STRIKING -IRA- GOLD

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Are Your Retirement Assets At Risk? The Danger of Investing in Dollars...

In this mini-eBook you will discover why inflation and currency risk may destroy the value of your IRA and delay your retirement plans. You will also learn the secrets to protecting your IRA from currency fluctuations and inflation.

Have you ever thought about what that piece of paper in your wallet called a one dollar bill is really worth?

The U.S. government no longer backs its dollars with gold. In fact, the U.S. government has been printing more and more of those dollars by the trillions in recent years. What does that do to the value of that piece of paper in your pocket? More of anything simply dilutes the value.

Millions of Americans are in danger of not having enough money to retire and this problem is only getting worse. Many well meaning people trying to grow wealth for retirement invest their funds that are based solely in U.S. dollars in an IRA. While on the surface this may seem like a smart approach, there are three major holes in this investment strategy:

- long-term performance of gold versus stocks
- currency risk
- inflation

Saving for retirement through an IRA is meant to be a long-term, buy and hold approach. So, it is essential to understand how gold has performed over the long-term compared to stocks. Gold is commonly thought of as a terrific portfolio diversifier. Generally, gold boasts an inverse correlation with stocks, which means when stocks go down, gold goes up and vice versa. However, in the last 15 years from 2000-2015 both gold and stocks have gone up together! During that time, the stock market has gained about 44% while gold has gone up 440%! So gold will not only protect you in the downtimes, but also has the potential to boost your retirement when stocks perform well.

There are other factors to consider as well. Because your IRA is denominated in U.S. dollars, you are at risk! If you are like most Americans who wonder if they will have enough money for a comfortable retirement – you need to keep reading.

Since the collapse of the Bretton Woods agreement in the early 1970s, the U.S. dollar has not been backed by gold. Today, the U.S. dollar and other world paper currencies are driven higher and lower by various government policies, which include monetary policy stimulus, bond-buying programs, money creation schemes, and unsustainable debt levels.

With all of this intervention and central bank experimentation, can you trust the value of your currency to stay the same? No!

Just look at what happened to the dollar from 2001-2008 — the U.S. dollar index collapsed from over 120 to below 71, a shocking drop of over 41%. That's the equivalent of receiving your retirement statement and it showing a 41% loss!

In 2014, if you had your money in Russian rubles, previously thought to be a relatively stable currency, you would have lost half your retirement assets in six months! The Russian ruble lost over 50% of its value in 2014.

But that's not the only problem with holding your retirement assets in paper! **Inflation is a wealth-killer over the long term.**

Billionaire investor Warren Buffett drilled this point home in his 2014 letter to Berskshire Hathaway shareholders. He explained how over the past 50 years, the purchasing power of the U.S. dollar declined by a shocking 87%.

That means it now takes $1 to buy something that could have been purchased for 13 cents in 1965, as measured by the Consumer Price Index.

How much will your $1 be worth in 10 years or 20 years as inflation continues to eat away at the value of your money?

In the past inflation has run rampant in the U.S., and it could happen again. In the 1970s the economy was in shambles. Economic growth was weak and unemployment and inflation were high —the dreaded stagflation.

Inflation climbed steadily higher throughout the 1970s eating away at the purchasing power of the American dollar.

By 1980, inflation hit a staggering 14%! Inflation is a special type of evil that erodes all investments that are denominated in dollars or paper currencies and it could wreak havoc on your retirement assets. It's like a killer TAX that you can never plan for or guard against.

If you invested $1000 in U.S. dollars in an IRA in 1980, with inflation at 14% — your retirement account would have had to GROWN 14% — just to break even.

For nearly 20 years inflation ravaged the purchasing ability of all Americans and created a devastatingly higher cost of living, and another bout of massive inflation could be right around the corner. Just look around at the advanced societies around the globe. Japan, the Euro-zone and the U.S. all show unsustainable deficits and debt.

Inflation and hyperinflation are caused in part by massive government deficits, which are paid for by money creation. The Federal Reserve has increased the balance sheet to over $4 trillion, in essence creating over $3 trillion since the Great Recession began in 2008. That is a lot of money sloshing around the financial system and it is still there. The U.S. National Debt clock ticked to over $18 trillion in 2015. How exactly does the U.S. government plan to pay this back?

Will they tax you more, cut services or print more money? Maybe a combination of all three.

All these challenges make saving enough for retirement a scary proposition.

The good news is there is a way to not only stabilize your IRA from currency risk but also a proven method for offsetting inflation's impact on devaluing your assets. **The answer is gold!**

When you invest your IRA in the stock market or even bonds and it comes time to take a distribution — your funds are returned to you in U.S. dollars. But, what are those dollars going to be worth in 10, 20, 30 years?

For investors who save for retirement in a gold IRA, you can take distributions of physical gold — eliminating inflation and currency risk.

Gold, silver, platinum, and palladium coins and bars are the only assets you can own in an IRA that do not have to be liquidated before you take a distribution.

Investing in metals in your IRA gives you the option of withdrawing your distribution by taking physical possession of your gold if you so choose. This allows you to continue holding your physical gold in hand while allowing for the investment to grow in value until you decide you want to liquidate. Taking the distribution in-kind (having the gold sent to you directly form the IRA) has certain tax advantages which allow you to keep more of your hard earned money in your pocket instead of Uncle Sam's!

Gold has been recognized as a currency and store of value for thousands of years. Gold coins were first created by King Croesus of Lydia around 550 BC and circulated in many economies long before paper money was created. Julius Caesar gave 200 gold coins to each of his soldiers as a reward after winning the war against Gaul.

Holding gold could be more important in today's society than ever before. As governments around the globe continue to devalue their paper currencies with massive money printing, only a hard asset like gold is safe from government manipulation.

The U.S. Congress is continually asked to keep raising the debt limit.

In 2011, a standoff over raising the debt ceiling took the United States to the brink of default and resulted in Standard & Poor's lowering the U.S. credit rating from AAA to AA+ —that was the first downgrade in the nation's history. But, will it be the last? All of these issues can devalue the worth of paper currency.

Inflation wipes out the purchasing power of your retirement savings — and can make it difficult just to break even when an IRA is held in dollars. Recent history shows that major currencies like the dollar can lose over 40% of their value.

What is the answer? The same as it has been for thousands of years — **GOLD**. It is a true store of wealth, an asset without credit risk related to any government or financial institution. Gold is not just an alternative currency — it is the only REAL currency.

