

THE RETIREMENT SURVIVAL GUIDE

How a Golden IRA can Preserve Wealth and Secure the Future



LEARCAPITAL
THE PRECIOUS METAL LEADERS

A Lear Capital Publication

The Retirement Question



When we think about retirement planning questions and concerns almost always arise as to whether we'll have sufficient savings to stop working. Some common queries include: Will I be able to maintain my current lifestyle? How long will my money last? What happens if the market crashes?

The following pages outline a wealth preservation strategy based upon adding hard assets to your retirement portfolio. Diversifying with precious metals helps provide protection against market volatility. This special *Survival Guide* will walk you through transfer and rollover procedures, IRA eligible metals, the advantages of holding gold and silver long-term, and five easy steps you get you started.

Remember when retirement used to be a comforting word? For years we associated it with leisure, freedom, golfing, cruises, and an entire host of bucket list activities. Not too long ago, all we needed to secure our retirement was to put in some time at a good company, set aside a portion of our pay check into an employer-matched 401K account, and wait for Social Security when we reached age 65. Unfortunately those days are gone.

Most companies are no longer “cradle to grave” entities. They are not places where we can work for decades, grow up, grow old, collect our gold watch, cash out our pension, and sail off into the sunset or some warm beach in Florida. Employers can no longer afford to subsidize our lives or our retirement. Most no longer “match” those 401K funds that we had deducted from our pay checks. In addition, the paper markets that back our retirement accounts have proven to be highly volatile. Large percentages of our financial holdings can double over the course of several weeks or be wiped out in a single afternoon. And let’s not forget the prognosis for Social Security. It is running at a steep deficit and on track to be bankrupt within the next 20 years.

Now more than ever, we must tend to the task of retirement savings, investment protection and wealth preservation ourselves. Many of us have turned to savings accounts, money markets, treasury bonds, CD’s, real estate and IRA’s. Some have turned to precious metals. With a weakening dollar, expanding government debt, and a bloated money supply ... a precious metals backed IRA makes particularly good sense.



“If ever there was an area in which to do the exact opposite of that which government and the media urge you to do, that area is the purchasing of gold.” Robert Ringer

Precious Metals and IRA Eligibility

Physical gold has no master. It is not associated with any country, creed, political belief or fluctuating currency. For this reason a precious metals IRA account is considered to be part of a prudent diversification strategy.

Adding gold or silver to an Individual Retirement Account is a fairly recent privilege. Back in 1933 President Franklin Roosevelt signed Executive Order 6102, forbidding the “hoarding of gold coin, gold bullion, and gold certificates within the continental United States.” This made the possession of gold by private citizens, partnerships, associations and corporations illegal.

It was the height of the Great Depression, and the presidential order removed all gold coins from circulation and ordered them returned to the US Treasury where they were melted into gold bars. The rationale behind this dramatic move was to prevent the hoarding of gold which the government believed was hindering economic recovery and prolonging the depression. Roosevelt clearly gave gold a lot of power, weight and value.



Over 50 years passed before the US Mint would launch the American Eagle program in 1986 and start issuing both gold and silver bullion coins for investment. In 1997 the Tax Payer Relief Act was signed by President Clinton which allowed previously banned gold, silver, platinum and palladium metals (in the form of bars and coins) to be added to IRA and other retirement accounts.

IRA eligible gold coins and bars must be .995 fine which makes the American Gold Eagle, the Canadian Gold Maple Leaf, the Gold Polar Bear and the Austrian Gold Philharmonic suitable for IRA inclusion. Eligible silver coins must be .999 fine which makes the American Silver Eagle, the Canadian Silver Maple Leaf, the Australian Kookaburras, the Silver Polar Bear and the Silver Arctic Fox also acceptable.



Platinum coins that are .9995 fine can be included in an IRA as well which makes the Canadian Platinum Maple Leaf, the Australian Koala and the Austrian Philharmonic eligible as well as .9995 fine Palladium bars and rounds.

The regulations for IRA eligible metals apply to Traditional IRAs as well as Roth and SEP (Simplified Employee Pension) accounts. It's also important to remember that all or part of an existing IRA can be rolled into physical metals as well.

