American Bullion, Inc.
800-465-3472
12301 Wilshire Boulevard Suite 305, Los Angeles, CA 90025
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What is a Gold IRA?

A Gold IRA (or Precious Metals IRA) is a self-directed Individual Retirement Account that has become incredibly popular in recent years, particularly among those who value diversity and stability in their investment portfolio. This financial instrument gives investors the ability to add physical precious metals, in the form of coins and bars, to their tax-sheltered retirement accounts. Precious metals, which have long been considered a classic hedge against inflation and geopolitical crisis, are ideally suited to create diversification away from paper assets for the long term investor.

The primary objective of virtually all Gold IRA investors is long-term preservation of wealth – and a precious metals IRA is a safe, stable, and powerful vehicle for maintaining long-term asset growth. To further maximize the safety and security of your investment, all physical precious metals are kept in an IRS-approved depository until the owner reaches retirement – at which point they can be shipped directly to you, or easily converted to cash. Also, keep in mind that transferring or rolling over your existing retirement account is a tax-free transaction.

Get Your FREE Gold Guide!

Why should you consider Gold for your IRA?

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As an asset class, precious metals offer a number of benefits over other common investment choices. Gold's benefits include a history of financial stability during economic downturns, better insulation from currency devaluations, and a fixed supply that can't be changed in the foreseeable future. Read below for more information about how gold compares to some other popular investment classes.

Gold vs. the Stock Market: When it comes to retirement planning, the name of the game is risk versus reward. After all, the most important retirement goal is ensuring that your hard-earned money is preserved and available to you when you stop working. Smart investors, with the future in mind, partner with us when they want to protect their retirement funds from the volatility of the stock market, and diversifying your portfolio with precious metals is key in achieving that peace of mind. Keep a portion of your money out of the stock market by investing in a powerful and stable option – precious metals.

Gold vs. the U.S. Dollar: Many investors today are alarmed at how quickly the dollar is losing purchasing power due to inflation and the government's Quantitative Easing (QE) programs. The consumer goods we buy on a day-to-day basis, such as food, clothing,

and gasoline, require a greater number of dollars each year to buy. That means that even while your money is safe in the bank or other interest-earning account, its purchasing power is constantly being reduced as the government dilutes its value through the printing of additional money. While most investment vehicles are in one way or another tied to fiat currency (meaning they are subject to the same fluctuations in value as everyday goods) gold has long been considered a powerful hedge against inflation and a means to protect – even improve – purchasing power over time.

Gold vs. the National Debt: The national debt is massive, and only expected to keep on growing. At current levels many believe the national debt has become unstable and unmanageable, which has historically resulted in panic setting into the market in many global theaters. Physical assets like gold are considered by many to be immune to most market cycles and are a hedge against market uncertainty – crucial when protecting your retirement plan.

History of the Gold IRA

Although traditional IRAs were introduced in 1974 by the Employee Retirement Income Security Act, Gold IRAs didn't come until decades later.

The era of precious metal IRAs was ushered in by the Taxpayer Relief Act of 1997. As a consequence of this Act, the IRS expanded the IRA-allowable precious metal holdings to include 1, ½, ¼, or one-tenth ounce U.S. gold coins and one-ounce silver coins minted by the U.S. Treasury Department, palladium, and platinum.

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Note that the IRS demands metals meet a minimum purity requirement for any of these metals to be IRA-approved.

- Gold must be 99.5% pure
- Silver must be 99.9% pure
- And Platinum and Palladium must be 99.95% pure

Types of Gold IRAs

There are three types of Gold IRAs, and each one is essentially the Gold IRA corollary of the traditional IRA.

- Traditional Gold IRAs: This type of Gold IRA is the most common. Here, you can fund your retirement account with pre-tax dollars. In other words, your earnings grow on a tax-deferred basis, and you won't pay taxes until you retire and withdraw your investments.
- Roth Gold IRAs: Roth Gold IRAs are the inverse of the traditional Gold IRAs in that your contributions to this account are made on an after-tax basis. You get an up-front tax break, but your withdrawals are tax-free.
- SEP Gold IRAs: SEP Gold IRAs are designed for self-employed individuals and employees of small businesses. Contributions to this account are made on a pre-tax basis, and withdrawals are taxed at requirement.

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Founded in 2009 by two veteran precious metals traders, American Bullion is the pioneer and a trusted leader in adding precious metals to your Individual Retirement Account. We specialize in converting your existing IRA, former 401(k), or other qualified retirement plan to gold or other precious metals. We also specialize in providing investors with a wide range of physical products delivered safely and securely to their doors.

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Top Rated Gold Ira Companies
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Silver Ira Rollover



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Gold Ira Storage Fees
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Do Goldco Sell Precious Metals Without a Gold Ira
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What Types of Retirement Accounts Can I Rollover Into a Goldco Precious Metals Ira
Do Goldco Provide Their Own Custodian and Storage Services



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Goldco Pros and Cons
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Gold Ira Companies Reviewed
Gold Ira Companies – Gold Ira Companies Compared
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Top 10 Gold Ira Companies Review

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