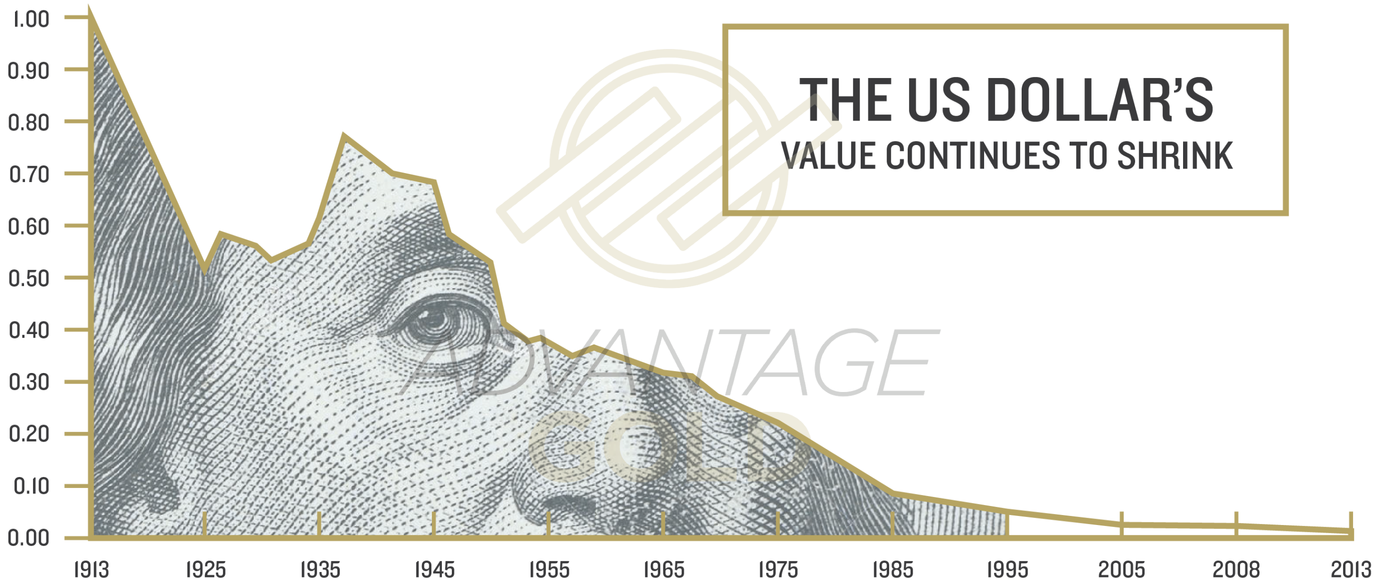
I asked my good friend Larry Levin, the founder of Advantage Gold, to explain how to invest in gold through your IRA. If you've ever watched channels like CNBC, Bloomberg or Fox Business, you know he's considered a leading authority on investing which means you're in solid financial hands with Advantage Gold. Levin is a world famous trader, but he founded Advantage Gold in order to help regular people save for retirement with a long-term buy and hold strategy in gold.

Levin's mission is simple – to educate people just like you on the advantages of gold which can help you expand your lifestyle during retirement rather than worrying needlessly about whether there's enough money in your accounts to live comfortably. You'll be amazed how easy it is to add precious metals to your portfolio.

You can count on the good people at Advantage Gold to educate and guide you through the whole process from start to finish. The roots of this company are from the education side of financial services and that is how they approach each precious metals transaction. Education, understanding, and comfort are the most important aspects of making sound financial decisions and the experienced precious metals experts at Advantage Gold will guide you every step of the way.

If you are interested in knowing whether your IRA is eligible to roll over into Gold, Advantage Gold is offering readers of this e-book a FREE eligibility check. I highly recommend taking advantage of this opportunity. Click **here** or call 1-800-341-8584 to redeem your eligibility check now.

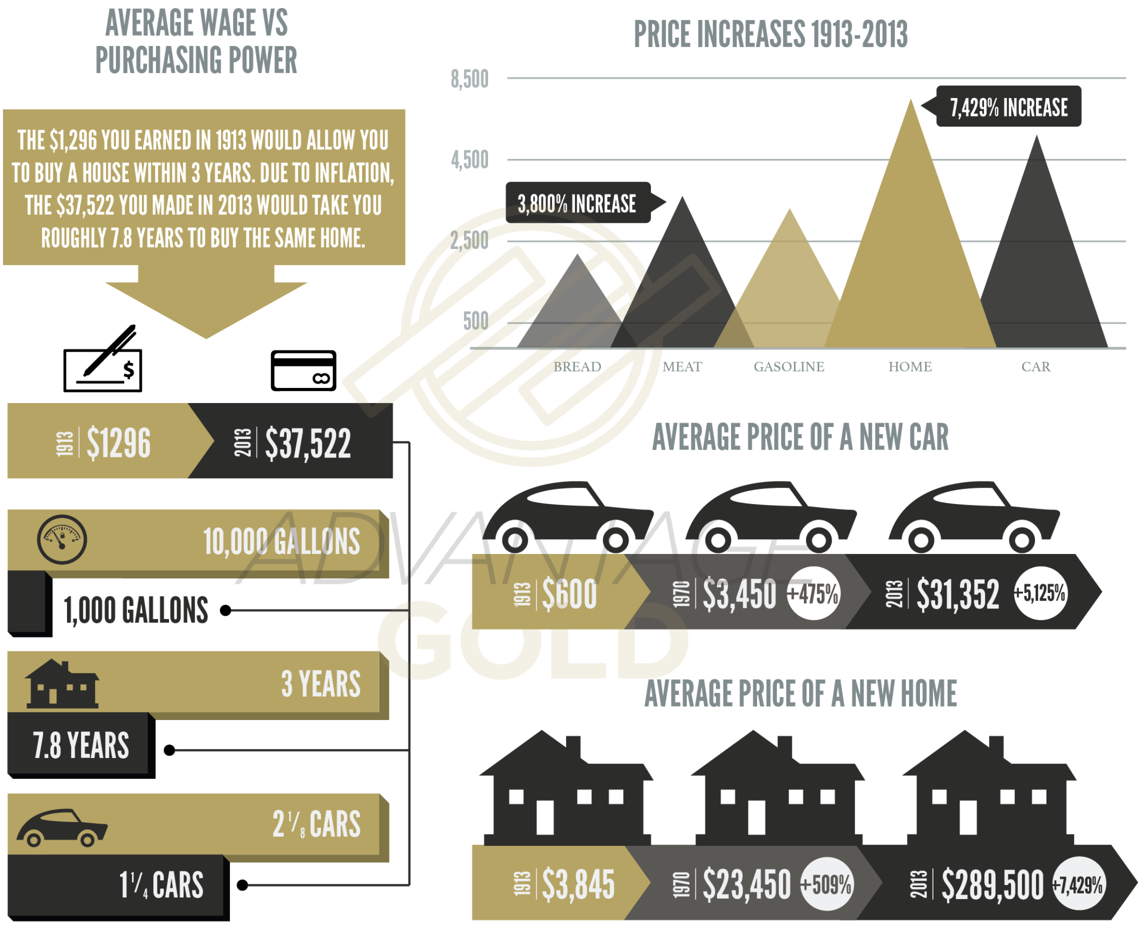
Check out the following gold charts provided courtesy of Advantage Gold…



The US Dollar has been the fiat currency of the world for the past 70 years. Fiat currencies are not backed by any physical assets, but rather derive their value from the credit of the issuing government and its promise to pay. Thus, paper currencies are often vulnerable to global market instability, political uncertainty, frivolous government spending, and most recently the irresponsible increases of money supply through various central bank policies including quantitative easing and government bailouts.