“The gold standard, in one form or another, will prevail long after the present rash of national fiats is forgotten or remembered only in currency museums.” Hans F. Sennholz

1-800-576-9355

Making the Move to Physical Metals

Most financial experts recommend that at least 10% to 20% of our financial portfolios contain precious metals. Rolling a portion of an existing IRA into physical metals is an easy way to accomplish this. While active, employer-based retirement plans are not eligible for rollover into gold or silver, most traditional IRA's, Roth and SEP accounts are.

An IRA account with the solid backing of physical metals provides critical diversification for investments that are exclusively tied to paper and the volatility that often accompanies it.



Making the transfer into precious metals requires several, simple steps:

- 1) Set up a self-directed IRA account with an approved IRA custodian like Sterling Trust Company or GoldStar Trust Company. As your bullion dealer, Lear Capital can provide the proper forms to help you set-up this account.
- 2) Name Lear Capital as your bullion dealer on the new account.
- 3) Fund the account through either a direct contribution or by rolling over funds from another account.
- 4) Once the IRA account is set-up and funded, contact Lear Capital and purchase IRA eligible gold, silver, platinum or palladium for the account.
- 5) Lear Capital will then ship your precious metals to your IRA custodian for receipt into their approved depository where the custodian will hold your physical metals in your name.



Remember, the IRS has established purity standards which limits the types of metals, bullion, and coins that can be put into your Precious Metals IRA. The IRS also requires a third party to hold your physical metals, which is part of the custodial process.

A Lear account representative can assist you with eligible coin and acceptable bullion selections.

“To prefer paper to gold is to prefer high risk to lower risk, instability to stability, inflation to steady long term values, a system of very low grade performance to a system of higher, though not perfect performance.” William Rees-Mogg

The Soft Asset Handicap

With the world entrenched in a paper currency exchange and digital transactions, it seems that we could not be further from a monetary system that is grounded in something tangible. Fiat money is not linked to any physical counterpart. It derives its worth from an issuing government and its promise to pay.

Paper fiat currencies are often at the mercy of global instability, the unpredictability of world markets, the excess spending of government treasuries, the political explosiveness of deficits, and the tendency to increase the money supply to solve a host of economic ills. Such currencies have not fared well throughout history.



New digital currencies are equally unpredictable. They are unregulated and are also subject to violent value fluctuations. The Bitcoin, for instance, is peer-to-peer internet money that uses cryptography and an open source environment to “mine” coins. While there is encryption in place to avoid counterfeiting and a coin cap to avoid devaluation, the currency lacks legal status and the basic protections of traditional money.



Bitcoins are stored in digital wallets that are subject to hacking. In addition, if a wallet gets lost or corrupted, investors have no recourse for recovering their money. There is also concern about the Bitcoin's use for illegal activities like drug trafficking, money laundering, and even to fund terrorism.

The Bitcoin had surged from \$13 at the beginning of 2013 to as high as \$1200 before melting down to under \$500. When China's biggest Bitcoin exchange recently decided to block new deposits, the Bitcoin lost almost half its value overnight.

Both forms of money lack the intrinsic value and long-term stability of precious metals. Solid assets like gold and silver actually provide protection for all the short-comings of intangible paper and digital currency. Gold carries no governmental risk; it offers no political peril; it presents no techno glitches, and it is systemically sound.

“Of all the contrivances for cheating the laboring classes of mankind, none has been more effective than that which deludes them with paper money.” Daniel Webster

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The Hard Asset Advantage

Precious Metals have a long-standing story of wealth management and preservation. They have continued to prove their intrinsic value over time. Gold and silver have stood up to inflation, interest rate fluctuations, recession, terrorism, war, global currency collapse, bank runs, and a host of international crises.

