

*“The Original”*

# Gold Guide

*by*



American  
Bullion, Inc.

*“Piece of Gold, Peace of Mind”<sup>®</sup>*



# A MESSAGE FROM AMERICAN BULLION TO YOU

Americans are **remarkable** people. Each one of us wants to work hard, strive for fair and honest success, and desire to be responsible stewards for our families and ourselves.

However, we live in a complex world, and sometimes we face unpleasant circumstances that arise outside of our control. That's why we buy insurance for our homes, our automobiles, and our health. We rely on insurance to protect against those unpredictable catastrophes.

Unfortunately, most Americans leave their financial health vulnerable in ways they would never consider for their cars or houses. That is why we believe every serious investor should consider apportioning part of their portfolio to guard against inflation, war, recessions, panics, and Wall Street shenanigans.

History shows us no better preserver of financial wealth than gold. Given the myriad of problems and dangers in our time, it does not surprise us at all that more and more individuals are turning to precious metals, as a source of diversification, asset protection and peace of mind.

Whatever your questions or concerns, American Bullion has the knowledge, experience, and customer satisfaction ratings to assist you with all your physical gold and other precious metals needs.

Above all else, we wish you all the wealth and happiness in the world.

**Sincerely,**  
**American Bullion, Inc.**



# WHY OWN GOLD?

I.

**The simple answer is: no non-metal assets can boast these same intangible and economic qualities.**

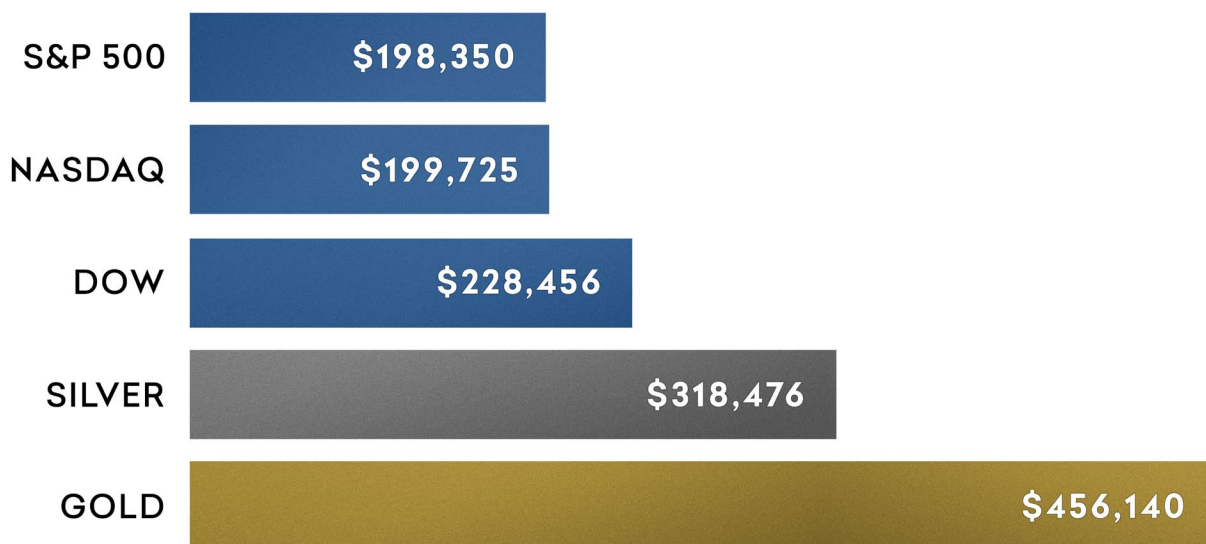
- Gold has no credit, or counterparty risk.
- Gold and Silver require no specialized or “insider” knowledge.
- Gold provides one of the best diversification, that can mitigate losses in times of market stress.
- Gold and Silver are easy to buy and easy to sell.
- Gold and Silver are real money, not someone else’s assets.
- Even as the stock market hits bubble-like record highs, gold could still outperform equities.



## GOLD CAN HELP PROTECT AND GROW YOUR RETIREMENT PORTFOLIO

Savvy investors understand the risk posed by a monetary policy that emphasizes systematic inflation. **Proper diversification cannot exist if an investor’s entire portfolio consists of U.S. dollar-denominated assets** or, for that matter, assets subject to the whims of any fiat currency regimes.

