

SAFEGUARD METALS

IRA GUIDE

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WELCOME

We believe in Family, Integrity, and Legacy

Based in Woodland Hills, California, Safeguard Metals, with our partners, has over 20 years of combined experience helping clients who understand the value of protecting and preserving their wealth.

We are convinced there has never been a better time to utilize a Self-Directed IRA and include the benefits of adding physical assets such as gold and silver in your portfolio. Savvy investors acknowledge precious metals as a hedge against uncontrolled government spending, dizzying money printing by the Federal Reserve, and financial crisis. Safeguard Metals provides a solution.

We provide the highest level of service to educate and guide you through this process. To accomplish this we only hire professionals with a genuine interest in helping others, who have successful track records and proven expertise in wealth preservation and protection strategies. Together, our experts at Safeguard Metals provide in-depth education and help investors take advantage of their ability to hold precious metals in their retirement accounts, in strict compliance with IRS code 408(m)(3), with the highest level of integrity, transparency and customer service.

Safeguard Metals offers peace of mind and financial protection during financially unstable times. We offer a simple way to convert your current 401k/IRA to a tax deferred Safeguard Self-Directed IRA.



INTRODUCTION

The Precious Metals Strategic Edge: *Protection and Diversification*

Historically, gold and silver have survived recessions, depressions, housing bubbles, market crashes and international financial crises. These precious metals have an unmatched capacity to store value in times of financial volatility and economic instability. Physical gold and silver are true safe-haven assets, customarily utilized by experienced investment professionals as part of a crucial diversification strategy that helps to manage risk in financial portfolios.

The most effective way to protect your retirement, preserve long-term wealth and offset risk is to invest a sufficient portion of your portfolio in precious metals, which typically have an inverse correlation with volatile financial markets. This helps protect investors from the devastating losses that result from both domestic and international economic turmoil, inevitable inflation and Wall Street meltdowns.

For example, the crash of 2008 and the economic recession that ensued cost many investors twenty to fifty percent of their stock portfolios' values. In reaction to that, investors sought the safety of gold, which subsequently more than doubled, and silver, which nearly tripled, as portfolio



SAFEGUARD METALS GOLD IRA

A Safeguard Metals IRA combines the time-tested benefits of a physical asset with the tax-deferred benefits of an IRA, making it the most strategic option for securing as well as balancing your retirement portfolio.

We live in a world in which our financial security is increasingly threatened by forces outside our control. Investors whose portfolios are completely reliant on paper assets (i.e., stocks, bonds, mutual funds) are leaving themselves vulnerable to substantial market risk, a risk that is less and less tolerable as one nears retirement age.

As investors plan for retirement, the focus must be not only on investing profitably, but also on preserving gains. Every day more Americans are turning to precious metals to create their own portfolio safety net.



WEALTH PROTECTION STRATEGY

*The proven security of precious metals
meets the modern ease of an IRA*

For thousands of years, gold and silver have been the most secure way to store and protect wealth.

The funds held in your IRA, 401(k), or other type of retirement account are those most susceptible to loss of buying power over time due to inflation and the inevitable losses that come from traditional investing.



The good news is the funds in your retirement accounts are eligible to be converted into physical gold and silver in a Precious Metals IRA via a tax deferred Safeguard Gold IRA and therefore can be used to not only hedge your IRA but your entire investment portfolio.

Today, informed investors hedge cash, cash equivalents and market-dependent assets with the proven asset protection power of gold.

THE POWER OF GOLD

Gold acts as a hedge against inflation, the direct cause of the inevitable erosion of the buying power of your money over time. As an example, back in the late 1920's, a \$20 bill and \$20 gold piece, which was an ounce of gold, were worth the same and either would buy a man a very high quality new suit. Fast forward to today, the \$20 gold piece converted to cash would still buy a man a very high quality suit, whereas the \$20 bill would not even pay for the alterations. Consider then, the potential loss to a portfolio made up wholly of dollar-denominated assets.

Our electronic portfolios also face new threats from hackers and criminals who attack the financial institutions entrusted with our life savings. Gold and silver, however, are tangible assets with intrinsic value that are recognized worldwide, giving their owners the peace of mind that only precious metals can.