The US Dollar has experienced a drastic decline in purchasing power over the last century.

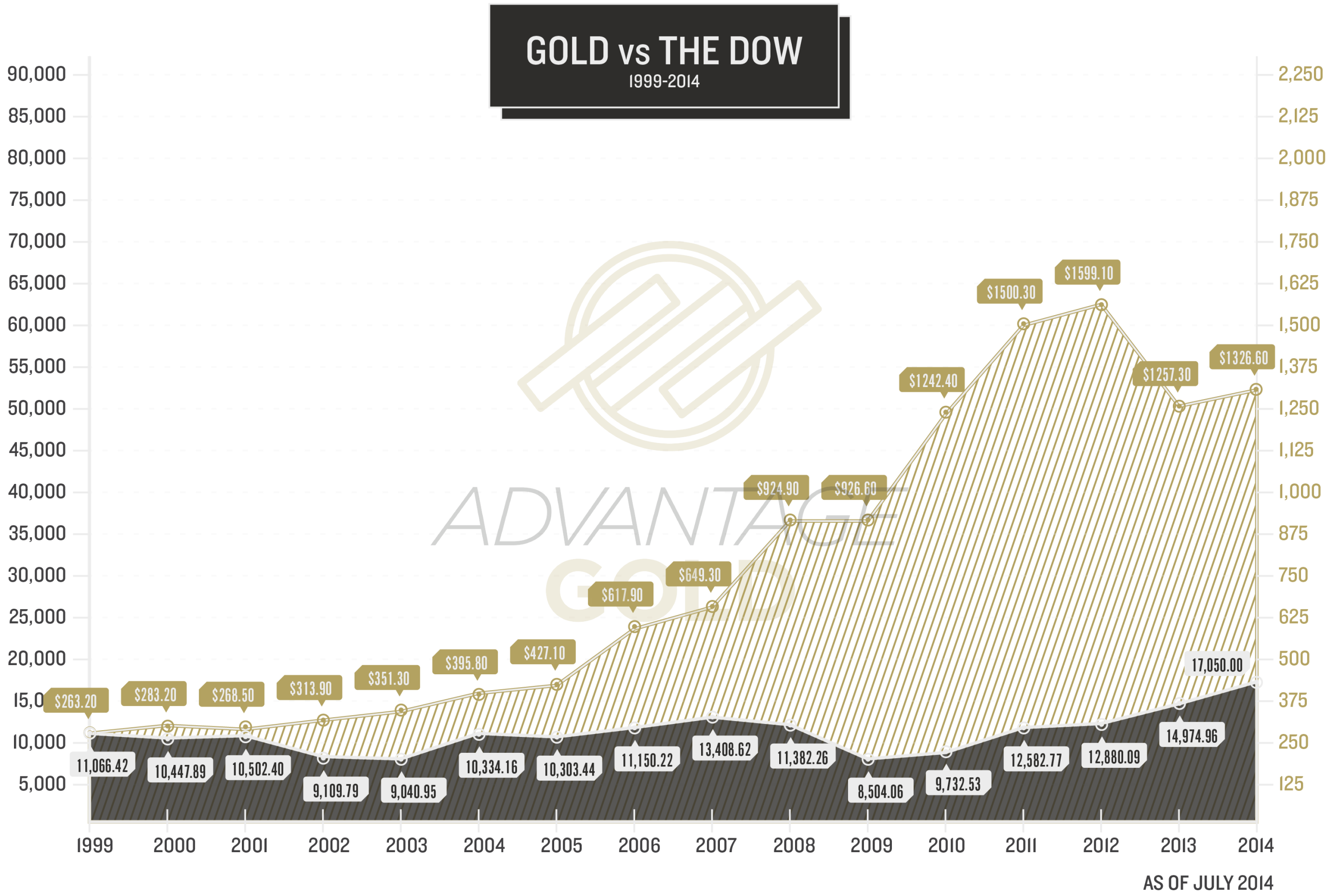
INFLATION



When the returns on bonds, equities, and real estate do not adequately compensate for risk and inflation, the demand for gold and other alternative investments such as commodities increases. Just like compound interest, compound inflation grows faster and faster.

