

The Gold IRA Advantage

A DEFINITIVE GUIDE TO RETIREMENT GOLD



A Publication of Orion Metal Exchange

TABLE OF CONTENTS

I. The Market Mindset

II. The Compelling Case for Gold

III. America's Borrowing Binge

IV. Rising Threats to the U.S. Dollar

V. The Central Bank Gold Rush

VI. The Safe Haven IRA

VII. IRA-allowable Precious Metals

VIII. Gold IRA Services from Orion Metal Exchange

IX. Frequently Asked Self-Directed IRA Questions

X. Glossary of Self-Directed IRA Terms

XI. Glossary of Bullion Terms



I - The Market Mindset

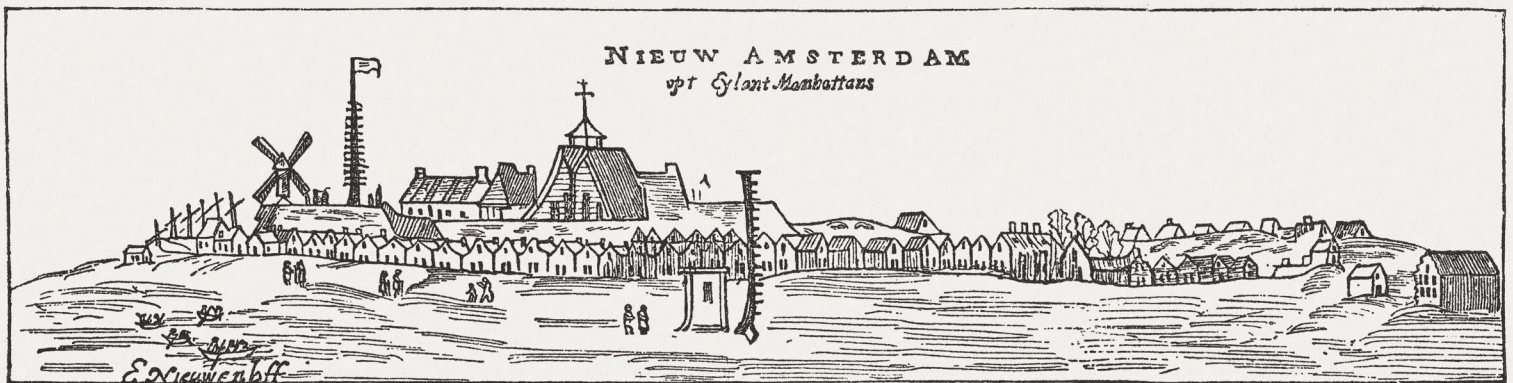
"Wall Street is the only place that people ride to in a Rolls Royce – to get advice from those who take the subway." Warren Buffett



Geographically, Wall Street is a short and narrow street in the Financial District of lower Manhattan. It is cradled by towering Art Deco buildings reminiscent of the Gilded Age that seamlessly fuse into the fast pace of modern business. While it extends east-to-west a mere eight blocks, it is synonymous with global financial power. It is the home of the New York Stock Exchange as well as some of the world's most influential traders, brokers, investment bankers, and financial managers. "Wall Street" has become a symbol of American capitalism, financial prowess, big-business, and an iconic address for trading stocks, bonds, commodities, futures, and foreign exchange.

The street name actually references a physical wall that was first erected by New York's Dutch settlers in the mid-17th century to keep out the English.

"In 1653, the Dutch colony of New Amsterdam (what is now Lower Manhattan) built a fortification along the northern edge of the town, running from the Hudson River (today's Greenwich Street) to the East River (then lapping at Pearl Street) ... that wall was originally built to protect the City from the English. Eventually the English captured the city, and named the street that ran along that old fortification Wall Street."¹



While the "wall" itself had humble beginnings as a wooden perimeter fence, it would come to symbolize wealth, influence, and unyielding economic power.

¹ <https://www.newyorkalmanack.com/2024/03/new-amsterdams-wall-etymology/>



According to the Library of Congress, stock exchanges in the United States date back to the earliest days of America. While the Philadelphia Stock Exchange was founded in 1790, the New York Stock Exchange and “Wall Street” followed shortly thereafter:

“The history of the New York Stock Exchange begins with the signing of the Buttonwood Agreement by twenty-four New York City stockbrokers and merchants on May 17, 1792, outside of 68 Wall Street under a Buttonwood tree. In the beginning there were five securities traded in New York City with the first listed company on the NYSE being the Bank of New York.”²

But with great financial power, comes risk and volatility. Wall Street is known for its nervousness, over-reactions, and panic attacks. The Great Crash of 1929, Black Monday of 1987, the Dot.Com collapse of 2000, the financial crisis of 2008, the Covid crash of 2020 are a socio-economic history of who lost what – and how quickly.

The stories of personal devastation are infamous. The demoralization, despair, and psychological distress of losing homes, savings, and nest-eggs are well-documented. Unfortunately, Wall Street volatility has become the new normal and part of the new investment mindset making the case for holding gold as a hedge against volatility and market mayhem extremely compelling.

DATES	PERCENTAGE DECLINE	DURATION
Sep 3, 1929 – Jul 8, 1932	89.2%	34 Months
Mar 6, 1937 – Mar 31, 1938	54.5%	12.8 Months
Oct 9, 2007 – Mar 9, 2009	54.1%	17 Months
Jan 11, 1973 – Oct 3, 1974	48.2%	20.7 Months
Sep 7, 1932 – Feb 27, 1933	40.6%	5.75 Months
Jan, 1907 – Nov, 1907	40.4%	11 Months
Oct 1939 – Apr 28, 1942	38%	32 Months
Mar 10, 2000 – Oct 4, 2002	36.8%	26.8 Months
Aug 25, 1987 – Oct 19, 1987	36.1%	Less Than 2 Months
Feb 19, 2020 – Mar 23, 2020	34%	33 Days

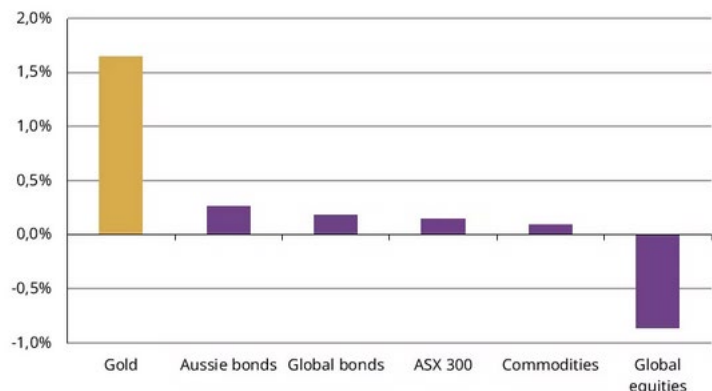
II - The Compelling Case for Gold

As a tangible asset, gold tends to be negatively correlated to paper assets like stocks and bonds – particularly during times of market downturns or corrections. Gold provides critical portfolio diversification and decouples from the stock market during periods of stress. This makes it a unique hedge for investors looking to protect their wealth.

