

## Precious Metals



### The Choice Is Yours: You Choose Everything with an Entrust Hawaii Precious Metals IRA

Entrust Hawaii encourages Gold IRA clients to take charge of their IRA Assets. When choosing a provider for your Precious Metal IRA, it's important for an investor to know how much control is necessary and select a provider that can allow for that level of control.

Major and costly choices are being made for investor IRA plans without the owner's choice or approval. Other Precious Metals IRA providers are not allowing individual choice. Recently the office of Self-Directed IRA provider Entrust Hawaii spoke to a potential client that was informed by his dealer that his custodian had decided to change depositories, yet again, without his having any input in the matter. He was told that the new depository would now have a segregated option, but at a 400% increase in his annual storage fees. This news had clearly caused anger and frustration and he pointedly asked how Entrust Hawaii might be different.

All Entrust Hawaii IRAs give the plan owner total choice in all matters related to the IRA investment, including storage options for the gold and metals. The Entrust Hawaii Precious Metals IRA thus allows your retirement plan to save significant fees and perhaps increased security for your retirement asset.

An Entrust Hawaii IRA allows storage of

IRA-held gold and other metals at the depository of your choice. Investors familiar with self-direction know that truly self-directed IRAs afford them the power to make all the choices concerning their IRA investments. Yet, two major national competitors for Gold and Precious Metals IRAs don't allow you to choose the most critical component for the safety and long term security of your investment – the storage depository.

If your metal merchant's list of Gold IRA providers doesn't include a truly self-directed plan that allows you to choose the depository for your assets, demand that they include Entrust Hawaii as an option.

Initially, each IRA client who chooses to hold precious metals in their account must choose a method of storage, again within the IRS guidelines. A search on the internet will find you some storage choices; we do not recommend or mandate that your IRA be stored at any particular depository. That choice is strictly left up to the individual. The precious metal dealer may be able to advise on depository options. Investors can call or email their dealer or visit the firm's website for further information on depository options.

Additionally clients are encouraged to explore the details of storage. Another recent call was received by Entrust Hawaii from a potential client who had nearly \$200,000 invested in an IRA with a nationally recognized Precious Metals IRA provider. The caller expressed with dismay that the proof eagles which he had acquired for his IRA, had been unceremoniously dumped into a bin with all the other account holders. Thus, there was no way that he could ever retrieve the coins that he had carefully selected from his dealer's inventory. He further explained that his plan was to take a distribution of these coins at retirement but now, although he would get the same

weight of metal back, it would not be in the form of his meticulously hand-picked coins.

This after-the-fact news, it seemed, did not please the Gold IRA holder. Explaining that precious metals depositories often offer segregated or non-segregated storage and for many account-holders they either do not care or are not aware of the difference. As we have all come to know, the value of an individual coin or bullion item can vary within any given market cycle. So if the uniqueness of your bullion coins is important, then segregated storage is as well.

There are vast differences between depositories and many still cling to old-world methods despite the increased demands of the present sophisticated economic climate and bullion markets. Each depository has its own particular characteristics regarding accessibility, insurance levels and requirements. Some have layers of confusing annual fees and, as with many industries; customer service runs the gamut from poor to excellent. Costs often match the level of service provided. As always with your Entrust Hawaii Precious Metals IRA -- The choice is yours.

*Bill Humphrey is a principal with Entrust Hawaii and a long time self-directed IRA holder. You may reach Entrust Hawaii at 808-521-1005 or visit their website for information on Precious Metals IRAs at [www.EntrustHawaii.com](http://www.EntrustHawaii.com).*