

**GOLDEN HARVEST TRADING
CO. IRA DIVISION**



**GOLDEN
HARVEST
TRADING CO.
IRA
INVESTOR KIT**

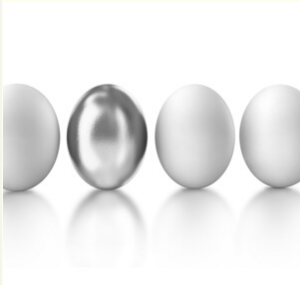
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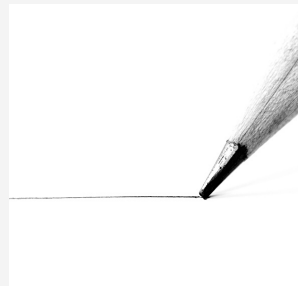
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What Is A Self Directed Precious Metals IRA?

*Wouldn't you finally like
full control of your
money?*

A standard IRA is designed to provide tax advantages of retirement savings for the exclusive benefit of retirees and possibly their beneficiaries. Introduced in 1974 with the enactment of the Employee Retirement Income Security Act (ERISA), as of 2011 (according to the GAO) an estimated 43 million taxpayers had IRAs. Internal Revenue Service (IRS) regulations require that a qualified IRA trustee or custodian hold IRA assets on behalf of the IRA owner.

IRA custodians or trustees provide the following services:

- Maintain custody of the IRA's assets.
- Process all transactions within the IRA.
- Safeguard all records pertaining to the IRA.
- File required IRS reports.
- Issue client statements to the self-directed IRA owner.
- Perform administrative duties for the IRA beneficiary.



The IRA owner chooses amongst many investment options allowed by their IRA custodian. For standard IRAs, investment choices usually include paper assets like stocks, bonds, and mutual funds. But with a self-directed IRA, owners can enjoy having a significantly broader range of alternative investments. Self-directed IRA owners can choose to own approved physical precious metal bullion coins and bars which have never historically defaulted on savers and form a conservative bedrock for investment portfolios.

WHAT DOES "SELF DIRECTED" MEAN?

"Self-directed" is a descriptive term, not an IRS term or legal distinction. Self-directed IRAs are a specialized type of Individual Retirement Account (IRA) which allows a broader range of investments for retirement savings. Examples of allowable investments within Self-directed IRAs include:



01 **STOCKS**

04 **PARTNERSHIPS**

02 **DEMAND DEPOSITS (CASH)**

05 **PRIVATE EQUITY**

03 **MORTGAGES & FRANCHISES**

06 **PHYSICAL PRECIOUS METAL
BULLION PRODUCTS**

**SELF-DIRECTED IRA PLANS ALSO ENJOY THE SAME TAX ADVANTAGES AS
NON SELF-DIRECTED IRAS.**

Investors can convert virtually any IRA plan type (Traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, HSA and previous 401k) into a self-directed IRA as long as the account is held by a self-directed IRA custodian. Unlike with bank or brokerage accounts, you actually become the direct owner of the physical precious metals purchased in your IRA.



What Are Bail-Ins?

A bail-in is when regulators or governments have statutory powers to restructure the liabilities of distressed banks and financial institutions and impose losses on both bondholders and depositors. Simply stated, a bank bail-in is an attempt to resolve and restructure a bank as a going concern, by creating additional bank capital (recapitalization) via forced conversion of the bank's creditors' claims (potentially bonds and deposits) into newly created share capital (common shares of the bank).

IN JUNE 2013, EU FINANCE MINISTERS AGREED THAT BAIL-INS WOULD BE USED GOING FORWARD WHEN BANKS FAIL. FINANCE MINISTER, MICHAEL NOONAN, SAID, "BAIL-IN IS NOW THE RULE." IN OTHER WORDS, IT IS NOW THE CASE THAT IN THE EVENT OF BANK FAILURE, THE BANK'S DEPOSITORS WILL INCUR LOSSES.

"This is a revolutionary change in the way banks are treated," Finance Minister Noonan added. Indeed, it is revolutionary; bank and financial institution bail-ins are one of the most important risks facing savers and deposit holders today. The "bail-in" in Cyprus was a financial rubicon; the investment and savings landscape has fundamentally changed. "The era of bondholder bailouts is ending and that of depositor bail-ins is coming," said Dr. Brian Lucey of TCD.

The changing financial landscape post the EU crisis poses challenges to savers and investors. Stanford University Institute For Economic Research says the United States pension debt is \$5.599 Trillion Dollars with every household owing \$47,388 each.



Bail-ins are a risk in the coming years and yet there is a lack of appreciation of this risk as there was a lack of appreciation of the risks posed by the 2008 recession and the global debt crisis.

