Precious Metals IRA Secrets Revealed!

IN THIS REPORT: How to Choose the Right Company for You!



An **Exclusive Report** by

HardAssetStrategies.com

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Why Invest in Precious Metals?

Whether you're concerned about...

- Our government's massive, growing debt
- The market meddling & "money printing" by the Federal Government
- The over inflated bubble of the stock market largely based on the so called 'recovery' and ultra cheap money



Unlike Paper Currencies, Gold and Silver Are The Only Real Money.

If sleeping better at night, knowing a portion of your hard earned money is actually in something **tangible and real** like physical precious metals is something you find attractive, then consider these <u>3 Physical Ways</u> used by the World's Wealthiest Investors:

- Gold Coins,
- Gold Bars,
- Gold Bullions.

Time has shown that **regardless of market**, historical returns on gold show <u>no relation</u> to that of stocks.

Investing in a **hard asset** such as Gold allows you to:

- Diversify your investment portfolio wisely and intelligently,
- Build a rock solid future based on a proven, time tested solution, and
- Get **peace of mind** for your family's future!

The Different Ways to Invest in Precious Metals

Cash for Delivery

Pros: You may want to hold your own gold and silver so you have easy physical access to it.

Cons: Storing your gold and silver on your own can be risky due to potential for theft or the metals becoming misplaced. Also, there are less tax advantages when you purchase with after tax money.

Gold & Silver ETFs

Pros: Very easy to buy and sell with pre or post tax money. Cons: Leveraged and still tied very closely to the stock market. If the market were to crash severely, these would likely suffer as well. While the funds claim to be backed by physical metals, recent reports have shown that many funds do not have as much physical backing, as they should, considering the volume and total amount of shares in the marketplace.

• Physical Precious Metals IRAs

Pros: Tax advantages. Most people have considerably more funds in their IRA or retirement plan than cash on hand, making it easier to invest a larger portion of their savings.

Cons: Stored remotely. Some companies, but not all companies charge very high fees. Less liquid.

Considering the **pros and cons** of each way to invest, for the majority of people, using retirement account funds is a great way to invest a larger portion of funds (\$25k to \$500k or more) into physical precious metals. If you're planning on investing \$25k or less, using cash for physical delivery may be a <u>better</u> option.

Opening a Gold IRA Account

Made Simple

There are <u>3 steps</u> involved in opening a Gold IRA account, each one as <u>important</u> as the next:

Step 1: Buy Gold

While this step is certainly simple, it makes sense to do your homework as there are countless companies ready to take advantage of you by selling you types of gold that are not approved by the IRS or obscenely overpriced. In the next section of this report, we will outline the best ways to compare companies based mostly on third party customer reviews and ratings.

Step 2: Setup a Self-Directed IRA

This step is achieved through an IRA Custodian, an investment specialist who will act your IRA manager and will serve as an intermediate between you and the company you choose to store your gold.

Step 3: Store your Gold

Much like any other type of retirement account, such as stocks or funds, you will need to choose a company to store your gold in their IRS approved vault or depository.

Time Is **NOT** On Your Side!

Governments keep on "printing" paper currencies. **Protect your future** with precious metals - <u>take action now!</u>



Invest Wisely

With countless companies involved in Gold IRAs, **Who** should you trust with **your financial future?**

- Trust a company with a Proven Track Record,
- Trust a company Endorsed by Successful Individuals,
- Only trust a company with **Outstanding Customer Service**.

Who Should You Trust with

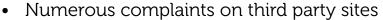
Your Gold?

Good Companies:

- No pressure from salespeople
- · Low, <u>flat storage</u> and administrative fees
- Reasonable fees with no games
- Reputation that reflects great customer service

Bad Companies:

- Fear based **high-pressure** selling tactics
- Bad-mouthing other companies
- Deals that seem too good to be true (they almost always are)





Customer Reviews **Matter!**

It's **Your Money** and **Your Financial Future**

When it comes to investments, everyone understands a simple, time tested truth; Actual customer reviews can either **make you** or **break you**.

Reputation is **Key**

In an industry where <u>reputation is key</u>, as an investor it makes perfect sense to do your homework and find out what others have to say about the company you are considering to handle your Gold IRA account.

Odds are, if a Gold IRA company has <u>thousands</u> <u>of customers</u> and only a handful of complaints, they are likely to be the right solution for you.

On the flip side, a company who promotes themselves as the most "cost effective" may very well turn out to be your worst nightmare.

