

# Building Wealth

through *PRECIOUS METALS*

Asset diversification is crucial when it comes to selecting the investments that will create a strong and viable retirement portfolio. Precious metals are one type of asset that provides you with the opportunity to invest in something tangible that can weather a financial crisis. Investing in gold, silver, platinum and/or palladium minimizes your exposure to losses when other types of investments lose value. Unlike stocks and bonds, precious metals have inherent value and, metals can be held for an infinite amount of time. You control the ability to purchase and sell the metals in a tax-deferred or tax-free (Roth IRA) environment until which time you decide to withdraw your bullion or coins and take direct physical possession of them.

In 1997, Congress passed the Taxpayer Relief Act which expanded the precious metals holdings allowable in IRAs. Your IRA can invest in one, one-half, one-quarter, or one-tenth ounce US gold coins, or one-ounce silver coins minted by the Treasury Department. It can also invest in certain platinum coins and certain gold, silver, platinum and palladium bullion. Proof coins must be encapsulated in complete, original mint packaging and include the certificate of authenticity. Small bullion bars must be manufactured to exact weight specifications and non-proof bullion coins must be in brilliant uncirculated condition and free from damage.

## PRESENTED BY:



## CONTACT US AT:

2140 E Pebble Road, Suite 140  
Las Vegas, NV 89123  
702.990.7892 | 888.990.7892  
[PREFERREDTRUSTCOMPANY.COM](http://PREFERREDTRUSTCOMPANY.COM)





## GOLD

Gold must be 99.5% pure and must be produced by a refiner/assayer or manufacturer that is certified/accredited by NYMEX or COMEX and meets minimum fineness requirements. Below is a list of acceptable gold products.

- American Eagle bullion and/or proof coins**
- American Buffalo coins**
- Canadian Maple Leaf coins**
- Austrian Philharmonic bullion coins**
- Australian Kangaroo/Nugget coins**
- Australian Lunar series coins**
- PAMP Suisse bars**
- Chinese Panda coins**
- Other products that meet the minimum fineness requirements**



## SILVER

Silver bullion bars must have a minimum pureness of 99.9% and must be produced by a refiner/assayer or manufacturer that is certified by NYMEX or COMEX. Below is a list of acceptable silver products.

- American Eagle bullion and/or proof coins**
- Canadian Maple Leaf coins**
- Austrian Vienna Philharmonic coins**
- Australian Kookaburra coins**
- Mexican Libertad bullion coins**
- Chinese Panda coins**
- Other products that meet the minimum fineness requirements**



## PLATINUM

Platinum bullion bars must have a minimum pureness of 99.95% and must be produced by a refiner/assayer or manufacturer that is certified by NYMEX or COMEX. Below is a list of acceptable platinum products.

- American Eagle bullion and/or proof coins**
- Australian Koala**
- Austrian Philharmonic**
- Canadian Maple Leaf**
- Other products that meet the minimum fineness requirements**



## PALLADIUM

Palladium bullion bars must have a minimum pureness of 99.95% and must be produced by a refiner/assayer or manufacturer that is certified by NYMEX or COMEX. Below is a list of acceptable palladium products.

- Canadian Maple Leaf**
- Other products that meet the minimum fineness requirements**

## PRECIOUS METALS DEALERS AND DEPOSITORIES

Selection of the metals dealer and the storage facility is an important part of the investment process. It is up to the account owner to perform all necessary due diligence related to the dealer and the depository. Websites such as [www.usmint.gov](http://www.usmint.gov) and [www.money.org](http://www.money.org) can help consumers research information about metals dealers. Specific factors to consider when selecting a dealer include pricing, fees and delivery time. You can also verify if the dealer is a member of any industry trade groups such as American Numismatic Association. The US Commodity Futures Trading Association issued the a report to help consumers identify fraud related to precious metals investments.

Per the IRS, precious metals invested using your IRA must be held in the physical possession of a bank or an IRS-approved non-bank trustee. You may not personally store the precious metals that are owned by your IRA. This rule also applies to indirect ownership through an IRA owned LLC. Specific factors to consider when selecting a depository include location, security, licensing, insurance, storage fees and types of storage offered; segregated vs. non-segregated.

Preferred Trust Company will work with any dealer and depository that the IRA owner selects. For additional information related to the dealers and depositories that Preferred Trust clients have worked with, please visit our Resource page.

## DEPOSITORY STORAGE OPTIONS

Segregated vs. non-segregated. Some depositories only provide segregation storage options for certain types of coins and bullion. It is important to understand the different storage options based on depository availability.

With segregated storage the bullion is inspected, packaged, labeled and stored, physically separate and apart from the bullion of other Preferred Trust Company clients. Typically the cost of segregated store is more than the cost of non-segregated store. Account owners are guaranteed that they will receive the same exact bars or coins that were originally deposited upon distribution.

With non-segregated storage, fungible bullion products (which by nature are commercially interchangeable) are inspected and stored in high-security vaults. Clients that select non-segregated storage benefit from significant cost savings because the bullion is stored in bulk.





**IRA Custodian**

**1**

Open and Fund your self-directed IRA with Preferred Trust Company.



**Precious Metal Dealer**

**2**

Select a precious metals dealer and negotiate the details of the purchase.



**Depository**

**3**

Select a depository



**Depository**

**4**

Complete the Precious Metals Investment Authorization and Direction form and return to Preferred Trust Company with a copy of the dealer's invoice

Preferred Trust Company will fund the investment by sending payment to the dealer. The dealer will then send the bullion to the depository you selected. Finally, the Depository will verify receipt of the bullion with Preferred Trust Company.

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