



AMERICAN HARTFORD GOLD



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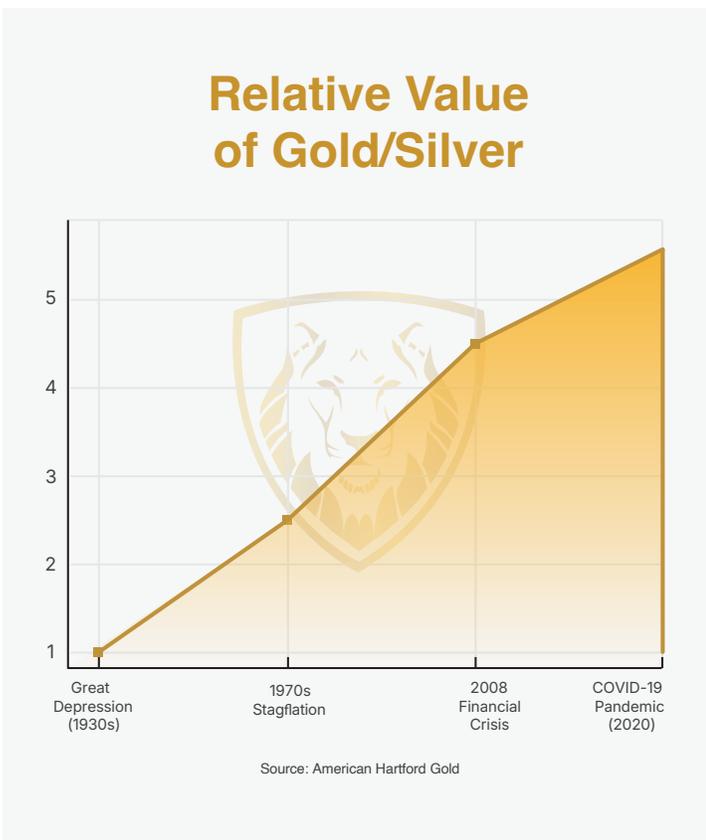
Why Gold and Silver?

Gold and silver have been trusted as a 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 volatility. Unlike paper currency, which can be printed at will, precious metals are finite resources, retaining value across history and cultures.



Precious Metals Benefits:

Inflation Hedge



1 Preserve Purchasing Power

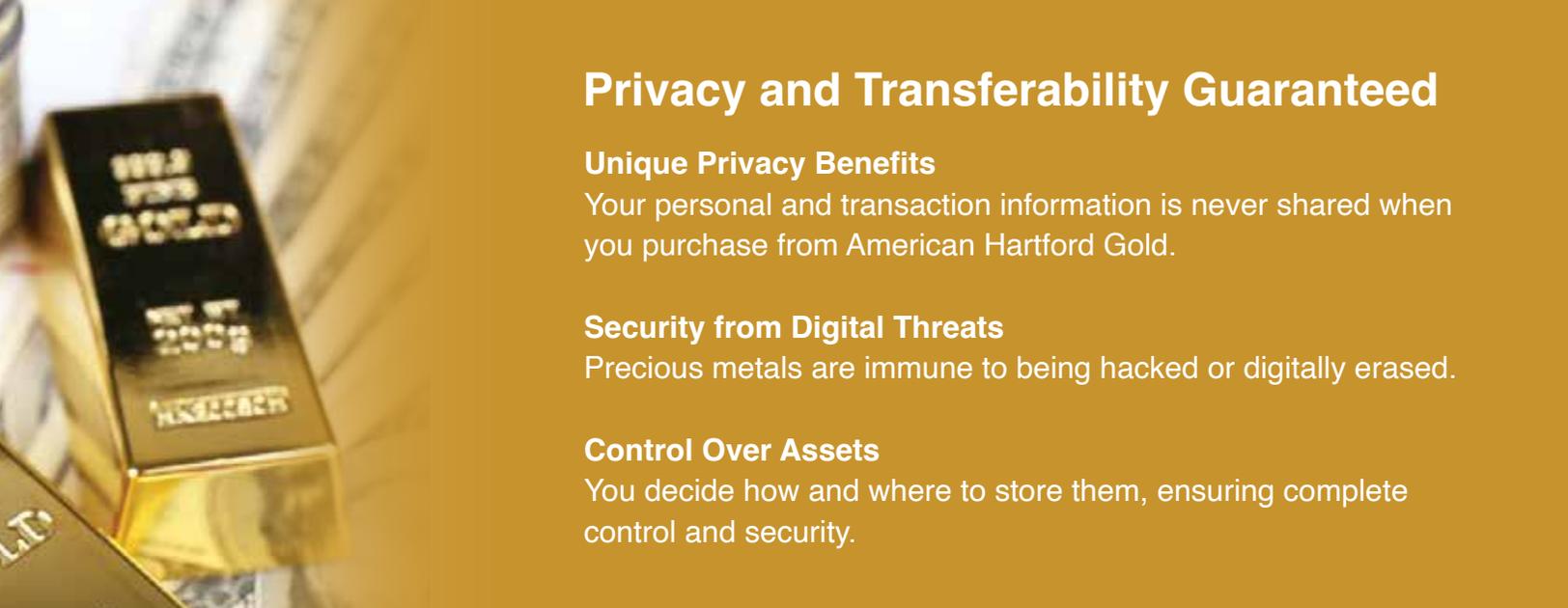
In 1920, one ounce of gold was worth \$20, which could buy 65 gallons of gas. Today, with gold priced above \$3,000, that same ounce buys approximately 750 gallons of gas.

