

# The Lear Capital Precious Metals IRA

## *Fortifying your Nest Egg!*

### THE RETIREMENT NEST EGG

We've all been taught to put money away and to save for our "Golden Years." For generations, whenever *savings* and *investments* were discussed, the term "nest egg" was invariably whispered across kitchen tables throughout America. Our collective "nest egg" has come to represent that special retirement reserve that waits for us in old age. It summarizes all the critical funds, savings accounts, and monies that we have set aside to build up our financial resources.

A "nest egg" can be any combination of savings, money market accounts, investments, stocks, real estate, pensions, 401 K's, IRA accounts, etc.

**How strong is your financial "nest" given today's economic climate and how long will your money last?**



There are countless things to consider when adding to your retirement account to make sure you can withdraw money, live comfortably, and avoid financial strain. Along with portfolio size and asset mix ... we must consider lifestyle needs, longevity and unexpected events. It's important to cover all the bases ... after all, you have worked your entire life for that one day when you will no longer have to.

**If you are not confident about the security of your "Nest Egg," you're not alone. Only 14% of Americans feel certain that they'll be able to retire in comfort.**

When considering our retirement savings, we cannot ignore the impact of the today's economic realities including ongoing market volatility, a weakening dollar, large valuation swings, and of course inflation. It's important to insulate our retirement accounts as much as possible from rising prices, tumbling real estate values, plunging interest rates, and our ever-soaring national debt.

**Inflation is often called "The Retirement Killer" because our retirement savings are highly vulnerable to the net impact of our buying power.**

All of the uncertainty of paper-backed assets has led many investors to fortify their "nest egg" with precious metals. Physical metals have intrinsic value and provide critical portfolio diversification to help protect savings and retirement accounts from global economic volatility.



**LEARCAPITAL**  
THE PRECIOUS METAL LEADERS

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## THE PRECIOUS METALS IRA

By virtue of the *Employee Retirement Income Security Act of 1974*, IRA's have become the standard for US retirement preparation.

Traditional IRA's, however, give account holders little control over where their money is placed. Most accounts are vested in paper assets like stocks, bonds, and municipal funds with limited portfolio diversification. This leaves many retirement accounts susceptible to market fluctuations and sudden and dramatic loss of value.

The Taxpayer Relief Act of 1997 changed all that and allowed American investors to do something very different ... add precious metals to their IRA accounts. Alas, the Precious Metals Retirement Plan was born! For the first time ever it provided a new option to diversify risk by adding the long-standing value of solid metals to the American "nest egg."



**A Precious Metals IRA is a self-directed portfolio that allows investors to hold physical metals in a tax-sheltered Retirement Account.**

The Precious Metals IRA permits investors to add tangible assets like Gold, Silver, Platinum and Palladium to their retirement holdings. These metals are versatile, liquid and have enduring value. Gold and Silver, in particular, function as global currency and maintain a lasting and universal value.

**Precious Metals offer critical diversification to help protect your accumulated savings and assets, maximize your profits, and provide a hedge against inflation.**

Any portion of an existing IRA Account can be transferred or rolled into Gold, Silver or other precious metals. A percentage of your IRA can be transferred into precious metals at any time as long as the money flows directly from one IRA custodian to another. In addition, one can rollover retirement funds by depositing the distribution from one IRA account directly into a Precious Metals IRA account.

Today's investor faces some of the greatest challenges since the Great Depression as our new era of globalization has ushered in a new age of fiscal problems. Bank defaults, currency collapses, and credit crises around the world now impact us at home. With an unchecked global economic contraction, massive deficit spending, and a raging Eurozone recession ... owning physical Gold and Silver represent a smart, strategic, and secure investment option.



## THE POWER OF RETIREMENT GOLD AND SILVER

Retirement is expensive, rainy days cost money, and educating our children is steep. We simply cannot sustain an unexpected downturn in our investment portfolio or a drop in the value of our accumulated savings. While thousands of dollars can be made in paper assets in a matter of minutes, an equal amount can just as quickly be lost. Investment experts recommend that 10% to 15% of any retirement portfolio contain physical gold and silver to help safeguard your money against sudden economic volatility.

**There is something to be said for tangible assets that you can hold, count, and liquidate anytime and anywhere in the world if need be.**

Unlike buying a paper portion of a company, a representative fraction of a fund, or a piece of trust in someone else's business ... precious metals are solid and whole. Instead of monitoring shares of your money through undulating numbers on a screen ... you can count, store and keep physical gold and silver bullion whenever and wherever you choose.

Gold and silver cannot be printed, manipulated by governments, or devalued by political unrest. They have become a universal insurance policy for discerning investors around the world and an important part of wealth building in light of the ever weakening value of global currencies.



**Gold and Silver are time-proven investments that have increased an average of 18% and 20% per year respectively ... for more than a decade!**

We have come to a time in history where every country in the world is now operating on a fiat or paper-backed currency. While hundreds of currencies have failed throughout history, physical gold and silver have maintained their purchasing power for some 5,000 years. Gold in particular seems to thrive on financial instability, and there seems no end in sight to current economic volatility in light of our unchecked quantitative easing policies of mass money printing, currency devaluation, and excessive national debt.

Despite our government or any government's ability to back its loans, gold has always maintained its intrinsic value. Physical gold has survived the rise and fall of empires, the passing of great civilizations, and the collapse of major world currencies. It is the only true, universal legal tender that never needs to be converted. Physical gold is also a proven inflation-fighter and a critical component of any well diversified, well-protected, and well-hedged portfolio.



## THE LEAR CAPITAL IRA ADVANTAGE

Deciding how to save and where to put your money is a decision that directly impacts your retirement years. Generations of Americans have stashed cash under the mattress, collected spare change in a coffee can, deposited money into a savings account, bought real estate, played the markets, or opened up an IRA account.

IRA's have played a prominent role in the formation of countless American Dreams since their creation in 1974. Well managed and diversified IRA's have not only made it possible for our parents and grandparents to retire but to do so comfortably. But today, many Americans are arriving at their golden years with little to no savings. Their retirement accounts have fallen victim to falling take home pay, wild market fluctuations, devalued paper-based assets, and massive federal debt. Today's investors must understand that we are not living in our mother and father's economy.

**We are investing in very different times. Now more than any other moment in history ... we must save in REAL MONEY. We must fortify our "nest egg"!**

The only real money left are precious metals and a Lear Capital Precious Metals IRA enables you to hold all or a portion of your retirement dollars in physical metals to diversify your traditional IRA investments so your portfolio is less vulnerable to the growing instability of the current global economy.

**At Lear Capital we'll take you through the self-directed IRA set-up process Step-by-Step so you can store your retirement savings in solid precious metals.**

We have been helping customers protect their savings with physical gold, silver, platinum and palladium for over 15 years. A Lear Capital Precious Metals IRA can help reduce the volatility and risk of your retirement portfolio. It backs your savings with a solid asset to help preserve your wealth and protect your IRA dollars so you are properly prepared for the future.



**We have streamlined the Precious Metals IRA process into 3 Easy Steps and are offering a Lear Capital IRA Bonus Certificate worth up to \$250 to get you started!**

**A Lear Capital Representative is standing by to assist you: 1-800-576-9355 or visit: [www.LearIRA.com](http://www.LearIRA.com)**

If you have an existing IRA account, we'll help you transfer or roll it into gold, silver, platinum or palladium. If you don't have an account our reps will walk you through how to set up a Self-Directed Precious Metals IRA! Give us a call to discuss your current IRA status, your overall savings goals and other precious metals products.

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