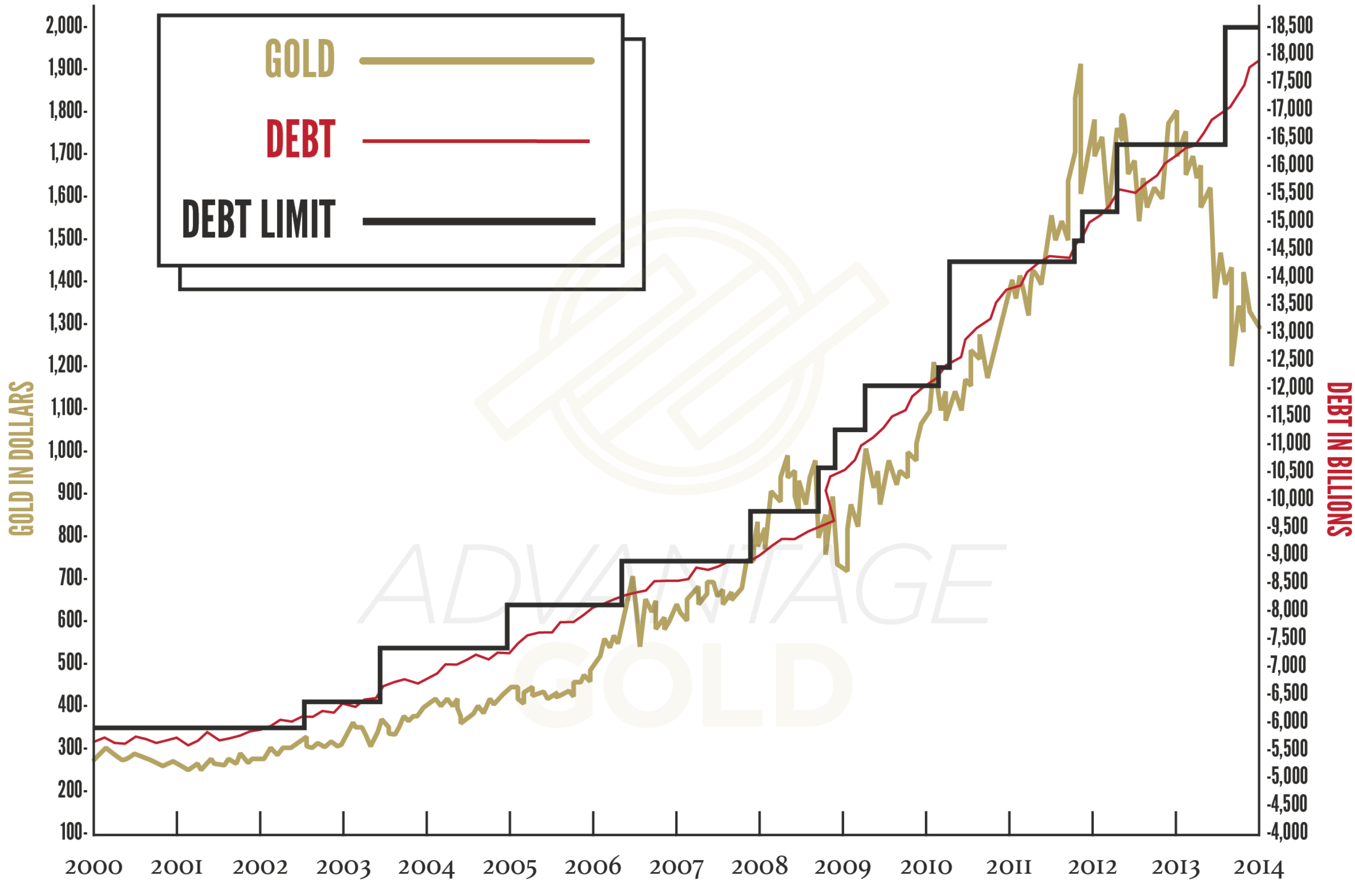
The average reported annual inflation since 1913 is only 3.24%. This inflation, when compounded over 100 years produces inflation of over 2000%. Yet that only tells a part of the story as this inflation rate reported by the Bureau of Labor Statistics fails to include “food” or “energy” costs in its calculations.

MARKET VOLATILITY



A look at our markets over the past 15 years reveals that the buy and hold strategy of leaving your money in the stock market has produced alarmingly volatile and minimal long term gains. Investors are concerned about Federal Reserve policy, sluggish economic growth and lackluster corporate earnings. The first 15 years of this century has seen the Dow only up 55%, the S&P a paltry 24% – and this at a time when both markets were trading at all-time highs.

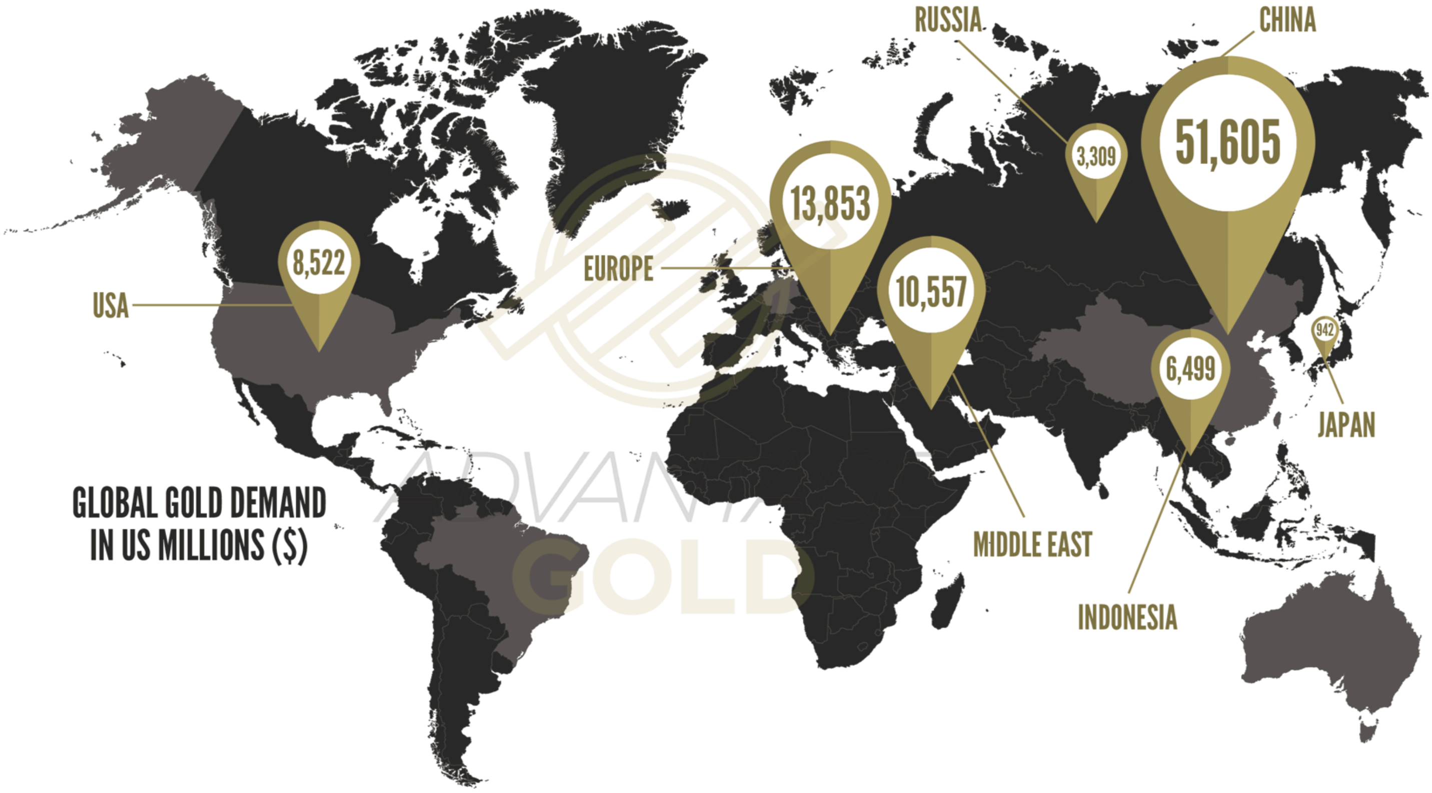
DEBT LIMIT AND PRICE OF GOLD - CORRELATION