2 Shield Against Dollar Decline

Relying solely on dollar-based assets may diminish purchasing power over time. The dollar has lost more than 95% of its value since the early 20th century. In years where inflation exceeded 3%, gold prices historically increased by an average of 15%.

3 Defense Against Debt Crisis

Sadly, our currency is falling victim to our country's addiction to debt; currently in excess of \$37 trillion and rising. With inflation lingering, how much longer can the U.S. continue to honor these commitments?



Privacy and Transferability Guaranteed

Unique Privacy Benefits

Your personal and transaction information is never shared when you purchase from American Hartford Gold.

Security from Digital Threats

Precious metals are immune to being hacked or digitally erased.

Control Over Assets

You decide how and where to store them, ensuring complete control and security.

Liquidity

Precious metals are easily convertible into any currency, anywhere. As a trusted global standard, gold offers liquidity even during financial crises—making it a reliable alternative to traditional paper assets.

Strong Demand

Precious metals have robust, worldwide demand.

Central banks purchase precious metals to hedge against market volatility, while industries rely on them for essential uses in electronics, medical devices, and more.

Global population growth, especially in countries like China and India, where precious metals are culturally valued, continues to fuel demand. As these nations' consumer bases expand, they are expected to support gold prices for years to come.

Physical Scarcity

The total supply of gold is surprisingly limited—annual global production could fit inside an average home.

Mining is becoming more prohibitive each year due to environmental concerns and rising exploration costs. Extracting and processing gold requires significant investment to ensure it's done efficiently, safely, and responsibly.

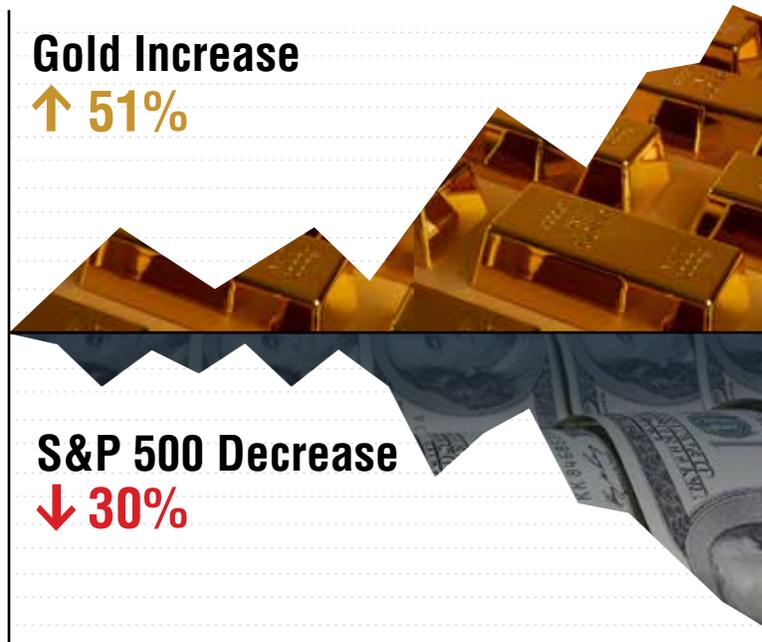


Diversification Benefits

A diversified portfolio is key to long-term success.

GOLD VS PAPER ASSETS

December 2008 - December 2009



<https://www.bankrate.com/investing/biggest-stock-market-crashes-in-us-history/#2008>



Physical Delivery

Taking physical delivery of your gold and silver gives you direct control, immediate access, and freedom from third-party risks or restrictions. There are no mandatory storage fees, required withdrawals, or complex rules—just tangible assets you can hold and pass down with ease.

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 are a proven 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.

