DIVERSIFY YOUR RETIREMENT SAVINGS WITH A PRECIOUS METALS IRA

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While physical Precious Metals may offer benefits not associated with other asset classes, they may be subject to storage, liquidity, accessibility, price volatility, and other issues that should be considered in determining suitability as an investment. All investors should make their own determination of whether or not to make any investment, based on their own respective independent evaluation and analysis. All APMEX orders, purchases and sales, if any, are subject to the terms of the User Agreement and other applicable policies.
APMEX has identified five primary reasons why an investor purchases Precious Metals:

— *Wealth protection*
— *Wealth accumulation*
— *Portfolio diversification*
— *Hedge against governments, big business & economic/currency collapse*
— *Coin collecting*
With APMEX, there are two ways to own Precious Metals:

**BUY TO HOLD**
(Buy and take physical delivery or use secure storage)

**SELF-DIRECTED IRA**
(Using retirement funds, metals are held in a depository on your behalf)
A self-directed IRA is an IRA that allows non-traditional assets such as Precious Metals to be held as the investment.

— Some brokerage companies may allow for a self-directed option but may not allow alternative investments like physical metals.
Precious Metals in a Self-Directed IRA:

— Allow you to strategically balance your portfolio—perhaps the best option for the individual investor.

— May help create a balanced portfolio due to the negative correlation between metals and traditional assets, such as stocks.

— Provide what many consider to be the fourth asset class (Precious Metals) working in conjunction with traditional stocks, bonds and cash.

— Help your portfolio achieve what many advisers recommend - a 4-12% allocation in Precious Metals.
A Self-Directed IRA provides:

— All the benefits of a traditional IRA.
— Alternative investments in assets such as Precious Metals that traditional IRAs do not allow.
— The owner full control of their IRA.
PRODUCTS THAT QUALIFY

Product qualifications for Precious Metal IRAs

— Primarily funded with bullion.

— Minimum fineness requirements as set by the IRS:
  - Gold: .995 fine (Gold American Eagle is the only exception)
  - Silver: .999 fine
  - Platinum: .9995 fine
  - Palladium: .9995 fine

— The only semi-numismatic coins allowed are Proof American Eagles in Gold, Silver or Platinum.

— Numismatic coins are not IRA eligible.
MOST POPULAR IRA PRODUCTS

COINS

American Eagle
(Gold, Silver, Platinum & Palladium)

Canadian Maple Leaf
(Gold, Silver, Platinum & Palladium)

BARS

1 oz Gold Bars
PAMP Suisse, Credit Suisse, Argor-Heraeus, Perth Mint, Royal Canadian Mint

10 oz Gold Bars
PAMP Suisse, Perth Mint, Johnson Matthey

10 oz Silver Bars
PAMP Suisse, Engelhard, Sunshine Minting

100 oz Silver Bars
Engelhard, Johnson Matthey, Royal Canadian Mint, Sunshine Minting
GETTING STARTED

The parties involved:

- IRA CUSTODIAN
- YOU
- APMEX
- DEPOSITORY
PROCESS

STEP 1
SELECT & OPEN A CUSTODIAN ACCOUNT
APMEX is able to work with any and all IRA Custodians who offer a Precious Metals IRA.

STEP 2
FUND THE ACCOUNT
• Transfer an existing IRA or former employer 401(k).
• Roll over an existing IRA or 401(k).
• Establish a new Precious Metals IRA.

STEP 3
PURCHASE YOUR PRODUCTS
Once your account is funded, call APMEX and purchase eligible products for your IRA. We will lock in a price and give you all the information you need to complete the transaction.
— If you do not have a custodian, we can recommend several custodians that have served our customers well.

— With the help of your self-directed custodian or administrator, you may transfer all or part of an existing IRA.

— An investor may have more than one IRA account, but the maximum annual contribution remains the same.

— You cannot contribute bullion coins you already own to your Precious Metals IRA.
Buying through APMEX allows for:

— **Competitive pricing**, which increases the value of your investment.

— A dedicated IRA Specialist to help you understand your options and walk you through the process.

— **Transparency of buying and selling** so you see our Buy Price (the price we would pay you if you were selling) and the Sell Price (the price you pay us).

— **No additional fee for purchasing** IRA products through APMEX – the price on our website is the price you pay.

— A **large selection of IRA approved products**—you can choose the products that make sense for your portfolio.
READY TO GET STARTED?

OUR IRA SPECIALISTS ARE AVAILABLE

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