

Build and Preserve Wealth

A Definitive Guide to the Precious Metals IRA



A Publication of Thor Metals Group

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Wealth-Preservation is Self-Preservation



Precious metals have been used as currency, cultural artifacts, adornment, jewelry and a symbol of wealth and opulence for centuries. Today, they are a valuable investment tool when held in a self-directed individual retirement account (SDIRA).

It's a critical time to consider precious metals. There's no denying the increasing economic and financial risks that threaten our savings and financial portfolios both globally and domestically. With rising inflation, shifting Fed policy, unsustainable domestic debt burdens, intensifying regional wars, threats to the world energy supply, and economic downturns abroad – it's critical to have a plan in place to protect your money from the volatile forces in the markets, the banking system, and the unpredictable economic events that have consumed fortunes throughout history.

This Precious Metals IRA Guide will provide you with the necessary information to preserve your wealth and protect your savings using gold, silver, and other precious metals.

"Gold is the money of kings, silver the money gentlemen, barter is the money of peasants, but debt is the money of slaves."

Norm Franz, "Money and Wealth in the New Millenium"

Precious Metals Investing

What Are Precious Metals?

Precious metals are a select group of rare or high-value metals that are generally considered sound and prudent investments. Among this select group, gold and silver are the most commonly known. However, platinum and palladium are also popular options for those looking to invest.

It's worth noting that the IRS allows investors to purchase and hold precious metals in a self-directed tax-advantaged retirement account, such as an IRA.



Gold is a precious and rare metal. According to the World Gold Council (2024), 212,582 tons of gold has been mined throughout human history, of which two-thirds has been mined since 1950. In terms of worldwide gold demand, 48% is used for jewelry, 23% is used for investment, and 21% is held by central banks who store their liquid reserves in gold.



Silver also has a long history as a valuable precious metal. But there is far more silver in the world than gold. According to the US Geological Survey, 1.74 million metric tons of silver has been mined globally or 55.9 billion troy ounces. But according to the World Silver Survey, half of all silver is used in industry and modern technology like cell phones, computers, solar panels, medical devices, and electronics. While net physical investment in silver stands at about 36%.



Platinum is much rarer than either gold or silver. According to Thermo-Scientific, only an ounce of platinum is obtained from 10 tons of ore, and only a few hundred tons are produced annually. In addition, all the platinum ever mined could fit into an average sized living room. And nearly half of the platinum mined is used catalytic converters in automobiles. Much like gold and silver, platinum is considered a viable diversification tool for financial portfolios.

The Advantages of Investing in Precious Metals



Intrinsic and Enduring Value

Gold and silver have been celebrated by human civilization since antiquity. They have functioned as money dating back centuries and continue to hold cultural significance around the world. These metals offer unique and tangible benefits for modern investors. Here are some reasons why you might want to consider investing in gold and silver:

Owning gold and silver is a tangible form of wealth because of their rarity. All the gold in the world that will ever exist has already been mined, although not all of it has been found.