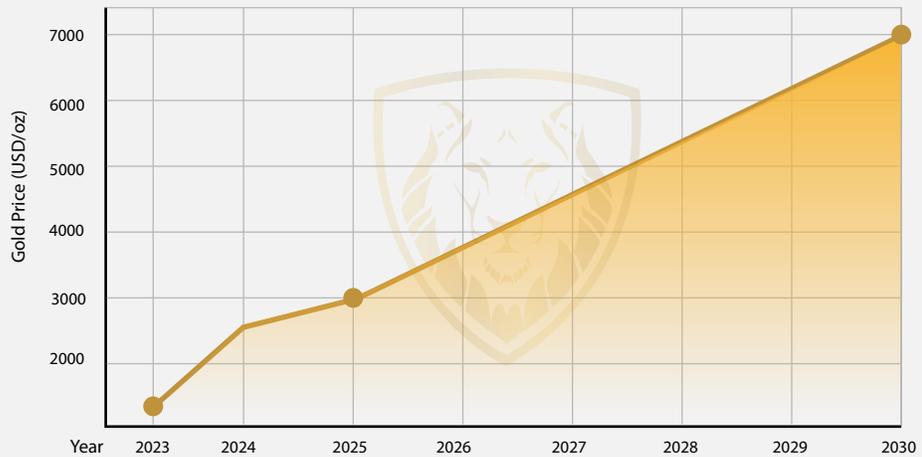


Long-Term Thinking About Gold

Gold is expected to continue rising in value as global inflation persists and economic growth slows. Market volatility is pushing investors, central banks, and governments toward the security of precious metals.

Analysts expect gold demand and prices to rise over the next decade, with JPMorgan and Goldman Sachs projecting it could break \$5,000 an ounce within a few years.

Gold Price Projections



Source: American Hartford Gold

<https://www.lbma.org.uk/chemist/issue-97/the-rational-case-for-7-000-gold-by-2030>



Bank of America

A "confluence of factors" can send gold to \$3,500



JP Morgan

Could the \$4,000 mark be just around the corner?



Billionaire Ray Dalio

If you don't own gold, you know neither history nor economics.

<https://finance.yahoo.com/news/wall-street-keeps-upping-its-bullish-calls-on-gold--heres-why-162732492.html>
<https://www.cnbc.com/2024/04/16/gold-is-shining-bright-like-a-diamond-and-could-hit-3000-says-citi-.html>
<https://www.fxstreet.com/analysis/will-gold-be-revalued-202410151319>

The Benefits of a Gold IRA



Tax Advantages

- Rollover your existing IRA without losing tax benefits.
- Enjoy tax-free growth and maximize compounding.



Wealth Protection

- Gold and silver act as hedges against inflation and market downturns.
- Protect your savings from an eroding U.S. dollar and economic uncertainty.



Portfolio Diversification

- Reduce risk by adding physical gold to your retirement plan.
- Gold retains value even when stocks or bonds decline.



Full Control Over Your Investment

- Choose your depository, coins, and bars.
- Decide when to buy, sell, or take distributions in cash or gold.



Stability of Physical Assets

- Gold holds intrinsic value and cannot be devalued like paper assets.
- A reliable safeguard for your wealth in uncertain times.



Easy Setup & Maintenance

- Simple process with expert guidance from American Hartford Gold.
- Ongoing support to help you manage your account.



Legacy Planning

- Preserve wealth for future generations with a tax-sheltered, tangible asset.
- Easily transfer physical gold to beneficiaries with custodian assistance.

Important Rules to Know

- Choose from IRS-approved coins and bars.
- Required minimum distributions start at age 72.



Precious Metals IRAs

Thanks to the 1997 Taxpayer Relief Act, you can now store precious metals in special custodial IRA accounts. This allows anyone with an IRA or qualified plan to invest in precious metals. Your metals are securely stored at facilities like the Delaware Depository Services Company (DDSC) and can be sent to you when you take distributions.

How Does It Work?

It's a simple 3-step process:

● STEP 1: Contact Us

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

● STEP 2: Transfer Funds

In as little as three days, your new Self-Directed IRA can have funds transferred from your existing IRA. There is usually 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.

● STEP 3: Take Delivery

The precious metals you select will be shipped on your behalf and stored at one of many available storage facilities in the United States; including the DDSC (Delaware Depository).

Physical Gold vs “Paper Gold”

You can buy either physical gold - bars and coins, or “paper” gold in the form of gold Exchange Traded Funds (ETFs). Each investment fulfills a particular need.

Physical Gold Benefits

Physical gold is gold that you can hold in your hands and always have full control over. 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. Physical gold protects purchasing power while also being a portable asset. It enables private transactions and a means to pass on wealth as an inheritance. Moreover, coin collectors quickly grow to appreciate the beauty, history, and designs of gold and silver coins.

Physical gold is a very liquid investment. Gold exchanges exist in every corner of the globe. American Hartford Gold offers a convenient buyback commitment: we never charge any additional liquidation fees, and our clients enjoy a quick and simple 3 step liquidation process. Just call us to start the process. We can help arrange shipment, and then we will issue a payment.

“Paper Gold” Drawbacks

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. ETFs prioritize income potential over value preservation. However, they also present certain drawbacks. Management fees must be accounted for, and they are vulnerable to extreme market volatility.

One thing you must remember is that with these paper stocks, you don't own the gold. Gold securities represent physical gold, but you don't have the right to trade them in for the actual metal. Thus, you do not have the same protection against fiat currency or other major market threats as you would with the metal itself.