Among the many risk factors that impact financial portfolios and retirement accounts – global conflicts, sovereignty disputes, acts of war, and terrorism are among the biggest market movers. With the recent wars in

Chart 5: Gold, a consistent outperformer during geopolitical crises

Performance of various assets during geopolitical risk spikes*



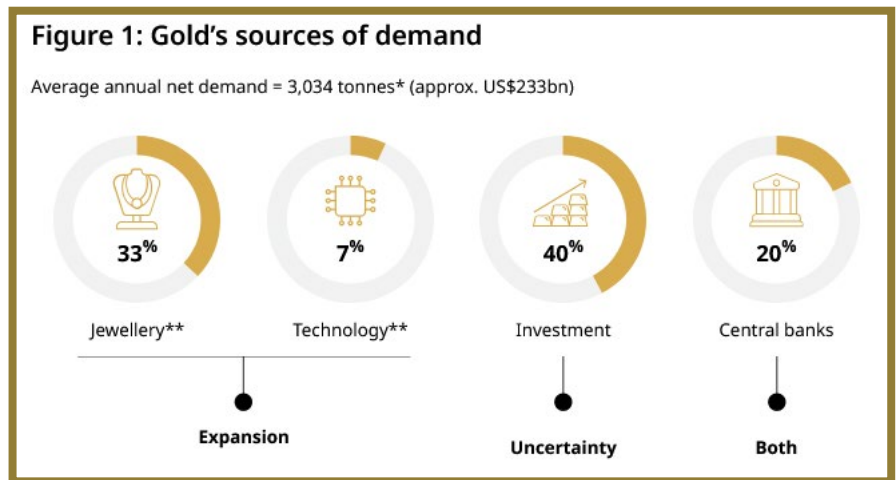
* Based on average weekly performances between January 1999 and September 2024 due to limitations of certain indices. Figures show when the GPR index during the week soared by 100% or more. Source: Bloomberg, world Gold Council

² <https://guides.loc.gov/wall-street-history/exchanges>

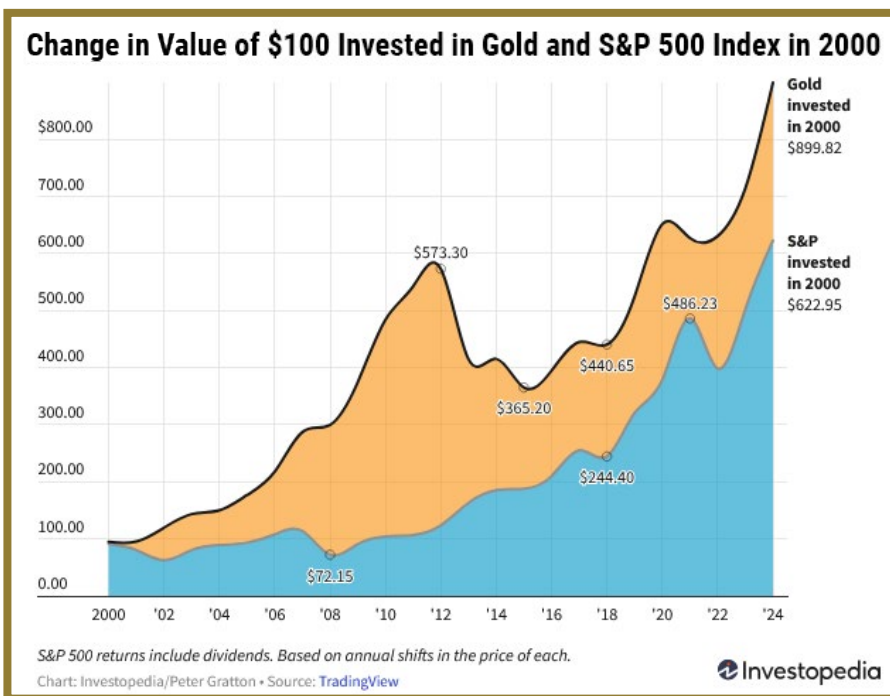
Europe and the Middle East and territorial disputes in the South China Sea, geopolitical forces are a top concern for investors. And according to the World Gold Council, gold is a consistent outperformer during times of geopolitical crisis.

“Our monthly Gold Return Attribution Model (GRAM) shows that geopolitical risks have contributed 4.3% of gold’s return to date this year [October 2024]. Furthermore, our research shows that every 100-unit increase in the GPR Index corresponds to a 2.5% rise in the gold price.”³

Indeed, geopolitical risks were among the most consistent contributors to gold’s record runs in 2024 and 2025. And in a world racked by financial threats, economic uncertainty, global power shifts and an everchanging technological landscape, gold has proven to be less volatile than other assets. Its varied sources of demand, i.e. Jewelry, Technology, Investment, and Central Banks – drives price growth in periods of economic uncertainty as well as periods of economic growth.⁴



And this broad demand structure has driven gold’s price performance long-term. According to financial information website Investopedia, gold has delivered robust returns over the past 25 years.



“From 2000 to the mid-2020s, gold investments multiplied ninefold, outpacing the S&P 500’s sixfold increase. Recent history also underscores gold’s role as a crisis barometer—it hit historic highs of \$2,089 per ounce during the pandemic and surged to records again amid geopolitical tensions in 2024.”⁵

From debt, to the value of the dollar, and record-setting demand by the world’s central banks – gold continues to shine as the world’s safe haven of asset of choice.

³ <https://www.gold.org/goldhub/gold-focus/2024/10/asset-allocation-implications-todays-chaotic-world>

⁴ <https://www.gold.org/goldhub/research/relevance-of-gold-as-a-strategic-asset/return>

⁵ <https://www.investopedia.com/ask/answers/020915/has-gold-been-good-investment-over-long-term.asp>

III - America's Borrowing Binge

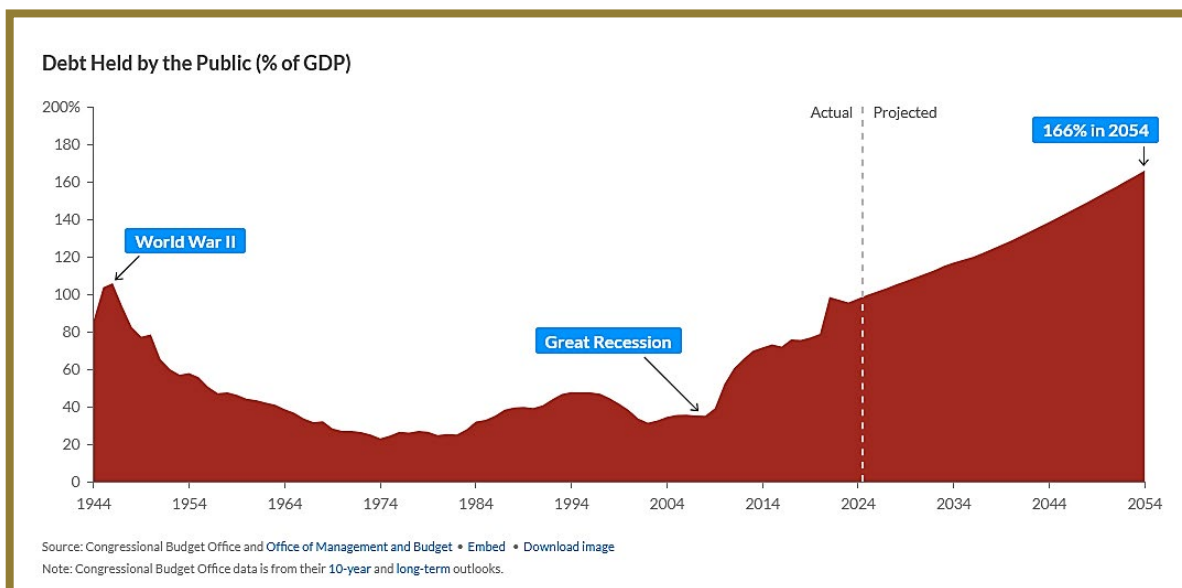
America's burgeoning debt crisis poses a long-term risk to the U.S. economy and average investors. According to the Congressional Budget Office, federal borrowing reached the highest level ever recorded in 2024 – fueling budget deficits and increasing the national debt by over \$2 trillion dollars.

“In a given fiscal year, when spending (ex. money for roadways) exceeds revenue (ex. money from federal income tax), a budget deficit results. To pay for this deficit, the federal government borrows money by selling marketable securities such as Treasury bonds, bills, notes, floating rate notes, and Treasury inflation-protected securities (TIPS). The national debt is the accumulation of this borrowing along with associated interest owed to the investors who purchased these securities. As the federal government experiences reoccurring deficits, which is common, the national debt grows.”⁶

As the government continues to spend far more money than it brings in – and borrows to make up the shortfall – deficits will rise and the national debt will reach unsustainable levels.