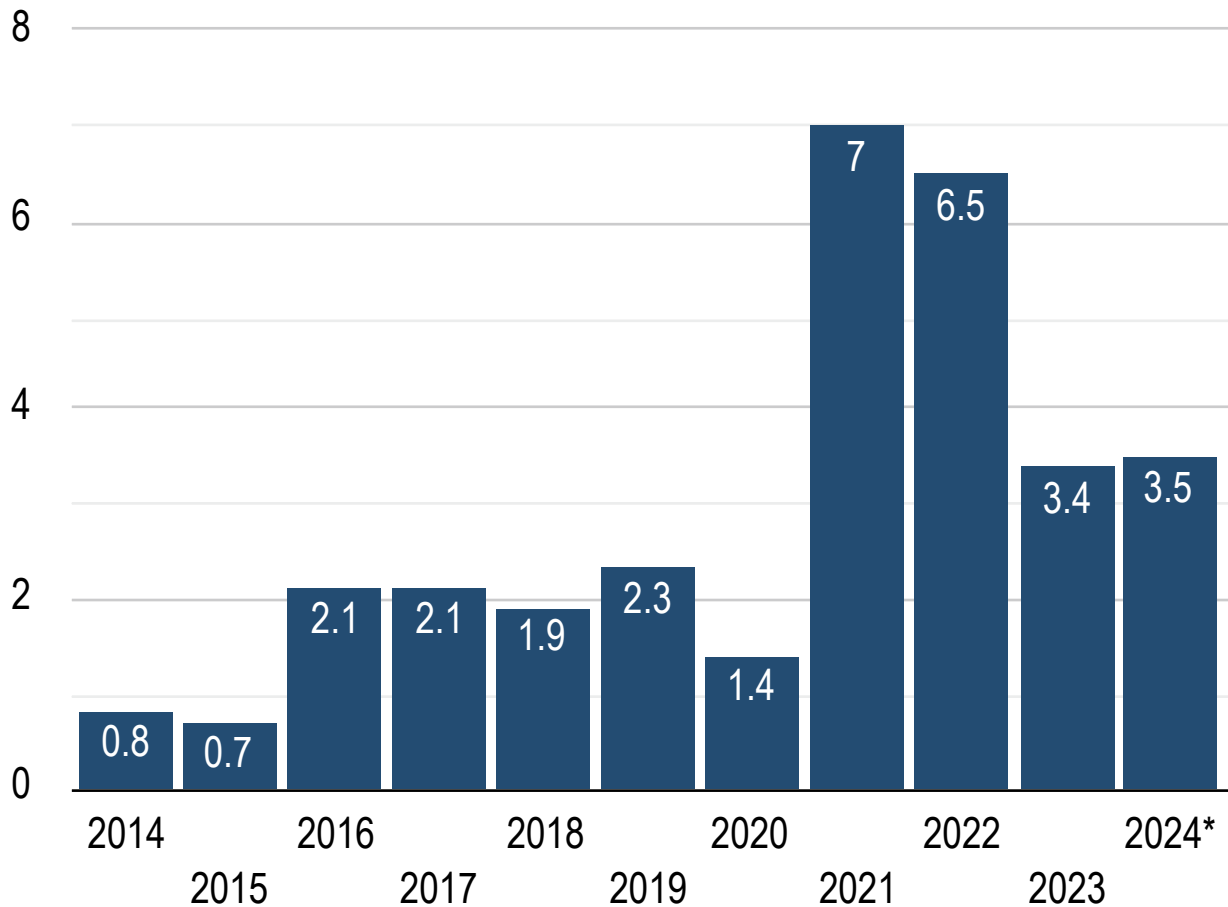
- Both metals have intrinsic value, making them valuable even when external economic conditions are unfavorable. For example, a 1937 silver dime is still worth its weight in silver even though it has no value as a coin today.
- Gold and silver are a hedge against inflation and protect against currency deflation, as central banks cannot print more gold.
- Holding physical gold and silver is considered to be a safe way to diversify and balance your portfolio, since they tend to hold their value when the financial markets go down.

While platinum and palladium share the “rarity” trait that categorizes them as precious metals, their value lies more in their practical applications.

- Platinum is used in jewelry, electrical devices, healthcare and as a catalyst. It is rare and resilient and has fared well historically during times of economic prosperity when industrial production increases.
- Palladium is a prized metal in the electronics industry, and its mining is concentrated in Russia and South Africa, leading to price volatility when global political tensions rise.

Why Invest in Gold – and Why Invest Now?

Chart: United States Annual Inflation Rates (2014 to 2024)



The Quintessential Inflation Hedge

Gold has always been a coveted metal throughout history and continues to be an essential commodity. As a globally recognized standard of value, it can offer financial security during times of economic instability, particular periods of high inflation.

In 2021, the U.S. inflation rate peaked above historical norms, ranging upwards of 7%, before settling back down to just above 3% in 2023, still above the Federal Reserve's preferred 2% target rate. With the Fed continuing to embrace higher interest rates, it's apparent that inflation has not yet fully cooled, making gold a wise choice for preserving wealth. This coupled with the impact of unsustainable debt, deficit spending, and the increasing threats to the U.S. dollar – present a growing risk to the American economy. Even under favorable conditions, investors face prolonged uncertainty. Throughout history, gold has thrived in volatile and uncertain times.