Another concern is that there is vastly more “paper gold” than physical gold, some \$200-300 trillion on paper compared to \$11 trillion of physical gold. The potential exists for an upcoming “paper gold” crisis.

<https://europheoix.com/blog/an-upcoming-paper-gold-crisis-by-les-nemethy-and-alberto-scalabrini/>

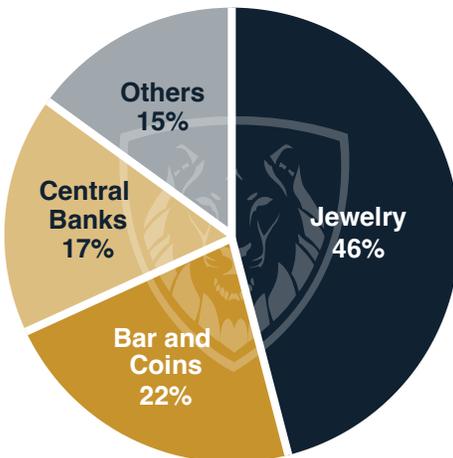
Capitalize on Gold

Today's gold market stretches across the globe. Gold is integrated into every economy on the planet. Since the early 1970s, the annual amount of gold purchased has tripled. Each region has its own cultural and financial reasons for investing in the precious metal. This diversity strengthens and balances the global gold market and helps ensure continuous demand. The phenomenal growth in the demand for gold in the East reflects their rapidly growing economies and the shared desire for a portable, secure, and beautiful way to store wealth.



How Much Gold Is There?

Approximately 205,000 tons of gold have been mined since ancient times, two thirds of which have been mined since 1950. That 205,000 tons breaks down as follows:



<https://www.gold.org/goldhub/research/relevance-of-gold-as-a-strategic-asset-2021-appendix>

Sources of Demand



Investment

Gold is a proven safe haven asset that can diversify and protect investment portfolios. It serves as a viable hedge against stock market drops, soaring inflation, and volatile monetary policy. Physical gold is also an excellent long-term store of value.



Central Banks

Currency markets are going through a historic and volatile paradigm shift. Central banks are protecting their wealth by actively buying gold and physically keeping it in their own countries. Last year was the 14th consecutive year of net purchases. Central banks added 1,037 tons of gold to global reserves in 2023. They have increased their gold reserves 306% since 2020.



Industry

Gold has a wide range of industrial applications. However, the electronics sector alone accounts for 80% of industrial gold use. Gold's unique physical properties make it an essential raw material in the production of the electronics found in phones, cars, and semiconductors. As the world becomes exponentially more wired, so will the industrial demand for gold.

Frequently Asked Questions

Can I put gold in my retirement account?

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

What is a Gold IRA?

Trusted by hundreds of thousands of Americans, a Gold IRA allows you to invest in physical gold coins or bars within an individual retirement account. This unique self-directed IRA gives you more control over your future by combining the wealth-building power of tax-deferment with the wealth protection features of tangible gold.

What happens when I want to take a distribution from my Gold IRA?

Contact your Account Executive and let us know whether you want cash or would prefer your physical precious metals shipped to you directly. We can arrange secure shipping or assist you in liquidating your precious metals for cash.

What if I ever need to sell my gold holdings?

As a valued client of American Hartford Gold, we can also potentially buy back your coins when/if the time comes to liquidate your holdings. Any precious metals that you acquire from AHG 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 American Hartford Gold, 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 AHG ship your gold?

All AHG shipments are made via insured FedEx, UPS, or United States 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 on the return label. We affix a discreet label to protect privacy.

How do I move funds from another retirement account into a Gold IRA?

You can transfer funds tax-free using a 60-day rollover or a trustee-to-trustee transfer. A 60-day rollover involves receiving a check and sending it to American Hartford Gold within 60 days. A trustee-to-trustee transfer moves funds directly and our Account Executives handle the process for you.

Do I own physical metals in a Gold IRA?

Yes. Your metals are stored in an IRS-approved, insured depository. After 59.5 or when taking mandatory distributions, you can receive physical metals or liquidate holdings per IRS rules.

Why can't I hold precious metals in my traditional IRA?

Traditional IRAs allow only stocks, bonds, mutual funds, and ETFs. A Self-Directed IRA, like a Gold IRA, is required to invest in physical precious metals while maintaining tax-deferred benefits.

Can I contribute to a Gold IRA like a traditional IRA?

Yes. You can make contributions to purchase more precious metals or other investments in your Gold IRA.

How can I track my Gold IRA's performance?

Our Account Executives provide updates, and your account administrator sends regular statements. You can also check real-time gold, silver, and platinum price charts on your computer or phone.

How do I set up a Gold IRA, and how long does it take?

Our Account Executives guide you through the application. Transfers take one to five business days, depending on your IRA custodian. Once funds are deposited, you can start investing in precious metals.

Do I pay shipping on my Gold IRA?

No. Orders ship free with insurance and tracking. You can monitor your shipment, and you're fully covered if it's damaged in transit.

