists value long-term relationships and want you to feel comfortable turning to them for years to come. They are available to guide you through your first purchase, help you set up a gold IRA, or simply discuss the latest news about the Federal Reserve.

If at any time you are unsatisfied with our service, please contact management directly here. We will respond promptly and work to resolve the issue. Your respect and business is my highest priority.

Thank you for choosing SchiffGold.

Sincerely,

A handwritten signature in black ink that reads "Peter Schiff". The signature is written in a cursive, flowing style with a large initial "P".

Chairman
SchiffGold

WHAT TO EXPECT WITHIN THIS GUIDE:

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What is a Physical Precious Metal IRA?

A “Physical Precious Metal IRA” is an unofficial term used to describe an Individual Retirement Account holding gold, silver, platinum, or palladium in the form of physical bars or coins. The term “Physical Precious Metal IRA” is also synonymous with “Gold IRA,” “Silver IRA,” or “Physical Metal IRA.” The tax benefits and functionality of a Physical Precious Metal IRA are identical to a regular IRA, except the owner holds physical precious metals instead of derivative paper assets such as precious metal ETFs, CFDs, options, futures etc. In other words, the owner of a Physical Precious Metal IRA maintains direct ownership of physical coins or bars.

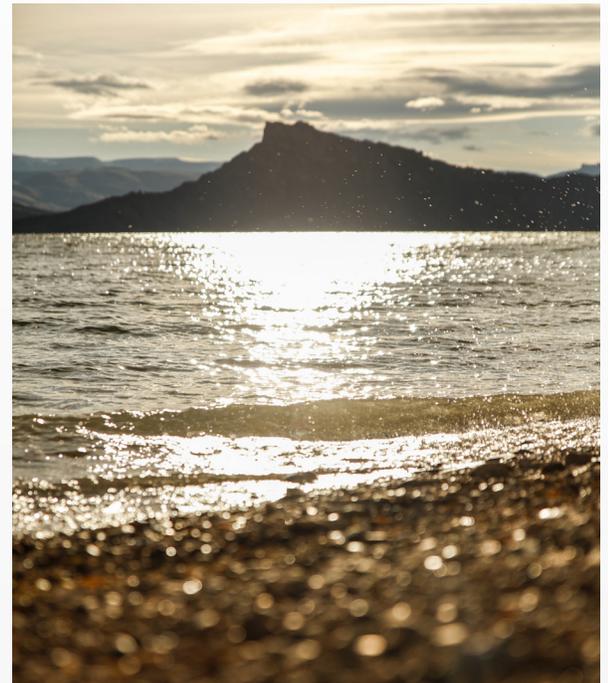
What are the tax benefits of an IRA?

Private physical gold and silver buyers who don't have any kind of IRS tax-deferred account, or who are not taking full advantage of their annual contribution limit, may benefit from opening a self-directed IRA.

The contribution limit stands at \$5,500 per year -- \$6,500 for individuals over 50 years of age. An IRA provides its owner the benefit of deducting the annual contribution from their federal income tax. An exception to this would be investing *after-tax* dollars in a Roth IRA. The \$5,500 may be used across multiple IRAs (e.g. \$4,000 to a Roth and \$1,500 to a Traditional).

In addition to tax deductions, IRAs grow tax-deferred. Buying and selling assets within an IRA creates no immediate tax liability. It's only when an individual begins taking withdrawals that there may be a tax liability. (Withdrawals may be taken at the age of 59½+.) In some cases there is zero tax liability for withdrawals; this is true for Roth IRAs.

Note: When an individual establishes a Physical Precious Metal IRA, it is typically self-directed. This means the owner has greater autonomy over the assets he/she may own within their IRA. Self-directed IRAs may include other types of retirement accounts such as Roth IRAs, Traditional IRAs, SEP IRAs, SIMPLE IRAs, Thrift Savings Plans (TSP), and 401(k)s. It's wise to speak with a financial custodian or tax advisor when setting up a self-directed IRA to determine the best type for an individual's financial situation.



Our precious metals specialists are happy to help you find the right products for your needs.

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Besides the tax benefits, are there any advantages to having Physical Precious Metal IRA versus holding gold and silver in my home?