U.S. debt has grown by over \$30 trillion since 1993 and almost \$17 trillion in the last decade. In 2020 alone, it grew by more than \$4 trillion during the pandemic and ensuing financial crisis.⁷

The latest data from the Treasury shows that the government is spending an average of \$3 billion per day in interest expenses on outstanding debt.⁸



Unfortunately, the trajectory of debt accumulation is not likely to improve anytime soon. According to the Peter G. Peterson foundation, structural and demographic factors are fueling deficit spending including rising health care costs, high interest rates, dwindling tax revenues, and the more than 70 million baby boomers who will be 65 or older within the next five years.

A heavily indebted government has less money to invest in businesses, to support critical social programs like Social Security and Medicare, to provide tax relief, or respond to the next pandemic or financial crisis. Ultimately, our debt dilemma can undercut economic growth, stoke inflation, trigger higher interest rates, dent financial portfolios, and even threaten national security.

⁶ <https://fiscaldata.treasury.gov/americas-finance-guide/national-debt/>

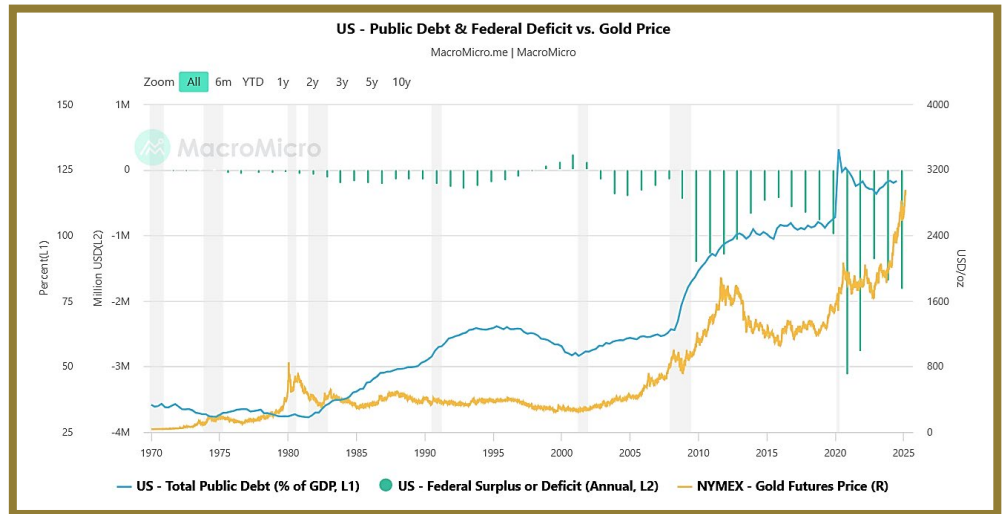
⁷ <https://usafacts.org/articles/what-is-the-us-national-debt-and-how-has-it-grown-over-time/>

⁸ <https://www.apolloacademy.com/3-billion-per-day-in-interest-expenses/>

⁹ <https://www.pgpf.org/national-debt-clock/>

America's fiscal mess is igniting gold prices. Since the 1980's US debt has increased every year except the year 2000 and gold has risen virtually in lock-step with mounting public deficits.

According to global management firm, Allianz, America's trajectory of debt, deficits, and ongoing fiscal imbalances make gold a critical asset for mitigating financial risk.



"We think gold remains an essential tool for portfolio diversification and risk management. Gold's 2024 performance demonstrates its ability to outperform in adverse conditions, driven by structural shifts such as central bank demand and fiscal imbalances. With fiscal deficits and geopolitical risks likely to persist, gold's strategic value is set to grow further in 2025, particularly as traditional safe-haven assets like Treasuries face diminishing appeal. Investors should maintain a long-term perspective, leveraging gold's potential to navigate an increasingly complex and uncertain global financial landscape."¹⁰

The consequences of recurring budget shortfalls are also threatening the sustainability of essential social programs like Social Security and Medicare, prompting an urgent call for action from The Bipartisan Policy Center:

By the Numbers: 2024 Trustees Reports

The 2024 Trustees Reports make clear that essential programs are on an unsustainable path:

Social Security	→	2033 Old-Age & Survivors Insurance Trust Fund depleted	→	21% cut in benefits affecting 70 million beneficiaries
Medicare	→	2036 Hospital Insurance Trust Fund depleted	→	11% shortfall in payments for medical services affecting 82 million enrollees

SOURCES: 2024 Annual Reports of the Social Security and Medicare Trust Funds.

Learn more at pgpf.org

"These consequences will reach far into the U.S. economy. From housing to health care, businesses and families will feel the strain of higher costs and a less dynamic economy. Lawmakers seeking durable solutions that invest in our workforce, maintain our economic competitiveness, and keep the nation secure in an unstable world will need to act decisively to stabilize the debt and put the federal budget on a more sustainable course."¹¹

¹⁰ <https://www.allianzgi.com/en/insights/outlook-and-commentary/gold-glittering-future>

¹¹ <https://bipartisanpolicy.org/explainer/the-risks-of-our-growing-public-debt/>

IV – Rising Threats to the Dollar



Another negative consequence of America’s unsustainable national debt is the loss of confidence in the U.S. dollar. High debt levels can lead to inflation, sap economic growth, raise serious questions about America’s creditworthiness, and threaten the dollar’s global dominance.

The dollar has held world reserve currency status for over 60 years, affording the United States “exorbitant privilege” as the most widely used currency in international trade. The term, coined in 1965 by French finance minister Valéry Giscard d’Estaing, refers to the dollar’s hegemony which, according to Reuters, enables the United States to carry staggering debt loads:

“America’s ‘exorbitant privilege’ – that is, the U.S. dollar’s status as the world’s reserve currency – continues to enable the U.S. government to borrow eye-popping amounts at relatively low cost. And the fact remains that no other government debt market or currency comes close to rivaling U.S. Treasuries and the dollar for liquidity and safety.”¹²

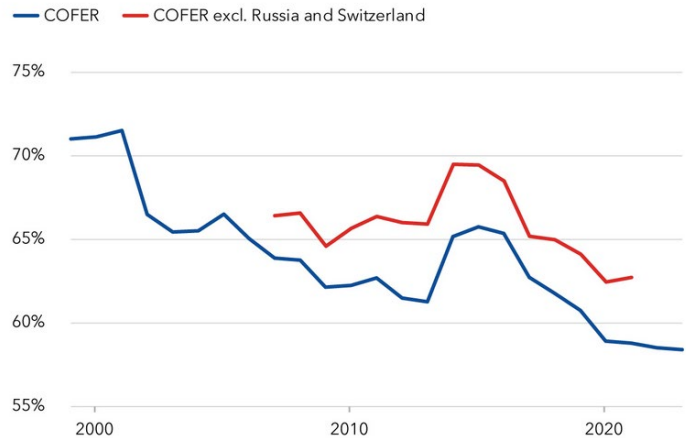
But the role of the dollar is changing. Not only is America’s massive debt diminishing its stability, there are now direct challenges to the greenback’s market share. While the dollar’s reserve status allows the U.S. to borrow more freely due to the high global demand for American bucks, it also allows the federal government to impose crippling sanctions on other countries, and this has ignited a global effort to reduce the dollar’s role in international commerce in a movement called de-dollarization. The BRICS nations, in particular, which include Brazil, Russia, India, China, and South Africa – and newest members Egypt, Ethiopia, Indonesia, Iran, and the United Arab Emirates have sought to reduce America’s economic influence by directly undermining the dollar’s world reserve currency status.

