



AMERICAN

HARTFORD GOLD GROUP

**PRECIOUS METALS
INVESTMENT GUIDE**

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Dear Valued Client:

Thank you for your interest in supplementing your financial assets with precious metals. During times of geopolitical and economic stress, precious metals are a crucial component of any well-diversified portfolio.

Throughout history, paper assets have faced long periods of depreciation. Investors who are solely invested in stocks and bonds leave their portfolios exposed and their retirements imperiled. Events like controversial elections, experimental monetary policies and the growing backlash against globalization have changed the investing landscape. Failing to add precious metals to your holdings may be a risk you simply cannot afford, especially in these challenging times.

The value of the U.S. dollar is anchored in the trust for the U.S.A. For the U.S. dollar to have real value, it must be backed by an economy and political system people have faith in. Regardless of their intentions, the increasingly ineffective policies pursued by our central bank in recent years have left many investors vulnerable. Government debt in the U.S. is skyrocketing. Add to that sluggish global economic growth, a divided U.S. electorate, rising cybercrime, persistent income equality and you can see the risks to your assets.

We here at American Hartford Gold Group have helped prudent individuals and families diversify their wealth with precious metals for more than a decade. Whether you are new to the process of diversifying with precious metals or perhaps a seasoned bullion buyer, our experienced and market-savvy precious metals specialists are here to help walk you step by step through the entire process.

I encourage you to contact us at 800-462-0071 to find out how you can transform your retirement and financial legacy with physical precious metals. We treat our customers like family and seek to provide only the highest levels of service.

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Sincerely,

Sanford S. Mann, CEO

American Hartford Gold Group



The American Hartford Gold Group (AHGG) is a family-owned company in Los Angeles, CA that helps individuals and families diversify and protect their wealth with precious metals. Through our website, publications and expert Product Specialists, American Hartford Gold Group offers a wealth of precious metals market perspective that empowers both new and experienced investors.

Why Gold And Silver?

Precious metals have been a trusted store of wealth for millennia. In fact, gold and silver are considered by many experts to be true safe-haven assets in a world of constant change and volatility¹. Precious metals are finite resources that are not controlled by any single government or financial institution, and they have held inherent value across history and cultures. No government can print precious metals, whereas paper currency can continue to be printed.

Precious Metal Benefits:

Inflation Hedge

During chaotic times, precious metals could help protect your purchasing power. In 1933, one ounce of gold had a value of \$35. For \$35, you could have purchased a men's three-piece suit, a dress shirt and a tie. Today with the price of gold well over \$1,000, you can still purchase a men's three-piece suit, a dress shirt and a tie, and still have a few dollars left over for a nice pair of shoes.

Precious metals protect your purchasing power and can give you peace of mind and security.

In fact, the value of the dollar today is less than 5% of the dollar's value in the early 20th century. This is due to the ongoing debasement of currency. The U.S. national debt is in excess of \$20 trillion (and if you include unfunded liabilities that amount jumps to more trillions). The value of the dollar is based on the belief that the U.S. will continue to honor these commitments. Are you really comfortable leaving the future of all of your assets and retirement in the hands of politicians and central banks?

Privacy and Transferability Guaranteed

Some precious metals offer a unique benefit not found in most other asset classes. When you acquire some precious metals, your personal information is not stored nor shared with any private or public entity outside of our company. What you do with and where you store is your business. Precious metals cannot be hacked or erased with the click of a mouse.

¹ <http://www.sciencedirect.com/science/article/pii/S2214635016300107>



Liquidity

Precious metals give investors liquidity that allows you to convert them into the currency of your choice. Gold can be converted to cash in any country instantly and has become a trusted currency standard and a viable alternative to traditional paper assets.

Strong Demand

From private investors to hedge funds to central banks and governments, the demand for precious metals is healthy and worldwide. [In recent years, central banks have quietly bought precious metals to hedge the risks of market volatility and turbulence.²] In addition, vital industries consume precious metals in applications such as electronics, medical devices and a whole host of other applications. It is believed that global population growth alone will ensure healthy demand for precious metals for years to come. Large countries like China and India have a cultural affinity for precious metals and their growing ranks of consumers should help support gold prices in the future.

