

2024 GOLD BUYING GUIDE

LEARN HOW TO
INVEST IN GOLD
LIKE A PRO



UNITED STATES
GOLD BUREAU[®]



Dear Valued Client,

Thank you for your interest in the United States Gold Bureau. We are grateful for the opportunity to earn your business. By requesting our Precious Metals Investor Guide, you've taken the first step towards diversifying your financial portfolio, sheltering your assets, and preserving the purchasing power of your dollar for many years to come. Whether you are a first-time investor or collector, or you already hold precious metals in your portfolio, we're confident you will find our service to be friendly, helpful and informative.

The United States Gold Bureau was founded to bring trust and integrity to all aspects of the precious metals investment process. Our goal is to always exceed our customers' expectations by helping them to make better, more informed, buying decisions.

We understand that when acquiring precious metals, you have many choices to consider. Your Account Executive will serve as a great resource to guide you step-by-step as you navigate through those choices. Each of our Account Executives is well-equipped to assist you at all stages of the process. Whether you decide to move forward with a purchase today or at some point in the future, our hope is that you will feel a sense of confidence knowing that you are dealing with a reputable organization. There are risks involved in owning precious metals as an investment, which you should fully understand before making a decision to acquire metals -- whether from our company or any other company.

OUR COMMITMENT TO YOU – OUR VALUED CUSTOMER:

We will always be honest and up front with you, we will treat you with respect and we will complete your order exactly as we have presented it to you – each time, every time.

It's important you know that we owe much of our business to repeat buyers, as well as referrals from satisfied clients, and we rely greatly on these referrals to keep our company going. For this reason, superior customer service is not just a commitment, it's a necessity. The ultimate compliment you can provide is a referral to a friend or family member, and we consider it a privilege to receive your endorsement.

If at any time throughout your interaction with our company you would like to speak to a member of our senior management team, please call our executive offices at (800) 775-3504. We very much value and appreciate feedback from our clients as it helps us grow as an organization and ensures that we continue serving as a leader within the precious metals marketplace.

Thank you for your consideration and we look forward to being of service.

Sincerely,



Matt A. Ferris
President
U.S. Gold Bureau

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WHY PRECIOUS METALS?

Inside or Outside of a Retirement Plan, Tangible Assets Can Give You Better Control and Portfolio Diversification

You have insurance for your life, insurance for your home and even insurance for your car, but too many people overlook having insurance for their investments. We all know that the goal of any financial investment is to grow the buying power of your hard-earned dollar, but what happens if you place your bet on the wrong stock, bond or other investment? What if you could have insurance on your finances to help shelter you from losses, just like your other insurance does? The fact is, investors have been doing this with precious metals for decades. Acquiring and holding physical precious metals allows you to add non-correlated assets to your overall investment portfolio.

Investing in and owning precious metals, including gold, silver, platinum and even palladium, can help balance your portfolio from equity investment losses, help safeguard your money from the long-term effects of currency devaluation, help shelter your assets from world economic crises and prepare you and your family for the effects of inflation.

When you own physical gold and other precious metals, you don't rely on the promise of some corporate CEO, the whim of the stock market, or some investment account that the government is watching over. When you make an acquisition with us, we either ship your purchase directly to your home or business in a nondescript, fully insured package so you have physical possession, or we can assist you with establishing a fully segregated, insured, audited, and secure storage account at the nation's only precious metals depository authorized by law for use by the public -- the Texas Bullion Depository. In either case, you have full control over your assets; there is no wondering if it's really there when you need it most.



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Your grandfather - and your financial advisor - were right!

You probably already understand the importance of diversifying your investments. In fact, that's the #1 thing that our clients tell us attracted them to precious metals in the first place. What you may not realize, though, is that it's not enough to just diversify INTO precious metals. To truly protect your assets, you must also diversify WITHIN your precious metals holdings and create a portfolio that is balanced and strong. Otherwise, you end up having all your eggs in one basket, which we all know is a bad idea, no matter what you're investing in.

The real goal of all of this is to create a precious metals portfolio that gives you the best opportunity for asset appreciation while helping to shelter your money from volatility and major drops along the way.

No investment strategy is without risks, and you should understand and evaluate if owning and investing in precious metals is right for you.



HOW TO GET THE MOST BULLION FOR YOUR BUCK

Gold and silver coins and bars are made available to individual investors in sizes ranging from 1 gram (about the size of a pinky nail), to 1 kilogram (size of an iPhone), to even 1,000 ounces (size of a loaf of bread!).

The price that dealers charge for these items takes into account the current spot price for gold or silver, in addition to costs related to refining the metal to remove impurities, manufacturing usable form factors (minting of the coins and pressing or pouring of the bars), transportation and distribution, administration, and other expenses related to the precious metals supply chain. The result is a product that typically trades between 2% to 20% higher than the spot price of the metal on the Commodities Exchange market (COMEX). This built-in markup should NOT be mistaken as sales commissions, transaction fees, or dealer margin; however, in some cases dealers may charge these fees in addition to the built-in markup.

The percentage over spot is generally less as the unit size increases (a 1 kilogram bar has a lower price over spot than a 1 gram bar does – since it costs far less to make one large bar than it does to make 1,000 small bars) and is also generally lower for gold than it is for silver.

When acquiring precious metals bullion as an investment, you should try to buy as close to the spot price as possible. Since the liquidation price is usually based solely on the total weight of the metal, the premium over the market price on the front end can eat into your profit when you go to sell. To do this wisely, look for larger-sized bars and privately minted coins, which have lower premiums than small bars and government-minted coins.

