The retirement landscape is changing, and fast. Just a few decades ago, Americans took the idea of an easy retirement as a sure thing. But with pensions crumbling, markets swooning, and increasing political uncertainty, it’s becoming harder and harder to find a retirement strategy you can really count on.

Unfortunately, it’s not just union workers and pension holders who have great reason to worry… it’s anybody who is relying on a 401(k) or traditional IRA to retire. Here’s why…

CONVENTIONAL RETIREMENT VEHICLES DOOMED?

If you’re not relying on a pension for your retirement, you may feel safe. But one expert says you shouldn’t get too comfortable.

Robert Kiyosaki — who has successfully predicted several major crashes and authored multiple best-selling books — believes the private retirement system is on the precipice of a major crisis. And it could be just as bad, or even worse, than what’s happening to pensions.

Kiyosaki explains that millions of aging Americans will soon be forced, by law, to start withdrawing from their retirement accounts, and that massive spike in investment selling activity could trigger a dangerous constriction in the markets.

And who does he think is most vulnerable? Middle class retirement savers like you and me.

Kiyosaki states:

“I’m not concerned about the professional investor who can short the market, go long, use options, calls and puts… It’s the person with a 401(k) or IRA, where all their eggs are in this thing called a retirement plan.”

In January, the U.S. Treasury granted permission for private pensions to reduce benefits for the first time in history. Then in September of last year, a California court set a dangerous new precedent to allow one public pension to do the same.

But is all this enough to keep pensions alive? Recent news from New York suggests it’s not. Until recently, emergency measures have prevented an outright pension failure. But now the first pension (of what’s likely to be many) has fallen.
One large public pension in New York State has just officially announced its collapse, leaving beneficiaries to fend for themselves. Some are now living with their children and collecting recyclables for spare change.

So, now the stage is set for other struggling pensions to throw in the towel as well…

**PENSION COLLAPSE: THE FIRST DOMINO HAS FALLEN**

Both public and private pensions have found themselves in an increasingly worse predicament over the past few years. With market returns on “safe” investments at record lows, pension managers have ventured into riskier and riskier investments to stay afloat. But that gamble isn’t turning out the way they’d hoped.

The number of new beneficiaries is growing fast. And pensions’ risky investments are turning against them. As a result, they’re attempting to do something they’ve never done before: slash benefits. And the government is giving the green light to do so.

**DO THIS BEFORE THE NEXT SHOE DROPS**

As you can see, nobody can sit on the sidelines and say they’re safe from this crisis. All Americans are at risk, no matter what they’re counting on for their retirement.

Pensions and traditional retirement accounts are clearly on borrowed time. So where can you turn to protect your financial security in the coming years?
To answer that question, stop for a moment and think about the core reasons why pensions, IRAs, and 401(k)s are now poised to fail. They all share the same fundamental flaw: they’re based on **paper** investments in the conventional financial system. The only difference is who manages those paper investments.

Pension money is invested by an advisory board, and retirement funds are controlled by professional financiers. Do you trust either group of people to handle your life savings?

Individuals who manage their own retirement accounts have at least half of the problem solved. But they still invest primarily in assets that could disappear instantly into thin air.

What many Americans are finding increasingly appealing is to use a “self-directed” retirement account, one where you call the shots, direct where your money goes, and choose rock-solid, physical assets to store your wealth.

Precious metals like gold and silver won’t be susceptible to the pitfalls we’re witnessing now in pensions and other retirement accounts. Unlike stocks, bonds, and other traditional assets, their value can’t be stripped or easily manipulated.

There is still time to protect yourself from the imminent danger of this looming retirement crisis. But you must use proven, time-tested investments like gold to do so, and you’ll need to act sooner rather than later.

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