A Renowned Diversification Tool

While stocks and real estate investments can be adversely impacted by economic downturns, gold can help promote a more diversified portfolio. Diversification can help mitigate the risks associated with investing in more volatile assets, thereby reducing potential losses.

Universal Liquidity

In a recession, liquidity – or being able to offload assets for cash quickly – is key. If you encounter tough financial times, you can cash in liquid assets to quickly cover bills and other necessities. Stocks, bonds, real estate, collectibles, and other tangible assets are typically considered illiquid investments since they're hard to turn into usable funds, particularly when demand for those items is down. For instance, who wants to buy rare artwork during a pronounced economic downturn?

Gold, on the other hand, is highly liquid and can be exchanged quickly for cash, making it a smart investment during an economic crisis or unforeseen Black Swan event.



A Self-Directed IRA Gives You CONTROL

When it comes to planning for your retirement, a self-directed IRA is an important option worth considering.

Here are five advantages of a Thor Metals Group Precious Metals IRA to keep in mind:

1. You can take advantage of the wide range of investment options available with a self-directed IRA including, of course, IRA approved precious metals.
2. This Precious Metals IRA will help you keep your assets “off-the-books,” meaning they remain separate and potentially shielded from bankruptcy proceedings, lawsuits, or other issues that may arise with the IRA custodian or depository.
3. You will benefit from our flat, cost-effective fee structure that doesn’t require advisory or consulting services.
4. You will receive exclusive private party insurance from Lloyd’s of London, which provides coverage that differs from FDIC insurance offered by the federal government.
5. You will be in full control of your investment selection, buying, selling, and all other final decisions – with no third-party counterparty risks. And don’t forget, your tax advantages are plentiful with a precious metals IRA, particularly if you’re considering holding gold, silver, and other approved metals. Contributions to a Precious Metals IRA may also be tax-deductible, and capital gains within the IRA are tax-deferred until withdrawal.



A Precious Metals IRA Gives you SECURITY

A Precious Metals IRA is a self-directed retirement account that empowers investors to control their investments, including gold, silver, platinum, and palladium in physical form or through equity in mining or refining firms. When holding physical metals, investors work with a precious metals dealer and an IRA-approved depository. Investing in precious metals through a self-directed IRA has become increasingly popular, as it offers a way to diversify one’s retirement portfolio and protect against inflation and economic uncertainty.

The value of precious metals tends to rise during times of economic turmoil, making them a valuable hedge against market volatility. Additionally, physical metals held in a Precious Metals IRA are not subject to the same counterparty risk as other types of investments, like stocks or bonds. This can provide investors with a greater sense of security when it comes to their retirement savings. Overall, a Precious Metals IRA can be a valuable addition to any investor’s retirement strategy, offering both diversification and protection against market volatility and growing economic uncertainty.

Precious Metals that Qualify for a Self-Directed IRA

Metal



Gold

- American Eagle issued by the US Mint
- American Buffalo (not proof coins) issued by the US Mint
- Australian Kangaroo
- Austrian Philharmonic
- Canadian Maple Leaf
- Other coins that meet purity standards for bullion

Bars & Rounds Allowed

Requirements:

- Be produced by a refiner, assayer, manufacturer that is accredited by NYMEX/COMEX, NYSE/Liffe, LBMA, ISO9000, or a national government mint
- Meet minimum fineness and purity standards: .995+



Silver

- American Eagle issued by the US Mint
- Australian Kookaburra
- Canadian Maple Leaf
- Other coins that meet purity standards for bullion

Requirements:

- Be produced by a refiner, assayer, manufacturer that is accredited by NYMEX/COMEX, NYSE/Liffe, LBMA, ISO9000, or a national government mint
- Meet minimum fineness and purity standards; .999+



Platinum

- American Eagle issued by the US Mint
- Australian Koala
- Canadian Maple Leaf
- Isle of Man Noble
- Other coins that meet purity standards for bullion

Requirements:

- Be produced by a refiner, assayer, manufacturer that is accredited by NYMEX/COMEX, NYSE/Liffe, LBMA, ISO9000, or a national government mint
- Meet minimum fineness and purity standards; .9995+