“At the 2023 BRICS summit, the group explored the possibility of a shared currency to facilitate trade and bypass the dollar-dominated financial system. For instance, both Russia and China currently conduct their trade primarily in rubles and yuan, advocating for payment systems free from the dollar’s influence. At the 2024 BRICS summit, Russian President Vladimir Putin criticised the dollar as a ‘weapon,’ warning that continued U.S. reliance on financial sanctions would backfire in the long run.”¹³

A broad-based shift

Falling dollar share is evident even after removal of large reserve holders, showing that the shift is broad-based.

Percentage of global FX reserves held in US dollars



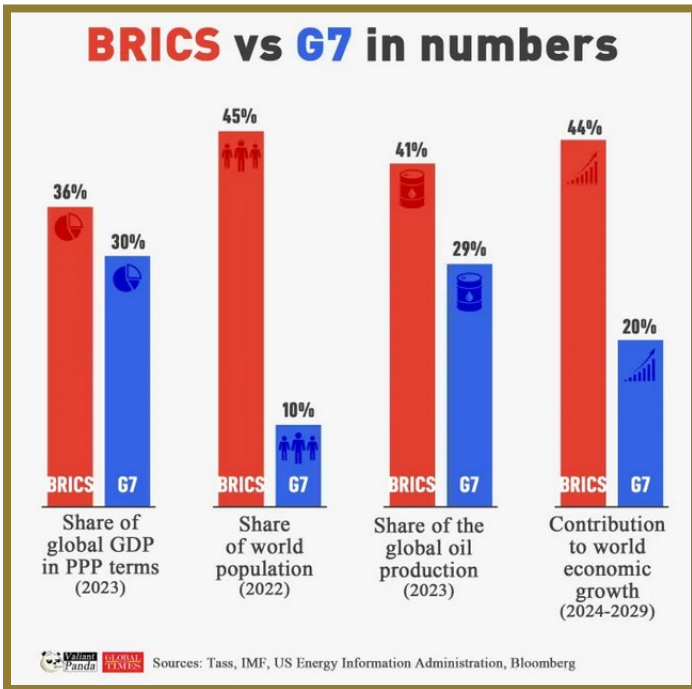
Sources: IMF COFER; Bank of Russia and Swiss National Bank.
Note: The red line is calculated by removing Russian and Swiss holdings, disclosed by Bank of Russia and Swiss National Bank, from COFER aggregates.



¹² <https://www.reuters.com/markets/us/us-exorbitant-privilege-is-alive-well-2024-08-29/>

¹³ <https://finance.yahoo.com/news/brics-dollarization-us-trade-war-084010465.html>

The Asia Times boasts that de-dollarization is inevitable as the American share of the global economy is diminishing as evidenced by the BRICS countries overtaking the G7 (Germany, France, the United Kingdom, Italy, Japan, Canada, and the USA.) in combined GDP.¹⁴



In addition, there has been a marked increase in the use of local currencies in international cross border payments. Many emerging market countries are promoting non-dollar trade to combat the inflationary pressures on items like pharmaceuticals, machinery, technology, and raw materials which are priced in dollars. According to RSM, emerging markets remain particularly dependent on imports of food and oil which increased 41% and 46% respectively from the end of 2020 to December of 2024.¹⁵

These new challenges to the dollar's global reserve status could not only cripple America's ability to fight the next financial crisis but also make it far more difficult to lure borrowers to finance the government's massive debt. And as many countries seek to diversify away from the greenback, the world's leading monetary authorities have been buying gold at the fastest rate in history.

V. The Central Bank Gold Rush

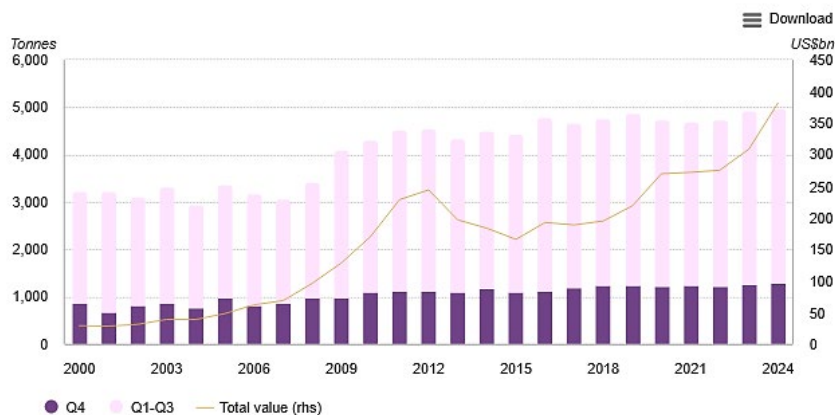
Gold demand hit an all-time high in 2024, primarily driven by record-setting purchases by the world's central banks.

According to the World Gold Council, central bank buying exceeded 1,000 tons for the third year in a row.¹⁶

While some central banks are diversifying their reserves with gold to reduce their vulnerability to sanctions – others look to gold to stabilize their currencies, promote economic stability, and mitigate financial risk.

Chart 1: Gold demand at record levels for Q4 and full year

Quarterly gold demand in volume, tonnes, and value, US\$bn*



Sources: ICE Benchmark Administration, Metals Focus, World Gold Council; Disclaimer

*Data to 31 December 2024.

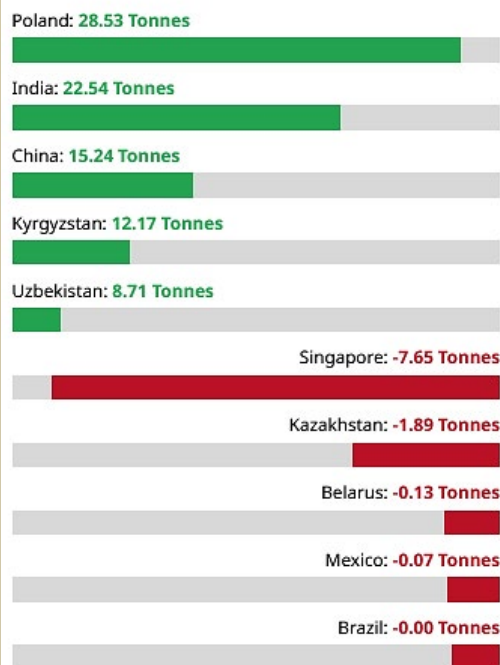
¹⁴ <https://asiatimes.com/2024/09/bric-by-bric-de-dollarization-only-a-matter-of-time/>

¹⁵ <https://rsmus.com/insights/economics/identifying-countries-at-risk-as-the-dollar-surges.html>

¹⁶ <https://www.gold.org/news-and-events/press-releases/global-gold-demand-hits-new-high-prices-soar-2024>

“Gold is an important component of central bank reserves because of its safety, liquidity and return characteristics – the three key investment objectives for central banks. As such, they are significant holders of gold, accounting for around a fifth of all the gold that has been mined throughout history.”¹⁷

Largest increases / decreases



All leading central banks have a significant position in gold. The most recent buying spree has been driven by the central banks of Poland, India, China, Kyrgyzstan, and Uzbekistan.

Poland decided to increase its gold reserves in a safe haven push due the war in Ukraine. India is actively adding gold to its reserves as a hedge against inflation, while China is seeking to reduce its reliance on the dollar.

It should be noted that as the People’s Bank of China has been buying up bullion, it has also been simultaneously selling off billions in U.S. Treasuries. Both Kyrgyzstan and Uzbekistan are major gold producers who can acquire gold locally to boost their economic stability as emerging market countries.

