

# IRA INVESTMENT GUIDE



AMERICAN  
HARTFORD GOLD GROUP



# It's Easy to Invest in Gold and Silver in an IRA

Just Follow These 3 Easy Steps:

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## Open your Precious Metals IRA account.

To start your new IRA, you can fill out our online form at:

<http://www.americanhartfordgold.com/ira-intake-form/>

or our helpful IRA representatives can fill out the paperwork for you.

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## Your new IRA account will fund with a transfer, rollover or contribution.

### IRA Transfer

The IRA can be funded through an IRA to IRA transfer. Simply complete the Transfer Request form included in the IRA Kit.

Mail the completed and signed IRA Transfer Request form to Strata Trust Company.

### Rollover

A direct rollover from a 401(k) or other qualified retirement plan is another way to fund a self-directed IRA. Eligible accounts that can be rolled over include:

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

### IRA Contribution

If eligible, you can make an annual IRA contribution to fund your Precious Metals IRA.

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Once funds are available in your IRA, choose your precious metals and place your trade with one of our Senior Account Executives.



# Storage by Brink's Global Services or Delaware Depository

Clients have the option to choose the precious metals storage services offered by one of the storage facilities shown below for the secure safekeeping and storage of their IRA-owned precious metals:

1. Brink's Global Services ("Brink's") storage facility located in Los Angeles, CA, or Salt Lake City, UT, or
2. Delaware Depository Service Company ("Delaware Depository") located in Wilmington, Delaware.

Learn more about the depositories by visiting the company websites shown below

Brink's: [www.brinksglobal.com](http://www.brinksglobal.com) | Delaware Depository: [www.delawaredepository.com](http://www.delawaredepository.com)

## *Upon receipt of your precious metals,*

the shipment is opened and contents inspected by the depository. After inspection, the IRA owner's metals are deposited and securely stored in an insured subaccount in the manner shown below.

Gold, Platinum, Palladium and Silver will be commingled (stored in bulk) within the designated storage area for Strata Trust Company with the selected depository. This means the IRA owner does not receive the same material as was initially deposited when the owner decides to sell, exchange, or take an in-kind distribution (personal possession of the metal).

Gold, Platinum and Palladium (no Silver) may be segregated upon request by the IRA owner. If segregated storage is requested, the precious metals are repackaged after verification and stored separately within the designated storage area for Strata Trust Company with the depository. This ensures that the client will receive the exact material as deposited when the time comes that the client decides to sell, exchange, or take an in-kind distribution (when the IRA owner takes personal possession of the metal).

## *Storage Fees*

The selected depository (Brink's or Delaware Depository) charges each Strata Trust Company account an annual storage fee based on the precious metals held. Strata Trust Company will bill the depository's storage fee, in conjunction with the annual IRA fee, at the time the account is opened, and annually during the anniversary month of the opening of the IRA. The depository storage fee will be billed at the rate shown below.

- ✓ An annual IRA fee of \$75 for accounts valued at \$100,000 or less, \$125 for accounts valued at \$100,001 or more.
- ✓ Reasonable annual storage fee with the depository (flat \$100 annual storage fee in most cases).

# Precious Metals Valuations

The valuations of precious metals shown on your statement are based on spot value, which is the current spot price multiplied by the ounces of fine metal contained in the coin or bar. Spot values do not include any premiums, mark-ups, mark-downs or commissions. Spot values should be used as an indication of value only and should not be construed as a firm bid price to buy by any broker or dealer. The actual precious metals type and quantity of a transaction may affect the price received for any given bullion item. Price indications for specific bullion products may be obtained from various sources including your Senior Account Executive at American Hartford Gold Group or on our website.

The depository requires that proof coins be encapsulated in complete, original mint packaging, including certificate of authenticity, and be in excellent condition. Non-proof coins must be in Brilliant Uncirculated condition and free from damage.

In addition to your account statements, spot price is also used to report the fair market value of your account to the IRS.<sup>1</sup>

<sup>1</sup>. <https://www.stratatrust.com/self-directed-iras/investment-options/gold-precious-metals/#important-points-primary-2>



*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.*

 800.462.0071

 [www.americanhartfordgold.com](http://www.americanhartfordgold.com)

 11900 W. Olympic Blvd., 7th Floor  
Los Angeles, CA 90064



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YOUR GOLD, YOUR HANDS, YOUR CONTROL

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