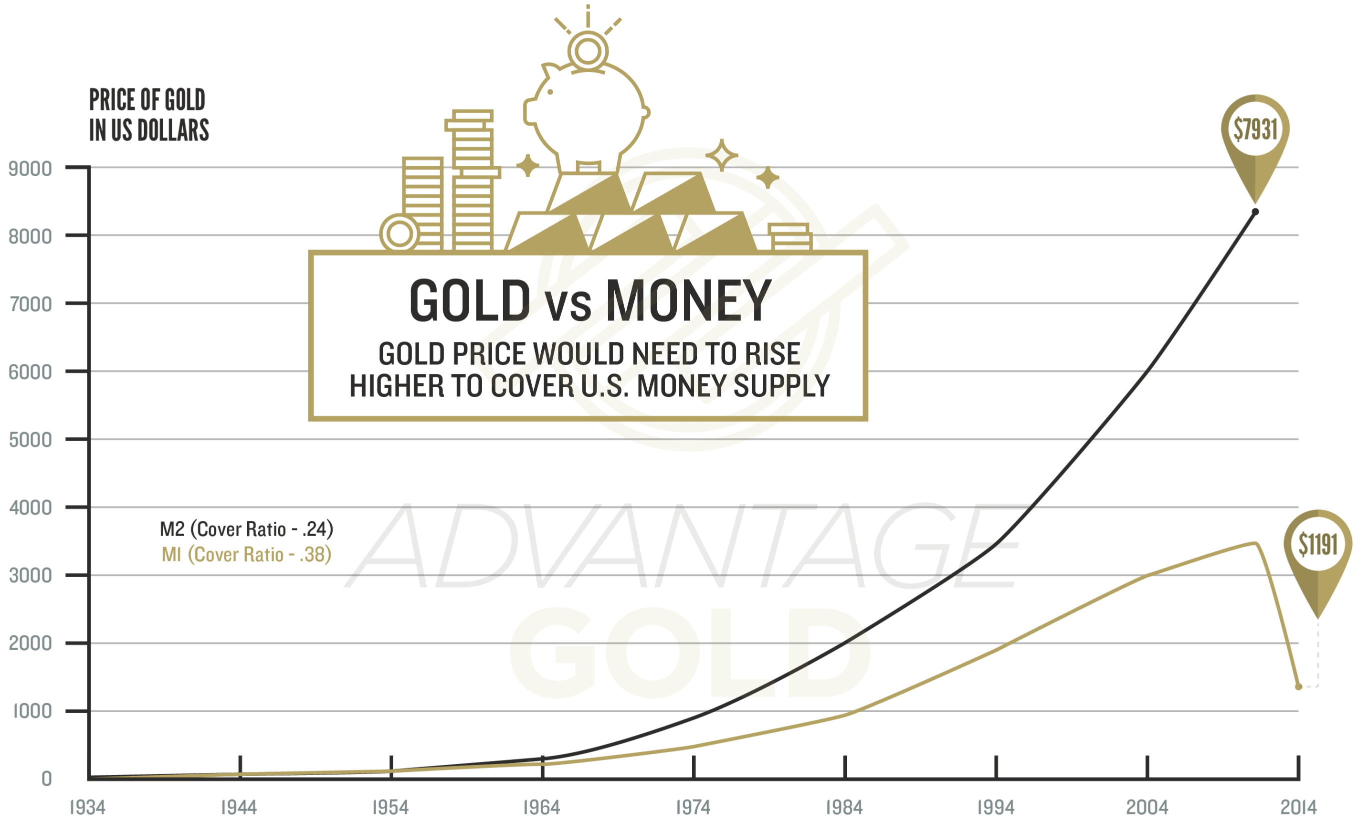
As of July 2014

Since the turn of the century, our country has needed to raise its debt ceiling regularly. Each and every year since 2002, the US has needed to borrow more money to meet its obligations. Up through 2012, gold rose in value with the level of our national debt every year. For every trillion dollars of debt, gold rose $100 per ounce. With U.S. debt sitting at above $18 trillion gold seems to be a major bargain!

GLOBAL DEMAND



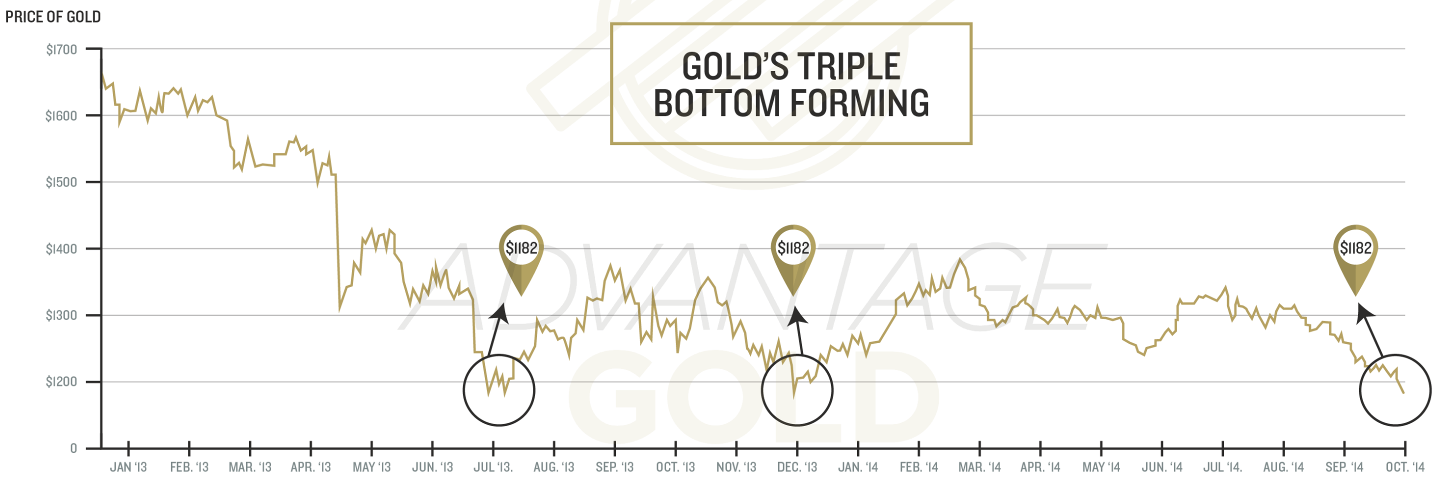
Due to its ongoing and rising global demand, gold has always been viewed as a way to pass on and preserve wealth from one generation to another, Over the past decade, for example, China's gold demand has quadrupled. They have surpassed India as the world's largest consumer. Conservative estimates expect global gold demand to increase by 20% in the year 2017.



