Dear Client,

Thank you for your interest in protecting your financial assets with precious metals. During times of geo-political and geo-economical concern precious metals are an important component of a well-diversified portfolio. Unfortunately we live in a time where volatility in paper assets and equities can affect ones’ lifestyle with no warning. Events like the wealth confiscation in Cyprus have changed the global landscape and have set forth a new way of wealth re-distribution.

The value of the U.S. dollar is anchored in the trust of the U.S. For the U.S. dollar to be worth anything, it has to be backed by an economy people have faith in. Regardless of their intentions, the Federal Reserve’s quantitative easing experiment has left America with many unknown consequences that may take years for its effects to be revealed. Continued devaluation of the U.S. dollar, growing lack of faith in the U.S. government, weak underpinning in the U.S. stock market, growing income equality and overspending by the U.S. government, not the best framework for the world’s largest economy.

Here at The Hartford Gold Group we have helped well informed individuals and families diversify and protect their wealth with precious metals for well over a decade. Whether you are new to the process of diversifying with precious metals or perhaps a seasoned bullion buyer our experienced representatives are here to walk you step by step through the entire process, feel free to call us at 1-800-462-0071 to find out how you can safeguard you and your family with physical precious metals.

Sincerely,

Sanford S. Mann, CEO
The Hartford Gold Group
Precious metals have proven to be a store of wealth for generations. In times of economic instability and uncertainty precious metals are considered by many as a safe haven asset and a preservation of wealth.

And since precious metals are finite resources that are not controlled by a single government or financial institution they will always have inherent value. Precious metals cannot be printed by a government whereas paper currency can continue to be printed and debased.

**PRECIOUS METALS BENEFITS:**

- **Hedge Against Inflation**
  
  During inflationary times precious metals act as protection of your purchasing power. In 1933 one ounce of Gold had a value of $35. For $35 you could have purchased a mens 3 piece suit, a dress shirt and a tie. Today with the price of gold well over $1,000 you could still purchase a mens 3 piece suit, a dress shirt and a tie, you'd still have a few dollars left over for a pair of shoes. That is protection of purchasing power.

- **Hedge against the Dollar**
  
  The value of the dollar today is worth only 5% of the the dollars’ value from the early 20th century due to the continued debasement of currency by the Federal Reserve. The US “officially” owes $18 trillion in debt and if you include unfunded liabilities that amount jumps to $100 trillion. These are promises the US has made and the value of the US Dollar is based on the belief that the US will honor these promises.

- **Privacy**
  
  Precious metals offer a unique benefit not found in many other investment vehicles. When acquiring precious metals your information is not stored nor shared with any private or public entity. What you do with your gold and where you store your gold is your business.

- **Liquidity**
  
  Precious metals offer the owner instant liquidity and allows you to convert your metals into the currency of your choice. Today gold can be converted to cash instantly in any country and is truly the international currency standard.

- **Continued Demand**
  
  From private investors to Hedge Funds to Central Banks and Governments the demand for precious metals continues to rise. Central Banks alone purchased over 500 tons of Gold in 2012. Numerous industries consume precious metals in various applications including electronic and medical practices.

- **Scarcity**
  
  Mining exploration has continued to prove more difficult for precious metals in recent years. At the end of 2013 if all available gold that existed above ground were placed next to each other the resulting block of pure gold would measure a mere 21 meters in any direction. According to a recent article by Goldman Sachs the world has about 20 years of minable Gold reserves. This could prove very positive for the price of the precious metal.

- **Diversification**
  
  Many people were affected by the crash of 2008 and most have not fully recovered. Having had gold as a portion of their portfolios they would have offset many of their loses. Not putting all of your eggs in any one basket is a strategy recommended by many investment professionals.

- **Gold to Silver Ratio**
  
  For years the ratio of Gold to Silver was approximately 16 to 1 meaning it took 16 ounces of Silver to purchase 1 ounce of Gold. Today that number is closer to 70 to 1. Some experts predict that the Gold to Silver ratio will return to its previous average meaning a great upside potential for Silver.
Precious Metals Investment Options

Physical Delivery

Purchasing precious metals for physical delivery has never been easier. It’s a simple process and allows you to store the metals in a manner that is comfortable to you, whether it be in a home safe, bank deposit box or perhaps somewhere creative. The choice is yours.

Precious Metals IRAs

As part of the 1997 Taxpayer Relief Act, Congress issued new rules allowing precious metals to be stored inside special custodial IRA accounts. This convenient way allows anyone with an IRA or qualified plan to have access to the benefits of precious metals. The metals are stored safely in Delaware at the DDSC (Delaware Depository Services Company). Once the time comes for you to take distributions from your account the physical metals are sent to you from the DDSC.

