



New Direction
TRUST COMPANY

BEGINNER'S GUIDE TO PRECIOUS METALS INVESTING



Can your IRA invest
in Precious Metals?
At NDTCO, the answer is...

YES

The word "YES" is written in large, bold, orange capital letters. The background features a bokeh effect of light spots and a close-up of gold coins and bars. The coins are stacked in several small piles, and a gold bar is visible in the background. The overall scene is set against a light, blurred background.

PRECIOUS METALS

At a Glance

The IRS allows a variety of different retirement accounts such as an IRA, Self-Directed Account, Solo 401(k), HSA, or Coverdell Education Savings Account (CESA) to acquire certain precious metals as an asset. These assets retain the tax benefits associated with the account type in which they are held. Investing in gold, silver, platinum, or palladium in your self-directed IRA is one way to diversify your retirement portfolio.

Many people have had experience investing their personal funds in precious metals. They are now looking to capitalize on that experience by generating retirement wealth that is tax-deferred or tax-free.

We make sure that the entire investment process takes place within your IRA, so that you can maintain the right to any tax benefits associated with the account type.

Any account offered by NDTCO can invest in precious metals!

Important Things to Remember

- ▶ The IRA is owner of the precious metals, not the IRA holder. Therefore, the purchase, shipping, and depository costs are paid by the IRA. All metals remain in the possession of the IRA until the account holder decides to sell or distribute that asset.
- ▶ All legal documents related to an IRA-owned asset must be in the name of the IRA, not your personal name.
- ▶ The IRS does not allow the IRA holder to have physical control of the metals while those assets are in the IRA.
- ▶ The metals must be bullion products and meet certain fineness standards, as specified by the IRS, to be held in a retirement account.



PRECIOUS METALS

The Benefits

DIVERSIFICATION

Whether it's a big online brand or a coin shop down the road, your self-directed account can buy metals from almost any sponsor you want.

OWNERSHIP

With a tax-advantaged account, you don't have to buy gold certificates or ETFs to invest in precious metals. You can buy physical precious metals.

SECURITY

New Direction Trust Company works to ensure your precious metals are in good hands with a third-party depository. We offer a broad range of domestic and international options and collaborate with facilities to keep storage fees down.

INDEPENDENCE

Our world-class online service allows you to complete all necessary paperwork seamlessly through our online portal. Buying, selling, and exchanging precious metals with your IRA has never been easier!

OPEN ACCOUNT



PRECIOUS METALS

Allowable Precious Metals



Gold, Silver, Platinum, & Palladium Bars



Gold, Silver, Platinum, & Palladium Coins



Specialty Series Coins



Commemorative Coins



And More!

[VIEW FULL LIST](#)

PRECIOUS METALS

The Investment Process

Precious Metals Investment Timeline



START INVESTING

What to Know

Due Diligence

As the IRA holder, you are responsible for performing due diligence on your IRA's investments. Neither the IRS nor NDTCO researches or endorses the investments, properties, property managers, real estate agents, or title companies, involved in your IRA's transactions. A competent professional in the legal, financial advice, or accounting fields can also be engaged if you need additional help deciding if the investment being considered is legitimate, meets your risk tolerance parameters, and is right for your investment goals.

Picking a Dealer

Once your account is open and has been funded, you are ready to self-direct your IRA. Precious metals are most often purchased from a precious metals dealer or broker, as we do not provide the metals ourselves. New Direction Trust Company does not determine where you buy your metals. You may work with a dealer for your IRA's purchase, aside from those on our [Administratively Infeasible List](#). Not all dealers operate the same way. It is a good idea to talk to them about their process and pricing.

Depository Storage

Depositories play a large role in your self-directed precious metals investment. The IRS states that metals owned by an IRA must be physically held by a non-bank trustee or a depository that meets IRS regulations. Thus, they will need to be stored in a depository in the name of the IRA. Unlike many other IRA providers, New Direction Trust Company does not restrict you to one depository choice. The depositories available to choose from have a reputation for providing a high level of security and insurance. If you have questions regarding security, contact the depository prior to purchasing.

You can often ask your dealer if you do not know which depository to use. Please review our [Precious Metals Depository Page](#) for more information.

Minimum Fineness Requirements

- ▲ Gold (99.5% Pure)
- ▲ Silver (99.9% Pure)
- ▲ Platinum (99.95% Pure)
- ▲ Palladium (99.95% Pure)



PRECIOUS METALS

Why NDTCO?



DIGITAL INNOVATION

We are relentless in our mission to modernize and digitize by building tools and platforms that make self direction easier, more streamlined, and more intuitive.



TIRELESS EDUCATION

Providing you with the knowledge and insight to succeed has always been our top priority. We continually host webinars, create resources, and develop educational tools that help empower and guide you.



DEDICATED CLIENT SERVICES

A real person is always available to help with all of your account management needs. If you need assistance, a knowledgeable, educated person is here to help empower you.

GET STARTED



NDTCO Client Portal

Our online **Client Portal** combines human power and digital innovation, making it simple to view all your account information in one centralized location. Within the client portal, you have the ability to directly message our support team, review recent transactions, download account documents, and review a vast library of educational content easily and securely.