Source: DundeeWealth

The "real" price of Gold versus our Money Supply would have the price of gold near $8000 per ounce.

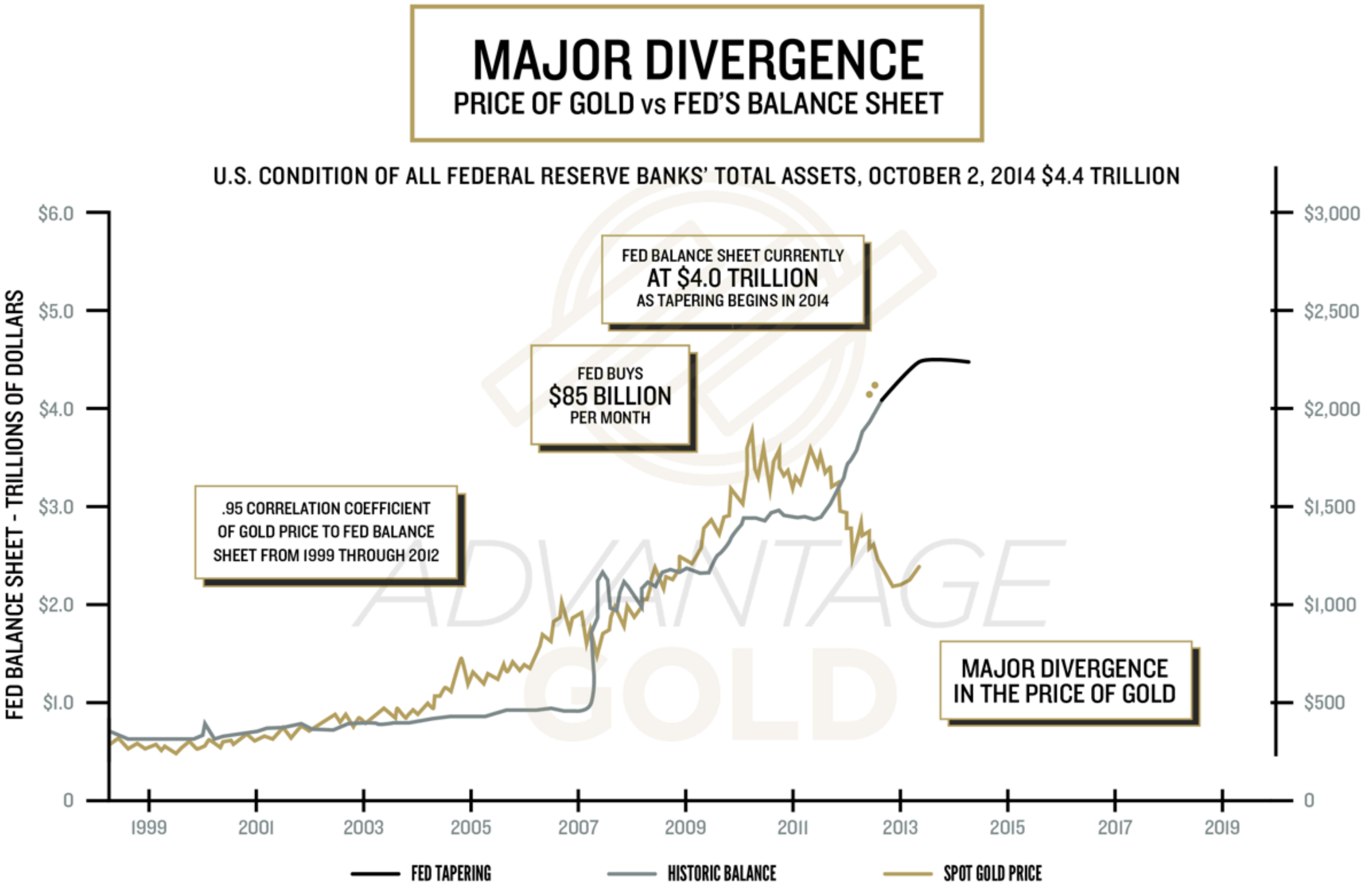
GOLD'S TRIPLE BOTTOM FORMING



SPOT GOLD PRICE JAN 2013 TO OCT 2014

Source: Bloomberg, U.S. Global Investors

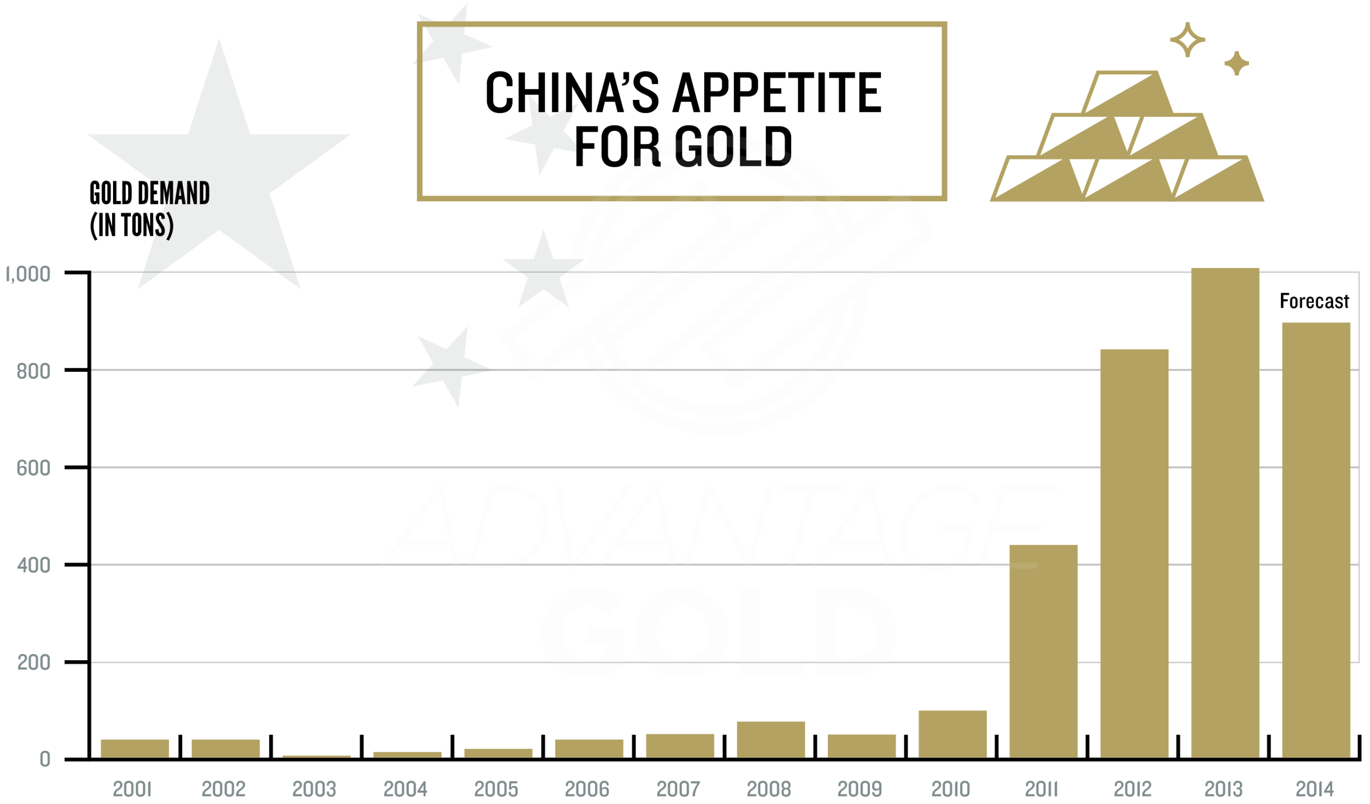
A triple bottom is one of the strongest indicators that an asset has a firmly established bottom and may be poised for dramatic upside.