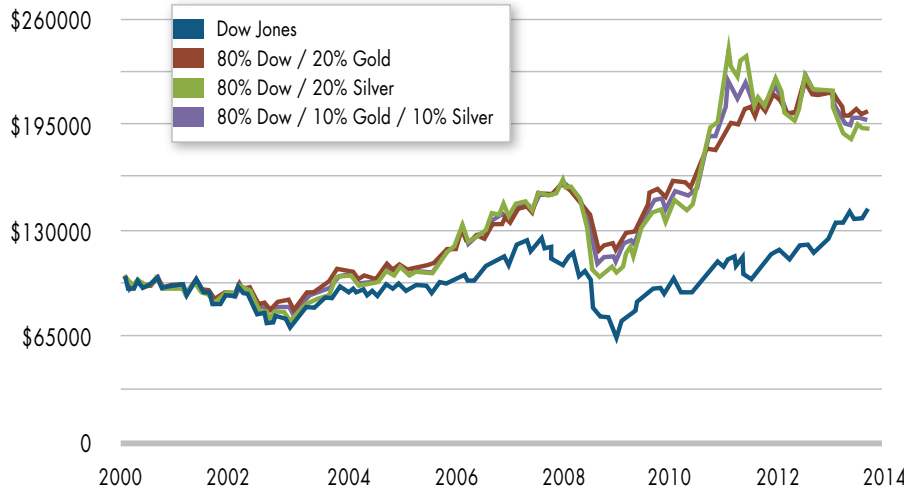
The chart to the right and below demonstrate the power of holding a portion of gold and silver as part of your investment strategy over time. Since the beginning of the Millennium diversifying with either gold and silver or a combination of both metals has significantly outperformed the Dow.

If you invested \$100,00 in January of 2000...

You would have this much in:

	DEC OF '02	DEC OF '05	FEB OF '09	PRESENT
<i>In the DJIA</i>	\$75,582	\$95,980	\$68,171	\$140,683
<i>In 80% DJIA and 20% Gold</i>	\$83,815	\$112,668	\$120,884	\$202,295
<i>In 80% DJIA and 20% Silver</i>	\$78,351	\$109,976	\$106,113	\$192,393
<i>In 80% DJIA and 10% Gold and 10% Silver</i>	\$81,083	\$111,322	\$113,499	\$197,344
<i>In Gold</i>	\$116,746	\$179,417	\$331,736	\$448,743
<i>In Silver</i>	\$89,423	\$165,962	\$257,885	\$399,231

Dow Jones Industrial & Precious Metals



The key to retirement planning is maintaining your portfolio's value and buying power so you can live comfortably in your later years. And, inflation and market volatility have long been considered the thieves of wealth.

As the historical charts indicate, precious metals clearly help protect your savings against all of the retirement-killing watersheds of recent memory.

“Place 5 percent to 10 percent of your total assets in gold bullion and selected gold and silver coins. No one knows with certainty whether the coming depression will be inflationary or deflationary.” James Dale Davidson

The Lessons of Recent History – 2008 Revisited

It was the year of bank failures, the Bear Sterns collapse, the Lehman Brothers bankruptcy, soaring gas prices, the Fannie and Freddie takeover, and TARP. While all those events seem far behind us now, the market meltdown of 2008 remains, fresh in the minds of many Americans. According to a 2009 summary in US News & World Report¹ employees lost an average of 14% of their 401K and IRA savings. Stocks across every risk class were affected with the average, mixed stock fund plummeting 38%. Even traditionally more conservative bond holdings dropped more than 8%.



The hardest hit were older workers, tenured workers and those most concerned about their savings accounts. Employees between the ages of 35 to 44 with more than 10 years on the job saw their 401K balance drop 21%. Mid-life employees in the 45-54 age group with 5 to 9 years on the job saw their 401K values decline 18% while those with 20 years on the job lost 21%.

The 2008 market crash was clearly more devastating for those closest to retirement age with decades on the job and the most to lose. For workers in the 55-64 age range, the average portfolio loss that year was a full 25 percent or a quarter of their retirement accounts. For some the losses took years to re-coup, others never really covered.

If it happened once, it could happen again. The events of 2008 are a reminder that Wall Street is volatile. It is subject to risk, panic and downward momentum. Much like now, investors in 2008 rode a stock market bubble that they assumed would continue to rise. Optimism ruled the day leaving many unprepared for a downturn. When the markets spiraled, the least diversified were the hardest hit and suffered steep, often life-changing losses.

Today's economy sits on a hair trigger and atop an asset bubble. US Debt has soared to unprecedented levels. Quantitative Easing has bloated the money supply, devalued the dollar, destabilized the global economy, and pumped up the markets into a 2008-style fantasy.

Now more than ever, it's important to back your retirement and savings accounts with the stability and safety of precious metals. A gold or silver IRA account will help protect your retirement dollars against another stock market correction and safeguard your money against inflation.