Understanding Gold and Silver

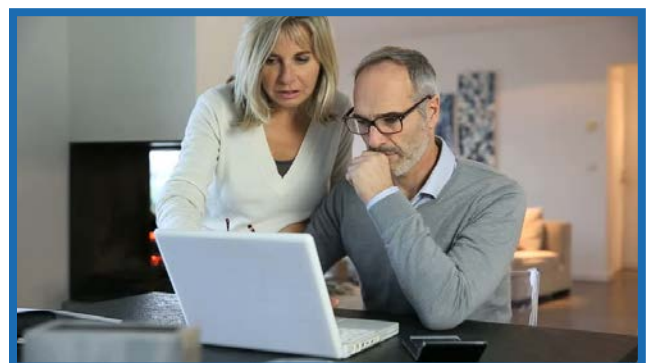
Investors often ask what drives gold and silver prices, and the answer is, there are a number of factors that influence the movement of these precious metals. However, the two most important are the strength or weakness of the US dollar and major movement in the stock market. When the dollar strengthens, gold and silver appear to go down, and vice versa, which accounts for part of the fluctuation that we see in the value of these metals. The other part is an actual increase in the demand for gold and silver, which usually results from major swings in the stock market. A perfect example is the crash of 2008.

As investors were bailing out of stocks and looking for a way to safeguard their capital, many turned to gold, which more than doubled, and silver which nearly tripled, as portfolio insurance.

“When the collapse happens, it’s going to happen quickly.

You won’t see it coming. There won’t be time to run out and buy gold, and it probably will not even be available at that stage.”

— Jim Rickards



WHY YOU NEED A PRECIOUS METALS IRA

IRAs and employer-sponsored plans hold the retirement savings we will rely on in the future, and therefore, should never be invested in a way that leaves them completely vulnerable to the volatility of the market.

Historically, when the market plunges or the dollar loses value, the price of gold rises, often dramatically.

Now more than ever you need protection

Most retirement account owners will have their investments tied up in their IRA or 401(k) for ten to twenty-five years before they take a distribution. This creates tremendous risk, particularly if a downturn occurs too close to your retirement date for the market to rebound before you stop working. Additionally, when markets finally do return profits, your regained losses will not have the same buying power as they previously did.

The Benefits of Physical Assets

- Gold and silver have historically proven to be safe-haven assets that gain in value over time
- Holding gold and silver assets will offset the inevitable devaluation of your retirement dollars
- Gold and silver are fundamentally reliable vehicles to store and retain wealth
- Annual IRA contributions can be used to add to your metals holdings over time



SAFEGUARD RECOMMENDED DIVERSIFICATION STRATEGY

50% Traditional Paper Investments

30% Physical Precious Metals

20% Optional (Case by case basis)

Portfolio Diversification is Key

The most common investment advice given by financial advisors pertains to diversification of the overall investment portfolio, which requires balancing the portfolio assets to cover all contingencies.

Certain investment classes tend to move either in tandem or in opposition to each other. Therefore, by holding a portfolio comprised of mostly paper assets, you are not as diversified as experts recommend, leaving the overall portfolio more vulnerable to market swings and loss of value.

Gold and silver, on the other hand, provide greater diversification by adding an allocation in physical precious metals, which tend to move in opposition to the paper markets, providing greater safety and risk management.

Whereas financial advisors will recommend diversification, they rarely include tangible assets such as precious metals, one of the most crucial components to limiting exposure to major loss.

THE DIFFERENCE BETWEEN PHYSICAL GOLD, GOLD STOCK, & GOLD ETFS

Physical Gold

Physical gold carries no counterparty risk, cannot be printed at will by any central bank, and is physical property that cannot be diluted. Physical gold and silver have stood the test of time for thousands of years and maintain value in the face of inflation, market volatility, political turmoil, currency devaluation, threats of terrorism, and war. While inflation and the constant devaluation of paper currency wither away purchasing power, precious metals act as powerful pillars of protection and shield against these corrosive forces. One of the primary reasons to own gold is that it acts as a diversifier that is inversely correlated with the stock market. In a crisis that expanded from a market crash to a dollar collapse, physical gold will not only retain its value, but appreciate in value. For those who are looking to preserve their capital in today's unprecedented economic climate, a long-term investment in gold would be the best choice. In the event of a market crash, physical gold gives you the most security and more options.

Gold Stocks

Investors that buy a gold mining stock bet on that company's ability to make profits regardless of the price of gold. If the price of gold goes up but the costs associated with running that particular company also increase, then the mining company's stock could actually decline in value. The values of exploration companies' shares reflect those companies' efficiencies and their ability to find gold. They are not a reflection of the actual gold price.

Gold stocks are also more volatile than physical gold. In addition, technical analysis shows that gold stocks are more closely correlated to the stock market than physical gold, diminishing the purpose of gold as a diversification tool. While gold posted an annual gain during the panic of 2008, the benchmark HUI gold stocks index lost 27% of its value.

