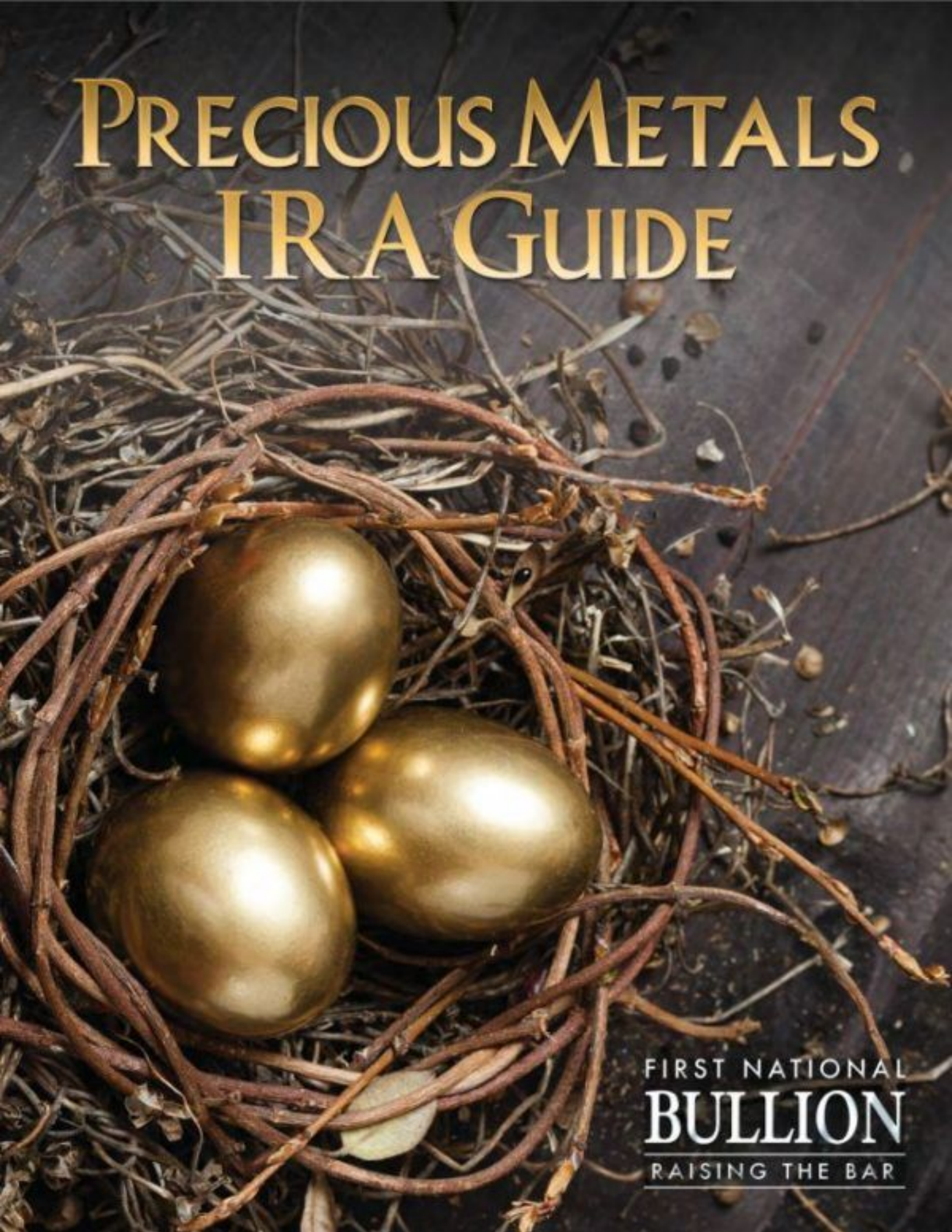
Precious Metals IRA Guide



FIRST NATIONAL
BULLION
RAISING THE BAR

EQUITY TRUST®

Precious Metals

Why Choose Equity Trust for IRAs?

Equity Trust Company is one of the oldest and largest custodians specializing in alternative assets. Our goal is to make investing in precious metals with IRAs easy and cost-effective.

Processing time is FAST

- Initiate an account open in as little as 10 minutes, using eSignature if desired
- Turnaround on typical purchase transactions is one business day

Competitive flat AMF and storage fees

- Unlike other custodians, we offer a flat fee for storage -- regardless of account value!

Exceptional service with a Dedicated Metals Team

- You receive a direct line to your precious metals team for all your inquiries
- Our Metals Team processes all your transactions, including purchases, funds, and distributions

Easily manage all your accounts from any

35+
Years as an IRA Custodian

BBB
A+
Rating with the Better Business Bureau

Rated 4.6 out of 5
★★★★★
on 363 reviews on

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Precious Metals Overview

What is a Self-Directed IRA?

The government created the IRA to allow our retirement investments to grow tax-free or tax-deferred, and to be compounded over time to maximize growth. A Self-Directed IRA allows you to expand your investments beyond traditional stocks, bonds and mutual funds and to invest in a wide variety of alternative assets, including gold, silver and other precious metals.

Investing in precious metals with an IRA requires that you work with an approved Self-Directed IRA custodian, such as Equity Trust.



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Diversifying with an IRA

Planning for retirement can be challenging, particularly in times of unstable economic conditions and a volatile stock market. Traditional retirement portfolios consist of stocks, bonds and mutual funds. Many people choose to diversify their retirement portfolios with investments in precious metals, which may help guard against high inflation and economic uncertainty.

Gold may be used to hedge against inflation. For the 20 years through June 30, 2019, gold outperformed the S&P 500, bonds and oil according to J.P. Morgan Asset Management.

Gold and other metals can also offer liquidity within your account, meaning they can readily be converted into cash should the need arise.

IRAs offer tax-deferred or tax-free growth, which means that investments made using an IRA may grow to be larger than similar investments made outside an IRA.

Types of IRAs

The two most common types of IRA accounts are Traditional and Roth IRAs, each offering potential tax advantages.

With a Traditional IRA, investments are made with pre-tax money, meaning that you do not pay tax on money being deposited into the IRA account. Taxes are then deferred on any investment growth within the account until there is a

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Precious Metals FAQ

Q. Why do people diversify their portfolios with precious metals?

A. Providing diversification and liquidity with no credit risk, gold can be especially attractive during periods of increased market volatility. Many individuals and financial professionals choose to diversify retirement portfolios with alternative assets that are not correlated to the stock market.

Q. Can I buy physical gold for my Individual Retirement Account?

A. You can buy gold coins and bullion, silver, palladium and other precious metals that meet certain fineness requirements.

Q. Can I keep my purchased metals at home?

A. Not when your metals are held in an IRA. Your physical assets owned by an IRA must be held by a qualified custodian and stored in a secure, IRS-approved depository. Many depositories offer segregated or non-segregated storage. Segregated storage means that your personal metals are identified and stored under your name.

Q. What does the custodian do?

A. The IRS requires that any IRA be administered by a qualified custodian. Self-directed account custodians do not provide investment advice, but they do provide administrative and reporting services, and will purchase precious metals on your behalf per your direction through your IRA account.



Q. How do I begin the IRA process?

A. The first step is to open and fund your Self-Directed IRA account. This can be completed through a traditional paper application, but many people choose to use our simple, online application process that can be initiated in under 10 minutes. With