AN INTELLIGENT STRATEGY

Making the Case for Diversification

Diversification is an investment philosophy and strategy designed to manage overall risk. Assets are divided into “classes.” Two assets that respond in the same way to changes in the economic landscape are said to be “correlated.” Two assets that respond differently to changes in the economy are said to be “non-correlated.” Stocks and precious metals, for example, are two different asset classes, as they generally do not go up and down at the same time as each other. That’s why many investors have some of each in their financial portfolio and it’s one of the key reasons that many people turn to gold.

What many people don’t understand, though, is that you can follow this exact same strategy with your precious metal investments. In the gold market, this translates to balancing your portfolio between the different metals asset classes – bullion metals, numismatic coins and Certified *Investment Grade Coins*.

Bullion can be found in various forms, including minted coins, gold bars and other form factors – and they are all valued the same way – by their weight. The value of bullion, or “raw gold,” floats up and down every minute with the market price of the metal itself. This is known as the “spot price.” This is similar to how the market works for crude oil, wheat, natural gas and other commodities (and yes, even pork bellies!).

Investment Grade Coins, on the other hand, are coins minted by the U.S. Mint or other world mints that have shown a track record of investment performance that exceeds that of bullion and even other rare or semi-rare coins. Our company defines *Investment Grade Coins* as those specimens of the highest quality, which usually means they are more likely to have lower populations in the marketplace.

Investment Grade Coins don’t trade on an index and therefore have a value that is much less volatile than bullion. This is the key factor that makes these coins ideal for investors who want to shelter their assets from the risks of the commodities and equities markets.

Unlike with bullion, the price of *Investment Grade Coins* is not subject to manipulation by world banks, the Fed, or other political forces. Instead, the value is wholly determined by supply and investor demand, just like prime real estate and other highly sought after tangible assets.



These coins help bolster your precious metals portfolio to shield you against volatility and to attempt to set you up with the opportunity for long-term growth, which is what makes a mixed portfolio of both bullion and **Investment Grade Coins** more diversified and more balanced.

Slice your pie based on your investment goals.

Your specific mix of precious metal asset classes should be determined by your individual tolerance for risk, your time horizon and your personal investment philosophy.

Portfolios heavily exposed to the bullion market are generally more aggressive and therefore more risky. They are often recommended for short-term investors who want to place a bet on imminent market moves and for investors who are capable of stomaching a high degree

of risk, since the price of commodity gold can rise or fall dramatically in a short amount of time.

Portfolios that are weighted toward **Investment Grade Coins** are considered to be more stable and conservative, since historical data indicates much less pricing volatility, along with steady price appreciation when investor demand is high. This type of portfolio is ideal for investors who want to limit their exposure to the ups and downs of the bullion market and shelter their investments from the geopolitical forces that are out of their control. They are also best for investors who are able to hold for at least 5 years, to allow the investment sufficient time to mature and increase in price enough to cover the market spread when acquired.

WHY COINS GET CERTIFIED

Certification is a process of registering coins with an official certifying organization to ensure their authenticity and grade the condition. Certified Investment Grade Coins are sealed in a tamper-proof holder to protect their condition.

All Investment Grade Coins are given a unique registration number, just like a serial number, so they can be easily and precisely identified by collectors and investors, even if they don't have physical possession of the actual coin.

First and foremost, this process authenticates your coin as being a true government issue and NOT a copy, fake, replica or counterfeit.

Second, once the condition of the coin is determined, it is sealed in a protective holder to preserve it from damage.

Third, your coin is assigned a unique registration number. If your coin is ever lost or stolen, you can prove ownership with this number.

Finally, certified coins are tracked in "Population Reports" so you will know how many other coins are like yours. These "Population Reports" are critical in determining the rarity of your coin.

You should check with a registered investment advisor before making a decision to own metals.



GOLD AMERICAN EAGLES IN PERFECT PROOF 70 GRADE

Large Enough Population For an Active Market, But Low Enough to Have Price Increase Opportunities

Gold American Eagle coins certified in Proof 70 condition are the finest specimens of these coins known to exist, which is what makes them **Investment Grade Coins**. Our executive team has more than 50 years of combined professional experience creating metals investment portfolios and has identified the **Gold Eagle Proof Series** as the top recommendation for those interested in a certified gold coin investment. These coins come in sets of four coins -- one of each size coin minted in the same year.

Due to increasing demand and a fixed supply, the price stability for these coins is more predictable than bullion. That's why the U.S. Gold Bureau recommends these coin sets as a long-term store of value, while setting you up with an opportunity for reasonable appreciation over time. It is important to keep in mind that these gold coins will never be lower in value than the metal content weight of each coin, respectively. As such, there is always a pricing floor on these coins -- something that can't be said about equities or bonds.

The **Gold Eagle Proof** coins that we offer have been independently tested and certified in perfect condition and are considered true **Investment Grade Coins** because of their quality. The value of these certified coins is driven by their rarity, expressed as the population of perfect condition coins in the market, which are called "Proof 70s" in coin certification terminology.

The population figure indicates how many of these coins are in existence in the world. Generally speaking, the lower the population the higher the price. For some coins, this population number can be extremely low -- we're talking fewer than a few hundred examples in the entire world. This is the case, for instance, for the Gold Eagle Proof 70 4-Coin Set from 1993. Because of the extreme rarity of this set, it has increased in price exponentially and is very difficult to find for sale on the open market. These are the types of coins we work to get into the hands of our clients, because we want them to have the best opportunity for appreciation.