Do Your Homework!

Because customer reviews do matter, you should <u>only</u> invest with a gold IRA company with a **proven track record** of success, documented by past and existing customers.

Whatever you do, **Do your Homework!**



Top 3 Questions to Ask Your Gold IRA Company <u>BEFORE</u> Doing Business with them, that Could Save You <u>THOUSANDS</u>...

One <u>sure fire way</u> to find out if your Gold IRA company is the best choice for you is to ask 3 simple questions when speaking with their customer service or sales department.

Q1. "Are your annual fees FLAT or SCALED?"

It's important to know what your annual IRA storage and administration fees will be. This is something that you'll need to ask up front. Most companies offer **SCALED** pricing for storage and/or administration. Some companies will say their fees are **FLAT**, but, unfortunately, they're not being <u>completely honest</u>. Many companies will use flat rates as bait and later sneak in hidden charges to maximize their profit, at your expense.

With the scaled fees option, there are often <u>conditions</u> that pertain to the amount/value of gold in your IRA. While this is less relevant for smaller accounts (<\$100k), scaled fees become **critically significant** for larger accounts of \$100k or more.

Even if you're investing a smaller amount now, as your account balance grows or as you may decide to add additional funds in the future, you may be forced into the scaled fee option. Accounts with scaled fees can incur thousands or **tens of thousands of dollars in unnecessary fees** over 10 to 20 years.

MY RECOMMENDATION: Choose a company with a low, <u>flat annual fee</u> for both storage AND administration...You'll save a LOT of money in fees in the long-run.

Q2. "Will my metals be COMMINGLED or SEGREGATED?"

Another area to research (and be sure of) is **how** your metals will be stored.

Most companies will quote you the price for commingled metals when you first speak with them, then present you with the <u>higher</u>, segregated costs later on (should you realize you want to segregate your metals). Obviously, this is going to be something that ends up costing you much more than what they want you to believe up front.

You'll definitely want to get **segregated storage** so that your metals do not get <u>commingled or damaged</u> with lower quality items that another company may have sent for their clients.

MY RECOMMENDATION: Make sure to choose a company with segregated storage for BOTH gold AND silver. Make this a requirement, as it will keep your metals safe, secure, and free from damage or being replaced by lower quality coins and bullion.

Q3. "Do you recommend BULLION or RARE coins?"

Both bullion and rare coins have their pros and cons. What's most important is to be <u>aware</u> of them. Be leery of any company that <u>pushes a particular product</u> on you. Be careful with "**X% over dealer cost**" advertisements for bullion as this is loss leader/bait & switch advertising in which the advertising company <u>NEVER</u> intends to sell you these products.

Companies will bring you in with low-priced bullion and try to convince you to buy their higher priced, 'rare products' –giving them MUCH higher profit margins.

MY RECOMMENDATION: Choose a company that does NOT push any one type of gold or silver. Also, if they advertise a certain metal, make sure that they make good on that advertisement and don't try to "Bait and Switch" you.

Do **NOT** Go with Just Any Company. **Do Your Research!**

Here's the truth about investing in precious metals... Every company will tell you something different. One company will tell you that their metal is the best option, another will tell you the complete opposite.

Before making your decision, you need to ask yourself this important guestion...

"Have I taken the proper time to compare all my options prior to trusting a company with my assets?"

You'll find out that companies' fees are all different, their customer service can range from excellent to non-existent, they can be honest and give you trustworthy information or they'll try to push their own metals on you, and you'll find that some companies are a much safer investment than others.

For best results, **look for a company who does not hesitate to** give you a breakdown of all the fees.



Seen There - Done That.

I know firsthand just how long it takes to choose the best company for your Gold IRA. Calling up all the leading companies, speaking with their sales reps and then, **comparing everything takes weeks**. But, you're in luck. I've done a LOT of researching, calling, comparing, and have made a ranking chart that features the top companies.

I've created the **ultimate comparison chart** which I update frequently, to help investors like you make side-by-side comparisons without having to spend an enormous amount of time on the phone.

Which Company Is The Right Choice?

COMPARE & CHOOSE.

I <u>FULLY</u> understand it's YOUR money - <u>Your Future</u>.

Follow this Link to compare the top Gold Investment Companies in the country using my <u>Ultimate Gold IRA Company Comparison Chart.</u>

When you are Ready to Invest in Your Future,

Click Here to find out more about the

nation's leaders in Gold IRA's.

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It's Your Money.
Do Your Research!