Preparations have been or are being put in place by the international monetary and financial authorities for bail-ins. The majority of the public are unaware of these developments, the risks and the ramifications. Depositors in the USA and globally, both individual savers and SME and corporate deposits, may well be at risk as they were in Cyprus.

IN A SPEECH ENTITLED, "THE GREAT RECESSION: MOVING AHEAD," THE FEDERAL RESERVE VICE CHAIRMAN STANLEY FISCHER SAID THAT THE U.S. WAS PREPARING PROPOSALS FOR BANK BAIL-INS FOR "SYSTEMICALLY IMPORTANT BANKS."

100 YEARS of **BOOMS & BUSTS**

December 23, 1913 - The Federal Reserve Created

October 29, 1929 - Black Tuesday Stock Market Crash Followed By Great Depression

April 5, 1933 - U.S. President Roosevelt Forbids Private Ownership Of Gold

June 5, 1933 - President Roosevelt Takes U.S. Off Gold Standard

January 30, 1934 - Gold Reserve Act Outlaws Private Possession of Bullion

1938 - 74 U.S. Banks Fail - The Most Since The Great Depression Started

1939-1945 World War II - U.S. Starts Recovery, Europe In Depression

August 15, 1971 - Nixon Takes America Off The Gold Exchange Standard

October 1973 March 1974 - 1st Oil Crisis; OPEC Embargo Sees Oil Prices Soar

January, 1979 1981 - 2nd Oil Crisis; Iranian Revolution Sees Exports Suspended

1980'S - Savings and Loan Crisis - Over 1,000 U.S. Banks Collapse

October 19, 1987 - Black Monday Stock Market Crash

1989 - 534 U.S. Banks Fail In One Year - New Record

March, 2000 - Nasdaq Stock Market Bubble Starts To Burst

August 2007 - U.S. Housing Bubble Bursts and Subprime Crisis

Sept 13, 2007 - Northern Rock Sees First Run On Bank In UK In A Century

March 14, 2008 - Bear Stearns Biggest Casualty Of Crisis • Far - Bought By JP Morgan

September 14, 2008 - Lehman Brothers Bankrupt - 1st Major U.S. Bank To Collapse

September 30, 2008 - Irish Government Underwrite Debts Of Entire Banking System

October 7&8 2008 - Iceland's Three Biggest Commercial Banks Collapse

October 13, 2008 - British Government Bails Out Royal Bank of Scotland, Lloyds TSB & HBOS

May 2, 2010 - Bond Holder Bail Outs Begin In Greece

November 28, 2010 - Bond Holder Bail Outs Worth €85 Billion In Ireland

May 5, 2011 - Bond Holder Bail Outs In Portugal

March, 2013 - Cyprus Bail-Ins

June 27, 2013 - EU Finance Ministers Agree Cyprus Bail-In Template - Era of Bail-Ins Has Begun

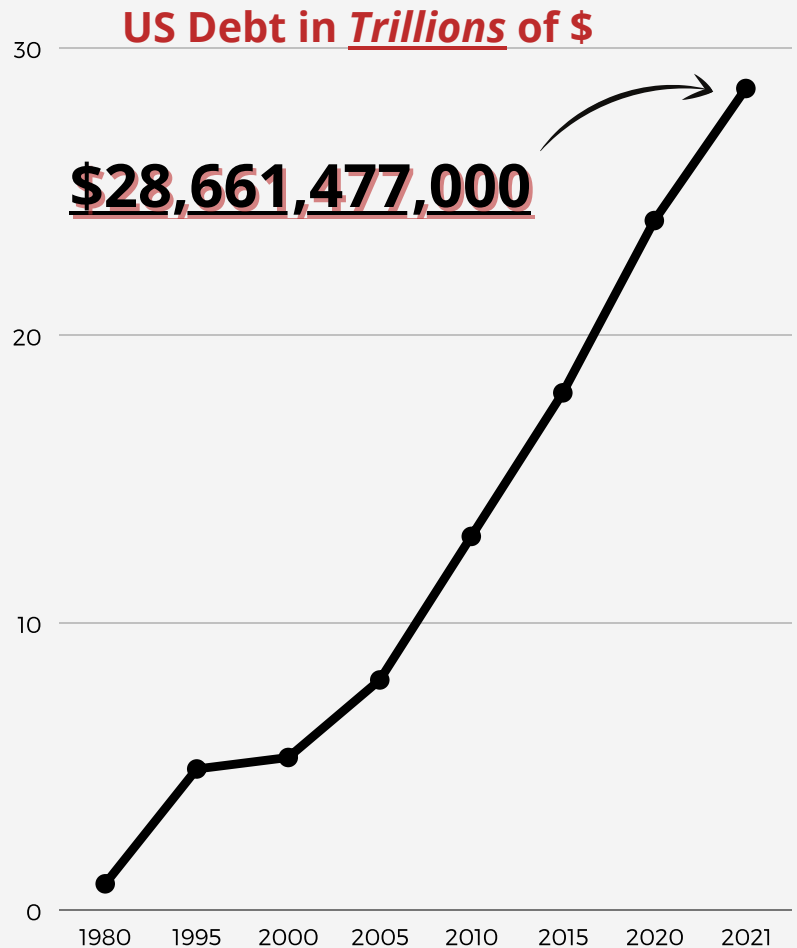




How Likely Are Bail-Ins?