Our firm aggressively acquires these coins wherever we can find them, which may include estate sales, private auctions, national coin shows, and through buy-backs from existing investors. We are leaders in the **Gold Eagle Proof 70** market and have become a source for market-making in this series of coins.

We are eager to buy these sets, whenever and wherever we find them. In fact, we ask for first right of refusal when our clients want to liquidate, since we want these sets right back in our inventory.

The Bottom Line

It's generally a good idea for most people to diversify INTO precious metals. **But don't forget to also diversify WITHIN precious metals**, or you could be right back on the same roller coaster ride that you have no doubt experienced with your traditional investments.



In partnership with Ed Moy, 38th Director of the United States Mint. All coin labels are hand-signed.



ED MOY SIGNATURE SERIES PROOF 70 COINS: A U.S. GOLD BUREAU OFFERING

The U.S. Gold Bureau has partnered with former Director of the U.S. Mint Ed Moy to feature hand-signed certification labels on Gold American Eagle, Gold American Buffalo, Platinum American Eagle, and Silver American Eagle Proof 70 coins. The Ed Moy Signature Series is unique to investors and collectors given Mr. Moy's hand signature on each and every label, meaning the population for Proof 70 coins and Date Runs will be low, adding to the potential of the coins.

In addition to being the 38th Director of the United States Mint, Edmund C. Moy is a well-known author, economist and public speaker. He served as Special Assistant to President George W. Bush for over five years and assisted with the transition to the new U.S. Department of Homeland Security after September 11, 2001. The U.S. Mint sold over a \$1 billion in numismatic collectibles and struck over 16 billion coins in Moy's first year as director. During Moy's tenure as leader of the U.S. Mint, the financial crisis and recession spurred an unprecedented demand for gold and silver bullion. The 50 State Quarter program, the Presidential \$1 Coin, and the National Parks Quarter program were also milestones of Ed Moy's term with the U.S. Mint.

Coins with Ed Moy signature labels have made headlines due to their extreme popularity and premiums investors are willing to pay at auction. The Ed Moy Signature Series of Proof 70 coins is no exception and is an excellent way to diversify your portfolio within precious metals.

Ed Moy Signature Series Proof 70 coins are available as single coins, 4-coin sets, and even as full Date Runs.

THE SHELDON COIN GRADING SCALE

When a coin is certified, it is given a condition score from 1 to 70, which establishes the coin's grade, based on the sharpness of the original strike when the coin was minted, as well as the presence (or lack thereof) of any imperfections, such as dings, scratches or even fingerprints.

Coins intended for general circulation are often referred to as “Business Strike Coins.” These coins have a matte finish, just like a nickel or quarter that you may have in your pocket right now. The subset of these coins that is at or near the top condition are called *Mint State*. A coin from the Old West that is in superior condition, with minimal visible scratches, for example, may achieve a grade of Mint State 64, written as “MS64.”

Proof coins differ in appearance from Mint State coins. The term “Proof” refers to the method of manufacture and not the condition of the coin. Proof coins are struck on a highly polished planchet (as blank coins are called) giving the fields a mirrored effect while the image or portrait has razor-sharp edges and a frosted finish.

Historically, proof coins were sometimes minted and given to members of Congress, placed on display at exhibits and gifted to foreign dignitaries. Most of these coins were never intended for general circulation and are generally considered to be quite rare.

Modern Proofs are made by the United States Mint in gold, silver, platinum, and palladium. The mintages of these coins are nearly always a small fraction of the Business Strike coins that are circulated as bullion. Oftentimes, the U.S. Mint will set a production limit or only produce the proof coins for a certain period of time. These Proofs are intended for collectors and investors and trade at a higher premium above the spot price of gold, even before they are certified. Plus, they are still backed by their metal content, which assures their base value.

Proof coins that are certified are denoted with the letters “PR” or “PF” and are generally in demand from investors when they achieve the coveted Proof 70 status, since these are the rarest of the rare.



Sheldon Grading Scale

by Number / Grade / Description



#1 / Poor

Clear enough to identify, date may be worn smooth with one side of the coin blanked. Coins that are very badly corroded may also fall under this category.

#2 / Fair

Some detail shows.

#3 - 3.5 / About Good, Almost Good

Readable lettering although very heavily worn. The date and design may be worn smooth.

#4 / Good

Rims of the coin are slightly worn, design is visible but faint in areas with many parts of the coin worn flat. Peripheral lettering nearly full.

#6 / Choice Good

Rims of the coin are complete peripheral lettering full.

#8 / Very Good

Slight detail shows, two to three letters of the word LIBERTY show with coins of this feature, for example.

#10 / Choice Very Good

Slightly clearer design features, five or possibly six letters of the word LIBERTY would show with coins of this feature.

#12 / Fine

Some deeply recessed areas with detail, all lettering is sharp. The word LIBERTY is complete with coins of this feature but may be weak. Moderate to considerable even wear throughout the coin.

#15 / Choice Fine

Slightly more detail in the recessed areas of the coin.

#20 / Very Fine

Moderate wear on the higher surface features.

#25 / Very Fine

All lettering and major features are sharp, light to moderate even wear is seen on the surface and high points of the coin.

#30 / Choice Very Fine

All lettering and major features are sharp, light even wear is seen on the surface and high points of the coin.

#35 / Choice Very Fine

All lettering and major features are sharp, light even wear is seen on the surface and high points of the coin. Traces of mint luster may show.

