



Invest Your IRA in Gold & Precious Metals Stabilize Your Financial Security

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Invest in Precious Metals with a Self Directed IRA

Financial professionals across the globe all agree that asset diversification is the key to success. To reduce the risks of investing, many professionals suggest the purchase of precious metals to diversify investments among different securities or asset classes.

And now, you can hold precious metals in your IRA. With a self-directed IRA from Entrust, you can invest in all types of precious metals, including gold, silver, platinum and palladium.

As the premiere self-directed IRA administrator, Entrust is equipped to handle all the unique requirements involved with putting precious metals in your IRA, such as arranging for storage in a depository, valuations for IRS reporting, and account administration.

Invest in What You Know Best

Do you have knowledge and experience investing in precious metals? If so, capitalize on your expertise to generate retirement wealth, tax-deferred or tax-free. Use your self-directed IRA to drive your own level of success, since you control your investments. And, investing in a precious metals is just one of the many options available with your self-directed IRA.

Frequently Asked Questions: Purchasing Precious Metals with a Self-Directed IRA

Q. Does Entrust choose the precious metals dealer?

No, Entrust does not sell or promote any products or vendors. The IRA holder is responsible for choosing the precious metals dealer and the type of product.

Q. How do I direct the investment into precious metals with my IRA?

To direct Entrust to purchase precious metals with the funds in your IRA, do the following:

- Select a precious metals dealer and an investment.
- Complete a *Buy Direction Letter* located on the *Downloads and Forms* page of our web site. Within the instructions, provide the detail on the investment, such as the type, quantity, form, grade, price and dealer.
- Submit the *Buy Direction Letter* to Entrust New Direction. We will purchase the investment with your IRA funds. The precious metals OR certificates of ownership must be held by the Custodian or the Custodian's depository.

Q. Can IRA's that are already established be transferred to Entrust?

Absolutely! Any past employer or individual retirement plan can be transferred or rolled over to Entrust. If you do not have an existing retirement plan, your local Entrust office can help you get started. For more information please visit the Entrust website.

Q. What other investments can I hold in a self-directed IRA?

With an Entrust self-directed IRA, you are in full control and can choose from a wide range of permissible assets, such as real estate, secured and unsecured notes, limited liability companies, private limited partnerships, private stock, publicly traded stocks, bonds and more.

Q. What kind of IRA plans can be used to purchase precious metals?

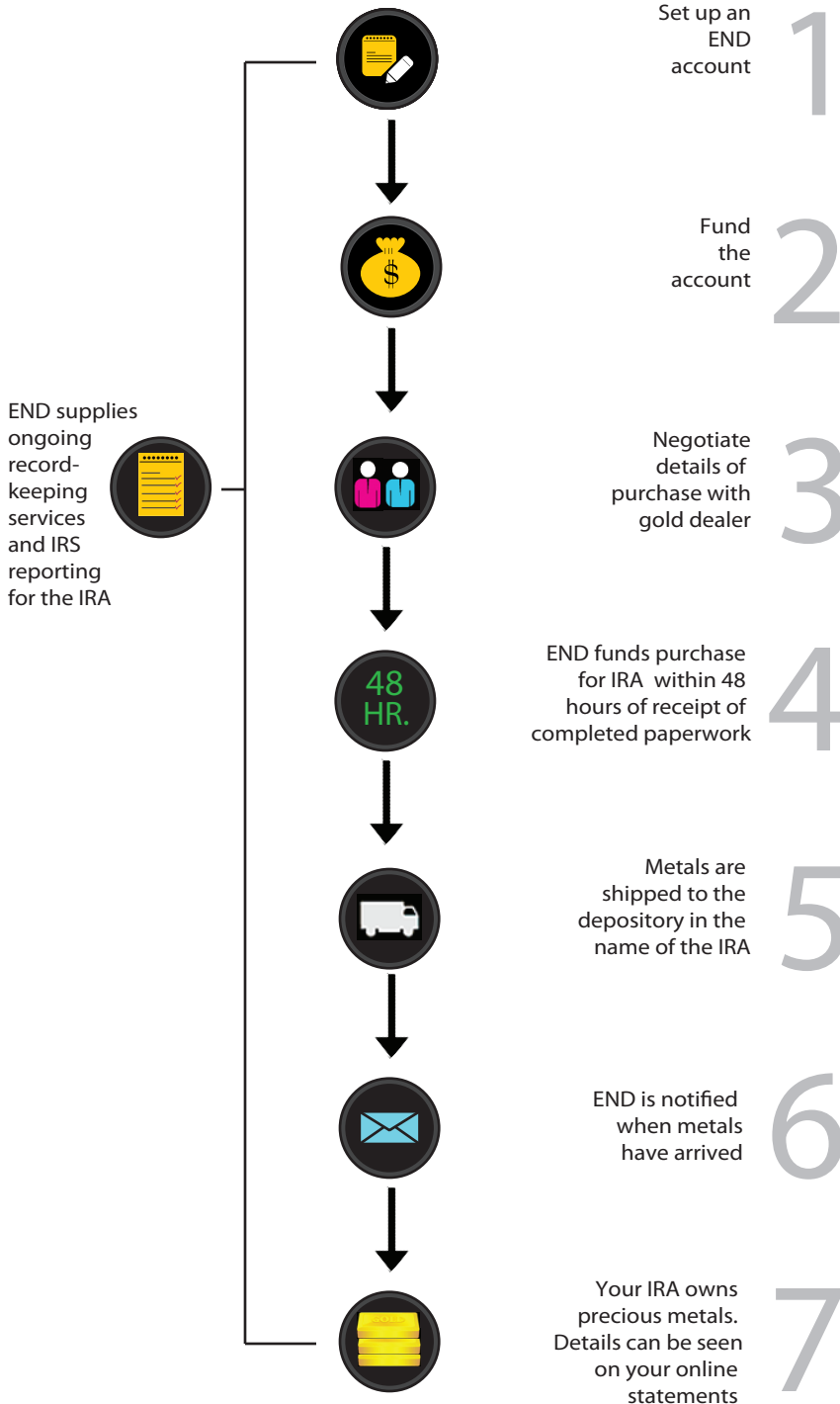
Entrust administers all types of self-directed retirement plans. Depending on your existing retirement plan with another custodian or whether you want to start a new retirement plan, Entrust New Direction office can help.

