

# PRECIOUS METALS INVESTING GUIDE



Combine Precious Metals  
tax advantages with  
investment opportunities.



# Precious Metals IRA

## Introduction

The IRS allows a variety of different retirement accounts such as an IRA, Solo 401(k), or HSA to acquire certain precious metals as an asset. These assets retain the tax benefits associated with the account type in which they are held.

Investing in gold, silver, platinum, or palladium in your self-directed IRA is one way to diversify your retirement portfolio.

Many people have had experience investing their personal funds in precious metals. They are now looking to capitalize on that experience by generating retirement wealth that is tax-deferred or tax-free.

We make sure that the entire investment process takes place within your IRA, so that the gold IRA or precious metals IRA can maintain the right to any tax benefits associated with the account type.

## PMAT

New Direction Trust Company has a strong commitment to precious metals investors in the form of its Precious Metals Asset Team (PMAT). The team includes specialists in gold IRA or silver IRA investment options who can guide you through the entire investment process, making investing in alternative assets an easy and pleasant experience. To reach the PMAT team, please dial 877.742.1270 x185.

## Important Things to Know

The IRA is owner of the precious metals, not the IRA holder. Therefore, the purchase, shipping, and depository costs are paid by the IRA. All metals remain in the possession of the IRA until the account holder decides to sell or distribute that asset.

All legal documents related to an IRA-owned asset must be in the name of the IRA, not your personal name.

The IRS does not allow the IRA holder to have physical control of the metals while those assets are in the IRA.

The metals must be bullion products and meet certain fineness standards, as specified by the IRS, to be held in a retirement account.

## Eligible Account Types

Traditional IRA	SIMPLE IRA
Roth IRA	Solo 401(K)
SEP IRA	HSA

## Minimum Fineness Requirements

Gold .995+	Silver .999+
Platinum .9995+	Palladium .9995+

**Exception to fineness requirements:** US-Minted Gold Eagles are allowable coins.

## Picking A Dealer

Once your account is open and has been funded, you are ready to self-direct your IRA. Precious metals are most often purchased from a precious metals dealer or broker. New Direction Trust Company does not determine where you buy your metals. You may work with a dealer for your IRA's purchase.

Not all dealers operate the same way. It is a good idea to talk to them about their process and pricing.

# Precious Metals IRA

## Choose a Depository

IRS regulations prohibit the IRA holder from having physical control of the IRA precious metals. Thus, they will need to be stored in a depository in the name of the IRA. Unlike many other IRA providers, New Direction Trust Company does not restrict you to one depository choice.

You can ask your dealer if you do not know which depository to use. Precious metals dealers often have established relationships with certain depositories and can assist you with the process.

## Due Diligence

As the IRA holder, you are responsible for performing due diligence on all investments. Neither the IRS nor NDTCO researches or endorses the investments. Visit our website for more information on due diligence and ways to protect yourself from investment scams. A competent professional in the legal, financial advice or accounting fields can also be engaged if you need additional help deciding if the investment being considered is legitimate, meets your risk tolerance parameters, and is right for your investment goals.

## Q & A

### **Who is New Direction Trust Company?**

New Direction Trust company is a trusted custodian of investor education for retirement accounts and HSAs. The services provided enable individual investors to take control of their tax-advantaged accounts using alternative asset opportunities ideally suited to each investor's goals and investment style. New Direction Trust Company has over a decade of experience in asset acquisitions, leads the self-directed IRA industry in technology, and has a proven track record for providing clients with quality service.

### **What fees are needed to open an account?**

A one-time IRA setup fee of \$50 is due at the time the account is established.

### **What is the timeline for investing in precious metals with my account?**

The account will get established within 1-2 business days. It will depend on the resigning custodian as to when the funds will arrive in your account (via transfer or rollover). We will send the funds to your metals dealer within 24 hours of becoming available. Then your dealer will ship the metals to the storage facility.

### **Can I take possession of my precious metals after investing?**

You may take possession of the precious metals held in your IRA by completing a Distribution Form and distributing the metals from your IRA account. Distributions on all (pre-tax) retirement accounts are subject to taxes, and the IRS may impose an early distribution penalty if you are under the age of 59 ½. Please consult a tax advisor.