#40 / Extremely Fine/Extra Fine

Overall sharpness, light wear at the highest points of the coin, details of the coin are sharp. Traces of mint luster may show.

#45 / Choice Extremely Fine

Slight overall wear at the highest points of the coin (examples being raised features), all the details are full and very sharp. Mint luster may show only in protected areas of the coin's surface.

#50 / About Uncirculated, Almost Uncirculated

Traces of wear at the highest points of the coin, at least half of the original mint luster remains.

#55 / Choice About Uncirculated

Three-fourths of the original mint luster remains.

#58 / Choice About Uncirculated

Almost all of the original mint luster remains.

#60 / MS60 or PF60

Unattractive, dull or washed out mint luster may mark this coin. There may be many large detracting contact marks, or damage spots, but absolutely no trace of wear. Rim nicks may be present, and eye appeal is very poor. Copper coins may be dark, dull and spotted.

#61 / MS61 or PF61

Mint luster may be diminished or noticeably impaired, and the surface has clusters of small contact marks throughout. Hairlines could be very noticeable. Scuff-marks may show as unattractive patches on large areas or major features.

#62 / MS62 or PF62

Impaired or dull luster may be evident. Clusters of small marks may be present throughout with a few large marks or nicks in prime focal areas. Hairlines may be very noticeable. Large unattractive scuff-marks might be seen on major features. The strike, rim and planchet quality may be noticeably below average.

#63 / MS63 or PF63

Mint luster may be slightly impaired. Numerous small contact marks, and a few scattered heavy marks may be seen. Small hairlines are visible without magnification. Several detracting scuff marks or defects may be present throughout the design or in the fields. The general quality is average, but overall the coin is rather attractive.

#64 / MS64 or PF64

Coin has average luster and strike for the type. Several small contact marks in groups, as well as one or two moderately heavy marks may be present. One or two small patches of hairlines may show under low magnification. Noticeable light scuff marks or defects might be seen within the design or in the field. Attractive overall quality with a pleasing eye appeal.

#65 / MS65 or PF65

Coin shows an attractive high quality of luster and strike for the date and mint. A few small scattered contact marks, or two larger marks may be present, and one or two small patches of hairlines may show under magnification. Overall quality is above average and overall eye appeal is very pleasing.

#66 / MS66 or PF66

Coin has above average quality of strike and full original mint luster, with no more than two or three minor but noticeable contact marks. A few very light hairlines may show under magnification, or there may be one or two light scuff marks showing on frosted surfaces or in the field. The eye appeal must be above average and very pleasing for the date and mint.

#67 / MS67 or PF67

Coin has a sharp strike with full original luster. May have three or four very small contact marks and one more noticeable but not detracting mark. On comparable coins, one or two small single hairlines may show under magnification, or one or two partially hidden scuff marks or flaws may be present. Eye appeal is exceptional.

#68 / MS68 or PF68

Coin has a sharp strike with full original luster, with no more than four light scattered contact marks or flaws. No hairlines or scuff marks show. Copper coins have lustrous original color. Eye appeal is exceptional.

#69 / MS69 or PF69

Coin has a sharp strike with full original luster, with no more than two small non-detracting contact marks or flaws. No hairlines or scuff marks are visible. Eye appeal is exceptional.

#70 / MS70 or PF70

The perfect coin, as minted. Has no trace of wear, handling, scratches or contact with other coins. Coins in this grade are almost non-existent in older coins with very few examples known. Copper coins are bright with full original color and luster. Eye appeal is exceptional.

GOLD IS THE ONLY *REAL* MONEY

Gold, by nature's design, is indestructible. If you apply heat to gold, it turns to liquid and is still gold. Once cooled, it becomes the familiar solid form we all recognize. If you take a hammer and beat it, you still have gold. If you drop gold into the ocean and let the salt water attack it for centuries, when you pull it up, it is still gold!

This was one of the main reasons why gold became money, because of its ability to maintain its integrity without breaking down. Before gold was used as money, people bartered with other commodities such as corn, wheat, livestock, and others.

The problem with this system is two-fold. First, the "equal value" problem -- what is more valuable, a bushel of corn or a cow? Since each commodity had a different value, it was hard to set a standard value.

For instance, how do you value a cow relative to other commodities -- is it worth one bushel of corn, two, or three?

Well, it depended upon which commodity you owned. If you owned the cow, of course you would consider the milk and the meat to be the most valuable. But if you owned the corn, you would say, that "without corn to feed your cow, it will starve, so the corn is more valuable" and the battle continued.



Gold Offers Greater Monetary Security When Compared To Fiat Currency.



The second problem with this system was the “store of value” problem. If you were a corn farmer and had a record crop producing more corn than you could use, you would store your corn and save it. However, over time if you did not use the corn it would go bad and its value would diminish to zero.

So, the commodities used in barter all had a shelf life and only had value for a limited amount of time. Additionally, all commodities have different values to different users so there was no standard for all people.

If you were poor, corn would be very important and have a high value, however if you were rich, corn may not be as valuable to you beyond a certain amount. This is why a system was needed so that all people would have a standard measure of values.

Gold had all the answers!

Gold is a commodity, yet is limited in supply. It is indestructible, so it will last forever. If you were rich or poor, you wanted it. Mankind had created “the Gold Standard,” a standard of value for all. Gold is true money and is recognized all over the world as valuable.

UNDERSTANDING SPOT PRICE

The “spot price” represents the current market rate for gold (symbol: XAU) and silver (symbol: XAG) contracts as established by the Commodities Exchange (COMEX), a division of the New York Mercantile Exchange (NYMEX). The COMEX is the primary market for commodities brokers, commercial producers and institutional buyers to trade gold and silver options and futures contracts.