What is the minimum initial contribution for a Gold IRA?

The minimum order size is \$10,000.

What are my depository storage fees?

Fees vary based on account size and holdings. In some cases, storage may be free. Contact our Account Executives for details.

Can I take physical delivery of my Gold IRA metals?

To maintain IRS compliance, metals must remain in an approved depository. You can liquidate and take physical possession, but before 59.5, this may have tax implications and penalties. Consult a tax advisor before withdrawing.

Why American Hartford Gold

Our Mission is to empower our clients with the best information and services, so they may achieve long-term financial security. We believe in making the process of diversifying your portfolio with precious metals simple, safe, and effective. American Hartford Gold is committed to providing unparalleled customer service built on trust, integrity, and absolute transparency.

Experience Matters

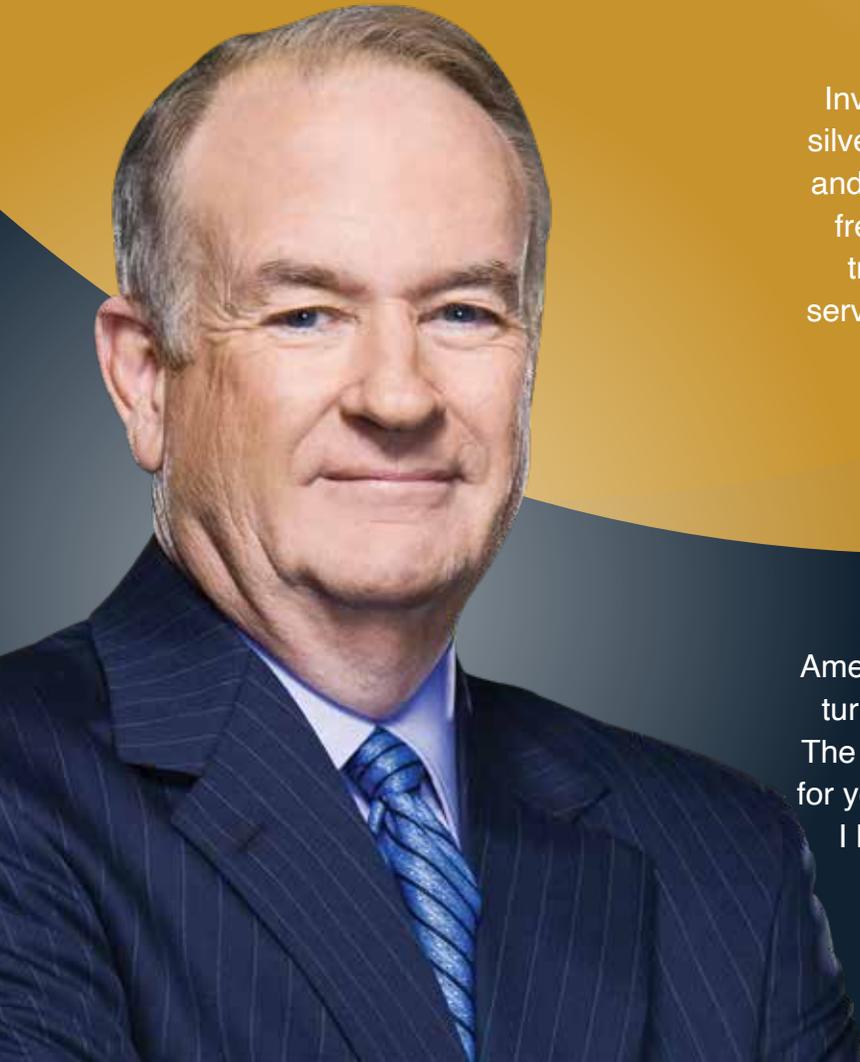
American Hartford Gold is the nation's largest retailer of gold and silver - having delivered over \$3 billion in precious metals to very satisfied clients. We were ranked the #1 gold company on the Inc. 5000 List of America's Fastest-Growing Private Companies. AHG holds an A+ Rating from the BBB and a 5-Star Rating on Trustpilot with thousands of 5-star reviews.

Trusted Reputation

We are proud to be trusted and endorsed by Bill O'Reilly, Rick Harrison, and dozens of other notable personalities. Both the CEO and President of AHG are featured contributors to Newsmax and Forbes magazine about the gold industry.



AMERICAN HARTFORD GOLD



Premiere Service

Investors receive the highest quality gold and silver along with a no fee buy-back commitment and low-price guarantee. Clients can qualify for free shipping, free insurance, and a tax-free transaction. AHG's best-in-class customer service provides tailored support throughout the lifetime of your account.



Americans are looking for stability, and many are turning to precious metals like gold and silver. The only company I recommend, and have been for years, is American Hartford Gold. I trust them; I have personally done business with them.

– **Bill O'Reilly**

Secure your retirement legacy for your golden years

In today's unpredictable world, protecting your retirement legacy has never been more crucial. Economic uncertainty, inflation, recessions, and political instability can shake the stock market, creating stress and financial insecurity.