Unprecedented central bank purchases along with rising investment demand has driven gold prices to some 40 record highs over the past year.¹⁸ And the price rally shows no signs of slowing down according to Euro News:

“Gold’s relentless rise has stunned markets, shattering price records and climbing nearly 10% since the start of the year, a pace of growth not witnessed since 1980 As central banks speed up purchases and geopolitical tensions fuel demand for safe-haven assets, many are wondering whether this is the beginning of a new era for gold ... While gold typically benefits from a weaker US dollar, falling Treasury yields, or expectations of Federal Reserve interest rate cuts – this time, the rally appears to be fuelled by deeper structural forces.”¹⁹

- **69% of the central banks surveyed expect further net purchases of gold reserves ...**
 - **They emphasized the role of the precious metal as a strategic asset for portfolio risk reduction and diversification of foreign exchange reserves.**
 - **83% of central banks in industrialized countries also rely on its traditional function as an inflation hedge and a safe haven asset in times of crisis.**
 - **Among the emerging market central banks surveyed, this percentage reaches 90%.**
- The 2024 Central Bank Gold Reserves Survey***

In addition to widespread global uncertainty, tariff concerns, inflation worries and the multi-year central bank gold grab, demand from retail investors increased 25% year-on-year according to The World Gold Council’s Q4 and Full Year 2024 *Gold Demand Trends* report.²⁰

¹⁷ <https://www.gold.org/goldhub/data/gold-reserves-by-country>

¹⁸ <https://finance.yahoo.com/news/record-gold-prices-both-boon-032341416.html>

¹⁹ <https://www.euronews.com/business/2025/02/05/record-breaking-rally-for-gold-is-this-the-start-of-a-new-gold-rush>

²⁰ <https://www.gold.org/news-and-events/press-releases/global-gold-demand-hits-new-high-prices-soar-2024>

Private investors acquire gold for the same reason that central banks do – to diversify their portfolios, preserve capital, protect against economic risk, and hedge dollar weakness and inflationary price pressures.



According to Frank Holmes, the CEO and chief investment officer of U.S. Global Investors, the recent gold grab by central banks is a clear indication that physical gold has become the ‘go-to’ global economic safe haven:

“With over 36,000 metric tons in reserves—about one-fifth of all the gold ever mined—central banks know something we should too: Gold is the ultimate safety net. Since 2009, these

institutions have been net buyers of the precious metal, and in the past decade alone, they’ve scooped up one out of every eight ounces produced globally...

If these guys are loading up on gold, shouldn’t that tell you something about where your own portfolio should be? While fiat currencies can be printed at will (and we’ve seen plenty of that lately), gold remains a finite resource. I believe that makes it the go-to asset when economic uncertainty rears its head. Countries all over the globe have realized this, and they’ve been buying gold in bulk.”²¹

VI. The Safe Haven

There is perhaps no greater safety net for private investors than an Individual Retirement Account (IRA). Traditional and Roth IRAs, however, don’t allow for an investment in physical gold. But a special Gold IRA can be set-up subject to IRS specifications and regulations.

“Gold IRAs work similarly to standard individual retirement accounts with the same contribution limits and distribution rules. However, the Gold IRA is earmarked for holding physical bullion instead of paper assets like stocks and bonds. Gold IRAs can also contain gold stocks (shares of gold mining/production companies), gold mutual funds that invest in bullion or stocks (or both), and gold ETFs that track gold indexes.”²²



²¹ <https://www.forbes.com/sites/greatspeculations/2024/10/14/the-top-10-nations-buying-gold-a-portfolio-strategy-you-can-follow/>

²² <https://www.businessinsider.com/personal-finance/investing/what-is-a-gold-ira>

The Gold IRA is a self-directed retirement plan that gives investors greater control over their retirement dollars, access to a robust array of alternative assets like physical gold, and the opportunity for a higher rate of return.

According to Fidelity, there are three basic types of retirement accounts that invest in gold:

- **Traditional Gold IRA:** A traditional IRA is funded with pretax dollars and the money can grow tax deferred until you start making withdrawals during retirement.
- **Roth Gold IRA:** A Roth IRA is funded with after-tax dollars, so there's not a tax benefit when the contribution is made. However, the money can be withdrawn tax free during retirement.
- **SEP Gold IRA:** SEP IRAs can be used by small businesses or self-employed individuals to set aside money for retirement. Contributions are limited to the lesser of 25 percent of your compensation or \$69,000 (the latter increases to \$70,000 in 2025).²³

By working with a REPUTABLE GOLD DEALER to navigate federal requirements and safety stipulations, the Gold IRA set-up process can be done in THREE EASY STEPS:

- 1) **IDENTIFY A CUSTODIAN:** Engage a custodian that specializes in Gold IRA compliance, management, and secure storage.
- 2) **FUND YOUR ACCOUNT:** Place funds into your new Gold IRA account via a transfer, rollover, or cash contribution.
- 3) **PICK YOUR METALS:** Purchase IRS approved, investment-grade metals to be placed into secure storage.


Self-directed IRAs and Gold IRAs require IRS permitted metals with fineness requirements that are outlined as follows:

- The specific precious metals permitted are: silver, gold and platinum American Eagle coins, a coin issued under the laws of any State, and gold, silver platinum or palladium bullion that meets the minimum fineness requirements.
- Currently, gold must be .9950 pure, silver must be .9990 pure, and both platinum and palladium must be .9995 pure to qualify.
- Bars, rounds and coins must be produced by a refiner, assayer or manufacturer that is accredited/certified by NYMEX, COMEX, NYSE/Liffe, LME, LBMA, LPPM, TOCOM, ISO 9000, or national government mint.
- Proof coins must be ungraded, complete with certificate of authenticity and in original mint packaging. Bullion coins must be uncirculated and in excellent condition.²⁴



²³ <https://www.fidelity.com/news/article/investing-ideas/202501061353BANKRATEBANKRATE279594932>

²⁴ <https://www.goldstartrust.com/self-directed-iras/precious-metals/>



For investors, the Gold IRA is the best of all worlds. It has all the benefits of a traditional IRA including tax-free growth – with the added flexibility of holding physical metals for strategic portfolio diversification and wealth protection.

Gold is the ultimate economic SAFE HAVEN, and The ROYAL MINT offers FIVE REASONS why it is an indispensable RETIREMENT ASSET:

Reason 1: Economic Stability

In the unpredictable world of finance, where market fluctuations and economic crises can strike without warning, gold has long been a symbol of stability and financial security.

Reason 2: Inflation Protection

In the ever-changing landscape of finance, where the effects of inflation can quietly erode the purchasing power of money, gold stands as a steadfast guardian of monetary value

Reason 3: Diversification Benefits

In the intricate world of investments, diversification is a powerful strategy to mitigate risk and gold's unique characteristics make it an invaluable asset for diversifying investment portfolios.

Reason 4: Crisis Resilience

In times of turmoil and financial crisis, gold stands as an enduring symbol of resilience and strength. Throughout history, gold has consistently demonstrated its ability to withstand crises.

Reason 5: Global Demand

Gold's allure as a safe-haven asset is further bolstered by its universal liquidity and diverse uses. As a precious metal with intrinsic value, gold enjoys consistent demand worldwide.²⁵

IMAGINE putting the power of the world's OLDEST and most RELIABLE safe haven into your personal RETIREMENT ACCOUNT. A Gold IRA makes it possible!



VII. IRA-Allowable Precious Metals

A Gold IRA allows investors to hold precious metals in a federally approved retirement account as long as they meet the required purity standards set by the IRS. IRA approved precious metals include certain coins and bullion bars that comply with the Internal Revenue Code regarding manufacturing, purity, and fineness.

"As per IRS rules, you are allowed to invest in four kinds of precious metals as a part of your gold IRA: gold, silver, platinum, and palladium. These metals must meet certain purity standards, so you cannot invest in any precious metals of your choice. Gold must be 99.5% pure, silver must be 99.9% pure, and platinum and palladium must be 99.95% pure. This rule is about ensuring quality and maintaining the value of your investment."²⁶

²⁵ <https://www.royalmint.com/invest/discover/gold-news/five-reasons-why-gold-remains-the-ultimate-safe-haven-asset/>

²⁶ <https://www.usatoday.com/story/special/contributor-content/2023/12/05/precious-metals-ira-how-to-invest-in-gold-and-silver-for-retirement/71813683007/>

Sample List of Allowable Coins, Bars and Rounds:

Gold – Gold is among the world’s most trusted commodities. It is held by central banks to diversify their reserves. Investors hold gold as an inflation hedge, crisis insurance, and for stock volatility protection since it is typically negatively correlated to Wall Street.