The standard size of a contract is 100 ounces for gold and 5,000 ounces for silver. The NYMEX is also the leading exchange for platinum, palladium, aluminum, copper, coal, crude oil, gasoline, heating oil and other commodities. Prices listed on the COMEX in no way represent the selling price for physical gold and silver coins and bars to individual investors, though the spot price is one of several components that ultimately does set that price. For example, the U.S. Mint sells its gold coins to distributors at a premium of 3% to 5% over spot price, and its silver coins at closer to 10% “over spot.”



THE HISTORY OF GOLD

Gold through the ages. Since the dawn of civilization, gold has been prized by every major culture and nation state.

The universal appeal and intrinsic value of gold has survived the rise and fall of the Egyptian, Greek, Roman, Spanish and English empires. By the time Jesus was born, gold had been in widespread use for 4,000 years.

Gold's first historically documented appearance as ornamentation dates as far back as 4000 B.C. in Central and Eastern Europe. By 3000 B.C., the Egyptians were beating gold into leaf and creating metal alloys to improve its color and hardness.

During this same era, the Sumerians, in what is now modern day Iraq, began creating gold jewelry.

By 1500 B.C., gold's universal popularity was so prevalent throughout the civilized world that it was the standard exchange of value for settling trade imbalances among nations.

During this same era, the shekel became the first coin circulated using $\frac{2}{3}$ gold and $\frac{1}{3}$ silver content. By 560 B.C., the first coin minted from pure gold first went into circulation in Asia Minor and gold coins have been minted ever since.

Throughout all of civilized history, nations have fought wars to gain it and have spent fortunes to protect it. In today's modern world, virtually every

major nation state continues to have some form of gold coin in circulation, although their legal tender values are largely symbolic.

Around the world, such gold coins have become highly prized collectibles with values that are, in many cases, exponentially higher than the value of the base gold bullion content value.

Think about it. After more than 6,000 years have passed, gold remains the most stable, portable and universally recognized store of value ever known!

Its popularity and demand are at an all-time high, and yet, many people still do not understand why some gold is worth more than its own weight in gold.



All Gold is **NOT** Created Equal

So, when is gold worth more than its own weight?

The same three principles of rarity, condition and historical significance affect the future value of any type of rare tangible asset.

For another example, consider how much the bat that Babe Ruth used to hit the last of his historic 714 home runs would be worth today? Or, the bat Hank Aaron used to hit his 715th home run — the one that broke Babe's record?

There is little doubt that each of these bats is worth more than the actual value of the wood from which they are made. Why? Once again, primarily because of the rarity of each of these individual bats and its respective historical significance. Condition in these cases is only a minor factor.

Like King Tut's gold and these legendary baseball bats, the future value of any gold coin depends on its supply, condition, and historical significance.



AVOID THESE COMMON MISSTEPS OF FIRST-TIME GOLD BUYERS

MISTAKE #1

Buying only bullion gold coins instead of creating a balanced portfolio with *Investment Grade Coins*

Diversification is the key to safety in all investing. Gold bullion can be beneficial for short-term goals, but the governments and central banks around the world that own gold can have a major effect on your gold's value.

Gold can be used to manipulate the value of world currencies and, therefore, can be used for political purposes, causing the value of gold bullion to rise and fall overnight, wreaking havoc on your portfolio.

When moving assets into precious metals, diversification is the smart move. This will provide you with the most safety and growth possible and protect you from the downside risk of bullion while giving you the security and long-term growth potential available with high quality *Investment Grade Coins*.

MISTAKE #2

Owning gold stocks or ETFs instead of physical metal

Having possession of gold, the physical metal, offers the most protection that precious metals can offer. When you purchase gold stocks, exchange traded funds (ETFs), or bank storage programs, you do not necessarily own gold and you are at the mercy of a company's management to ensure the safety of your investment.

MISTAKE #3

Investing the wrong amount

Just like any investment, you should not put all your eggs in one basket. Financial experts recommend that you should have as low as 5% and as high as 20% of your assets in gold and other precious metals. There are times when having even more of your assets preserved in metals can prevent major losses that can occur from overexposure to stocks.

When investing in precious metals, knowing how much to invest comes down to one question: Can I put this money aside and not touch it for at least 5-10 years?

If the answer is yes, then you should consider gold, and especially *Investment Grade Coins*, to maintain your purchasing power as part of your overall investment strategy. If you will need that money to live on in the short term, then you should seriously reconsider entering the gold market.

The U.S. Gold Bureau recommends checking with a Registered Investment Advisor to determine the proper allocation to precious metals that is right for you.



METALS IN YOUR RETIREMENT ACCOUNT

Gold & Silver Can Help Safeguard Your Savings from the Devaluation of the U.S. Dollar!

Planning for a secure retirement is one of the most important decisions investors will ever make, right up there with buying a home and saving for your children's education. Do it right and you can rest easy, knowing that your nest egg will be waiting for you when you decide to hang up the boots and enjoy an exciting new phase of your life. Do it wrong and you may be disappointed to discover that your Golden Years aren't what you always hoped they would be.

Thanks to a little-known law, you can put gold or silver into your IRA or 401k account to own physical precious metals in coin or bar form. You'll never have to wonder if your retirement is secure because YOU have all the control.