The Importance of Due Diligence



If you're considering investing in precious metals, here are three tips that can help you make informed decisions:

- 1) **Check the broker's credibility.** While researching a precious metals company is important, it's equally important to vet the individual broker that you intend to work with. You can Google the broker's name to get a quick snapshot of his/her credibility. If you can't find any information about the broker online, or if their professional history includes less than reputable companies, it is best to steer clear.
- 2) **Follow our "10 Commandments of Precious Metals Investing,"** (which is available upon request). This invaluable set of guidelines created by Brandon Thor, the CEO of Thor Metals Group, serves as a roadmap for avoiding mistakes, pitfalls, and predatory practices when it comes to acquiring precious metals.
- 3) **You're smart, savvy, and successful – so trust your gut!** It's important not to ignore your instincts when investing in gold, silver, platinum, or palladium. If something does not feel right about a broker or the prices you're being quoted don't add up, proceed with caution. If the metals being suggested seem unsuitable or impractical for your portfolio, don't ignore your intuition. When something seems off, there's usually a reason for it.

Commandment X:

"Thou Shall Understand that Many Others Do Not Get It. Precious Metals are the ONLY form of Money. Everything Else is just Credit."

... from Thor Metals Group's "10 Commandments of Precious Metals Investing"

The 3-Step Gold IRA Set-Up



STEP ONE: Fund Your Account

Invest with your IRA (401k, TSP, 403B, 457) or Wire Funds to Thor Metals Group. Contact a Thor Metals IRA Specialist at: 1-844-944-THOR for instructions.



STEP TWO: Select Your Metals

Diversifying your portfolio with a trusted precious metals specialist begins as soon as your funds are received. Our experts will work with you to create a customized precious metals portfolio based on your investment goals.



STEP THREE: Take Possession of Your Metals

Thor Metals provides secure and insured shipping for your designated portfolio. Based on the selected funding method, your portfolio will be delivered to your IRA depository or your home address. The metals remain insured until delivery to you, or if shipped to an IRA-approved depository for the life of your account.



Your Key Gold IRA Partners: Custodian | Dealer | Depository

Once you have decided to open a self-directed Precious Metals IRA, there are three parties involved in the vital relationship for maintaining your IRA:

1. A custodian for your self-directed IRA
2. A dealer who will facilitate the buying and selling of your precious metals
3. An IRA-approved depository where your metals will be stored



Your Self-Directed IRA Custodian

Your Precious Metal IRA's administrator – also known as a custodian – is responsible for handling all the necessary documentation required to establish, finance, and execute transactions. Entrust, the custodian and administrator that Thor Metals Group works with, manages nearly \$3.2 billion in assets, and all cash deposited by account owners is fully insured by the Federal Deposit Insurance Corporation (FDIC).

The Entrust Group is tasked with maintaining accurate records and ensuring that all essential IRS reports are submitted on time. They ensure that your account is always up-to-date and easily accessible through their Entrust Client Portal.

It's important to note that a reputable custodian will not try to sell you any specific investment products. Instead, they should provide educational resources to further your understanding of the precious metals market and other alternative investment opportunities. For over 36 years, Entrust has dedicated resources to creating and sharing a vast array of educational materials via workshops, articles, webinars, and videos in the Learning Center.

Though Entrust staff does not offer investment advice, they are well-versed in the rules and regulations governing self-directed accounts. Entrust, as your self-directed IRA administrator, is an industry leader you can trust.



Your Precious Metals Dealer

Thor Metals Group specializes in providing a top-notch team of experts who identify timely precious metals acquisition opportunities and manage seamless precious metals transactions. We believe that investing in precious metals is an excellent way to protect wealth, and we educate our customers about the benefits of diversifying and balancing a financial portfolio with physical metals.

We offer critical industry knowledge to help our clients make informed decisions about precious metals – particularly for those looking to reduce risk in the current economic climate.

At Thor Metals Group, we prioritize transparency and trustworthiness, to ensure that our clients' best interests are always first and foremost. Above all, we hold honesty, integrity, and transparency as our core values and strive to cultivate strong, long-term relationships with our clients.



