

STERLING
TRUST

Holding **PRECIOUS METALS** in an **IRA**



SERVING CLIENTS AND FINANCIAL PROFESSIONALS NATIONWIDE



WHY HOLD **PRECIOUS METALS** IN AN **IRA?**

Sterling Trust, a division of Equity Trust Company, is at the forefront of the self-directed retirement plan industry specializing in the custody of self-directed IRAs, qualified business retirement plans and non-qualified custodial accounts.

Sterling Trust and its affiliates provide services to over 110,000 individuals and businesses nationwide with approximately \$8 billion in assets under custodial and retirement administration. Since 1974, we have provided services to individuals and the financial services industry – including financial advisors and planners, broker-dealers, tax and legal professionals, investment product sponsors, mutual fund companies, banks and other financial institutions.

As a passive custodian, Sterling Trust does not provide tax, legal, or investment advice, nor do we sponsor or sell investments. Sterling Trust is highly regulated by state and federal regulators and is subject to Internal Revenue Service and U.S. Department of Labor regulations.



With recent changes in tax law, you now have the opportunity to place a wider range of certain approved precious metal coins and bullion in your IRA. Prior to 1998, IRAs were limited to holding American Eagle gold and silver coins. Today, an IRA can hold gold, silver, platinum and palladium bullion which meet certain minimum fineness requirements.

INVESTMENT DIVERSIFICATION

Planning for retirement can be challenging, particularly in today's economy. The ups and downs of the stock market alone should be enough to convince most investors of the importance of diversifying their retirement investments. Clients who understand the importance of diversifying their retirement investments know it can help accumulate and preserve sufficient wealth to retire securely.

LIQUIDITY

Not only have gold and other precious metals long been considered one of the few ways to protect assets from high inflation and economic uncertainty, but precious metals are considered liquid assets, meaning they can readily be converted into cash.

TAX DEFERRED (OR TAX FREE) GROWTH

The single most powerful benefit offered by an IRA account is that it allows investments to grow on a tax-deferred basis in a Traditional IRA or on a tax-free basis if you qualify and invest through a Roth IRA. By utilizing the tax advantages IRAs have to offer, an investment is capable of significant growth beyond that of similar investments made outside of an IRA.

Other ways to garner significant growth in an IRA are to:

1. Make contributions annually,
2. Start contributing to an IRA as early as possible, and
3. Rollover retirement savings when you change or leave a job.

By utilizing the tax-deferred or tax-free benefits afforded by IRAs, investments and investment earnings are able to grow at a much faster rate than those without this tax status.



WHY CHOOSE STERLING TRUST COMPANY

FOR YOUR **PRECIOUS METALS IRA?**

A Sterling Trust **Precious Metals IRA** provides these advantages:



- A competitive flat annual IRA fee.
- A flat depository storage fee—which allows an unlimited number of precious metal holdings!
- Secure custody of all coins is provided by one of the nation’s largest precious metal depositories.
- Coins held are securely stored in an insured, physically segregated account—with coins identified by type and year to allow for accurate reporting.
- Proof coins are stored with all original packaging and certificates.
- Depository maintains a comprehensive “all risk” precious metals storage and shipping insurance coverage.
- For clients’ privacy protection, the depository is not provided with account holders’ personal information.
- Online account access is provided to view your account activity and balance.
- Easy-to-read account statements are issued quarterly.



Sterling Trust, a division of Equity Trust Company, is a national leader among independent trust companies equipped to handle the unique requirements involved with placing precious metals in your IRA. Few financial institutions are set up to handle precious metals in retirement accounts—so choose a leader with experience that offers proven efficiency and cost-effective service.

STRENGTH

- National leader in the retirement plan industry
- Regulated by state and federal regulators
- Comply with Internal Revenue Service and U.S. Department of Labor regulations
- Undirected funds held in an FDIC insured account
- Audited regularly by an independent accounting firm

VALUE

- Competitive fees
- Maximum investment flexibility
- Prompt and accurate processing
- Professional service representatives to guide you through the transactions and processes

COMMITMENT

- Exceptional service to our clients
- Active involvement in the retirement administration industry
- Investing resources in the success of our employees
- Supporting our local community



CONTACT US

SALES/MARKETING

Phone: 800.955.3434, option 5

254.751.1505, option 5

Fax: 254.776.1026

Email: STCServices@SterlingTrustCompany.com

IRA SERVICES

Phone: 800.955.3434, option 2

254.751.1505, option 2

Fax: 254.751.0872

Email: IRAServices@SterlingTrustCompany.com

MAIL

Mailing Address: P.O. Box 2526, Waco, Texas 76702-2526

Physical Address: 7901 Fish Pond Road, Waco, Texas 76710

BUSINESS HOURS

Monday-Friday, 8:00 a.m. – 5:00 p.m. CST

WEBSITE

www.SterlingTrustCompany.com

**STERLING
TRUST**