Think about this for a minute:

- Most investors have a retirement portfolio that is heavily weighted in volatile equities and hasn't been rebalanced in years.
- People nearing retirement have the most to lose when the stock market declines.
- For the next 20 years, about 10,000 Baby Boomers will turn 65 each day. (Pew Research Center, 2010)
- Increasing asset prices have made it harder than ever to build a nest egg.
- The average life expectancy is rising - retirees will need more money than ever.
- The current ratio of workers to retirees is 5:1. By 2050, it will drop to 3:1. (*U.S. News & World Report*, 2012)
- There is an ever-smaller number of workers to support increasing numbers of retirees.

Because of all this, there is increasing pressure on the federal government to redistribute wealth and "move money around" to take care of people that don't take care of themselves, and there is a very real concern that the money you've been socking away in your IRA or 401K retirement plan may not actually be there when you need it.

This has already happened with many private pension plans, municipal retirement plans and other accounts that investors thought were secure, but turned out not to be. Just think about the unfortunate individuals who invested for their retirement with Bernie Madoff!

What's the Solution?

Take back control of the financial future for yourself and your family. Don't rely on the government, or anyone else, to take care of your hard-earned retirement savings for you. We can help you to transfer funds from your current IRA or your former 401K/403B account to buy physical precious metals, which can assist in preserving your buying power while diversifying your assets from the stock market.

Open an IRA with us and we'll work to ensure there are no unnecessary fees!

You will even have a personal IRA Retirement Account Executive to walk you through the entire process, because preserving your money from volatility should be a lot easier than making it was!



Get started with a Precious Metals IRA today. Every day you wait, your dollar could be worth less and less.

Call **(800) 775-3504** or visit **www.usgoldbureau.com/ira**

IT'S TIME TO PUT YOUR
MIND AT EASE BY MAKING
PRECIOUS METALS A VIABLE
PART OF YOUR RETIREMENT
SAVINGS PLAN.



METALS IN YOUR RETIREMENT ACCOUNT

Continued ...

The laws have changed and individual investors can now roll over funds from an existing retirement account into a Precious Metals IRA or 401K to buy and sell gold, silver, platinum, and palladium without ever having to have the cash in-hand.

Our Retirement Services Division helps investors understand the specifics about how precious metals can play a key role in their account. Our Retirement Specialists will guide you through the entire process of incorporating precious metals into your portfolio, recommending options that are best suited for your individual goals, and helping to avoid unnecessary fees and penalties along the way.

The U.S. Gold Bureau does not recommend the early withdrawal of retirement funds to buy precious metals if it will result in significant fees incurred, but that decision is ultimately up to you.

Precious metals continue to be a hedge against financial upheaval.

Since the dawn of civilization, precious metals have been used as a hedge against political chaos, economic downturns, and financial crisis. Get started with a Precious Metals IRA today to help shelter your retirement savings account against the next downturn in the financial market. Every day you wait, your dollar could be worth less and less.

**Start a Precious Metals IRA today! Contact your Account Executive and ask about our free IRA rollover kit:
(800) 775-3504 or visit www.usgoldbureau.com/ira**

Gold Ownership Helps Preserve Purchasing Power

It's like locking in 99¢ gas for the rest of your life, but you can do it on a much larger scale.

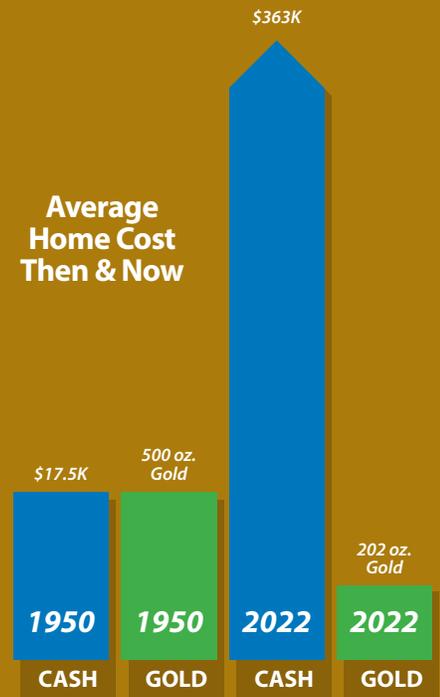


GOLD PROTECTS YOUR BUYING POWER

In 1950, you could have purchased a house for \$17,500. At that time, the price of gold was \$35 per ounce, so you could have paid for that house using 500 ounces of gold.

Since that time, the value of the dollar has plummeted and the price of gold has risen dramatically. To purchase a similar house in 2022, you would need \$363,700* BUT ONLY 202 ounces of gold, based on a price of \$1,800 per oz.

For thousands of years investors have preserved their buying power through gold ownership. It's like locking in 99¢ gas for the rest of your life, but you can do it on a much larger scale.



*Source: <https://www.daveramsey.com>: Housing Price Trends

Texas Bullion Depository

The Ultimate Protection For All Your Precious Metal Assets

The Texas Bullion Depository is an agency of the State of Texas. It is the state's official bullion storage facility and offers individual investors, institutional investors, IRA custodians, family offices, corporations and mining operators a more secure and cost-effective way to store precious metals while eliminating counter-party risk. Your assets are fully segregated and insured when stored at the depository.

When you make an acquisition through the U.S. Gold Bureau, we can help arrange to have your precious metal coins and bars delivered to your account at the Texas Bullion Depository.