When it comes to keeping precious metals in one's possession as opposed to storing it in an off-site vault, some live by the rule, "if you don't have it, you don't own it."

At SchiffGold, we acknowledge the value of holding precious metals on one's private property. Holding metal personally reduces counterparty risk. We believe all individuals should have some precious metal "within arm's reach" in case of a crisis. However, within the context of one's entire financial portfolio, it's foolish to turn a blind eye to the tax benefits and the logistical advantages to owning gold and silver within a vaulted IRA. Some of these logistical advantages include:

Immediate purchase and liquidation - Precious metals sold or purchased within an IRA can be price-locked within a 30-second phone call. Dealers such as SchiffGold already have precious metals located at the primary IRA depositories. This is a significant time and cost advantage compared to shipping precious metals between one's home and the depository.

Optimal storage rates - When clients set up a Physical Precious Metal IRA, they enjoy the benefit of competitive storage rates thanks to the institutional relationship between their financial custodian and the depository. This is especially valuable for larger individual accounts holding hundreds of thousands of dollars' worth of precious metals inside an IRA.

Gold and silver swaps - For more sophisticated investment strategies, such as taking advantage of the gold to silver ratio, clients have an advantage within the context of a vaulted IRA. One can easily buy, sell, and swap between gold/silver products with zero tax consequences and zero shipping charges. This is only true when trading vaulted precious metal inside their IRA as opposed to shipping metal from the home outside of an IRA.



I already have a tax-deferred retirement account, why should I consider opening/rolling funds into Physical Precious Metal IRA?

The point of a Physical Precious Metal IRA versus a regular IRA is to put the owner in control of physical precious metals. Unfortunately, most traditional IRAs and employer-sponsored retirement plans -- 401(k)s, TSPs, SIMPLE IRAs -- are limited by their custodian or company's policyholder. These limitations do not allow for physical ownership of gold and silver, and generally only offer precious metal alternatives via financial derivatives commonly referred to as "paper instruments".

Precious metal derivatives include exchange-traded funds (GLD, SLV), hard asset mutual funds, or commodity index funds. Derivatives consist of two or more parties that work together to track the price of a precious metal or a group of precious metals. For example, the ETF "GLD" is a fund that tracks the price of gold. The fund sells shares that are held by various stock brokerages. The fund itself is managed by State Street Global Advisor. The physical gold is held in a London based bullion bank under the control of another commercial bank... Long story short, complex derivatives such as GLD come with a significant amount of counterparty risk. A financial derivative that tracks the price of gold only works as well as the weakest party involved.

Fortunately with the right custodian one can simply buy gold/silver coins and bars within their own IRA. This eliminates virtually all third-party risk. Precious metals held in a Physical Precious Metal IRA are 100% allocated in a vault of the client's choosing and can be segregated from other accounts. The physical bars and coins are safeguarded in the client's name and are in the exclusive control of the client.



What's logistically involved in establishing a physical metals IRA?

There are three parties involved when initially setting up a Physical Precious Metal IRA – the depository, the dealer, and the custodian.



Depository/vault - IRA approved depositories are world-class security institutions. Depository companies include Brink's, DDSC, Loomis, IDS, Via-Mat, and Malca-Amit. Unlike stocks, bonds, and other paper assets, physical precious metals are tangible and therefore need to be safeguarded. It's important to note these depositories have no legal or financial claim to an individual's precious metal; they simply act as safe-keepers. Depositories constantly monitor and protect their client's assets with advanced 24/7 security features and full-time vault guards. In addition to these high-level storage practices, the metal in the vault is fully insured and regularly audited by third parties. Most depositories offer clients a choice between two types of precious metal IRA storage practices: "non-segregated," where a client's precious metals are mixed with other like-kind coins/bars; and "segregated," where a client's assets are held separately from other customer's assets.



Dealer/Broker - After an individual has a set up and funded their IRA, they may purchase metals through a dealer. Dealers are liquidity providers. In other words, dealers fill, buy and sell orders with IRA approved investment grade precious metal coins and bars. Clients who work with professional dealers, such as SchiffGold, not only get the benefit of buying competitively priced gold and silver products, but they also enjoy the ease of selling. Within a 1-minute phone call, they can liquidate their physical holdings by selling to SchiffGold. Once the transaction is complete, the liquid funds will then be bank wired to the client's financial custodian.



