2019 INFORMATION KIT
MISSION STATEMENT

Birch Gold Group is dedicated to helping Americans diversify their savings and retirement with physical precious metals.

“You buy [gold] and you hope you never have to use it in the sense that other things are done right, so your other assets grow. But it’s nice to have there, to know that when the authorities muck up... you’ve got something that will go up when other things are going down.”

—Publishing Executive Steve Forbes, in an exclusive interview with Birch Gold Group
Dear Birch Gold Customer,

**Congratulations!** You have taken the first step to further diversify your savings so that you can protect your future.

We live in fickle times: a time of global financial uncertainty, where the dollar is worth less each day, the stock market is arguably in a bubble and cash deposits in our bank accounts pay out very low interest rates. Fortunately, there are still things you can do to secure your future. The Birch Gold Group 2019 Information Kit, the result of our expertise in precious metals, will show you how diversifying with physical gold and silver can help you safeguard your hard-earned savings and maintain your lifestyle in the future.

Precious metals are a part of the earth. Their supply is limited and they are physical assets, so in today’s world, they are also the rarest of things: a true store of value that will always be worth something. Since 2001, the dollar has lost its luster on the global stage, and the stock market has endured multiple boom-and-bust cycles. However, gold and silver have not only outpaced inflation during that time, they have substantially grown in value.

After reviewing your Information Kit, contact your Birch Gold Specialist to further discuss how to get started. Your Specialist is available to assist you with your purchase as you discover the advantages of adding physical precious metals to your portfolio – whether as part of a cash purchase or by moving an IRA or 401(k) to an IRA backed by gold and silver. Remember: we have an A+ rating with the Better Business Bureau and are committed to treating you with honesty, courtesy, and respect. Together, we can add more diversity to your savings!

–Birch Gold Group
Our Experience Is Your Advantage
In uncertain times, precious metals are one of life’s few remaining certainties. Here are some of the reasons they can be a smart addition to your savings:

**PROTECTION**

**Few assets offer you and your family protection** from political and economic uncertainty like gold and silver. Since 2001, the U.S. has fought in multiple wars, the Federal Reserve has pursued a series of loose monetary policies, and the stock market has gone through a rollercoaster ride of boom-and-bust cycles – and all the while gold and silver have maintained their “safe haven” reputation. From the Napoleonic wars to the Great Depression, precious metals have held their value (if not risen) in times of crisis – and they have done so because they are one of the few things people trust when all else fails. Consider what publishing executive Steve Forbes told us in an exclusive interview: “Gold maintains its intrinsic value better than anything else on Earth, and that’s for 4,000 years.”
In these uncertain times you need to protect your portfolio, and one way to do so is by diversifying. Most people have paper-backed assets – such as stocks, bonds and mutual funds – which, in today’s globalized world, fluctuate with each crisis. Since gold and silver benefit from safe haven demand in times of political and economic uncertainty, they tend to work independently from the performance of stocks and bonds, oftentimes performing well when they struggle. So precious metals are well suited to diversify a portfolio to stand up against inflation or market uncertainty – causes of concern for many today. For this reason, a number of analysts suggest that a portion of gold and silver could be used as a hedge against a downturn in financial markets, inflation or other economic and political uncertainty.

Your investments are your business. At Birch Gold Group, we understand that it is your hard-earned money at work, and your privacy is very important to us. When making a cash purchase, ownership of physical gold and silver is completely private. You possess the actual metals, so your portfolio is not listed in the books or records of any other institution, is accessible to you at all times and is 100% portable. Our customers enjoy this peace of mind of knowing that they hold absolute control over their assets, so unlike investments in other markets, physical precious metals are not nearly as exposed or susceptible to national and international instability.

“No other commodity enjoys as much universal acceptability and marketability as gold.”