Every fiat currency throughout history has ultimately buckled and collapsed through loss of value. Digital currencies have already demonstrated their capacity for massive price vaporization. Gold and silver, however, have remained solid and stable throughout time and have consistently outperformed the intangible.

When everything else in history has fallen, collapsed, or faded away ... precious metals have remained mankind's money and maintained their fundamental and inherent value for thousands of years.

¹Available from: <http://money.usnews.com/money/retirement/articles/2009/02/12/how-did-your-401k-really-stack-up-in-2008>

CONTACT A LEAR REPRESENTATIVE TODAY!
Set-Up a Precious Metals IRA Account at: 1-800-576-9355

For those looking to diversify their portfolio, Lear Capital can provide the assistance you require. You may contact a representative at LearCapital.com anytime from 9:00am to 6:00pm PST at 1.800.576.9355 or by fax at 310.571.0194.

We invite any suggestions and feedback on our products and services.



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IRA BONUS CERTIFICATE

RECEIVE UP TO \$500

WHEN YOU TRANSFER YOUR EXISTING IRA
INTO A LEAR CAPITAL IRA ACCOUNT

TERMS & CONDITIONS ON REVERSE

TERMS & CONDITIONS

IRA BONUS PROGRAM

Lear Capital, Inc. ("LCI") will pay up to \$500 of the IRA set-up, IRA annual maintenance, and IRA custodian fees charged by Self Directed IRA, GoldStar Trust Company, or any other approved IRA custodian for new LCI customers who purchase precious metals worth \$5,000 or more for their Individual Retirement Account ("IRA"). LCI will make this payment directly to the IRA custodian when you complete your IRA transaction with LCI. This LCI promotion is subject to the following terms and conditions.

WHICH CUSTOMERS AND TRANSACTIONS ARE SUBJECT TO THE LCI IRA BONUS PROGRAM?

1. LCI's IRA Bonus Program only applies to customers who have not previously purchased precious metals from or sold precious metals to LCI (or its predecessor, Lear Financial, Inc.) and who set up a new IRA account with GoldStar Trust, or another approved IRA custodian, and then only to that customer's first IRA purchase transaction with LCI. LCI's IRA Bonus Program does not apply to non-IRA transactions.

HOW DOES THE LCI IRA BONUS PROGRAM WORK?

2. **Step 1:** Set up an IRA with Self Directed IRA, GoldStar Trust Company or another approved IRA custodian. LCI can provide the forms to set up an IRA at GoldStar Trust or another approved IRA custodian. When the custodian asks how you intend to pay the IRA set-up, IRA annual maintenance, and IRA custodian fees, tell the custodian that LCI will pay the bonus amount directly and you will pay the balance (if any) owed. It is up to you and the custodian whether you pay the balance from your IRA account directly or from outside funds.
Step 2: Once the IRA is set up (and funded), contact LCI and purchase precious metals for your IRA from LCI. (Please note that not all precious metals may be purchased for placement in an IRA.) Once LCI receives your executed Transaction Agreement and payment for your precious metals from the IRA custodian, LCI will transmit a check for the bonus amount to your address on file. LCI cannot issue the payment to you under any circumstances. The amount of your bonus will be calculated based on the amount of your qualifying IRA purchase transaction, as set forth on the following schedule:

Qualifying IRA Purchase Amount	Bonus
\$0 to \$4,999.99	Ineligible; no bonus
\$5,000.00 to \$9,999.99	\$50
\$10,000.00 to \$24,999.99	\$100
\$25,000.00 to \$49,999.99	\$250
\$50,000.00 or more	\$500

WHAT OTHER TERMS AND CONDITIONS APPLY?

