



Invest in Precious Metals with a Self-Directed Retirement Account

**STERLING
TRUST®**

A Division of Equity Trust Company

Secure future wealth by investing in precious metals while reaping potentially incredible tax benefits

Did you know that investing in precious metals with a Self-Directed IRA offers outstanding advantages like tax-deferred or tax-free profits, large tax deductions, the power of compound interest and the ability to pass assets to beneficiaries while avoiding taxes? It's true.

A Sterling Trust Self-Directed IRA can hold gold, silver, platinum and palladium bullion which meet minimum fineness requirements. This extensive range of approved precious metals provides your portfolio with added diversity and more opportunity for extraordinary tax-advantaged growth for retirement savings.

Advantages to Investing in Precious Metals with a Sterling Trust Self-Directed Retirement Account

With Sterling Trust, you gain these advantages:

- An all-inclusive annual fee featuring unlimited transactions
- Online account access and easy-to-read quarterly account statements
- A flat depository storage fee allowing an unlimited number of precious metal holdings (IRS rules state that investors cannot take physical possession of precious metal coins and bullion)
- Secure custody of all precious metal coins and bullion through a nationally recognized depository service:
 - This facility maintains comprehensive "all risk" precious metals storage and shipping insurance coverage through Lloyds of London
 - Coins held are securely stored in an insured, physically segregated account and identified by type and year to ensure accurate reporting*
 - Proof coins are stored with all original packaging and certificates
 - For privacy protection, the depository is not provided with account holder personal information

*Silver coins and bars are commingled and you will not receive the same materials as deposited when selling, exchanging or taking an in-kind distribution. Additionally, silver coins will not include the original or mint-sealed packaging as received.

Turn this page over to see exactly how to invest in precious metals with your Self-Directed IRA!

Why Choose Sterling Trust?

Sterling Trust, a division of Equity Trust Company, is the leading custodian in the self-directed retirement account market with more than 140,000 clients and nearly \$10 billion in assets under management. We've built our company on great service and earned one of the highest client-retention percentages in the industry.

When it comes to investing in precious metal coins and bullion, we're well-equipped to handle the unique requirements involved with placing these assets in your IRA. Our expertise delivers proven efficiency and cost-effective service, every time.

- Visit SterlingTrustCompany.com
- Call 800-955-3434, Option 2
- E-mail IRAServices@SterlingTrustCompany.com

How to Invest in Precious Metals with Your Self-Directed Retirement Account

Once you establish a Self-Directed IRA account; contribute, rollover or transfer funds from another custodian; then pay IRA and precious metal storage fees, follow these easy steps to purchase precious metals:

STEP 1 – Purchase Precious Metals with the Broker or Dealer of Your Choice

Approved precious metals for an IRA include:

- Gold – American Eagle coins¹; Australian Kangaroo/Nugget coins; Austrian Philharmonic coins; Canadian Maple Leaf coins; Credit Suisse – Pamp Suisse Bars .999; U.S. Buffalo Gold Uncirculated coins (no Proofs); Bars and rounds as referenced below²
- Silver – American Eagle coins¹; Australian Kookaburra coins; Austrian Vienna Philharmonic coins; Canadian Maple Leaf coins; Mexican Libertad coins; Bars and rounds as referenced below²
- Platinum – American Eagle coins¹; Australian Koala coins; Canadian Maple Leaf coins; Isle of Man Noble coins; Bars and rounds as referenced below²
- Palladium – Bars and rounds as referenced below²

Unapproved precious metals for an IRA include:

- Austrian 100, 20 and 10 Corona; Belgian 20 Franc; British Britannia, Chilean 100 Peso; Columbian 5 Peso British Sovereign; Dutch 10 Guilder; French 20 Franc; Hungarian 100 Korona; Italian 20 Lira; Mexican 50, 20, 10, 5, 2 ½, and 2 Peso; Rare or Collectible Coins; South African Krugerrand; Swiss 20 Franc; 90% American Coinage

¹Coins, including the American Eagle, that have undergone “certification” (also known as slabbed coins) are not acceptable in IRAs at this time.

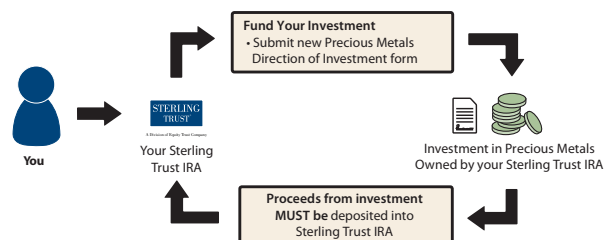
²Bars and rounds produced by manufacturers accredited by Nymex/Comex, LME, LBMA, NYSE/Liffe/CBOT, and ISO-9000 or a national mint. The minimum finenesses for bars are: Gold .995+, Silver .999+, Platinum .9995+, Palladium .9995+

STEP 2 – Receive, Review and Sign Invoice from Broker or Dealer – Submit to Sterling Trust along with a completed Precious Metals DOI

- Itemized invoice usually shows the type and quantity of precious metals purchased and the respective purchase price
- Invoice must be signed by you (account holder) or your designated representative
- Submit to Sterling Trust attached to a completed Precious Metals Direction of Investment (DOI) form.

STEP 3 – Send All Required Documents to Sterling Trust

- Scan your signed invoice and payment instructions then e-mail the files to Metals@SterlingTrustCompany.com to expedite processing. You can also fax the documents to Sterling Trust at 254-751-0872. (Please note that there is a short delay in processing time with faxed documents.)



Gain More Control and Peace of Mind for Your Future Wealth Today

You have the power to increase your retirement income and your peace of mind by adding precious metals to your investment mix.

Open a self-directed retirement account with Sterling Trust today by:

- Visiting SterlingTrustCompany.com
- Calling 800-955-3434, Option 2
- E-mailing IRAServices@SterlingTrustCompany.com