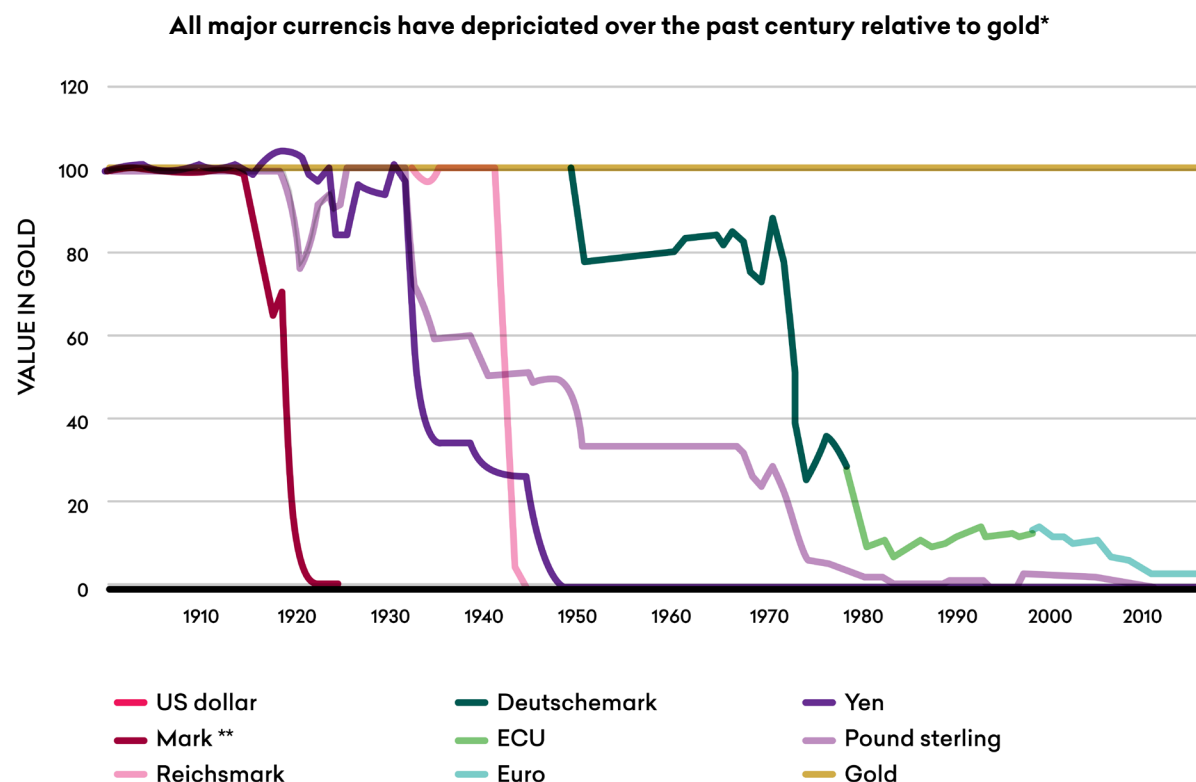
### June 2018 Returns of \$100,000 Allocated in January 2000



*Past performance cannot be indicative of future results.*

When you include gold or silver into your retirement planning, you receive true, long-term diversification, while the US dollar's purchasing power sinks each year, gold and silver have protected their holders from inflation.

Gold and silver have built-in protection (limited downside risk). These metals will always maintain an intrinsic value—no matter what happens around the world.



\*As of December 2016

\*\* The “Mark” was the currency of the Late German Empire. Originally known as the Goldmark and backed by gold until 1914 it was later called Papermark.

Source: Bloomberg GFMS-Thomson Reuters, ICE Benchmark Administration, Metals Focus, World Gold Council

\*This chart originally appeared in the World Gold Council’s “Outlook 2017”

*Past performance cannot be indicative of future results.*

## GOLD IS THE “SAFE HAVEN” ASSET TO OWN AHEAD OF A CRISIS

Gold and silver are known as “non-cyclical” or “countercyclical” assets. This means that when stock values plunge or the economy experiences a recession, gold and silver prices don’t plummet along with the rest of the market; in fact, precious metals often rally during times of economic stress.

Throughout history, the first stop for conquering nations was the opponent’s treasury coffers, because precious metals have been and would remain the world’s only true and universal “natural currency.”



# WHAT IS A GOLD IRA?

A “Gold IRA,” or “Precious Metals IRA,” is a colloquial name for a self-directed Individual Retirement Account (IRA) that allows investors to legally and securely own certain physical gold, silver, platinum, and/or palladium coins and bars in a tax-sheltered manner.

