



## Why invest in precious metals?

- ✓ **Safety:** Precious metals are considered a low-risk investment that offers stability in times of economic uncertainty compared to other types of assets. They tend to hold their value over time.
- ✓ Diversification: Metals offer a sound diversification tactic for investors who are wary about placing all their funds in one asset class. They react independently of the stock or bond markets.
- ✓ **Liquid:** Metals such as gold and silver are timeless and can easily be acquired or sold, unlike real estate investments, NFTs or crypto.
- Supply & Demand: There is a continuous demand & diminishing supply of precious metals. They are a finite resource that have an intrinsic value because of their scarcity.
- Privacy: Many investors who are concerned about digital currency as well as the potential impact on their financial privacy and autonomy have turned to precious metals.

## Which types of precious metals can I invest in?

Gold, silver, platinum and palladium are the most common precious metals in the consumer market.

#### Should I consider collectible coins?

Collectible (numismatic) coins typically hold a higher than face value price due to their rarity, demand or collectability, but they carry additional risk as their value is dependent upon the rarity, condition and demand for the coin.

## How do I buy physical precious metals?

Purchasing precious metals can be as easy as picking up the phone and calling a precious metals dealer like VaultUS Gold. There are also some vendors who sell online, which can be useful if you know exactly what you want.

# What is a gold IRA?

A precious metals IRA functions in the same manner as a regular IRA but instead of putting cash into stocks, bonds or a savings account, you are buying and then holding gold, silver platinum or palladium in an IRS-approved depository. Our specialists will help ensure your account meets the IRS' specific standards.



#### Bars

Rectangular in shape and of a specific weight and purity. Typically acquired by investors purchasing large quantities.

#### **Bullion**

A generic term that refers to any kind of precious metal traded in bulk form whether it is in bars, coins, and rounds. Bullion tends to be more liquid than other metal types.

#### **Coins**

Typically produced by a government mint and ranging in size from 1/10th oz to 1 oz or more. Coins may be sought by collectors according to their cultural or historical value.

#### **Investment Grade**

Investment grade metals are of sufficient purity, quality and authenticity. They are produced by a reliable mint and are considered legal tender suitable for investment purposes.

#### **Rounds**

Usually produced by private mints and often less expensive than coins. They are not considered legal tender, whereas coins and bars usually are.

# **Spot Price**

The spot price is the price of the metal in its pure form (before minting and production of sellable bars and coins) in the market each day. It is the benchmark used by dealers when they buy or sell precious metals.

# HOW TO CHOOSE THE RIGHT VENDOR

Where you choose to purchase your metals from is just as important as the metals you select. **Here are some tips to consider before picking a vendor:** 

## **Transparency:**

The firm should be transparent about what they are offering, the metals available, the price of the purchase, the delivery process and any associated fees up front. Your vendor should never hold back this information.

# No High-Pressure Sales:

Any company that pushes you to a one-day-only offer, fictitious "institutional resales" or that pressures you to buy something you are uncertain of should be avoided. There's never urgency around this type of investment.

#### **Education:**

An informed consumer makes better decisions. That should be the goal. A serious precious metals company will offer whatever level of education is needed to make informed choices.

#### **Product Selection:**

The company should offer a wide and diverse selection of precious metal products and their representatives should be knowledgeable about the benefits and value of each one.

## **Customized Recommendations:**

Buying gold should not be treated as one-size-fits-all. The vendor should ask about your individual goals and your tolerance for risk before pointing you in the direction of any product.