Keep in mind that investing in individual stocks takes a lot of preparation, study, and research that is entirely detached from the analyses of the overall gold market.

Gold ETFs

An Exchange-Traded Fund (ETF) is similar to a mutual fund in that it tracks an asset or an index of assets. A gold ETF may hold various gold assets, including stocks in mining companies as well as gold reserves. Generally, only mega-banks, such as Citi, JPMorgan Chase and Merrill Lynch-BOA, are permitted by the gold ETF to act as authorized dealers. The constant functioning of these banks is essential for the ETF. A temporary cessation or collapse of operations at one of the "authorized dealers" would damage the liquidity of ETFs. *Trust in the Custodian is Paramount.* If you are buying gold as a hedge against a failure in the financial system, you must be confident that the custodian would not be impaired if a crisis were to happen. Unfortunately, most are not prepared for a financial crisis, which seem to get worse as they happen. A perfect example is the crash of 2008.

The best reason to own physical gold is a hedge against risk. It can be your last line of defense in an economic crisis - a form of wealth insurance.

RESOURCES

Since gold historically gains in value when market-based paper assets decrease in value, it is an essential component of a properly diversified portfolio.

STOCK MARKET CRASH INVESTMENT MODEL

SCENARIO 1

STANDARD PORTFOLIO

BEFORE CRASH

\$300K



AFTER CRASH

\$180K



\$300,000 invested fully in stock typically saw a 40% or more loss after the stock market crash of 2008.

SCENARIO 2

PORTFOLIO W/ PRECIOUS METALS

BEFORE CRASH

\$300K



AFTER CRASH

\$306K



Portfolios with a 30% allocation in gold and silver to offset the risk performed far better. In this example, precious metals protected the portfolio's value.

The Right Choice:

SAFEGUARD METALS GOLD IRA

IRA ELIGIBILITY

Owners of a Traditional, SEP, or Roth IRA, may transfer all or any portion of their account to a Safeguard Metals Gold & Silver IRA. Investors holding a 401(k), 403(b), 457, TSA, TSP, pension or other qualified retirement plan, may be eligible to do a full or partial rollover, depending upon the plan rules.

BENEFITS OF OWNERSHIP

Precious metals help protect investment dollars against adverse economic, environmental, monetary and political conditions. Gold and silver have historically been viewed as the ultimate assets to preserve wealth, and many shrewd investors have chosen to safeguard their portfolios by hedging with gold and silver. If you share these concerns, then the ownership of precious metals, once a benefit afforded exclusively to the ultra-wealthy, can now be yours.

EXPERT GUIDANCE

IRA to IRA transfers have no tax consequences as long as the funds are transferred to and from the same type of IRA (i.e., Traditional to Traditional, Roth to Roth). A rollover from an employer-sponsored plan such as a 401(k) to an IRA is also allowed and is a reportable event, but not a taxable one. The experts in the Safeguard Metals IRA Department will take the necessary steps to ensure eligibility based upon the rules that govern the plan and to ensure that there are no tax consequences to you.

DISTRIBUTIONS

The rules for distributions from a Precious Metals IRA are the same as with any other IRA. Once you reach age 59 1/2, you may take distributions without the 10% penalty assessed by the IRS for early withdrawal, and required minimum distributions begin in the year you turn 70 1/2. Unlike an IRA invested in paper investments, a distribution from a Precious Metals IRA does not require the investment to be sold in order to take a distribution. The Precious Metals IRA gives you the advantage of having the physical gold and silver held in your IRA account shipped directly to you as a distribution. If you need a liquid distribution, Safeguard Metals can help you convert your metals into cash for distribution by wire or check.

THE SAFEGUARD ADVANTAGE:

3 Easy Steps to Security

Call us

Our dedicated and professional representatives have decades of experience and can answer any questions you may have regarding the setup and funding of your new Precious Metals IRA. We have done the research for you, and the custodians for your new account available through Safeguard have proven their ability to provide a high level of customer care, accountability, and security for our clients.

We do the work

Our expert team will work directly with you and the custodian of your existing account to determine exactly what is required for the safe and efficient transfer of funds. We will then provide you with a completed set of documents for your review and approval.

Choose your precious metals

Once your new Precious Metals IRA is funded, your Account Representative will help you finalize your order with the right mix of precious metals to meet your financial goals. Storage is provided by industry leaders in individual and institutional depository services in the country, each with state of the art security and decades of experience. Each client's metals are fully insured, and account information is available online 24/7.

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