*“Your IRA can invest in one, one-half, one-quarter, or one-tenth ounce U.S. gold coins, or one-ounce silver coins minted by the Treasury Department. Beginning in 1998, your IRA can invest in certain platinum coins and certain gold, silver, palladium, and platinum bullion.”*

*Publication 590 of the IRS*

It may sound complicated, but it is a pretty straightforward process.

We take the funds, you want to convert into gold, from your current custodian and convert them into coins or bars of your choice. American Bullion does all the complex work. We make the entire process 100% Tax-Free, Hassle-Free for you.

So simply, the precious metals that meet IRS requirements can be kept in a Gold IRA and receive the same tax advantages as any other investment held in a qualified retirement account, such as all types of IRAs or 401(k) accounts.





# TODAY'S INVESTING CLIMATE

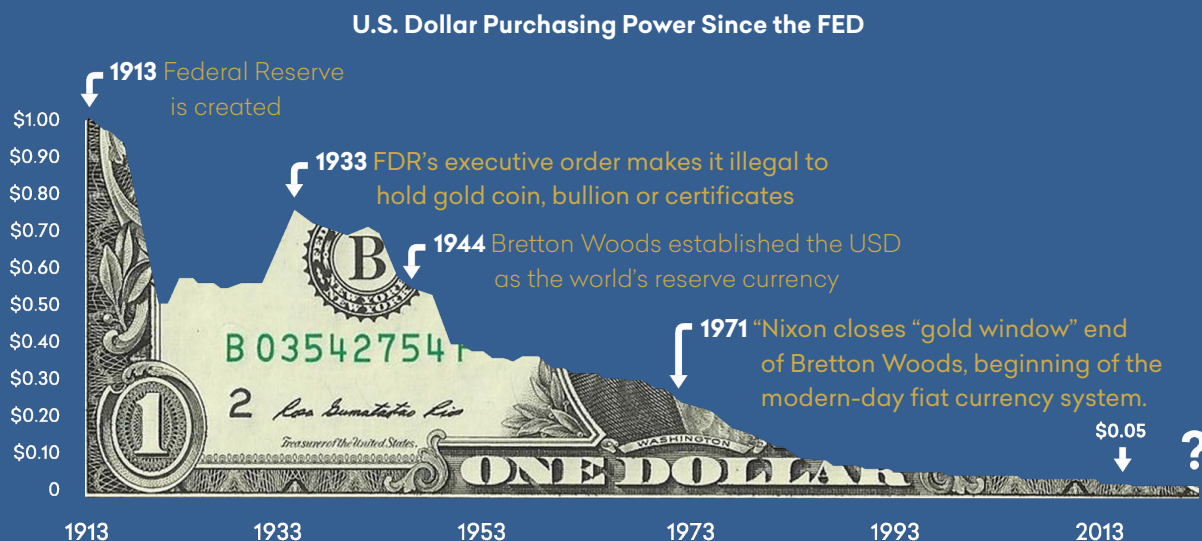
**An Economy Built on Debt and Funny Money. The U.S. economy shows signs of dangerous bubbles building across multiple key sectors. These include:**

## 1. STOCK MARKET CORRECTION/COLLAPSE

The stock market continues to flirt with new highs, but the number of seasoned professionals warning of a serious correction or outright collapse continues to grow. The main reasons constantly voiced are an intensely overbought market, far too long since the last necessary correction, and public company's misuse of the Fed's cheap money, to fund stock buyback programs instead of investing in maintenance, infrastructure and expansion preparation.

## 2. SLIDING PURCHASING POWER OF THE US DOLLAR

Many want to blame the FED's current monetary policy for the decline of today's dollar and there is little doubt that it is contributing to the decline. However, a quick review of history shows that the dollar's decline is not at all new! As a matter of fact, the dollar has lost 93% of its value since 1913, or, since the FED. And absolutely no fiat currency has done well either. The best performing currency in the 20th century was the Swiss Franc, which posted a loss of 80%. But the dollar's pace of decline is increasing and since going off the gold standard in 1971, the dollar has lost 80% of its value.