Fortunately, you can safeguard your wealth with the proven stability of physical gold and silver.

Gold IRA A Gold IRA offers investors:



SAFE HAVEN & PHYSICAL ASSETS

Gold and silver have long been trusted as safe-haven assets, offering protection against economic downturns, inflation, and market volatility. Unlike paper assets, they hold intrinsic value and provide a tangible store of wealth.



INCREASED PORTFOLIO DIVERSIFICATION

Adding gold and silver to your investment portfolio helps reduce risk by balancing exposure across different asset classes. Precious metals often perform well when traditional markets fluctuate, enhancing overall financial security.



OPPORTUNITY FOR PRICE APPRECIATION

Historically, gold and silver have shown strong long-term growth potential. As demand for precious metals rises, their value tends to increase, providing investors with the opportunity for capital appreciation and wealth preservation.

Why Gold?

A simple fact: Gold has been a timeless symbol of wealth and stability. As a proven safeguard against economic turmoil, it remains essential for a balanced portfolio.

Recent stock market volatility proves retirement accounts can crash without warning—dropping nearly 25% in 2022 and over 50% in 2008!

Imagine nearing retirement with \$1 million in your IRA, only to see it shrink to less than \$440,000—derailing your financial future.

Worst Years in the Stock Market

	S&P 500	GOLD
1974	-29.72%	+72.01%
1977	-11.50%	+19.69%
2001	-13.04%	+1.62%
2002	-23.37%	+20.33%
2008	-38.49%	+8.29%
2020	-34%	+53%
2022	-18%	+.5%

Many Americans faced this harsh reality after 2008.

Market crashes stem from more than just housing crisis or pandemics—volatility is fueled by inflation, rising interest rates, political turmoil, and social unrest.

That's why experts recommend allocating part of your portfolio to physical gold, a proven safeguard that often holds or gains value during market downturns.

Who Recommends Gold?

Gold has long been trusted as a reliable store of value, especially during times of economic uncertainty. According to the World Gold Council, approximately 38% of American retail investors own physical gold. But it's not just everyday Americans who see the value in holding precious metals. Some of the world's most respected economists, billionaires, and financial experts are vocal advocates of gold.

They recognize that gold offers:



Protection against inflation and recession.



Portfolio diversification.



Safe-haven security.

Here's what a few prominent gold supporters say:

Alan Greenspan

The former Federal Reserve Chairman has spoken about gold's unique ability to preserve value and act as a hedge against declining fiat currency.

"Gold still represents the ultimate form of payment in the world. Fiat money in extremis is accepted by nobody. Gold is always accepted"

John Paulson

The billionaire hedge fund manager famously made billions betting against the housing market in 2008. Paulson now has significant gold holdings as part of his investment strategy.

"As inflation picks up, people try and get out of fixed income, they try and get out of cash, and the logical place to go is gold."

J.P. Morgan

The legendary banker believed that gold's intrinsic value made it the ultimate form of wealth and a reliable store of value.

"Gold is money. Everything else is credit."

Jim Rogers

The renowned investor has long advocated for gold as a hedge, predicting that gold will rise significantly as global economic instability increases.

"When people lose confidence in governments and currencies, they always go to gold and silver."

Ray Dalio

The billionaire hedge fund manager has long recommended gold as a critical part of a diversified portfolio, especially during periods of economic instability.

"If you don't own gold, you know neither history nor economics."

Throughout history, gold has been recommended by those who best understand wealth protection.



What is a Gold IRA?

A Gold IRA is a unique way to protect your retirement savings with physical gold, silver, and other precious metals. This self-directed IRA gives you more control over your future by combining the power of tax-deferred growth with the wealth protection benefits of tangible assets like gold and silver.

With a Gold IRA, you aren't limited to just gold. You can also invest in silver and platinum, giving you the flexibility to diversify your portfolio. Whether you're familiar with traditional IRAs or new to self-directed accounts, setting up a Gold IRA is simple and offers the same tax advantages, contribution limits, and distribution rules as other IRAs.



Benefits of a Gold IRA



Tax Advantages

- Rollover your existing IRA without losing tax benefits.
- Taxes on gains are deferred until withdrawal.
- Enjoy tax-free growth and maximize compounding.



Full Control Over Your Investment

- Choose your depository, coins, and bars.
- Decide when to buy, sell, or take distributions in cash or gold.



Stability of Physical Assets

- Gold holds intrinsic value and cannot be devalued like paper assets.
- A reliable safeguard for your wealth in uncertain times.