Custodian - In order to adhere to IRS requirements, all IRAs are established through a financial custodian. Like depositories, custodians do not have any claim on, or ownership of, the physical metals inside a client's IRA. Custodians could be described as an "IRA bank account". Before buying and after selling precious metals, the liquid cash within an IRA is held with the custodian. Custodians file the necessary annual paperwork to keep the IRA compliant with the IRS. Lastly, custodians build relationships with different precious metal depositories. This is why vaulting inside an IRA is less expensive than vaulting outside of an IRA. Clients directly benefit from the institutional depository pricing available through their custodian. Note the depository options are limited to the number of vault relationships a custodian has. For example, if a client wants to store their precious metal with an international depository like Brink's Singapore, it's necessary to work with a custodian who has a relationship already established with Brink's Singapore. One can visit a custodian's website and view their depository Election Form to see the IRA vault choices available.

Our precious metals specialists are happy to help you find the right products for your needs.

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What are the different Physical Precious Metal IRA custodians available?

Here are some of the market leading Physical Precious Metal IRA custodians available:

The Entrust Group

<https://www.theentrustgroup.com/investments/precious-metals>

Equity Institutional

<https://equityinstitutional.com/investment-options/precious-metals.aspx>

New Direction IRA

<https://newdirectionira.com/investment-options/precious-metals>

Kingdom Trust

<https://www.kingdomtrust.com/individual-custody-solutions/investing-in-precious-metals>

Gold Star Trust Company

<https://www.goldstartrust.com/services/preciousmetals.aspx>



How do I roll over my funds from an employer-sponsored retirement plan?

Employer-sponsored retirement plans such as 401(k) plans, 403(b) plans, or 457 plans may be rolled over seamlessly if the plan was with a previous employer. If the plan is with a current employer, it's necessary to check with the company policyholder to see if they permit an "in-service" rollover. This type of rollover allows employees to move part of their current employer-sponsored retirement plan money into a personal IRA while still working for that employer.

Is it possible to buy physical precious metal bars and coins with my current custodian and not have to roll over my funds to a new custodian?

Yes, it is possible if an individual's current custodian is one of the few custodians set up to work with physical gold and silver. Assuming this is true, the next step may be as easy as selecting a vault and taking a minute to place an order with a gold dealer like SchiffGold. Even if an individual's current custodian doesn't offer flexibility to buy physical precious metals, one may set up as many IRA accounts as they desire. For example, someone could keep their IRA with Vanguard while simultaneously opening a gold IRA with the Entrust Group.

Can I have the vault ship my IRA precious metal to my house?

Yes, Physical Precious Metal IRA owners may take possession of their metals at any time. Understand that withdrawing metal out of the IRA for physical delivery is considered a distribution and there may be tax implications.

What exactly can be held inside a Physical Precious Metal IRA?



Gold, silver, platinum and palladium bars and coins may be held in an IRA. However, by IRS standards they must meet a specific minimum purity level.

Minimum gold fineness: .995

Minimum silver fineness: .999

Minimum platinum fineness: .9995

Minimum palladium fineness: .9995

Any precious metal product falling outside of these levels, with an exception of the American Gold Eagle coin, may not be used for IRA contributions.

For the exact composition of metal and form of the metal (bar or coin), speak with a SchiffGold precious metals specialist for professional advice and recommendations.

Our precious metals specialists are happy to help you find the right products for your needs.



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QUESTIONS:

Do you charge commissions as the dealer for IRA precious metals purchases?

Here at SchiffGold we do NOT charge any additional fees or commissions for an IRA order versus a private order outside of an IRA. In some instances, the cost of acquiring physical metals for an IRA is less by comparison. This is true because we may already have the metal located at the depository selected for a client's IRA.

Great, how do I learn more or potentially get started with setting up or rolling over into a Physical Precious Metal IRA?

At SchiffGold, our precious metals specialists are happy to start the conversation if one is interested in learning more. We are also ready and able to move quickly if a client is wanting to set up their IRA as soon as possible.

Call now at 888-465-3160 to speak with a representative.

The Powerful Case For **SILVER**

Silver's Future may be even Brighter than Gold's.

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