Since 1997, Lear Capital has been the vanguard of the Precious Metals IRA industry, with almost $3 billion dollars in transactions. Lear Capital is one of the highest-rated precious metals investment dealers. That's over 20 years of happy, satisfied customers.

- **Consumer Affairs:** 4.82 / 5 stars (850+ reviews)
- **TrustLink:** 4.8 / 5 stars
- **Trustpilot:** 4.5 / 5 stars
- **Better Business Bureau:** 4.6 / 5 stars (A+ rating since 1997)

With all of the economic and financial uncertainty today, it is unclear what the future will bring. Buying precious metals isn’t a get-rich-quick scheme, but a vehicle for wealth preservation.

Precious metals can be critical to the health and balance of your retirement portfolio. Use this guide to learn more as you open your Precious Metals IRA.
ADD PRECIOUS METALS TO YOUR RETIREMENT PORTFOLIO

- **Hard Asset:** Unlike traditional assets (cash, stocks or bonds), a Precious Metals IRA allows for physical gold, silver, platinum, or palladium to be held in your name.

- **Tax Deferred:** There are no taxes incurred when establishing your Precious Metals IRA, and your earnings grow tax-deferred. The law allows for transfers from IRAs invested in traditional assets, as well as rollovers from qualified retirement plans such as 401(k), 401(2), 403(b), 457 and Thrift Savings Plans (TSP).

- **Safe Storage:** Your physical metals are stored in your name with Delaware Depository Service Company (DDSC), the industry-leading IRS-approved depository for the safeguarding of precious metals since 1999. The state-of-the-art depository meets bank vault standards, and your metals receive full-protection insurance, including during transit.

- **Flexible:** When it’s time to take a distribution, Precious Metals IRAs offer an option that other IRAs cannot: **to take physical possession of your metals** and potentially benefit from growth over time. You can maintain private possession, or pass the metals on to heirs.

“"I want part of my wealth in tangible form, such as gold. You can’t hack gold, you can’t digitally delete or erase gold, and you can’t infect it with a computer virus because it’s physical.”

—James Rickards
Did anyone think there was a problem one month before the 2008 financial crisis? No one cared because their accounts looked great on paper. Within a few short months, investments took a 40-60% loss. But those who owned precious metals saw a significant rise in asset value over the next several years, since metals prices historically move in the opposite direction of paper assets. Since 2000, gold has outperformed the Dow Jones Industrial Average by 230%.

The national debt now exceeds the $20 trillion mark and the dollar’s purchasing power continues to dwindle. Meanwhile, gold has a centuries-long history of maintained purchasing power. A purchase of 60 one-ounce gold coins 20 years ago, at $287 an ounce, would have bought you a nice new car for $17,220. Today, those same 60 coins would get you an $80,000 new car. Now that’s how you can preserve your purchasing power!

An investment in gold or silver is truly unlike any other kind of investment available. It is not just some blip on a statement, or a line on a chart. No government can simply print it into existence. Precious metals are tangible and rare. As finite resources, they have inherent value and experience ever-increasing global demand.
TWO WAYS TO PURCHASE METALS

Call Lear Capital

Direct Purchase
- Order Metals & Send Payment
- Metals Shipped Directly to You

or

IRA Purchase
- Open IRA Account
- Transfer Funds & Select Metals
- Metals Shipped in Your Name to Safe Depository

Metals Shipped in Your Name to Safe Depository
3 STEPS TO OPEN AN IRA

1. **Open a self-directed IRA account** by completing a short application. It only takes 10-15 minutes.

2. **Transfer funds.** We work directly with your current retirement plan custodian to rollover all or a portion of your funds into your new Precious Metals IRA.

3. **Select your metals.** Once funds have been deposited into your account, you are ready to select the metals to deposit into your account. We will ship them to the depository, where your account is private, safe, and secure. You can track the value of your holdings through a secure website and in quarterly mailed statements.
WHEN IT’S TIME TO TAKE A DISTRIBUTION

Precious Metals IRAs have advantages when you are looking to take a distribution or withdrawal. You have the choice between two different types of distributions:

- **Cash Distribution:** Lear Capital can help you liquidate all or a portion of your physical metals and you choose whether you’d prefer to receive a check or a bank wire in US Dollars.

- **In-Kind Metals Distribution:** You may elect to have all or a portion of your physical metals shipped directly to you for private storage. All shipments are fully insured until the moment you sign for the package, so you can rest assured they are safe in transit.

Once in possession of your physical metals, you can potentially benefit from continued growth over time. You can hold on to your coins, pass them on to children or grandchildren or liquidate as needed or desired.
Information contained within Lear Capital sites and publications is for general educational purposes and should not be construed as investment advice. Lear Capital does not provide legal advice, tax advice, retirement-specific recommendations or take into account each customer’s particular circumstances. Your investment and retirement needs may be different.

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