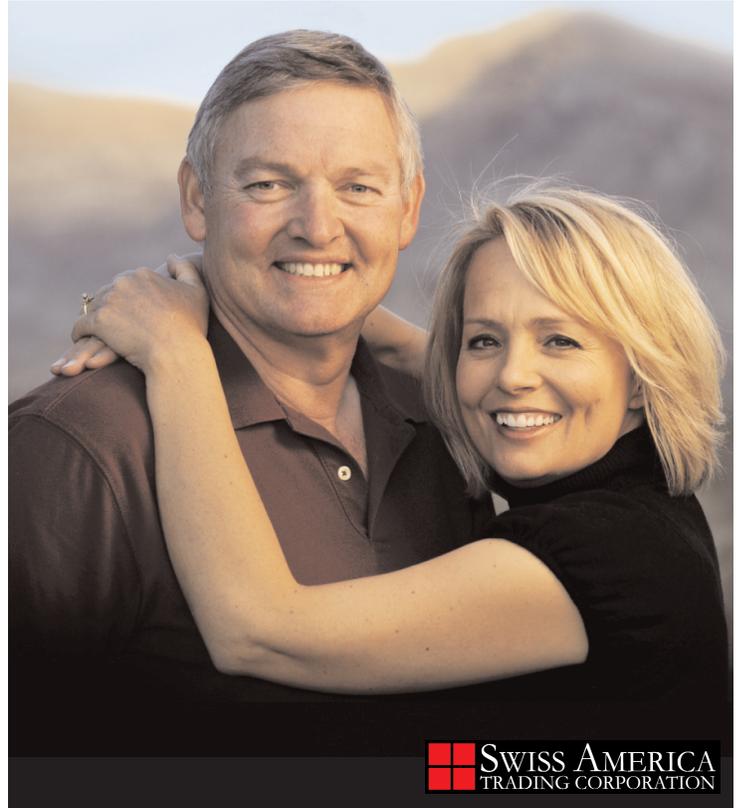


Owning GOLD in your Retirement Plan is easy!

Most individuals currently saving for retirement may qualify for a precious metal IRA.



- Since 1986, the IRS has allowed individuals to hold precious metals within their IRA. Physical metal, over time, has always offered a hedge against stock market volatility.
- In 1995, Dr. Raymond Lombra, presented a 40-page report to Congress on the use of gold and rare coins in IRAs. Dr. Lombra stated, "A detailed analysis of hypothetical portfolios reveals that over the 1974-1993 period a portfolio consisting of 5% coins, 5% gold and the rest stocks, Treasury bonds and Treasury bills would have increased portfolio returns at the same time decreased overall portfolio risk."

Common Types of Retirement Plans that May Qualify

Traditional IRA

A tax-advantaged arrangement that allows earnings and deductible contributions to grow tax-deferred. No income taxes are paid on the earnings and deductible contributions until withdrawals are made.

- *Individuals may transfer an existing Traditional IRA to a qualified gold IRA with no penalties.*

Roth IRA

A retirement arrangement that allows earnings and deductible contributions to grow tax-free. All of the tax benefits associated with a Roth IRA happen when withdrawals are made: withdrawals, subject to certain rules, are not taxed at all. There are no tax benefits associated with contributions because all contributions to a Roth IRA are made with after-tax monies.

- *Individuals may transfer an existing Roth IRA to a qualified gold IRA with no penalties.*

401(k) & other employer-sponsored plans

An employer-sponsored retirement plan that allows employees to save for retirement while deferring income taxes on the earnings until withdrawal.

- *Individuals may, in some cases, convert an employer-sponsored plan into a gold IRA.*

FAQs about Gold & Silver IRAs

Q: Will I physically hold the metal?

A: **No.** If you purchase gold or silver within your existing IRA you will not take possession of the metal. It is stored at an insured, regulated depository in your name. Once you reach the age of 59½ you may then take delivery without penalty.

Q: How long does the transfer process take?

A: Each application is unique and may vary. On average, the process is completed in two weeks. Using your existing IRA information, we will help you complete the paperwork.

Q: Will I have a tax implication?

A: **No.** There are no tax implications for transferring assets from one qualified retirement plan into another.

Q: Is this expensive to set up?

A: On average, the establishment fees are \$250. These fees are solely based on the amount being transferred.

Q: Is there a minimum amount I must transfer?

A: The initial transfer must be \$5,000 or greater.

Q: What types of metals are allowed in retirement accounts?

A: U.S. Gold, Silver and Platinum American Eagles coins, as well as certain other bullion coins or bars that meet IRS requirements. Please call us for more detail.

Once you have established an interest in a Gold retirement plan, call your Swiss America representative at (800) 289-2646. They will answer any questions you may have.

DISCLAIMER: 1. Swiss America Trading Corporation, its principals and representatives, in no way guarantee a profit or guarantee against a loss on any coin purchased. 2. Significant price swings in a short period of time are possible. 3. The degree of liquidity for certified coins will vary according to the general market conditions and the particular coin involved. 4. Swiss America and its representatives are not certified to provide tax, legal, insurance or investment advice. You are solely responsible for determining whether any investment, security or strategy, or any other product or service, is appropriate or suitable for you based on your investment objectives as well as your personal and financial situation. You should consult an accountant, attorney or tax professional regarding your specific legal or tax situation.