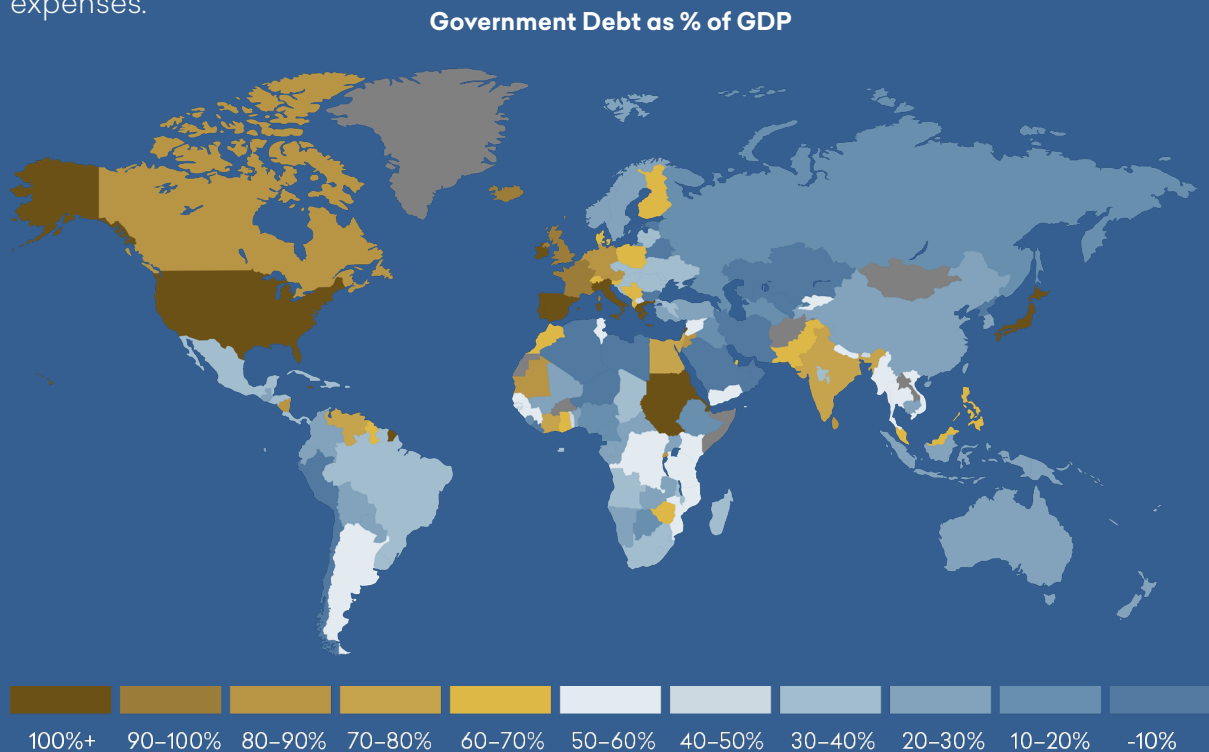
Source: U.S. Bureau of Labor Statistics.  
Past performance cannot be indicative of future results.



### 3. U.S. NATIONAL DEBT

Back in 2011, the U.S. federal government officially surpassed the 100% debt-to-GDP ratio. This was considered a seminal moment and, hopefully, somewhat of a wakeup call to spend- happy politicians and bloated bureaucrats.

Regrettably, the proverbial can has been kicked much farther down the road. According to the official U.S. Debt Clock, the federal government pays \$2.5 trillion in annual interest expenses.



Note, however, that almost all of that debt is at very low-interest rates, low-term instruments. If yields on government bonds grow to pre-2007 levels (approximately 4.5%), the total interest on the debt could quickly eat up nearly all of the federal budget.

So the government finds itself in an economic pickle: either keep interest rates super low and encourage bubbles and inflation; or risk toppling the house of cards financing the state itself.

### 4. INCREASING WORLD TENSIONS

In early August, 2017, Bridgewater Associates\* founder and legendary investor Ray Dalio wrote in a LinkedIn post that “risks are now rising” across the globe and that “it would seem that gold (more than other safe haven assets like the dollar, yen, and treasuries) would benefit.”

Yet, recent years appear historically unique from a threat-level perspective.



## 5. HEALTHCARE COSTS

*“Our healthcare is in a crisis; it’s no different from the mortgage financial crisis back in 2007. This bubble is going to burst.”*

*Heather Cresch, CEO of Mylan*

The U.S. healthcare system experienced record revenue growth and astronomical profits since the passage of the 2010 Patient Protection and Affordable Care Act. Unfortunately, those revenues have done relatively little to improve the outcomes of real patients; rather, government mandates and subsidies drove otherwise productive money into failing state healthcare exchanges.

