



Wall Street
Metals **IRA**

YOUR COMPREHENSIVE

Precious Metals IRA Guide

2023



Problems With Retirement in the 21st Century

If you're reading this, congrats. You're already one step ahead of your peers. Taking control of your financial future and retirement planning is one of the most important decisions you will make. This goes for 20-somethings that are just now entering the workforce, and those who are 65+, and (hopefully) already enjoying the fruits of their hard labor.

With that being said, retirement is harder than ever before. Individuals entering this stage of life, or those who are already there, are quickly understanding the reality of how traditional investments diminish in value. This concern is leading to individuals scrambling to figure out how to better protect their dollars, and ensure their golden years are not subjected to financial worries.

It is impossible to pinpoint one exact cause to why the retirement landscape is so shaky, but instead, it is a culmination of factors that have led to the current dilemma. These issues, and at a variety of intensities, are causing problems for modern-day retirement.





1. INFLATION

As of Q4 of 2021, the U.S. inflation rate sat at 6.2% – the highest rate since 1990. Moving into 2022, there is little clarity as for when inflation rates will stabilize and begin to downshift. As inflation will continue to increase the prices of goods and services, it will continue to devalue the money assets already saved. Even at a modest inflation rate of 2%, over a 10-year period, the real value of every \$100,000 could sit at roughly \$81,000.

2. MARKET RISK

Investment markets are continually moving up and down throughout their lifecycle. However, if a market drop coincides with the beginning of your retirement, it could be difficult to recoup your investment value and recover in the long-term.

3. EXPENSE OF MEDICAL CARE

Healthcare costs are a growing concern for almost every individual and family in the U.S. As individuals reach retirement age, traditionally more medical concerns begin to arise. Medicare and other insurance coverage do not always cover the entire bill, and being able to pay for chronic or acute conditions can become an expense that puts strain on a retirement account.

4. FIXED INCOME

Most retirees live off a fixed income making it difficult to adjust to unforeseen life events or severe economic changes. Responsible money management becomes a skill that retirees need to master in order to meet their financial obligations in the short and long-term, as re-entering the workforce is often not a plausible option for many.



5. PERSONAL DEBT

Personal debt is becoming an epidemic here in the U.S. Nearly 50% of all Americans expect to retire in debt putting a threat on their savings and other retirement accounts. Paying off debt during this phase of life can often become more difficult as fixed incomes come into play.

6. TAXES

Taxes fluctuate over the course of a lifetime, and local, state, and federal legislation plays a significant role in the rates and fees that are required to be paid. During retirement, increases in taxes can chip away at the available income that individuals have access to.

7. LIFE EXPECTANCY

We are living longer than ever before, with many individuals now living well into their 80s and 90s. As generations continue to extend their life expectancy, retirement planning must take into account a longer road between exiting the workforce and end of life. The current risk is that many may outlive the dollars in savings accounts and other investment funds.



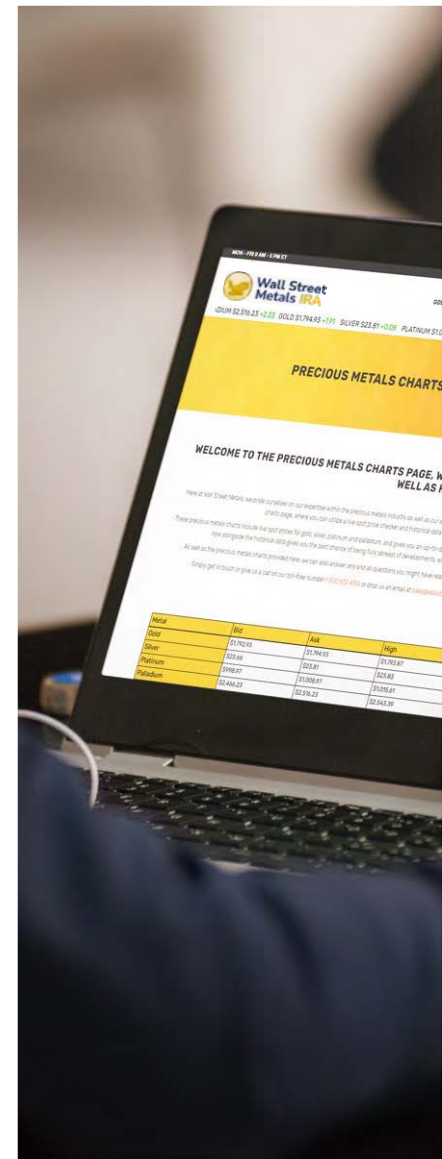


Securing Your Future With Precious Metals

So we've identified the problem, now what's the solution? In 2022 and beyond, it is critical to be proactive and educated in your retirement planning. With much uncertainty looming over the markets, COVID-19, and other national and global factors, individuals must be deliberate about securing their financial future.