- American Eagle coins^a
- American Buffalo coins^b
- Australian Kangaroo/Nugget coins
- Austrian Philharmonic coins
- Canadian Maple Leaf coins
- Bars and rounds produced by a refiner/assayer/manufacturer accredited by NYMEX/COMEX, NYSE/Liffe, LME, LBMA, ISO 9000, or national government mint and meeting minimum fineness requirements^{cd}



Silver – Silver is a lower-priced commodity that enjoys significant investment demand as well as industrial demand. Its uses in electronics, EVs, solar panels and clean energy present unique opportunities for substantial price gains.

- American Eagle bullion and proof coins^a
- Australian Kookaburra coins
- Austrian Philharmonic coins
- Canadian Maple Leaf coins
- Mexican Libertad coins
- Bars and rounds produced by a refiner/assayer/manufacturer accredited by NYMEX/COMEX, NYSE/Liffe, LME, LBMA, ISO 9000, or national government mint and meeting minimum fineness requirements^{***/**}



Platinum – Platinum is a multi-use metal that is considerably rarer than gold and silver. It is a key component of catalytic converters and used extensively in electronics and jewelry. Many experts consider platinum to be undervalued.

- American Eagle bullion and proof coins^a
- Australian Koala coins
- Canadian Maple Leaf coins
- Isle of Man Noble coins
- Bars and rounds produced by a refiner/assayer/manufacturer accredited by NYMEX/COMEX, NYSE/Liffe, LME, LBMA, ISO 9000, or national government mint and meeting minimum fineness requirements^{***/**}



Palladium – Palladium is perhaps the least known of the four investment metals. It is heavily used the industrial, automotive, and jewelry sectors. While it is harder and more durable than platinum, it costs less and is significantly rarer.

- Bars and rounds produced by a refiner/assayer/manufacturer accredited by NYMEX/COMEX, NYSE/Liffe, LME, LBMA, ISO 9000, or national government mint and meeting minimum fineness requirements^{cd}



a) Numismatic and American Eagle coins that have undergone “certification” (also known as “slabbed” coins) aren’t acceptable for use in IRAs.

b) Only uncirculated American Buffalo coins are allowed (i.e. proof coins aren’t allowed).

c) Minimum fineness required: Gold .995+; Silver .999+; Platinum .9995+; Palladium .9995+

d) Small bullion bars (i.e. bars other than 400-ounce gold, 100-ounce gold, 1000-ounce silver, 50-ounce platinum, and 100-ounce palladium bars) must be manufactured to exact weight specifications.

VIII. Gold IRA Services from Orion Metal Exchange

At Orion Metal Exchange, we are one of the few precious metals companies with a dedicated Gold IRA division. This is important because the Gold IRA is a nuanced product that involves pre-tax dollars, specific rollover guidelines, IRS allowable metals, administration requirements, custodians, depository, and specific storage criteria.

The Orion Metal Exchange Gold IRA Division and dedicated Gold IRA Advisors make the setup process SIMPLE and SEAMLESS.



Our dedicated IRA specialists are ready to walk you through our easy Gold IRA set-up process. We will personally help you **FUND** your account, **SELECT** your metals, and **STORE** them at a secure, IRS-approved depository.

We believe precious metals provide peace of mind in an uncertain and unpredictable world. And our mission is to help investors enjoy the economic safety and security that gold, silver, platinum, and palladium has afforded generations of Americans. Whether you're seeking to grow your wealth short-term or protect it long-term, precious metals held in an IRS-approved retirement account are a proven store of value.

The Orion Metal Exchange Gold IRA is an effective PORTFOLIO DIVERSIFIER and a timely INFLATION HEDGE to help SAFEGUARD YOUR MONEY amid the countless threats to your savings and retirement dollars

At Orion Precious Metals – OUR priorities are YOUR priorities:

- **WE EDUCATE** – Our weekly Blog Series provides the latest economic data on Wall Street, market forecasts, and the financial watersheds impacting your retirement.

- **WE BUYBACK** – We offer a NO FEE Buyback Service if you wish to liquidate your position in precious metals at any time.

- **WE'RE TRANSPARENT** – We provide live product pricing and are open and upfront about each step of our sales process so you can make informed decisions about acquiring precious metals.

- **WE'RE TOP-RATED** – Customers like us! We have some of the highest consumer reviews and business association ratings in the precious metals industry.

- **WE'RE CUSTOMER-FRIENDLY** – Client satisfaction is our North Star. We want to make your gold buying experience a positive one – and we pride ourselves on being helpful, approachable, and responsive.



- **A+ rating with the BBB**
- **5-star rating with Trustpilot**
- **5-star rating with Google Reviews**
- **Member of the NRA Business Alliance**
- **Top-Rated Consumer Affairs Gold IRA dealer**
- **Authorized dealer for the Professional Coin Grading Service (PCGS)**
- **Authorized dealer of the Numismatic Guaranty Company (NGC)**

www.OrionMetalExchange.com

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IX – Frequently Asked Self-Directed IRA Questions (Courtesy of Equity Trust)

Why do people diversify their portfolios with precious metals?

Providing diversification and liquidity with no credit risk, gold can be especially attractive during periods of increased market volatility. Many investors choose to diversify retirement portfolios with alternative assets that are not correlated to the stock market.

Can I buy physical gold for my IRA?

You can buy gold coins and gold bullion bars, silver, palladium, and other precious metals that meet certain fineness requirements with your IRA.

What are the requirements for metals in a retirement account?

Metals must be produced by manufacturers accredited by NYMEX/ COMEX, LME, BMA, NYSE/LIFFE/ CBOT, and ISO-9000, or a national mint to be held in a retirement account. The minimum fineness requirement for bullion is: Gold .995+, Silver .999+, Platinum .9995+, and Palladium .9995+

Can I keep my purchased metals at home or store them anywhere I choose?

No, you cannot keep your purchased metals at home or store them in any location you choose if they are held in an IRA. The IRS mandates that precious metals in an IRA must be stored by a qualified custodian in a secure, IRS-approved depository. These depositories may offer segregated or non-segregated storage, with segregated storage your metals are separately identified and stored under your name.

What does the custodian do?