There are differing opinions as to the severity of the ongoing financial crisis, and whether it has turned a corner. There are two very broad 'schools of thought'. The first school believes that the U.S. Federal Reserve, along with partner central banks internationally, has successfully stabilized the global financial system through low-interest rates and quantitative easing.

The second school is more skeptical of this view and believes that many banks globally remain vulnerable to insolvency because they are being kept on life-support due to extremely accommodating central bank measures including near zero percent interest rates and quantitative easing. Banks are also being supported through the use of almost fictional, though internationally endorsed, the accounting treatment for their asset books, such as mark-to-model valuations for their over-the-counter (OTC) derivatives exposures, and by failing to have realistic valuations on problematic property loan portfolios. The EU, UK, and the U.S.A. all have plans for bail-ins in the event of banks and other large financial institutions getting into difficulty.



Many economists and even the Vice Chairman of the Federal Reserve have all warned of bail-ins and the potential risks they pose to deposit holders.

The preeminent portfolio manager, and economist James Rickards says, **"The government may not have the money it needs to bail-out the financial system, like it did in 2008. But 300 million Americans like you DO have the money... collectively. It's in your savings accounts... 401 (k)'s... in our brokerage accounts and money market funds."**

Indeed, in late 2016 Fox News reported the city of Dallas halted all withdrawals and payments from its deferred retirement program, as a series of mass withdrawals has drained more than \$500 million from the fund. "Dallas Mayor Mike Rawlings filed a lawsuit to stop the lump-sum withdrawals, which he said sped up the projected insolvency of the ailing fund to about 10 years."

"IT IS BECOMING PAINFULLY CLEAR THAT THE MAYOR'S RECKLESS ENDGAME IS TO BANKRUPT THE RETIREMENT PLANS OF FIRST RESPONDERS IN HOPES THE STATE WILL SEIZE CONTROL OF THE PENSION SYSTEM SO DALLAS CITY HALL CAN RID ITSELF OF THIS CRISIS," DALLAS POLICE ASSOCIATION PRESIDENT WROTE.





How To Have Peace Of Mind With Your IRA?

Today, the majority of G20 nations have or are adopting legislation that will allow for bail-ins in the event of banks getting into difficulty.

"Bail-in is now the rule," admitted the Irish finance minister Mr. Noonan. Yet depositors both in the EU and USA have yet to appreciate the ramifications and risks of this important development and the stealth bail-in regimes developing globally.

The fundamental tenet of being a conservative investor is diversification. Today, diversification remains vitally important; savers need to diversify and not allow themselves to be overly exposed to any one institution.

Experts have long advocated that depositors hold a portion of their assets in precious metals. Conservative wealth diversification and wealth preservation will again become important and gold will have an important role to play in order to redefine wealth in the coming bail-in era.

3 Simple Steps To Getting Started



STEP 1 - OPEN A FREE SELF DIRECTED IRA ACCOUNT

To own physical precious metals in your IRA, you need to open a "self-directed" IRA account with one of our self-directed IRA custodians. Start by filling out and submitting their application paperwork. This process can be completed quickly.



STEP 2 - FUND YOUR SELF DIRECTED IRA ACCOUNT

Once you open your self-directed IRA account the next step is to fund your account. For a new account, you will simply transfer money to your IRA custodian of choice. If you are transferring or rolling over an IRA, speak with your new IRA custodian to ensure all steps are completed.



STEP 3 - PURCHASE PRECIOUS METALS FROM GOLDEN HARVEST TRADING CO.

Once your new self-directed IRA account is funded, call us to select your physical IRA-eligible precious metal products and lock in your pricing. Your physical precious metal products will then be safely shipped and safeguarded at your IRA custodian's secure depository of choice.

**GOLDEN HARVEST TRADING
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ABOUT US

Golden Harvest Trading Co. is a leading independent retailer of gold and silver bars and coins. We work directly with mints, distributors, and carefully vetted third-party custodians. Our exceptional customer service has been and will continue to be our core drive in our company. Should you have any questions, simply contact our phone support, live support, or email support for a prompt response.

Call Us
1-888-856-0885

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