The net result has been rising premiums. Every single state in the Union experienced significant increases in premium costs between 2013 and 2016. Nevertheless, insurance companies keep losing money and abandoning the system. At some point, it’s reasonable to ask when the whole system will come crashing down.

## 6. BANK VULNERABILITY

The reason banks and governments are no longer concerned about outrageous losses due to these dangerous derivatives, is because the liability has been shifted 100% off of the taxpayer and directly onto bank depositors and shareholders, thanks to the new and improved “bail-in” process. When customers make a deposit at the bank, they immediately become “unsecured creditors” of the bank and the bank “owns” the money for its own purposes. Due to the current level of derivative exposure, banks like Deutsche Bank, Wells Fargo, and even Bank of America, could be wiped out with a single “unfortunate” roll of the derivative dice.





# FACTS ABOUT GOLD AND SILVER

IV.

Precious metals are highly unique from a safe haven asset point of view. Silver and especially gold are liquid but very scarce, and their scarcity is guaranteed by the difficult and often expensive exploration and mining necessary to bring more product to market.

Unlike many other assets, gold does not carry counterparty risk once the investor owns it. It remains one of the most reliably, sturdy, and longest-lasting investments; for more than 5,000 years. Physical gold has always maintained material economic value and has never been worth zero.

## **Here are some other interesting and educational facts about gold and silver:**

- For every 1,000 tons of rock, there are just 5 grams of gold.
- Nearly all Western economies once relied on a gold standard for their monetary policy; by the 1970s, every major country had abandoned its gold standard.
- Gold is better than any other metal at conducting electricity.
- Gold is considerably rarer than diamonds.
- All of the gold ever mined would fit into 120 standard shipping containers.
- Silver is an essential component in nearly every industry.
- 90% of the silver surplus at the turn of the century is already gone.
- Silver's biggest demand come from electrical wiring and electronics.
- Silver demand is expected to double in China.
- In its last rally, silver outperformed gold by about three times and increased nearly 500%.





V.

# SOME IRA ACCEPTED GOLD AND SILVER PRODUCTS



• **Gold American Eagle Coins**

• **Silver American Eagle Coins**



• **Gold American Eagle Proof Coins**





**Silver American Eagle  
Proof Coins**



**Gold Canadian  
Maple Leaf Coins**



**Silver Canadian  
Maple Leaf  
Coins**

**Gold and  
Silver Bars\***



\*All bars Gold, Silver, Platinum and Palladium must be approved by world exchanges such as NYMEX, COMEX, CBOT, LME, LBMA, NYSE-Liffe and ISO 9000. They must also meet the IRS minimum fineness.



## MOST TRADED AND LIQUID PRODUCTS:

### Gold American Eagle Bullion and Proof Coins

The Gold American Eagle is an official bullion coin, first released by the United States Mint in 1986. These coins are authorized by Congress and guaranteed by the US Government to contain 22 karats of gold, which by law, must be mined from sources within the United States. Small amounts of silver and copper are added to increase the coin's durability and help resist scratching. They are offered in 1/10 oz., 1/4 oz., 1/2 oz. and 1 oz. denominations.

### Silver American Eagle Bullion and Proof Coins

Like the Gold American Eagle, the Silver American Eagle was authorized by Congress in 1985 and minted in 1986. By law, each Silver American Eagle must contain pure .999 fine silver (with only trace amounts of other metals to improve durability). This is the only official investment-grade silver bullion coin minted in the United States.

### Gold Bars

Gold bars come in larger variety of weight and sizes. Most popular ones are the 1 oz, 10 oz and 100 oz bars. Gram bars are also available recently in the US market. Each IRA approved gold bar must maintain a .995 or greater gold fineness.

### Silver Bars

Silver bars also come in larger variety of weight and sizes. Most popular ones are the 1 oz, 10 oz and 100 oz bars. Each IRA approved silver bar must maintain a minimum .999 pure silver.



### And for some more privacy, there are Pre-1933 Gold and Silver Coins

Aside from their metal content, Pre-1933 coins such as Saint Gaudens for gold, and Morgan Silver Dollars carry historical and scarcity value which play an important role in their supply and demand. Certified uncirculated Pre-1933 coins are protected within sonically sealed, encapsulated holders and certified by an independent laboratory and grading service such as PCGS and NGC. They are only available for direct delivery, not for IRAs.

# WHY CHOOSE AMERICAN BULLION?

VI.