Home Storage IRA Program

The Home Storage IRA Program allows you to store your IRA Metals in your own home. You will be acting as the manager of your IRA account via an LLC which will be created for you. This is a great option for clients who prefer to have their nest egg protected in their own home.

The Home Storage IRA Program

The Home Storage IRA Program allows you to store your IRA Precious Metals in your home. You will be acting as the manager of your IRA account via an LLC which will be created for you. This is a great option for clients who prefer to have their nest egg protected in their own home. Call one of our IRA specialists to go over the simple process. We will assist you along the entire process.
Precious Metals Inside Your IRA

Financial professionals all agree that the key to success when it comes to investing is asset diversification – and precious metals in one way to reduce risk in times of economic uncertainty. With a Self-Directed Precious Metals IRA, an individual has physical Gold and/or Silver inside of their retirement account. Thanks to the Taxpayer Relief Act of 1997 the prospect of owning tangible metals inside of your IRA is simple and easy.

Precious Metals Investment Options

How it works?

It’s a simple 3 step process

Step 1

Call one of our IRA Specialists and they will assist you in filling out the necessary paperwork. Eligible accounts that can be rolled over include:
- Traditional IRA and Roth IRA
- Thrift Savings Plan (TSP)
- 401(k)
- 403(b)
- 457

Step 2

In as little as 3 days your new Self-Directed IRA will have funds transferred from your existing IRA. Usually there is no need to call your current custodian. Once your new Self-Directed IRA has funded you can select which precious metals best suit your criteria, whether it be Gold, Silver or a bit of both.

Step 3

The precious metals that you have selected will be shipped on your behalf and stored at one of many available storage facilities in the United States including the DDSC (Delaware Depository) or Brinks Global Services USA, Inc.
IRA ELIGIBLE PRECIOUS METALS

GOLD
- American Eagle
- American Buffalo
- Canadian Polar Bear
- Canadian Maple Leaf
- Valcambi Combi Bar
- Various Bars

SILVER
- American Eagle
- America the Beautiful
- Canadian Polar Bear
- Canadian Maple Leaf
- Valcambi Combi Bar
- Various Rounds
- Various Bars

PLATINUM
- American Eagle
- Canadian Maple Leaf
- Various Bars

PROOFS
- Gold Eagles
- Silver Eagles

INELIGIBLE PRECIOUS METALS
- Austrian Corona
- U.S. Buffalo Proof
- British Britannia
- Belgian 20 Franc
- Chilean 100 Peso
- Dutch 10 Guilder
- French 20 Franc
- Hungarian 100 Korona
- Italian 20 Lira
- U.S. Liberty
- Mexican 50 Peso
- South African Krugerrand
- Swiss 20 Franc
- Collectible Coins or Rare Coins
**What is the difference between physical gold and paper gold (ETF's)?**

Physical gold is gold that you hold in your hands, this process has been around for thousands of years. Physical gold owners tend to be long term investors who are acquiring the precious metals as a hedge against inflation, dollar devaluation and global economic and political risk. ETF’s have become popular since 2004 and offer investors a convenient way to own gold in the form of paper. ETF gold owners tend to be short term, profit motivated individuals or institutions with a quick buy and sell strategy.

**Can I put Gold in my Retirement Account?**

In most cases YES. Typically the only accounts that do not allow you to invest in gold inside of a retirement account are a 401k with a current employer, unless the account is fully vested. Call one of our IRA specialists to see if your account qualifies.

**Do I physically hold the gold in my Retirement Account?**

At The Hartford Gold Group we offer you the full spectrum of investment options when it comes to protecting your Retirement Account. With the Home Storage IRA Program you hold the gold in your hands.

**What if I need to sell the Gold?**

As a client of The Hartford Gold Group we have a guaranteed buyback program. Any precious metals that you acquire from us are eligible to be converted back into cash at any time with no fees. That’s right send us the gold you buy from us and we will send you a check or bank wire for the full market value with no commissions.

**Is my information Private?**

At The Hartford Gold Group we don’t share or sell your information with anyone. As well we do not disclose your purchase to any Government or private entity.

**How do you Ship your Gold?**

All shipments are made via FedEx, UPS or United Postal Service. Tracking information will be provided to you at time of shipment. And don’t worry the box will not have The Hartford Gold Group on the return label, a private label is affixed for your privacy.

Additional Questions? Call us at **800-462-0071**