Source: Bloomberg, U.S. Global Investors

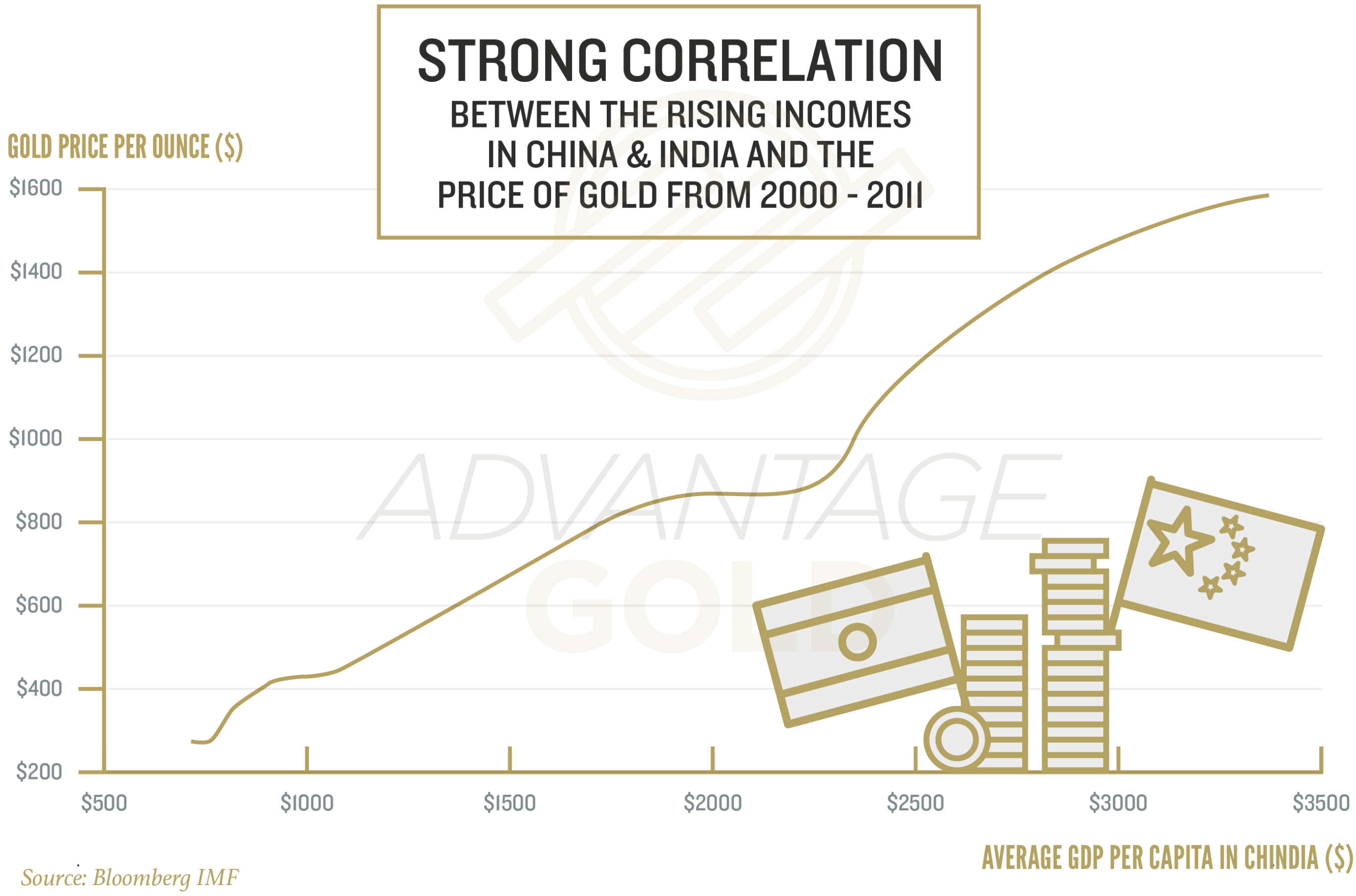
Notice the startling contrast between the Federal Reserve's Balance Sheet and the price of gold. Gold has moved "hand in glove" with the level of our money supply historically. This has always been the case, except until very recently as our balance sheet has expanded, while the price of gold has come down.