Your Precious Metals Ira-Approved Depository

Thor Metals Group will also connect you with an IRA-approved depository to store your precious metals. Because of IRS regulations, physical possession of IRA metals is not allowed – hiding gold in your backyard is not an option. This requirement is intended to maintain the tax-advantaged nature of the metals you own.

Entrust has partnered with four IRA-approved depository companies across the United States, which have been approved for use by self-directed IRA account holders. These companies operate in seven locations nationwide, including:

- Delaware Depository Services Company (Wilmington, DE)
- CNT Depository, Inc. (Boston, MA)
- Dakota Depository Company (Fargo, ND)
- Idaho Armored Vaults, LLC (Nampa, ID)

Read more about IRA-approved depositories here:

www.TheEntrustGroup.com/investments/precious-metals/parties-involved

Why Thor Metals Group



For years, consumers have lacked the necessary education to properly protect and safeguard their wealth through a balanced and diversified portfolio. At Thor Metals Group, we're changing that. Our company is dedicated to empowering anyone who has built a comfortable nest egg to make an educated decision about the strength and viability of precious metals as a means to protect retirement savings.

For more than a decade we have seen countless precious metals buyers grapple with the different types of rare metals, the question of bullion versus collectible coins, bars versus ingots, and taking physical delivery versus taking advantage of the tax benefits of a Gold IRA.

Our goal is to clarify things and simplify the precious metals process through deep product knowledge and strong industry know-how so you feel confident about acquiring gold, silver, or platinum and comfortable with your selections.

We understand that you want a precious metals partner that is professional, transparent, and supportive. And we welcome your expectation of preferred service and a personalized client experience. This is where we excel.

At Thor Metals Group, we're like you. We have high integrity, embrace excellence, and hold ourselves to a different standard. We encourage precious metals ownership because we believe in the historical significance of gold, the growing demand for silver, and the safe haven attributes of all rare metals during times of economic chaos.

Above all we value our customers. Our relationship with our clients, does not end at the transaction – actually, we believe that's where it begins.

As an owner of gold, silver, or platinum you hold a rare metal with high economic value. You acquire a piece of history, a portion of the earth's core, and a small part of chemistry. You invest in a physical asset that's extremely liquid and a powerful portfolio diversifier. So, we take it upon ourselves to stay connected and keep communicating to ensure that your precious metals purchase continues to provide economic security and financial peace of mind.



The Experts on Gold

"For more than two thousand years gold's natural qualities made it man's universal medium of exchange. In contrast to political money, gold is honest money that survived the ages and will live on long after the political fiats of today have gone the way of all paper."

Hans F. Sennholz - famed Austrian School economist

"Deficit spending is simply a scheme for the 'hidden' confiscation of wealth. Gold stands in the way of this insidious process. It stands as a protector of property rights."

Alan Greenspan - economist and 13th Chairman of the Federal Reserve

"Increasingly, the wealth of the modern world has come to be represented by financial assets rather than real assets, and this to me is a very unhealthy situation, because financial assets are inherently unstable. Financial assets (currencies, bonds, mortgages, stocks, bank credit, etc.) can be quickly and violently reduced in value, or destroyed completely by either inflation or deflation."

Donald J. Hoppe - acclaimed author and gold expert

"If you don't trust gold, do you trust the logic of taking a beautiful pine tree, worth about \$4,000 - \$5,000, cutting it up, turning it into pulp and then paper, putting some ink on it and then calling it one billion dollars?"

Kenneth J. Gerbino - Founder and Chairman of the American Economic Council (AEC)

"Until government administrators can so identify the interests of government with those of the people and refrain from defrauding the masses through the device of currency depreciation for the sake of remaining in office, the wiser ones will prefer to keep as much of their wealth in the most stable and marketable forms possible – forms which only the precious metals provide."

Elgin Goseclose - American economist, statesman and author

"I have always considered gold to be the secret investment hiding in plain sight. It has been around since the advent of mankind, seen the overthrow of multiple civilizations, and has been an eternal measuring stick of value from barter to our current fiat system. Despite all of this, no one knows how to invest in it or sees it for what it is: the most stable and reliable form of currency known to man."

Brandon Thor, CEO Thor Metals Group





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