Simply because we are the industry-acknowledged reputable company for the past decade and usually rank **The #1 Gold company**. We put the name **“Gold IRA”** in the precious metals IRA space. Therefore, we have the most experience in converting IRAs into Gold IRAs.

A couple of recent rewards that decorated these achievements:



## CREDENTIALS

VII.



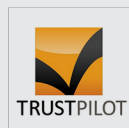
U.S. Mint National  
Listed Dealer



BULLION DNA DEALER  
MARCHAND - PRODUITS  
D'INVESTISSEMENT ADN

Royal Canadian Mint  
Registered Dealer

WE ARE:



American Bullion Reviews  
Excellent: 9.4  
★★★★★





## VIII.

# TESTIMONIALS

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*While working with American Bullion, I experienced quite a great range of emotions. My requests for assistance with money transfers and knowledge of gold investing ira accounts were handled with great professionalism. The concerns I had related to purchasing gold and storage of my precious metals were handled very well thru all levels of American Bullion's management. My level of satisfaction with this very well run institution is five star. My daughter's inheritance is in great hands with american bullion. I recommend them highly with great confidence to prospective clients.*

**George R. Kramer**

“

*As a first-time investor in gold, I was initially hesitant and had many questions. After speaking with the knowledgeable staff at American Bullion, I was satisfied that I was at the right place and dealing with the best company.*

**Marlon Whitley**

“

*It was important to me to take a few minutes to let you know how much I appreciate working with your Agent at American Bullion. We decided to move two 401(k)s into metal IRAs. We had no knowledge of how to go about this, but your Agent led us every step of the way. He is always courteous, swift to respond, and very professional. I will recommend your Agents and American Bullion to all of our friends and family.*

**Jeffrey and Paula**

# QUESTIONS AND ANSWERS

IX.

## **What mainly drives the price of gold and silver?**

- Inflation
- The relative strength/weakness of the U.S. dollar.
- The performance of equities on publicly listed exchanges.
- Global conflicts, specifically war and acts of terrorism.

All four of these predictors in today's economy, qualify for listings in "the danger zone," much to the advantage of precious metals.

## **How do I buy and sell?**

Very easy process. Physical metals are put either inside your retirement account, or directly delivered to your doorstep. Our experts can help match you with the most liquid and competitive metals so that you find the right product at the right price. We also help you sell them back at the best possible price.

## **How do I set up a Gold IRA?**

American Bullion has the knowledge, experience, and network necessary to help you quickly and easily set up your Self-Directed IRA account. Once the new account is open, American Bullion coordinates the transfer or rollover of your existing retirement funds into your newly established IRA. Once funds arrive, American Bullion provides options, helps you to select your metals, and then arranges to ship your precious metals to an IRS-accepted depository on your behalf.

## **What type of accounts can be converted into a Gold IRA?**

Traditional IRA, SEP IRA, Roth IRA, Simple IRA, Tax-Sheltered Annuity, Old 401(k), 401(a), 403(b), 457, TSP — Thrift Savings Plan, and some pension plans.

## **What is held in my Gold IRA?**

You will be the owner of physical precious metals of your choice (IRS approved coins and bars). No paper certificates are involved.

## **Where will my metals be stored?**

Your metals will be shipped to and stored at the Delaware Depository. It is America's largest precious metals depository located in Wilmington Delaware. Lloyd's of London insures them for \$1 Billion in all-risk insurance. They have state-of-the-art security systems and Class 3 vaults. Bullion is fully allocated and held off balance sheet. For more information, you may visit [www.delawaredepository.com](http://www.delawaredepository.com).





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[www.americanbullion.com](http://www.americanbullion.com)

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Los Angeles, CA 90025

*"In every era,  
past, present  
or most distantly  
imagined future,  
gold connotes  
value and  
integrity"*

**Risk Disclosure:**

*Purchasing physical precious metals in the form of bullion bars, coins, proof coins, and numismatic coins involves a degree of risk that should be carefully evaluated prior to allocating any funds directly or through a precious metals IRA. Physical precious metals are considered long-term hold assets. However, their prices may fluctuate unexpectedly due to variety of factors and thus, when redeemed, could be worth more or less than the original purchasing price. American Bullion and its agents are not registered or licensed by any government agencies, nor are financial or tax advisors. We cannot guarantee or promise any returns. Past performance is not indicative of future results. Customers should do their due diligence before committing any money to purchase gold and other precious metals directly or inside of an IRA. If you should have any additional questions or concerns, please contact American Bullion's CEO or President, before making a commitment to own precious metals.*