CHINA'S APPETITE FOR GOLD



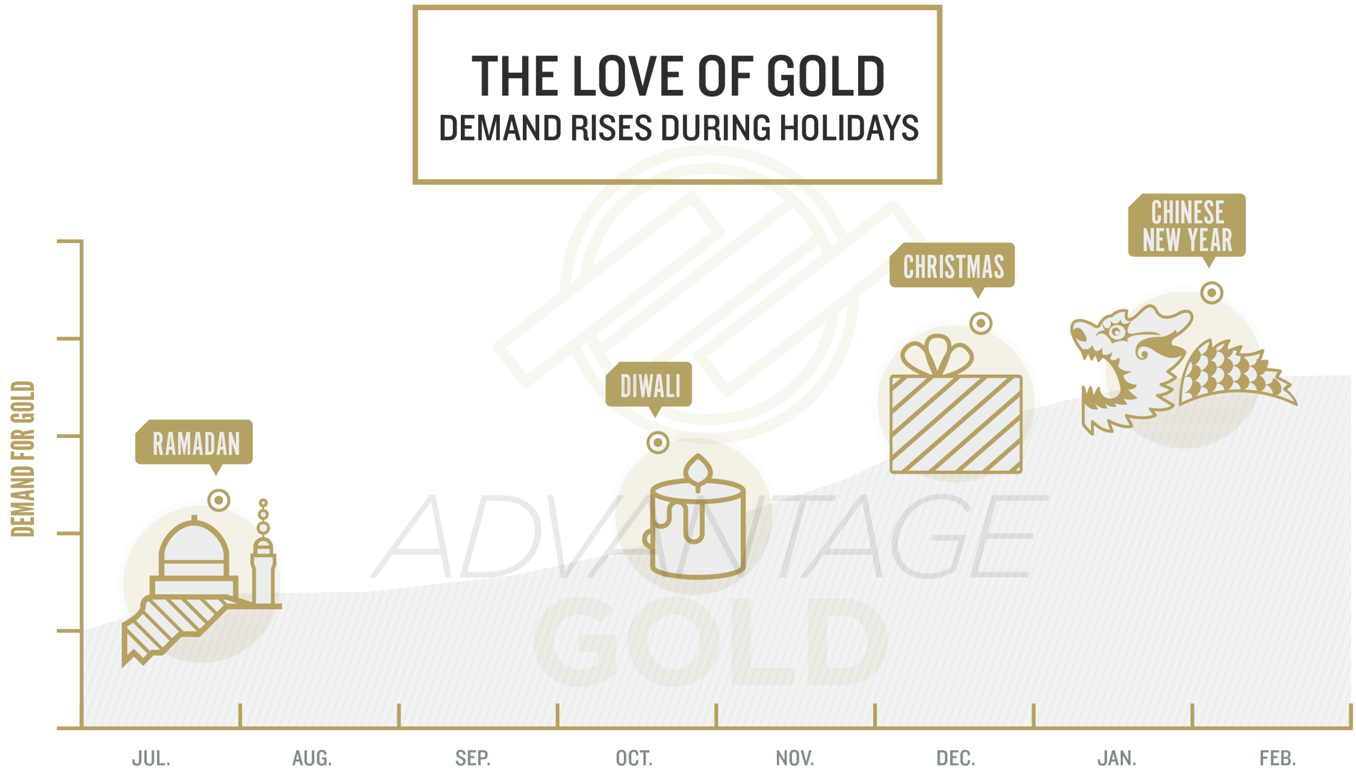
Source: Sharps Pixley, U.S. Global Investors

China is stockpiling gold. As gold has come down in price, the Chinese government has dramatically increased China's reserves of gold. Interestingly, China has at the same time been selling U.S. debt holdings, substituting their U.S. paper holdings into physical gold at an unprecedented rate.



Source: Bloomberg IMF

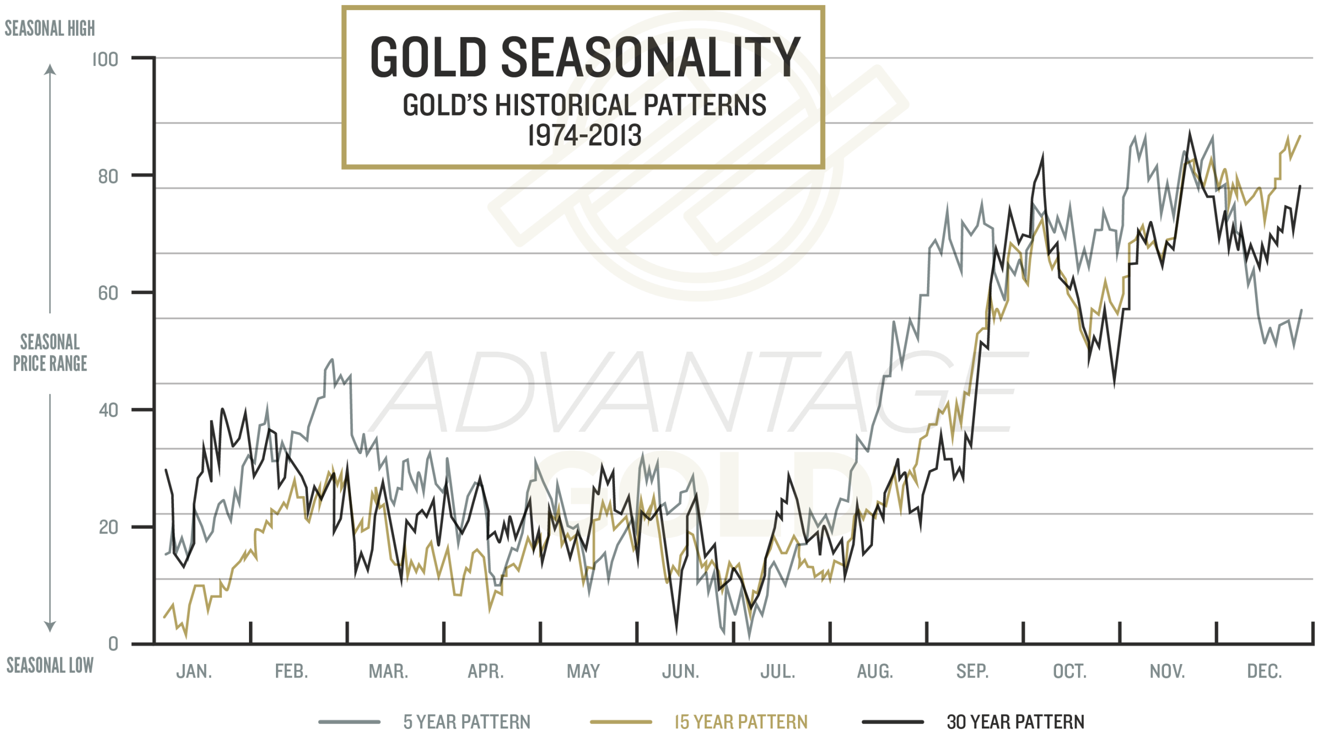
Not too long ago it was illegal for the citizens of China to own gold. That restriction no longer exists. It is not just China as a country that is stockpiling gold. Their citizens are as well.



Source: U.S. Funds

Past performance is not necessarily indicative of future results.

The fourth quarter holiday season helps drive demand for physical gold.



Source: Moore Research Center, Inc., U.S. Global Investors

Past performance is not necessarily indicative of future results.

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