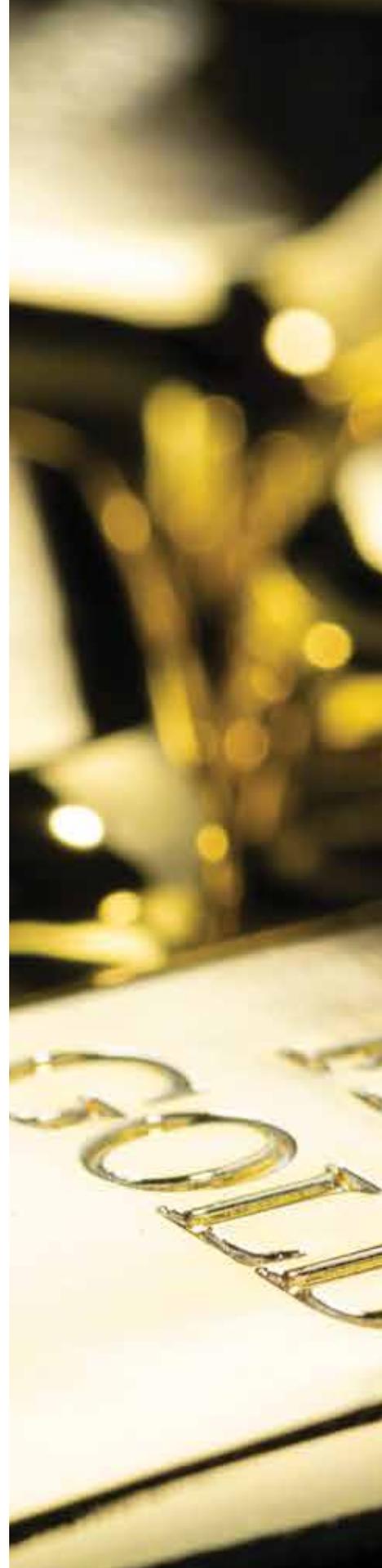
Easy Setup & Maintenance

- Simple process with expert guidance from American Hartford Gold.
- Ongoing support to help you manage your account.



Legacy Planning

- Preserve wealth for future generations with a tax-sheltered, tangible asset.
- Easily transfer physical gold to beneficiaries with custodian assistance.



Open a Gold IRA in 3 Easy Steps

Let our specialists guide you through the simple and seamless process

● Step 1 | Open your account

To get started, simply complete our online form at www.americanhartfordgold.com or call **(800) 462-0071** and an IRA representative will fill out the paperwork for you over the phone.

● Step 2 | Fund your account

IRA Transfer

A direct transfer from one IRA to another. We'll guide you through the Transfer Request form included in your IRA Kit and submit it to your Custodian. Eligible accounts include:

- Traditional IRA
- Roth IRA

Retirement Plan Rollover

A direct transfer from your Employer Sponsored Retirement Plan. We'll guide you through the Transfer Request form included in your IRA Kit and submit it to your Custodian. Eligible accounts include:

- Thrift Savings Plan (TSP)
- 401(k)
- 403(b)
- 457(b)

IRA Contribution

An annual IRA contribution to fund your Precious Metals IRA (subject to limitations and eligibility). Ask your Senior Account Executive for more details.

● Step 3 | Take Delivery

Once funds are available in your IRA, you are ready to choose your precious metals and place your trades.

Give Us a Call to Get Started: 800-462-0071



Popular IRA-Eligible Products

American Hartford Gold clients have a complete selection of popular IRA-eligible products to choose from.

Here are some of the most popular IRA-Eligible coins:

GOLD



**American Eagle
Gold Coins**



**Canadian Maple
Leaf Gold Coins**

SILVER



**American Eagle
Silver Coins**



**Canadian Maple
Leaf Silver Coins**

To qualify for an IRA, the precious metals you choose must meet certain requirements established by the IRS, such as minimum fineness. Collectible coins or rare coins, including graded or certified coins, are not eligible for a Precious Metals IRA. Our precious metals specialists can explain the differences and benefits of each asset.



**Australian Wildlife
Gold Coins**



**Various Gold
Rounds & Bars**



**Australian Wildlife
Silver Coins**



**Various Silver
Rounds & Bars**

Minimum fineness for IRA-eligibility:

Gold: .995+ | Silver: .999+ | Platinum: .9995+ | Palladium: .9995+

Secure Depositories & Custodians

Premium Options That Safeguard Your Precious Metals

As an American Hartford Gold client, you can choose from the leading depositories and custodians for the safekeeping and management of your IRA precious metals. We are happy to answer any questions and help customize the ideal storage solution for you.

Depositories



Delaware Depository Service Company
Wilmington, DE | Boulder City, NV



International Depository Services (IDS)
Dallas, TX



A-M Global Logistics (AMGL)
Las Vegas, NV | Irving, TX

Custodians



Equity Trust Company
Westlake, OH



The Entrust Group
Oakland, CA

Upon receipt of your shipment at the depository, the parcel is opened, and its contents are closely inspected. After complete verification, your precious metals are deposited and securely stored.

Storage Options that Best Fit Your Needs

Non-Segregated vs. Segregated:

Find the Right Solution for Your Precious Metals

You have the flexibility to choose between two secure storage options for your precious metals. Whether you prefer non-segregated or segregated storage, each account type is designed to fit your needs and ensure the safety of your investments.