As a third-party administrator, Entrust New Direction does not offer investment, tax, financial or legal advice to clients. Individuals who believe they need advice should consult with the appropriate professional licensed in that area.

Investing Your IRA into Precious Metals



Entrust New Direction



Entrust New Direction IRA, Inc. does not provide any investment advice or investment products and we have no affiliation with any metals dealers or depository. All choices are the responsibility of the IRA holder.

Entrust New Direction's educational programs are available via the internet to help clients through the process. We would be happy to work with you to create a customized presentation and make it as basic or sophisticated as you wish. Our principals and staff understand that investing in precious metals in an IRA is new to most clients and specialize in clear and concise directions during the process; however, your own personal touch could be just what is needed.

Entrust New Direction offers a full array of retirement and other tax-free and tax-deferred plans including our latest addition, the Health Savings Account. With a Precious Metals HSA, your clients are able to set aside funds for future health care expenses while maintaining more liquidity than with many other long term investment options. Other plans include both Traditional and Roth IRAs, company-sponsored SIMPLE and SEP IRAs, as well as 401k plans.

Additional information on IRAs, retirement investing, HSAs, and more is available on our website, www.newdirectionira.com.

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Entrust New Direction is ready to help the dealer or client with any part of the process. Because this is a self-directed IRA, all of these steps are the responsibility of the IRA holder, but dealer assistance is invaluable. Many dealers find that walking the client through the process and paperwork is the best avenue to ensure that the transaction is completed. We are available to support you and your client through this process.



Precious Metals



With so many coins and metal choices out there in the market it can be somewhat confusing. Following is a simple step-by-step way to determine if the metal of your choice is acceptable for an IRA investment. Note that whatever your choice, the IRS will not allow you to hold the metal personally. The IRA custodian or depository will hold the metals for your IRA.

Gold and Other Metals— What Can I Buy with My IRA?

You've probably seen evidence of the modern day gold rush – everything from Super Bowl commercials to famous financial advisors telling you to buy gold. In the past six months, many people have asked us if they can use their retirement funds to buy gold and other metals. The answer is YES, if you have a self-directed retirement plan such as those provided by Entrust New Direction IRA, your IRA may invest in precious metals. This article will help you answer the next question, what kind of gold and what other metals?

With so many coins and metal choices out there in the market it can be somewhat confusing. Following is a simple step-by-step way to determine if the metal of your choice is acceptable for an IRA investment. Note that whatever your choice, the IRS will not allow you to hold the metal personally. The IRA custodian or depository will hold the metals for your IRA.

First, the basics. Your self-directed IRA can only invest in Gold, Silver, Platinum and Palladium. The key word here is invest. Your IRA cannot buy collectibles – your IRA is only investing in the metal itself, not rare or attractive coins. The metal must be in a certain form (usually coins or bars) and/or of a certain purity. The purity or fineness of the metal is how the quality of the metal will be measured for your IRA.

When most of us hear about gold investment we picture the 400 ounce gold bars we have seen in movies. Extraordinarily heavy (about 25 pounds), those bars are also quite the expensive items, particularly with the recent price increases in gold. IRAs are often priced out of the gold bar market, but, fortunately, other options exist. One other option is smaller units of bullion, provided they meet the fineness, or purity level, requirement. Another option is coins.