Physical Scarcity

Mining exploration has only gotten more difficult in recent years, not least because of environmental concerns. Long before any gold can be extracted, significant exploration and development costs are incurred to determine the size of the deposit as well as how to extract and process the ore efficiently, safely and responsibly. The total amount of gold in the world is a surprisingly small quantity. In fact, all of the gold produced worldwide in one year could just about fit in the average person's home!³

Diversification Benefits

Many investors lost everything in the Great Recession of 2008 because of over-reliance on paper assets and the promises of politicians and central bankers. If investors had owned precious metals, their future would have been different. Dividing your eggs among many baskets is a time-tested investment strategy essential to long-term investing success.

² <http://www.marketwatch.com/story/central-banks-have-been-buying-gold-with-a-vengeance-2016-09-19>

³ <http://www.visualcapitalist.com/11-stunning-visualizations-gold-show-value-rarity/>



Precious Metals Investment Options

Physical Delivery

Purchasing precious metals for physical delivery has never been easier and you can store your precious metals in a home safe, bank deposit box or any other creative location. We also offer secure storage in a selection of depositories.

Precious Metals IRAs

As part of the 1997 Taxpayer Relief Act, Congress issued new rules allowing precious metals to be stored inside special custodial IRA accounts. Anyone with an IRA or qualified plan now has convenient access to the benefits as well as beauty of precious metals. Your precious metals investment can be stored safely in Delaware at the DDSC (Delaware Depository Services Company) or Brink's Global Services. When the time comes for you to take distributions from your account, the physical precious metals are sent to you from your selected depository.



Precious Metals In Your IRA

Financial professionals all agree that the key to success when it comes to long-term investing is asset diversification – and precious metals is a key way to reduce risk in times of global uncertainty. With a Self-Directed Precious Metals IRA, individuals have physical gold and/or silver inside of their retirement account. Thanks to the Taxpayer Relief Act of 1997, owning tangible and beautiful precious metals inside your IRA is simple and easy.

How Does It Work?

It is a simple three-step process.

1

Contact one of our knowledgeable IRA precious metals specialists at 800-462-0071 and they will assist you in filling out the necessary paperwork. Eligible accounts that can be rolled over include:

- Traditional IRA and Roth IRA
- Thrift Savings Plan (TSP)
- 401(k)
- 403(b)
- 457

2

In as little as three days, your new Self-Directed IRA can have funds transferred from your existing IRA. Usually there is no need to call your current custodian. Once your new IRA has funded, you can select which precious metals best suit your investment criteria and time horizon, whether it be gold, silver or a combination of both.

3

The precious metals you have selected will be shipped on your behalf and stored at one of many available storage facilities in the United States including the DDSC (Delaware Depository) or Brinks Global Services USA, Inc.

Frequently Asked Questions

What is the difference between physical gold and gold ETFs?

Physical gold is gold that you hold in your hands. Physical gold owners tend to be long-term investors who are acquiring precious metals as a hedge against inflation, dollar devaluation and other unforeseen global economic and political risks. Moreover, coin collectors quickly grow to appreciate the beauty, history and designs of gold and silver coins.

On the other hand, ETFs offer investors a way to own gold in the form of a paper investment. ETF gold owners tend to be short-term profit seeking individuals or institutions pursuing rapid buy and sell investment strategies.

Can I put gold in my retirement account?

In most cases, the answer is yes. Typically the only accounts that do not allow you to invest in gold inside of a retirement account are a 401k with a current employer, unless the account is fully vested. Our precious metals specialists will tell you if your current account qualifies.

What if I ever need to sell my gold holdings?

As a valued client of American Hartford Gold Group, we can also potentially buy back your coins when/if the time comes to liquidate your holdings. Any precious metals that you acquire from AHGG are eligible to be converted back into cash at any time. Please call us to discuss your needs and your timing and we will assist you right away.

Is my personal information safe and secure and is my privacy protected?

At the American Hartford Gold Group, we will never share or sell your personal information with anyone. We will never disclose any purchase you make with us to any governmental or private entity.

How does AHGG ship your gold?

All AHGG shipments are made via insured FedEx, UPS or United Postal Service. Tracking information will be provided to you at the time of shipment. And don't worry, the box will not have American Hartford Gold Group on the return label. We affix a private label to protect privacy.

Additional questions? Please call us today at **800-462-0071**.



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HARTFORD GOLD GROUP

YOUR GOLD, YOUR HANDS, YOUR CONTROL

 800.462.0071

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