Non-Segregated Storage

Your precious metals will be commingled (stored in bulk) in storage designated for your chosen custodian at your selected depository. When the time comes to sell, exchange, or take an in-kind distribution (personal possession of the metal), the IRA owner (you or your beneficiaries) will not receive the same exact material that was initially deposited, however they will be of equivalent value.

Segregated Storage

Your precious metals will be repackaged after verification and stored separately in a designated storage area for your chosen custodian at your selected depository. When the time comes to sell, exchange, or take an in-kind distribution (personal possession of the metal), you or your beneficiaries will receive the exact material as deposited.

Storage Fees

Your selected depository will charge an annual storage fee through your custodian based on the precious metals your IRA holds. Storage fees are billed initially in conjunction with the annual IRA fee, at the time the account is opened, and each January thereafter. Storage fees are billed at the rate shown below:

Non-Segregated storage: \$100

|

Segregated storage: \$150



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Precious Metals Valuations

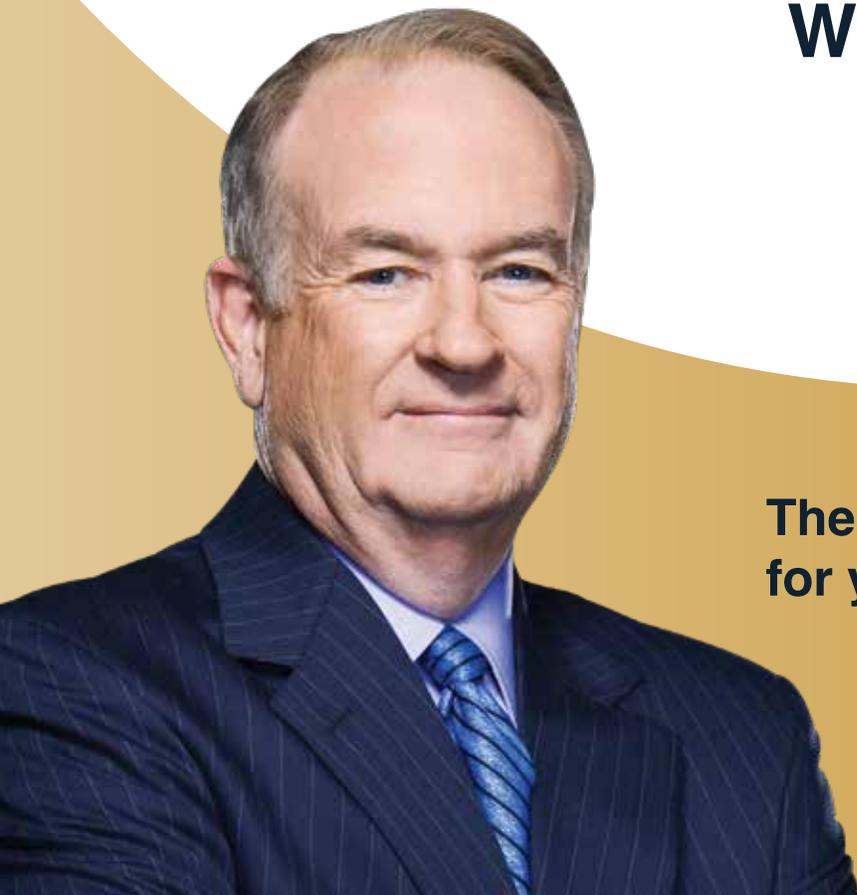
The valuations of precious metals shown on your statement are based on spot value, which is the current spot price multiplied by the ounces of fine metal contained in the coin or bar. Spot values do not include any premiums, mark-ups, markdowns or commissions. Spot values should be used as an indication of value only and should not be construed as a firm bid price to buy from any broker or dealer. The actual precious metals type and quantity in 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.

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.

American Hartford Gold (AHG) helps individuals and families diversify and protect their wealth with precious metals. Through our website, publications, and product specialists, AHG offers a wealth of precious metals market perspective that empowers both new and experienced investors.

Phone: 800-462-0071 | **Email:** info@hgoldgroup.com
11755 Wilshire Blvd., 11th Floor | Los Angeles, CA 90025



What Our Clients Are Saying About Us

“

The only company I recommend for your gold needs is American Hartford Gold.

– Bill O'Reilly



“

I was informed every step of the way

“American Hartford Gold is a top quality, first class family owned company. I was informed of every step of the process and treated with great customer service.”

- Alex S.

“

You made my first Experience easy

“American Hartford Gold made my first experience in the metals market easy, confident and professional. I'm sure I'll be back again soon.”

- Craig C.

“

An absolute pleasure

“It was an absolute pleasure dealing with American Hartford Gold and I will recommend others. Thank you for a great experience.”

Steve G.





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www.americanhartfordgold.com

11755 Wilshire Blvd., 11th Floor | Los Angeles, CA 90025