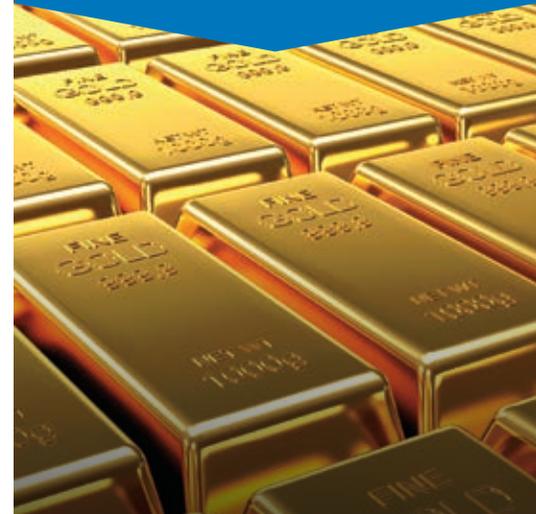
Ensure your gold, silver, platinum, and palladium assets are always safe and available when you need them most.

**Contact your U.S. Gold Bureau Account Executive today
for complete offer details:**

TOLL FREE (800) 775-3504

Benefits of Storage at the Texas Bullion Depository:

- Releases you from the burden of securing your assets at home
- State of Texas oversight ensures the integrity of services offered at the depository
- Cost of storage, including insurance, is generally less than just the premium charged by your insurance company on metals you store at home
- Makes your home less of a target than it may otherwise be
- All deposits include 100% all-risk insurance through the Lloyd's of London insurance marketplace
- In the event you move, you don't have to worry where your metals are located
- Gain access to your investment whenever you need it
- Annual storage fee is only half a percent (.5%) of your asset value



The Texas Bullion Depository ensures that your precious metal assets are safe. The facility uses multiple, overlapping layers of security to ensure proper chain of custody -- from the time your metals are deposited, to the time you withdraw them and they are shipped back to you. If you ever want to liquidate the assets held in your account at the Texas Bullion Depository, the U.S. Gold Bureau can help you facilitate your transaction, ensuring you receive cash for your precious metals quickly and painlessly.

WHAT YOU NEED TO KNOW

Understand the Risks

ALL INVESTMENTS INVOLVE RISK, PRECIOUS METALS - INCLUDING BULLION, NUMISMATIC, AND INVESTMENT GRADE COINS - ARE NO EXCEPTION. YOU MAY LOSE MONEY OWNING AND INVESTING IN ANY FORM OF PRECIOUS METALS. The precious metals markets, inclusive of rare and Investment Grade Coins and other currencies, are speculative, unregulated and volatile and prices for these items may rise or fall over time. The United States Gold Bureau does not guarantee that any client buying for investment purposes will be able to sell for a profit in the future. You should have adequate financial resources and cash reserves available to you before making a decision to own or invest in precious metals.

The value of raw bullion and raw bullion coins is largely determined by the current spot or market price of bullion. This price fluctuates throughout the trading day.

The value of a numismatic, rare, or *Investment Grade Coins* is determined by multiple factors which can and do fluctuate independently from bullion prices. These factors include: the perceived scarcity of the coin, its quality, current demand, market sentiment, and economic factors.

Bullion, rare coins and rare currency can go down as well as up in value. These items may not be suitable for everyone. Our firm does not determine the suitability of any specific person to purchase rare coins, bullion or rare currency. We are not licensed as investment advisors, you should check with your Registered Investment Advisor before making any decision to reallocate funds, inclusive of retirement account funds, into precious metals.

You should consult with your independent financial advisor regarding whether an investment in rare coins, modern rare coins, bullion or rare currency is right for you. You should not acquire any products from us or anyone else if you are not qualified to make your own financial decisions. You should obtain a thorough understanding of the coin and bullion products before you acquire these products as a collector or investor.





The investment value of a rare coin depends in large part on the price you pay. If you are acquiring any of our products as an investment, you should evaluate its current market value, potential for appreciation and liquidity, and consult independent sources regarding these factors.

Since rare coins, **Investment Grade Coins**, and bullion and currencies can decline in value, you should have adequate cash reserves and disposable income before considering acquiring a coin, currency or any type of precious metal product.

We do not recommend early withdrawal from accounts or securities which may result in substantial penalties or fees. You should consult with your independent financial advisor before disposing of any security, annuity, Certificate of Deposit, or other investment to acquire rare coins, modern rare coins, currency or bullion.

The U.S. Gold Bureau is not responsible for any changes in tax laws or other statutes which may affect any profit or salability of your bullion metals, coins, or currency.

OUR COMMITMENT TO YOU

The U.S. Gold Bureau was founded to bring trust and integrity to all aspects of the precious metals acquisition process. Our goal is to always exceed our customers' expectations by helping them to make better, more informed buying decisions.

Headquartered in Austin, Texas, our firm maintains a technologically advanced facility -- helping to ensure that each order is processed and treated with tremendous care. We're confident that once you do business with us, you will become a client for a lifetime.

We understand that when acquiring precious metals, you have many choices to consider. Your Account Executive will serve as a great resource to guide you step-by-step as you navigate through those choices. Each of our Account Executives has been through an extensive training program and is well equipped to assist you at all stages of the process.

Whether you decide to move forward with a purchase today or at some point in the future, our hope is that you will feel a sense of confidence knowing that you are dealing with a reputable organization.

We'd enjoy the opportunity to speak with you, even if you are just interested in learning about precious metals.

Call us anytime at (800) 775-3504 or visit us online at usgoldbureau.com for current news and information, tips on how to invest, FAQs, current recommendations, and much more.