Few investment vehicles carry little risk, and sustainable value retention – but precious metals is one of them. Over the past 15 years, retirees and those approaching retirement have witnessed major unexpected economic collapse. Many individuals lost significant portions of their retirement portfolios caused by 2008 recession. Many of these accounts like 401ks experienced dramatic hits, causing retirees to panic and those about to retire putting their plans on hold.

It is unrealistic to think another market drop won't happen at some point. With the memories of 2008 still fresh in our minds, many individuals and financial advisors are turning to precious metals as a safe and reliable investment solution. Even more so in today's inflationary market, precious metals like gold, silver, platinum, and palladium are showing their value as a hard asset. Their resilience to inflation and other market woes has shown to be a positive wealth builder for individuals.





The financial security benefits attached to precious metals includes:

- A low barrier to market entry
- Hedge against inflation
- Tangible asset
- Portfolio diversification
- Increasing demand with decreasing supply

In particular, precious metal IRAs are the go-to standard when it comes to investing in this line of assets. As more savvy investors look to secure their retirement, this route is becoming one of increased popularity.





What to Know About Precious Metals IRAs

Precious metal IRAs give individuals a variety of options, flexibility, and security when it comes to making financial decisions. When looking to get into buying gold, silver, or another precious metal there are a few things to know when it comes to IRA accounts.

First, precious metals present a tremendous growth and value retention opportunity for investors. Gold, silver, platinum, and palladium all have their attributes that make them a sound investment tool. From their rarity to their uses in industrial settings, precious metals showcase a sound financial future. As of January 6, 2022, the current price per ounce of each sits at:

GOLD	SILVER	Platinum	Palladium
\$1,797.66	\$22.71	\$967.28	\$1901.55

Second, when looking to invest in this area, you will want to work with a custodian that is well versed in precious metal IRAs and the market of precious metals in general. Look for banks or other financial institutions that have received proper designation and approval from federal and state authorities to provide asset custody services to individual investors like yourself.



IRA GUIDE

Third, it is your responsibility as the investor to find and select your precious metal dealer – this does not fall onto the shoulder of your broker partner. Therefore, individuals need to be overly cautious and perform rigorous research to determine the authenticity and legitimacy of a metal dealer before purchasing assets. Most IRA brokers will have relationships with verified precious metal dealers across the country that they can recommend to you if you choose — Wall Street Metals being one of them.

Fourth, when hold a precious metal IRA account, individuals themselves do not hold their gold, silver, platinum, or palladium themselves. Instead, these assets must be stored by your IRA custodian in an approved depository such as the Delaware Depository, or if you have a self-directed IRA, you can store your coins at home.





Frequently Asked Questions

How do I buy my coins to put into an IRA?

If you wish to have your coins held in an IRA we can act on your behalf and deal with your custodian to ensure safe, quick, and hassle-free delivery of your coins. Like us most IRA Trust companies also use Delaware Depository to hold your coins so this would be a simple electronic transfer, we sell the coins and transfer them to your IRA, once we are in receipt of full payment.

Are there any IRA contribution limits?

Yes, you may be subject to IRA contribution limits depending on your type of IRA and income levels. Please consult with your IRA custodian to learn of any contribution limits you may be subject to.

Can I rollover or transfer an existing IRA to a self-directed precious metals IRA?

Yes, Your self-directed IRA custodian can help you arrange to rollover or transfer your existing IRA into a precious metals IRA.

Do you charge commissions as the dealer for IRA precious metals purchases?

No. Our only part of the IRA contribution process is selling the actual metal to the custodian, which we do at our normal rates with no commissions or surcharges added.

What are typical custodian and storage fees?

Fees vary depending on the size of your account and the metal holdings in your depository. Please contact either your IRA custodian or your depository of choice to learn more about fee structures. If you have any questions you can book in a call with one of our advisors, please call **(877) 399-7222**.



Secure Your Financial Future With These 3 Steps:

We've worked hard to make sure that the process couldn't be simpler when purchasing precious metals.

1. Choose Your Precious Metals

First, you need to head to our website and browse our precious metals. We've got a massive range available and include some of the most easily traded, beautiful pieces on the market.

2. Make the Purchase

Once you've picked the pieces to bring your collection to life, you simple click "buy", and the hard work is over with.

3. Your Coins, Delivered To You

Finally, we ship your items straight from our Delaware Depository to your door. Our fast, free, fully insured shipping means everything is as secure as possible and you don't need to worry about any issues along the way.



FREE **\$1000** WORTH OF GOLD/SILVER COINS

Upload your IRA quote and book an appointment with our CEO who guarantees to beat any competitor's price. To schedule in a consultation with Joe Pannu, CEO & owner of Wall Street Metals.

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(877) 399-7222



info@WallStreetMetals.com



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