–Hans F. Sennholz, Economist
Gold’s reputation as the ultimate hedge against inflation is widely known. So, after years of loose monetary policy from the Federal Reserve, it is not surprising that it continues to shine! Consider how the dollar has declined over the past several decades. In 1930, $640 could have bought you a car. Today, that might be enough for a set of wheels for that car. Inflation means that year on year, decade on decade, the dollars in your pocket are worth less. But gold has kept pace with inflation for thousands of years! For example, in the time of Nebuchadnezzar, the king of Babylon who died in 562 B.C., an ounce of gold bought 350 loaves of bread. 2,500 years later, an ounce of gold today could still buy roughly 350 ordinary sliced loaves – perhaps even a little more.

History provides instructive examples of how gold ownership can benefit you. For one, when the USSR collapsed in 1989 and the ruble became worthless, those who owned gold could exchange it for other currencies at fair value. More recently, in 2014, when Russia experienced severe inflation, gold increased in value against the ruble by more than 60%. Even in the U.S., gold can be used as payment for goods and services. As recently as 2011, no states allowed gold as legal tender. Since then, several states have passed laws to change this and some have eliminated taxes on gold and silver. This trend is gaining momentum.

Gold and silver are more liquid than you may think. Some banks now include gold jewelry and bullion in their list of liquid assets, which means that they may lend by keeping gold as collateral. Computerized trading networks allow some gold and silver coins to be bought instantly around the world, often without prior inspection. If the coins are in pristine condition and certified by industry experts, there is always a market for them. We have such faith in our precious metals that if you do decide to sell, we would like the first right of refusal to buy back.

“What am I supposed to do with my gold?”

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Contact your Birch Gold Group Specialist today: (800) 355-2116
INCREASING DEMAND

The demand for gold is everywhere— even including from governments themselves. Since 2010, national central banks have purchased an average of 459.6 tons per year. China’s central bank has recently increased its purchases of gold by a substantial amount — to hedge against the billions of dollars in paper assets it holds but no longer trusts. Even countries such as Russia, Turkey and Ukraine are taking on more gold.

Because most spending on gold is discretionary, its market structure is far more diverse than for most commodities. For example, about half of total appetite for gold comes from the jewelry sector, with another quarter coming from investment. Even technological applications, such as in industry, medicine and dentistry, account for about 10% of demand. Some large institutions have also moved into gold: Several years ago, the University of Texas Investment Management Co., the third-largest U.S. academic endowment, took delivery of almost $1 billion in gold!

DECREASING SUPPLY

As the demand for gold and silver is increasing, supply is under a great deal of pressure. From 2010 to 2017, annual supply of gold has been relatively flat. Much of the gold ore that is ‘easy’ to mine has been mined, leaving only the deeper ore that is more expensive to dig, lift, and process. The production of silver shows even less promise, with declines in mining output over the past two years. Add to this gold and silver’s use in medicine, machinery and a myriad of other applications, and it seems as though supply is in long-term decline. So gold and silver are assets that are increasing in demand and decreasing in supply... it’s simple math.

“Paper money eventually returns to its intrinsic value – zero.”

–Voltaire

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While gold generally hits the headlines, silver offers an additional means of diversification into precious metals. According to the United States Geological Survey, there are enough silver reserves for only another 17 years of mining. Couple this with growing worldwide demand and it’s clear that the supply of silver is dwindling. Not something that anyone can say for paper stocks, bonds, or even dollars – thus a good combination to further hedge your savings!

Why is the demand for silver growing? While demand for gold mostly comes from just two sources (investment and jewelry), the demand for silver is much more diverse. Industries that use it include computers, silverware, photography, water purification – even medical creams and solar power!

Because the potential applications for silver are so diverse, many believe that its potential for growth is much greater than that of gold – and that’s why some analysts predict huge gains in the coming years.

Source: GFMS, Thomson Reuters
In an attempt to diversify into precious metals, some people purchase what’s commonly called “paper gold” instead of real gold. However, with these alternatives to physical gold, appearances can oftentimes be deceiving. You’re rarely investing directly in tangible gold, but instead in a proxy that presents some unique risks.