PORTFOLIO BUILDER

Precious Metals Investing: Adding to Your Portfolio for the Future

Determining what type of gold is right for you.

The Account Executives at the U.S. Gold Bureau will work with you to create a balanced metals portfolio of products that will help you meet the goals you are trying to achieve based on your tolerance for risk, time frame and investment philosophy.

We can help recommend specific allocation levels of bullion, numismatic and investment coins to build a strategy designed to safeguard your portfolio from fluctuations in the commodities market while protecting your investments for the long-term; however, the ultimate decision is up to you.

Completing our *Metals Investor Worksheet* will help uncover your risk tolerance, time frame and other key factors that will assist you in determining how you should structure your metals portfolio. You can use this information, along with your *Metals Investor Score*, when you speak to an Account Executive, so you will be on the same page and work toward the same objectives.

For a *free consultation* with an Account Executive, a price quote, or to place an order, call our Gold Hotline at (800) 775-3504 or visit us online at www.usgoldbureau.com.



Complete the Metals Investor Worksheet »

to begin building your
precious metals portfolio

PORTFOLIO BUILDER

How to Build Your Precious Metals Portfolio

Should you invest in raw coins and bars (bullion), or would you be better suited to acquire **Investment Grade Coins**? It depends on the goals and objectives of you have in mind. Put a check mark in the circle of the number that indicates where you rank on the scale for the following questions. This will help determine what precious metal investment options are right for you. **There are no right or wrong answers!**

- 1** How long do you want to hold your investment before cashing out?
- ① I could sell at any moment ② ③ ④ ⑤ I want my family to inherit it
-
- 2** How much experience do you have investing in commodities (crude oil, coffee, futures, pork bellies, etc.)?
- ① I'm an expert commodities broker ② ③ ④ ⑤ Only at the grocery store!
-
- 3** How much risk can you handle when it comes to investing?
- ① I am willing to risk a lot to gain a lot ② ③ ④ ⑤ I'm trying to protect my assets with low risk
-
- 4** How much time do you want to devote to managing your investment in metals on an on-going basis?
- ① I can take whatever time it takes ② ③ ④ ⑤ I don't want to have to worry about it
-
- 5** My financial portfolio already contains collectibles, such as fine art, antiques, memorabilia, classic cars, etc.
- ① This is mostly what I own ② ③ ④ ⑤ I don't own any of these things

6 My financial portfolio already contains cash, cash equivalents, stocks, mutual funds, equities, savings accounts, foreign currency or raw precious metals.

① ② ③ ④ ⑤
0% of my portfolio *100% of my portfolio*

7 How certain are you that the “spot” price of gold will continue to climb?

① ② ③ ④ ⑤
Gold will definitely go up after I invest *I really don't know*

8 Do you think you may ever need to use your metals as actual currency to pay for goods?

① ② ③ ④ ⑤
Yes, the financial system is about to collapse *No, this is just an investment*

9 What is the primary goal of your precious metals investment?

① ② ③ ④ ⑤
I'm trying to make a quick buck *I want to shelter and grow my assets*

10 What kind of investor are you?

① ② ③ ④ ⑤
I'm a day trader *I'm in it for steady, stable growth*



Add up your score from each question and enter your total: _____

PORTFOLIO BUILDER

What Does Your Portfolio Score Mean?



10–25: Survivalist

You are a confident commodities/metals buyer who understands the bullion market and wants to be ready to cash out at a moment's notice or use your bullion to buy supplies in case the financial system fails and the worst-case scenario happens. Your portfolio should contain mostly bullion. Consider silver ounces and small-sized gold coins.



21–30: Aggressive Investor

You are well-versed in commodities/metals trading and may have sincere concerns about the stability of our government and the economy. You want to be prepared for whatever may come and you're comfortable with the increased risk that goes along with an aggressive investment strategy. Your portfolio should lean toward bullion, with a small amount of Investment Grade Coins as a hedge.



31–40: Moderate Investor

You understand the importance of diversifying your assets and are seeking new ways to create a balanced financial portfolio. You realize that all investments have some degree of risk, but you'd like to do what you can to minimize potential losses while positioning yourself for longer-term gains. Your portfolio should be balanced, with a nearly equal portion of bullion and Investment Grade Coins.



41–50: Conservative Investor

You are concerned about the direction the country may be heading and you are unsure what the future may hold. You do not like risky investments and do not want to have to "play" the market to get the return you are looking for. You understand that long-term investments are generally more secure and you want to help secure the future for your family. Your portfolio should be heavily weighted toward Investment Grade Coins, with some allocation to bullion.

Your Metals Investor Score helps to indicate where you rank on several of the key factors that you should consider when creating your investment strategy, including your risk tolerance, time horizon, liquidity requirements, and investment philosophy.

Your Account Executive at the U.S. Gold Bureau can review your score with you and use it to help develop an investment portfolio that is customized to your individual goals and objectives. You can also email your completed worksheet to info@usgoldbureau.com for a free analysis.

ACCOUNT SET UP

How to Get Started

The U.S. Gold Bureau makes it *fast, easy* and *secure* to invest in precious metals. Just follow these simple steps:

- 1** Call us at (800) 775-3504 during standard business hours to speak with an Account Executive and set up a new account.
- 2** Place your initial deposit to fund your account. This can be done with a credit card, wire transfer or electronic check.
- 3** Work with your Account Executive to develop your metals investment strategy and determine the details of your acquisition.
- 4** Your precious metals will be delivered via a secure FedEx shipment or armored truck as quickly as possible.





www.usgoldbureau.com
(800) 775-3504

