

How to Invest in  
**PRECIOUS METALS**  
For Safety & Profit





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

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.



- **Consumer Affairs:** 4.88 / 5 stars (1,000+ reviews)
- **Retirement Living:** 4.9 / 5 stars
- **Better Business Bureau:** 4.8 / 5 stars (A+ rating since 1997)

\*Ratings as of January 2020.

# ADD PRECIOUS METALS TO YOUR RETIREMENT PORTFOLIO

- **Hard Asset:** Unlike traditional assets (cash, stocks or bonds), a Precious Metals IRA allows for certain types of physical gold, silver, platinum, or palladium to be held in your name.
- **Tax Deferred:** Rollover IRAs are tax-free and penalty-free when done correctly. 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) are allowed. The best part is your earnings grow tax-deferred.
- **Safe Storage:** Your physical metals are stored in your name with Delaware Depository Service Company. DDSC is the industry-leading, IRS-approved depository for the safeguarding of precious metals since 1999. Their state-of-the-art depository meets bank vault standards and your metals receive protection insurance, including during transit.
- **Flexible:** When it's time to take a distribution, in addition to liquidating to receive cash, Precious Metals IRAs offer an option that other IRAs cannot:  
**you can take physical possession of your metals, and potentially benefit from price growth.**



“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



# BENEFITS OF INVESTING IN GOLD & SILVER



**HEDGE**  
against an  
uncertain  
market

Did anyone imagine the market could take such a swift turn in March? The 30% wipeout happened in just six days. What if your investment accounts lost another 50% of their value given the global economic slowdown? In 2008, it took over a year for the market to stabilize, and nearly a decade to see a full recovery. Precious metals provide many investors a great hedge for their portfolio. Since 2000, gold has outperformed the Dow Jones Industrial Average by 407%\*.

**PROTECT**  
your  
purchasing  
power

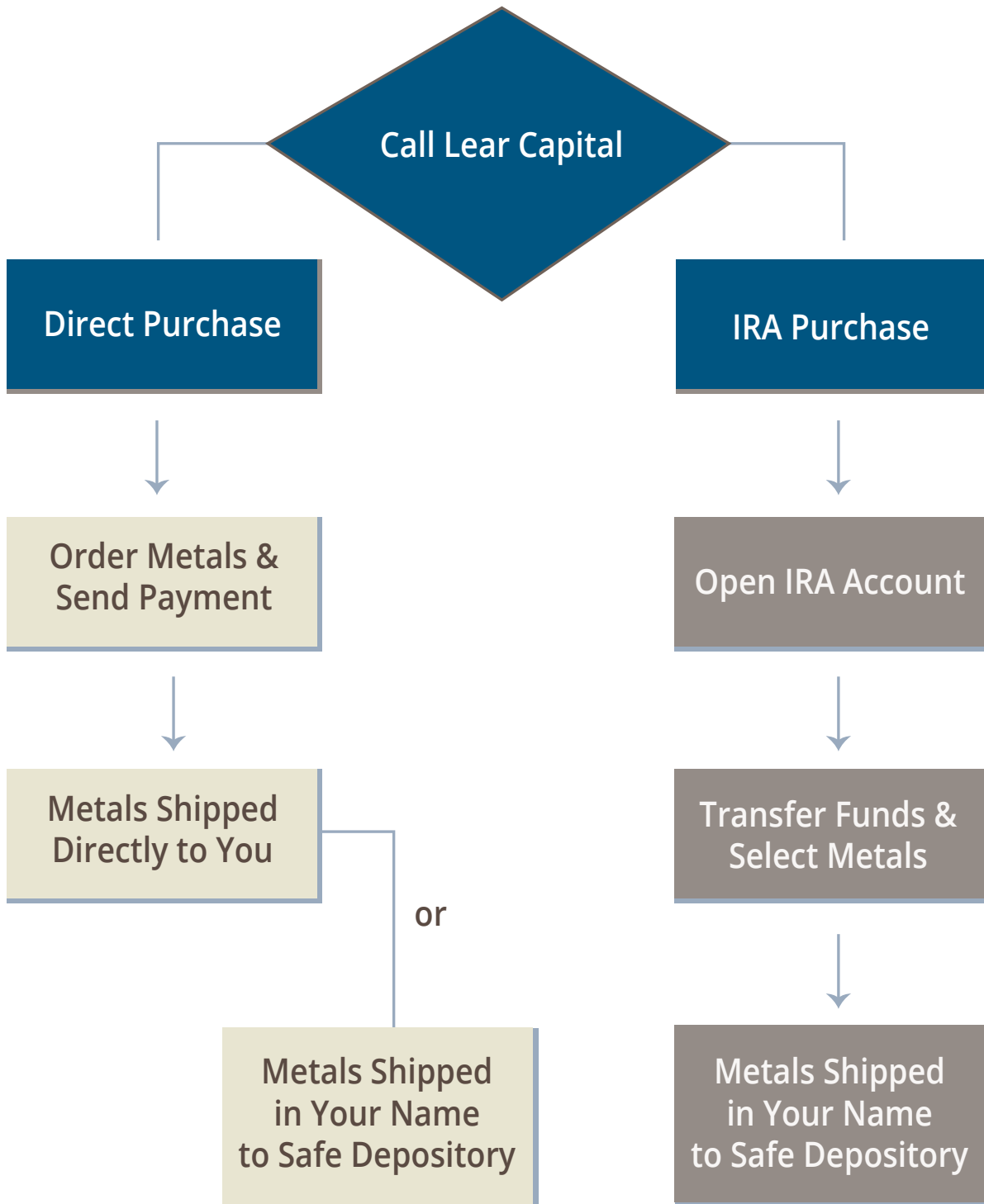
The national debt now exceeds the \$23 trillion mark and the dollar's purchasing power continues to dwindle. Meanwhile, gold has a centuries-long history of maintained purchasing power. A purchase of 60 one-ounce gold coins 20 years ago, at \$287 an ounce, would have bought you a nice new car for \$17,220. Today, those same 60 coins would get you \$98,400 new car. Now that's how you preserve your purchasing power!