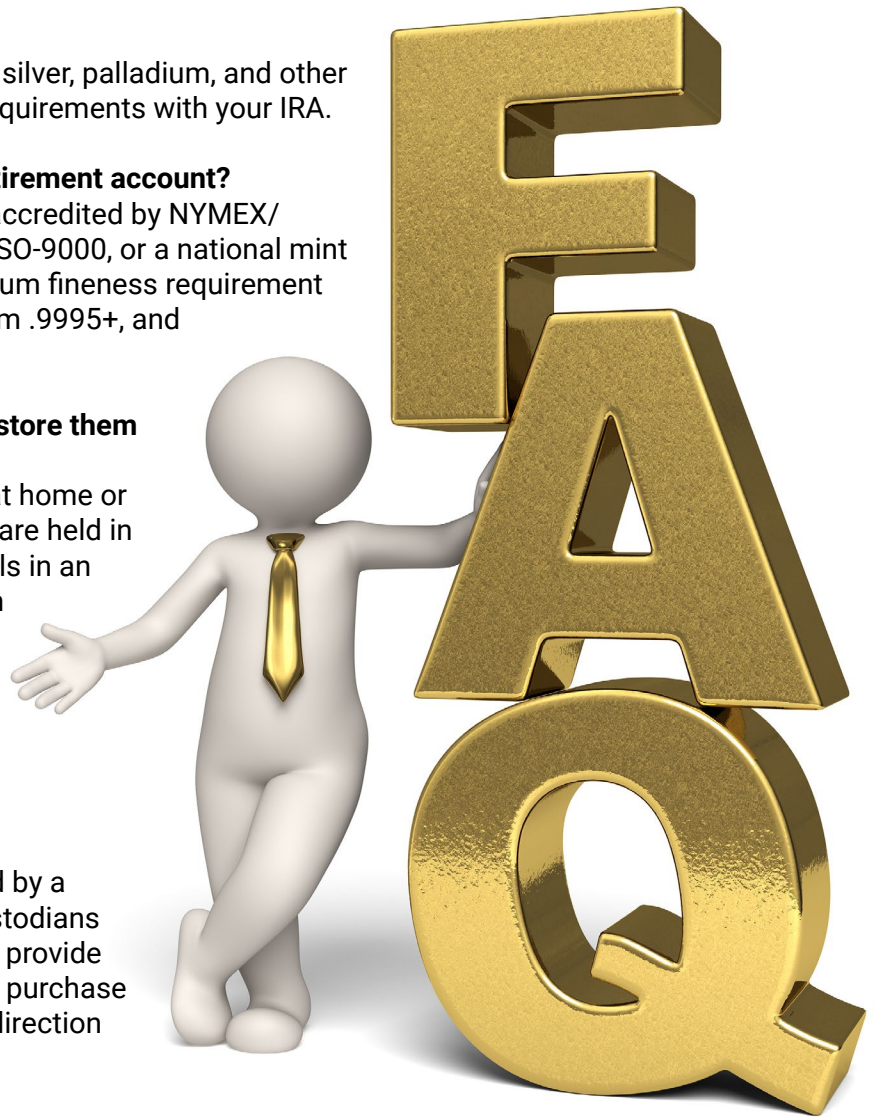
The IRS requires that any IRA be administered by a qualified custodian. Self-directed account custodians do not provide investment advice, but they do provide administrative and reporting services and will purchase precious metals on your behalf and per your direction through your IRA account.

How do I begin the IRA process?

The first step is to open and fund your self-directed IRA account. This can be completed through a traditional paper application, but many people choose to use our simple application process that can be completed entirely online.

What happens once my IRA has been funded?

After your account has been funded, you are ready to purchase precious metals within your IRA. After you choose a precious metals dealer, a representative will instruct your custodian to purchase your desired coin or bullion products.





IX – Frequently Asked Self-Directed IRA Questions (continued)

How can I take possession of or liquidate my precious metals?

If you want to take physical possession of your precious metals from an IRA, it is treated as a distribution by the IRS. This means the value of the metals will be subject to taxes, and if you are under the age of 59½, you may incur early withdrawal penalties.

Alternatively, you can liquidate your precious metals at any time by retrieving them from the depository as a full or partial distribution, which also may result in taxes and penalties unless rolled over to another qualified custodian. Another option is to sell your metals back to an authorized dealer, with the proceeds returning to your IRA, maintaining the tax-advantaged status of your account.

What kind of precious metals can I invest in?

Generally, your IRA may purchase coins minted by the U.S. government as legal tender, such as American Gold Eagles and American Silver Eagles (1 oz, ½ oz, ¼ oz, and 1/10 oz). It can also invest in certain platinum coins and certain gold, silver, palladium, and platinum bullion, per IRS Publication 590.

Can I have more than one IRA?

Yes. An investor may have multiple IRAs, but no matter how many you have, your total annual contribution limits remain the same.

Can I transfer money from an existing IRA or 401(k) account to fund another IRA without incurring any tax penalties?

Yes. If you have an existing IRA or 401(k), you may fund an IRA by transferring either the full or a partial amount. Because the funds are being directed into another tax-advantaged account there will be no tax penalties.

Who is eligible for a Traditional IRA?

If you have earned income, you're eligible for an IRA, including a Gold IRA that can hold precious metals.

Are there penalties for moving my IRA or 401(k)?

No. An IRA rollover is a tax-free process with no fees or penalties, if done according to IRS guidelines. Funds received from an IRA are not subject to penalties or taxation as long as they are deposited into your new IRA account within 60 days.

In what form can I receive distributions?

You may receive distributions from your IRA in the form of physical gold, silver, platinum, or palladium, depending on what metals are in your account. You may also convert your metals into cash.

When will I be eligible for distributions from my IRA?

At the age of 59½, the beneficiary of an IRA may begin receiving penalty-free distributions from their account.

What are the advantages of investing in a precious metals IRA?

A precious metals IRA offers protection against inflation and helps diversify your retirement portfolio. Unlike traditional investments, precious metals like gold and silver may retain value even when the market is volatile, providing a stable asset to safeguard your retirement savings.

What are the tax implications of having precious metals in an IRA?

The tax implications of owning precious metals in an IRA are no different than those of having other investments in an IRA. Whether you hold precious metals or traditional assets like stocks and bonds, the tax rules are the same.

X – Glossary of Self-Directed IRA Terms (courtesy of The Entrust Group):

Administrator

The person who is identified in the plan document as being responsible for running the plan. This could be an employer, a committee of employees, a company executive, or a third party hired for that purpose.

Beneficiary

The inheritor of a Traditional IRA. IRA owners can choose any person or entity to be the beneficiary of the IRA after they die. Beneficiaries of a Traditional IRA must include any taxable distributions they receive in their gross income.

Checkbook Control

Checkbook control indicates that an account holder has complete signing authority for an LLC owned by the IRA, and its bank accounts.

Disqualified Person

A person who is not permitted to have any involvement with IRA or Plan transactions. Disqualified persons include yourself, your fiduciary, and members of your family (spouse, ancestor, lineal descendant, and any spouse of a lineal descendant).

Excess Contribution

An excess contribution is one that exceeds the annual limits defined by the IRS. It could be the result of your contribution, your spouse's contribution, your employer's contribution, or an improper rollover contribution. If your employer makes contributions on your behalf to a SEP IRA, see Publication 560.

Fiduciary

A fiduciary includes anyone who does any of the following:

- Exercises any discretionary authority or discretionary control in managing your IRA or exercises any authority or control in managing or disposing of its assets
- Provides investment advice to your IRA for a fee, or has any authority or responsibility to do so
- Has any discretionary authority or discretionary responsibility in administering your IRA

Gold IRA

A self-directed IRA that invests primarily in precious metals.

Health Savings Account (HSA)

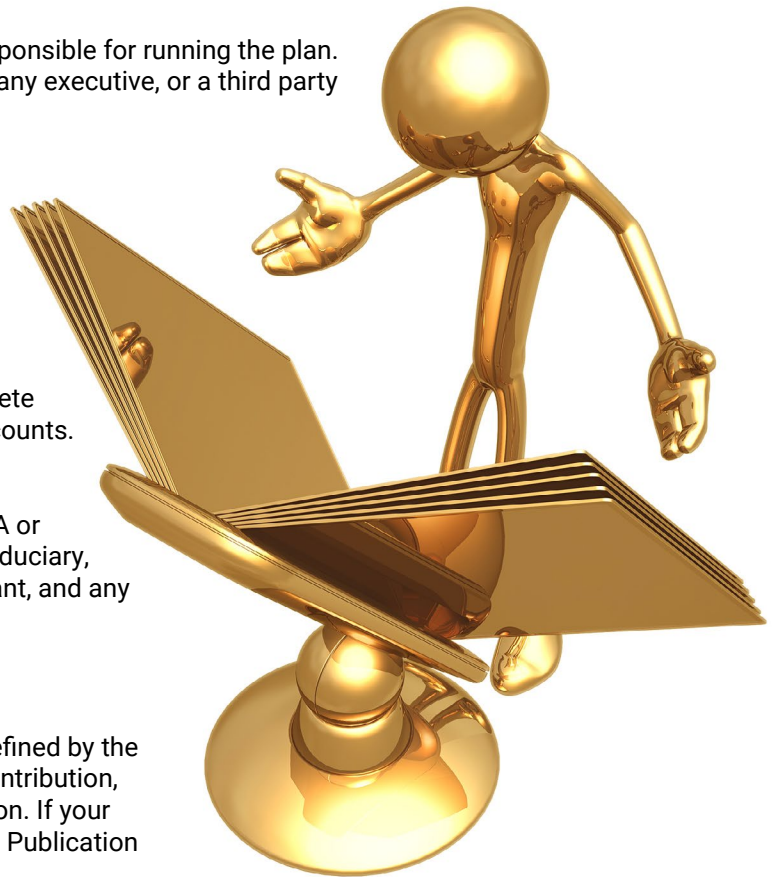
A tax-advantaged medical savings account for people who are enrolled in a high-deductible health plan. You can use the funds for medical expenses, such as prescriptions, eye care, dental, and some over-the-counter medications. The funds contributed to your HSA are tax-deductible, reducing your taxable income.