For example, gold ETFs are trusts that own gold. The trust is not liable for any loss, damage, theft, or fraud that may affect the shares that they market and sell. Furthermore, shares in a gold ETF can almost never be used to redeem any gold; they’re simply a digital version of gold, not gold itself.

Mining stocks often benefit when the spot prices of gold and silver increase, but they are also affected by the company’s infrastructure, debt loads and actions of foreign governments. Ultimately, mining stocks tend to reflect the broader movements of the stock market more than movements in the precious metals markets.

In the gold certificate market, there is not enough registered gold to back the certificates that are traded. In 2012, there were about 20 claims on COMEX on every one ounce of physical gold in its registered inventories. Four years later, in 2016, the number for COMEX ballooned to 550 paper ounces outstanding for every physical ounce of gold.

Physical gold, on the other hand, carries none of these risks. Once you buy it, it is yours. When you make a cash purchase, it can be stored in the location of your choosing. It can be used as a currency, and the market for it today is as liquid as ever. Any breakdowns in the stock market or paper gold market may increase the value of your physical holdings.

“You have to make a distinction between owning an ETF or a gold mining stock and gold itself. If you want gold as an insurance policy, buy the tangible pieces of metal.”

–Publishing Executive Steve Forbes, in an exclusive interview with Birch Gold Group

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Precious metals like gold and silver should be part of any truly diversified portfolio. By placing a portion of your retirement savings into a Precious Metals IRA, you are adding diversity that can help to protect against market and currency crashes. This is because gold and silver tend to go up when markets go down. Even better, a Precious Metals IRA allows you to buy and store real gold and silver with pre-tax money.

**CONVENTIONAL IRA’s VS PRECIOUS METALS IRA’s**

A conventional IRA is generally used to hold stocks, bonds, mutual funds and cash. A Precious Metals IRA has a different purpose. It is a self-directed retirement account that holds physical gold and silver. The metals held within a Precious Metals IRA are insured so your assets are always protected against theft. Plus, they can be converted into cash if needed. Unlike paper investments like stocks and bonds, gold and silver can never go to zero and tend to rise in price as the dollar loses value.

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Proof American Eagle gold and silver coins are limited-edition versions of bullion coins of the same name. The U.S. Mint places a strict limit on annual production, so these coins can be difficult to purchase. Due to this constraint, proof coins are bought and sold at a premium over bullion, which is valued solely based on gold or silver content. Proof American Eagles are approved for ownership in a Precious Metals IRA.

**Limited supply**
The U.S. Mint produces a limited amount of proof coins each year, and once supply has been exhausted, they are only available on the secondary market. There is no guarantee how many coins the Mint will produce in any year – if any at all. For example, when demand for bullion soared in 2009, the Mint did not create any proof coins, and instead allotted its entire supply of gold and silver to bullion American Eagles.

**Specialized minting process**
Proof American Eagles undergo a unique minting process that produces a coin with immaculate beauty. It begins by manually feeding gold or silver blanks into a press, which stamps each coin multiple times with special dies. The coins are never touched by bare hands and the dies are constantly rinsed to ensure a pure impression. This ensures that proof coins emerge with a polished, mirror-like finish. Finally, they are encapsulated in plastic and inserted into a velvet case with a Certificate of Authenticity from the U.S. Mint, which guarantees each coin’s content, weight and purity.
“WHY CAN’T I HOLD PRECIOUS METALS IN MY EXISTING IRA?”

Conventional IRAs are not designed to hold physical assets like gold and silver. In order to place precious metals in a tax-advantaged retirement account, you will need to open an account with a qualified custodian to manage your Precious Metals IRA.

“WHICH RETIREMENT ACCOUNTS CAN BE CONVERTED TO A GOLD-BACKED IRA?”

There are many types of retirement accounts and products that can be converted to a Precious Metals IRA, including an IRA, Roth IRA, 401(k), 403(b), TSP, SEP and annuity. Please note, in order to transfer some retirement accounts, there are eligibility requirements. When you contact us, our IRA Department can work with you to confirm what you are able to do.