Initially, the IRS deemed all coins to be collectible and disallowed IRA investments in coins.

In the mid 1990s, after realizing that a 400 ounce gold bullion bar would be prohibitively expensive for most IRAs, Congress revised the rules and allowed IRAs to own certain coins in addition to bullion.

Generally these IRA allowable coins fall into two categories:

1. Coins specifically listed in the Internal Revenue Code and minted by the US. These include:

a. American Gold Eagles

Interestingly, these US minted coins are not of sufficient purity to classify them as bullion. They are only approximately 91% pure gold. The other material in the coin offsets the softness of the gold and makes the coin more durable. Gold Eagles arrive in one of 4 forms: 1/10, 1/4, 1/2 and 1 full ounce coins.

b. American Gold Buffalo coins.

First minted in 2006, they are of bullion fineness, .9999 fine (known as four nines). Note that the specially processed proof version of this coin is NOT acceptable, due to the treatment raising the value of the coin beyond the value of the metal.

c. American Silver Eagles.

Silver Eagles land in only one form: 1 full ounce coin. They are of bullion fineness, but are only .999 (three nines) due to the addition of a touch of copper for added durability.

d. American Platinum Eagles.

The rarest of birds, the Platinum Eagles are minted in 4 forms: 1/10, 1/4, 1/2 and 1 ounce coins. These are of .9995 fineness.

Any of the above coins which have been graded for condition by certification organizations and placed in tamper-proof plastic containers called "slabs", will generally fall into the collectible category and thus are not allowed for IRAs. If you're not sure about this, ask your custodian or metals dealer. All US minted coins have nominal face values, but the true value is based on the value of the metal in the coin.

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Page 2

2. Some coins meet the minimum fineness requirements but are not rare enough to receive collector attention.

a. Gold Coins - .995+ note that gold is a soft metal (although heavy) and thus most typical minting includes other alloys to harden the coin. Therefore most minted gold coins intended for use as currency do not meet the fineness requirement.

b. Silver Coins - .999+

c. Platinum - .9995+

d. Palladium - .9995+

Non-coin forms of metal, such as smaller gold bars, must be manufactured to meet specific weight specifications for the amounts of metal included and meet the above fineness requirements.

In addition to these American options, there are some coins issued by mints of other nations that do meet the fineness requirements:

Australian Nugget (Kangaroo) Gold coins .9999 fine

Australian Kangaroo and Kookaburra Silver coins .999

Australian Koala Platinum coin .9995 fine

Austrian Philharmonic Gold coins .9999 fine

Austrian Philharmonic Silver coins .999 fine

Canadian Maple Leaf Gold coins .9999 fine

Canadian Maple Leaf Silver coins .9999 fine

Canadian Maple Leaf Platinum coins .9995 fine

Canadian Maple Leaf Palladium coins .9995 fine

Mexican Libertad Silver Coins .999 fine

Isle of Man Noble Platinum coins .9995 fine

Some examples of coins that don't meet the fineness requirements are: Austrian Corona and Ducat, Belgian Franc, British Sovereign and Britannia, Chilean Peso, Columbian Peso, Dutch Guilder, French Franc, German Mark, Hungarian Korona, Italian Lira, Mexican Peso and Ounza, South African Kruggerand, Swiss Franc, and any coin that falls into the "Rare", and thus collectible, category.

Again, if you're not sure about the fineness, ask your self-directed IRA custodian or metals dealer.

Generally, coins that were actually issued for trade are not going to qualify for IRAs. Coins issued for special occasions, like Olympic games, national celebrations, and those issued in limited quantities are generally valued by collectors and their price is generally higher than the value of the raw metal. They are not allowed in IRAs.

When you are researching a particular coin, check two things:

- 1) Make sure the fineness of the coin meets the required amount from the table above. If not then it does not qualify.
- 2) Compare the price of the coin to that of an equivalent weight coin of the same metal and to global spot price of the metal. If you find the price for your coin of choice significantly higher than one or both of the other prices, pass it up for your IRA, as it is likely a collectible.

Remember that your IRA's investment in gold is just an investment in the value of the metal; personal appeal of the form of the coin should not come into play in your investment decision. In other words, consider the value of the coin melted down – not as a conversation or art piece.

Also remember that you will not be holding the coins personally when your IRA invests. The IRA custodian will require that the coins be held in a depository, and you will likely never see them unless you take them as a distribution when you retire.

Now that you're armed with good information on what kinds of precious metals your retirement account can invest in, you can join the gold rush. Thankfully, you won't need to trudge up and down mountains with a pick and shovel to diversify your retirement portfolio with precious metals.

For more information on self-directed IRAs visit www.NewDirectionIRA.com.