**BUILD WEALTH**  
with a tangible  
asset

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, as they will always be the cornerstone of the monetary system.

\*As of March 31, 2020.

# TWO WAYS TO PURCHASE METALS





## 3 STEPS TO OPEN AN IRA

- 1. Open a self-directed IRA account** by completing a short application. It only takes 5-7 minutes.
- 2. Transfer funds.** Your new Precious Metals custodian works directly with your current custodian to rollover all or a portion of your funds into your new Precious Metals IRA. We are always here to help along the way.
- 3. Select your metals.** Once funds have been deposited into your account, you are ready to select and purchase your metals. A Lear Senior Account Representative will assist you, as not all coins are IRS-approved. We safely ship the approved coins to the insured depository, where your account is 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. Unlike stocks, which are liquidated for cash, you can hold on to precious metals after distribution and potentially benefit from price growth. All shipments are fully insured until the moment you sign for the package, so you can rest assured they are safe in transit.



# PRECIOUS METALS IRA

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LCI is not a financial planner, retirement specialist or investment professional. LCI does not provide legal advice, tax advice, or retirement-specific recommendations, and the information it provides does not take into account each customer's particular economic circumstances and investment/retirement objectives. Your investment and retirement needs may be different and should be factored into any investment decision.

Each customer is responsible for doing his or her own independent research regarding any decisions he or she makes about purchasing precious metals through LCI or elsewhere.

Precious metals may appreciate, depreciate, or stay the same depending on a variety of factors. LCI cannot guarantee, and makes no representation, that precious metals will appreciate or appreciate sufficiently to make customer a profit. LCI's precious metals prices include a spread (i.e., a margin over and above LCI's cost for the physical precious metals). This spread covers LCI's operating costs (such as rent, marketing and salaries) as well as LCI's profits. LCI's spreads are variable, but are typically in the range of 33% for Numismatic, Semi-Numismatic and IRA transactions. Customer's precious metals must appreciate enough to cover this spread for customer to make a profit.

Past performance is no guarantee of future performance.

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