“How Do I Rollover an Existing Retirement Account?”

Your Precious Metals Specialist will work with our IRA Department to help you prepare the proper paperwork to rollover your current account to a self-directed Precious Metals IRA. When you call, we can provide you with all the details.

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HOW TO OPEN A PRECIOUS METALS IRA

Your Precious Metals Specialist will help you prepare the paperwork needed to move your retirement account into a Precious Metals IRA, without any tax implications or penalties. This involves three steps:

1. YOUR FUNDS ARE TRANSFERRED TO YOUR NEW CUSTODIAN
   
   Your Specialist will assist you with the process of transferring your funds from your current custodian to one that can facilitate a Precious Metals IRA. We frequently work with STRATA Trust Company and Kingdom Trust, two qualified custodians that are experts in this area.

2. BIRCH GOLD GROUP HELPS YOU PURCHASE YOUR METALS
   
   You have a variety of options for the precious metals that you will place in your IRA account; your Specialist can explain them in detail. Once you have selected and purchased your metals, they will be sent on your behalf to a depository.

3. YOUR METALS ARE STORED AT AN APPROVED DEPOSITORY
   
   You have several options for where to store your metals. One is the Delaware Depository, the largest precious metals depository outside of New York, with locations in both Wilmington, Delaware and Seal Beach, California. There, your metals are insured up to $1 billion by Lloyd’s of London. You can also store your metals in Los Angeles or Salt Lake City with Brink’s, the largest non-bank, non-government holder of precious metals in the world.
If you have decided that the time has come to take your financial future in your hands, then don’t delay. Get started in securing your future and the future of those you love by diversifying into precious metals — it’s as easy as 1-2-3!

1. Contact us: Birch Gold Group has earned a reputation as one of the nation’s top precious metals companies, which is partly evidenced by our A+ rating with the BBB. Our team of Precious Metals Specialists are here to help you through every stage of the process.

2. Consider your options: Your Specialist will listen carefully to the reasons that drove you to contact us. We know that every person is different, with unique financial goals and family circumstances. Your Specialist will explain the options, so that you can decide which metals best fit your goals.

3. Place your order: Once you have selected the best metals for you – be it with some beautiful Gold American Eagles or Silver Twin Maples – you merely confirm a form of payment and your metals will be shipped. It couldn’t be easier.

Remember, with Birch Gold Group you can place your gold or silver inside an IRA or buy it for physical delivery. To ensure that your future is golden, call us today at (800) 355-2116.
“My advice to my clients is, ‘Don’t wait.’ You know, don’t be part of the herd. Buy before the herd and don’t worry if somebody gets a better deal than you. It doesn’t matter if the price goes down a little bit before it skyrockets. Ultimately, the prices are going sky high...”

–Financial Commentator Peter Schiff, in an exclusive interview with Birch Gold Group

DISCLAIMER: The decision to purchase or sell precious metals, and which precious metals to purchase or sell, is ultimately your decision alone. Purchase and/or sale decisions are highly individual and must be a function of each customer’s individual financial situation, goals, and risk tolerance. Birch Gold Group is not a financial planner, investment advisor or retirement specialist. Birch Gold Group is not responsible for your decision to purchase or sell precious metals, or the timing or results of any such act (or failure to act). Any and all assistance Birch Gold Group may offer or provide does not create a fiduciary relationship between you and Birch Gold Group. Any and all purchases and sales are made subject to your own research, prudence, and judgment. Birch Gold Group does not provide tax, investment, financial planning, retirement-specific, or legal advisory services and no one associated with Birch Gold Group is authorized to render any such advice or service. Birch Gold Group is not responsible for any consequences of you purchasing precious metals for IRAs, trusts or other persons or entities, or for any changes in the laws relating to such purchases or sales. Any written or oral statements by Birch Gold Group, its principals, agents, or representatives, relating to future events constitute opinions only, and are not representations of fact.