In-Kind Contribution

An asset contributed to a 401(k) account. The contribution must be at fair market value and stay within contribution limits.

Limited Liability Company (LLC)

A type of business structure allowed by state statute. Limited Liability Companies (LLCs) are popular because, similar to a corporation, owners have limited personal liability for the debts and actions of the LLC. Other features of LLCs are more like a partnership, providing management flexibility and the benefit of pass-through taxation.



X – Glossary of Self-Directed IRA Terms (continued):

Promissory Note

A signed document containing a written promise to pay a stated sum to a specified person or to the bearer at a specified date or on demand.

Qualified Plan

Retirement plans established by an employer for the benefit of the company's employees. There are two basic kinds of qualified plans—defined contribution plans and defined benefit plans—and different rules apply to each. You can have more than one qualified plan, but your contributions to all the plans must not total more than the overall limits.

Rollover

When a participant directs the transfer of the money in his or her retirement account or IRA to a new plan or individual retirement account.

Self-Employed Individual

An individual in business for himself or herself, and whose business is not incorporated. For examples, sole proprietors and partners are self-employed. Self-employment can include part-time work.

Tax Advantage

The economic bonus which applies to accounts or investments that are, by statute, tax-reduced, tax-deferred, or tax-free. Governments establish tax advantages to encourage individuals to contribute money when it is considered to be in the public interest.

Unrelated Business Taxable Income (UBTI)

The gross income derived from any unrelated trade or business regularly conducted by the exempt organization, minus the deductions directly connected to carrying on the trade or business.

XI – Glossary of Bullion Terms (Courtesy of the Royal Canadian Mint)

ALLOCATED BULLION OR STORAGE: Bullion products that are owned by an investor and stored in a professional vault, under an arrangement. The bullion products (typically bars or coins) are allocated to a specific account and are uniquely identified.

ASK OR OFFER (PRICE): The price at which a dealer is willing to sell a particular commodity.

ASSAY: The testing of gold or silver to determine its fineness or purity.

BID (PRICE): The price at which a dealer is willing to buy a particular commodity.

BULLION: General term used to describe bars and coins made of precious metals like gold, silver, platinum, and palladium. They are coveted for their investment quality, often produced in bulk and required to meet certain international standards for weight and purity.

BULLION COINS: Contemporary precious metal coins minted by official agencies in undetermined numbers for investment purposes. A legal tender coin whose market price depends on its gold content, rather than its rarity or face value.

XI – Glossary of Bullion Terms (continued)



COMMODITY: A physical product or good which is commonly traded and holds value based on its industrial and commercial value. Note: A finished product like a bullion coin or bar is not a commodity, in and of itself; however, the gold or silver from which it is made is.

CORRECTION: A movement in the price of a commodity after a continuous movement in the opposite direction. For example, when the prices in a market constantly rise and then decline.

DORÉ BAR: A bar composed of an impure alloy of precious metals. For example, a gold doré bar is mostly made of gold with a lower percentage of silver. These bars are generally produced by the mine where the metal was sourced and sent to a refinery for further purification.

DIVISIBILITY: How easy it is to piece out and distribute a fixed weight of a certain product.

FINE OUNCE: A troy ounce with a minimum precious metal content of 99.5% pure (minimum fineness of .995). While the LBMA standard for a fine ounce is 99.5%, our standard for a fine ounce of either gold or silver is 99.99% (minimum fineness of .9999).

FINE GOLD: The purity of a gold coin or bullion piece. Pure gold is rated as 24 karats or .999 fine gold.

FINE SILVER: The purity of a silver coin or bullion piece. Pure silver has a .999 fineness or higher.

FINE WEIGHT: The weight of gold or silver contained in a bar, coin or bullion as determined by multiplying the gross weight by the fineness.

FINENESS: The purity of a precious metal measured in 1,000 parts of an alloy: a gold bar of .995 fineness contains 995 parts gold and 5 parts of another metal. For example: a Canadian Maple Leaf has a fineness of .9999, meaning that it is 99.99% pure.

FIX PRICE: A bullion pricing standard which is set every day by the members of the LBMA in London. It serves an international benchmark price for that moment in time and is changed in twice daily for gold and one for silver.

HALLMARK: An official mark (or series of) on a precious metal surface to show the purity and later the producer and serial number.

GROSS WEIGHT: The actual weight of a coin, round or bar.

KARAT: A measure of the proportion of gold in a gold alloy product, on the basis that 24 karats is pure gold. This scale indicates the measurement of purity in gold, from 1 to 24. For example, 10 K (or 10 k) of gold is 10/24 or roughly 41.7% pure gold.

LBMA: The London Bullion Market Association. Formally incorporated in 1987 to represent the interests of the participants in the wholesale bullion market.

XI – Glossary of Bullion Terms (continued)

LBMA GOOD DELIVERY LISTS: Lists of acceptable refiners of gold and silver whose bars meet the required standard (of fineness, weight, marks, and appearance) of the London Bullion Market Association.

LIQUIDITY: The ease of buying and selling a certain asset.

MARKET VALUE: The price at which an item trades.

MELT VALUE: The value of precious metal that could be extracted from a product if it were to be melted down. For example, if a coin containing one ounce of silver was melted down and the silver spot price was \$20 at that time, then the melt value of that coin is \$20.

PHYSICAL MARKET: A marketplace where physical products like bullion are traded. This is opposite of the futures market, where the physical transfer of goods might not happen because only contracts are traded.

PRECIOUS METALS: Metals of great value including gold, silver, platinum, and other platinum group metals.

PREMIUM OR MARK-UP: The additional cost for which bullion sells over its bullion value. It represents the cost of distribution, fabrication, and a dealer fee. In general, the premium paid on a small bullion bar or coin is higher than on a large bar.

REFINING: The separating and purifying of precious metals (e.g. gold or silver) from other metals.

ROUNDS: A non-government issued bullion piece or medal.

SCRAP GOLD: The broad term for any gold which is sent back to a refiner or processor for recycling.

SPOT PRICE: Used in commodities trading to denote the live price at which an asset (in an unfabricated form) can be bought or sold for immediate delivery. The spot price is the price required for immediate settlement.

SPREAD: The difference between the selling price and the buying price of a commodity or other trading unit.

TROY OUNCE: The traditional unit of weight that equates to 1.09711 avoirdupois ounce. One troy ounce is a common standard of measurement for precious metals and a standard for pricing and trading bullion. One troy ounce is equivalent to 31.1035 grams, 490 grains or 1.09711 avoirdupois ounces.

Note: The word ounce when applied to gold, always refers to troy ounces.

UNALLOCATED BULLION OR STORAGE: Bullion products that are owned by investors and stored in a professional vault, under an arrangement, but are not allocated to a specific account. The owner holds only the account balance reflected in ounces and not specific or uniquely identified products.

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