3. If you set up an IRA account, but do not complete a qualifying purchase transaction with LCI for any reason, LCI will not pay the bonus amount to the custodian and you will be responsible for all of the custodian's fees.
4. LCI may cancel or modify the terms of the LCI IRA Bonus Program at any time without obligation. LCI's IRA Bonus Program is void where prohibited by law. If and to the extent so prohibited, customer agrees that the LCI IRA Bonus Program did not induce him or her to enter the transaction with LCI that would otherwise be subject to the LCI IRA Bonus Program.
5. Customer acknowledges and agrees that (a) no fiduciary relationship exists between LCI and customer, (b) the decision to purchase precious metals, and which precious metals to purchase, are the customer's decision alone, and (c) purchases or sales are made subject to customer's own prudence and judgment. Customer further acknowledges that LCI is not a law firm or tax professional, and that neither LCI nor its sales representatives (or anyone affiliated or representing themselves as affiliated with LCI) are qualified to or authorized to provide legal or tax advice.
6. All terms and conditions set forth in the LCI Transaction Agreement apply to customer's transaction. Please read your LCI Transaction Agreement carefully. The LCI Transaction Agreement contains important information regarding your rights and important disclosures regarding the risks of investing in precious metals.

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IRA CERTIFICATE

30-DAY PRICE GUARANTEE

WHEN YOU OPEN A NEW PRECIOUS METALS BACKED IRA.

TERMS & CONDITIONS APPLY. SEE REVERSE.

LEAR CAPITAL, INC.

IRA

PRICE GUARANTEE PROGRAM TERMS AND CONDITIONS

Lear Capital, Inc. ("LCI") offers a limited PRICE GUARANTEE PROGRAM (the "Program") for certain individual retirement account ("IRA") transactions, subject to the following terms and conditions.

1. The customer must be a new LCI customer. This Program will only apply to the customer's first IRA transaction (minimum order \$10,000; maximum order \$100,000). The customer's IRA account (at the depository) must be set up and funded as of the date of the transaction to be covered, and the customer must confirm the material terms of the Program on the recorded confirmation. The minimum spread (defined in the account agreement) to qualify for this Program is 25%.
2. This Program only applies to certain semi-numismatic precious metals, specifically Arctic Foxes, Polar Bears, America the Beautiful coins, Proof Gold Eagles and Proof Silver Eagles. (LCI may change the precious metals subject to this Program at any time.) This Program only applies to the precious metals and quantities specifically identified on the recorded confirmation line by the LCI sales representative as subject to the Program when the sale is made.
3. Customers may request a price adjustment once during the 30 days (including weekends and holidays) following their purchase. The date of the purchase is the date the customer records his or her voice confirmation for the order.
4. If customer's precious metals (covered by this Program) decline more than 5%, and customer requests a price adjustment pursuant to the Program and otherwise satisfies all of the Program's terms and conditions, then LCI will provide additional precious metals or funds calculated as follows. Customer shall receive an amount equal to the difference between the covered precious metals' current ask price (using the same spread originally charged) and the price initially paid by the customer for such precious metals **up to a maximum of 15% of the initial purchase price**. The risk of price movement below 5% or in excess of 15% of the initial purchase price is solely the customer's risk. LCI shall have complete and absolute discretion in determining which precious metals and grades of precious metals to provide pursuant to this Program and whether to provide funds instead or some combination of funds and precious metals. Metals or funds due from a reprice will be deposited in your IRA 10-15 business days after the date of any confirmed and recorded reprice.
5. For purposes of tax reporting and other disclosures, any adjustments made pursuant to this Program shall constitute a voluntary reduction in LCI's spread on the initial transaction.
6. Customer may call as many times as customer desires within normal business hours within 30 days of their qualifying purchase to check pricing pursuant to the Program. (LCI will not initiate calls; adjustments pursuant to the Program will only be made if initiated by the customer and which otherwise qualify pursuant to these terms.) If customer's sales representative is not available, customer can ask to speak to another sales representative or a manager to get current pricing information. While customer may check pricing as many times as he or she wishes, a customer may only request a price adjustment once during the 30 day period. If the customer calls, and requests and is eligible to receive an adjustment, the customer will be asked to confirm the adjustment on LCI's recorded confirmation line. No prices or spread adjustments are final and binding unless and until recorded on LCI's confirmation line.
7. Customer agrees that the existence of the Program was not a material inducement to enter the covered transaction. Customer would have purchased the same precious metals, in the same quantities, at the same price, whether the Program existed or not.
8. Program adjustments are based on LCI's spreads and pricing and no one else's.
9. LCI may cancel or modify the terms of the Program at any time without obligation.
10. LCI's Program is void where prohibited by law.
11. Except as specifically modified herein, all other terms and conditions set forth in the LCI Transaction Agreement apply to customer's transaction. **Please read your LCI Transaction Agreement carefully.**