Direct Messaging

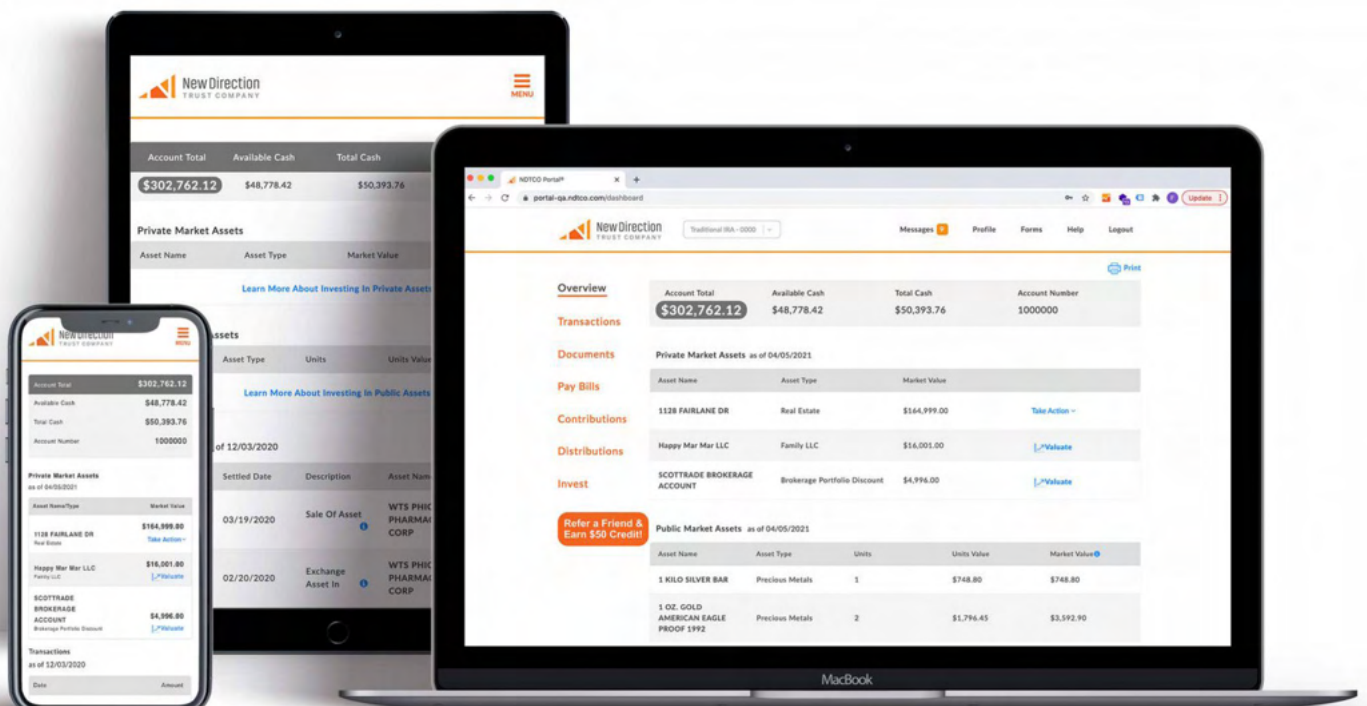
Communicate quickly and easily through the secure messaging center. Be confident in sending transaction and account-related documentation directly and safely to the NDTCO team.

Bill Payment

Quickly and easily pay vendors or bills related to any of your assets. For example, set up scheduled payments for your HOA and/or mortgage, or simply make a one-time payment via check or ACH.

24/7 Management

Easily manage your account details anytime, from anywhere. Check your account balances and transactions, update your contact information, generate statements, and designate your beneficiaries easily and securely.



The Answers (FAQ)

How do I sell or exchange metals?

To liquidate precious metals, we will need you to complete our online Precious Metals buy, sell, exchange form. Consult with a precious metals source of your choice to negotiate the sale price and have the dealer send us a copy of the purchase order.

The fees associated with a Precious Metals sale are a \$95 transaction fee and shipping cost to send the metals from the depository to the dealer purchasing them. Once the sale request and purchase order are received, NDTCO will work with your depository to determine the shipping fees.

Do I have to use a depository? Can I keep my precious metals at home?

Unfortunately, the IRS requires that all self-directed precious metal investments be stored in a third-party depository for safe-keeping.

At the time you are eligible to take a distribution, you are able to choose whether you would like to take an in-kind distribution (taking possession of your physical precious metals) or cash distribution.

For further information on required distribution, please view this link [Required Minimum Distributions](#).

Are you owned or affiliated with any specific dealers or sponsors?

No! New Direction Trust Company is an independent self-directed custodian. We do not sponsor or endorse any specific investment or investment sponsor.

Is there a discount for using a dealer or sponsor who referred me to you?

As a non-fiduciary custodian, NDTCO is unable to recommend, endorse, or promote a dealer or asset provider. NDTCO does not offer any discounts for using a dealer or sponsor who referred them to NDTCO.

Why have the prices for my precious metals changed?

Precious metals' prices fluctuate based upon market values and may not remain at the constant rate from your original invoice. Please contact your precious metals dealer for additional information and current market prices.

Some precious metals dealers or brokers may include a commission or markup in their sale price of precious metals.

The Answers (FAQ)

What is a 'gold IRA' or 'precious metals IRA'?

"Gold IRA" and "precious metals IRA" are simply descriptions of self-directed retirement plans that hold physical gold, silver, platinum, and/or palladium. From a tax advantage standpoint, the IRS does not distinguish precious metals IRAs from accounts that hold other asset types.

Which accounts are eligible?

Any account offered at NDTCO can invest in precious metals. You can learn more about each account type [here](#).

Which precious metals are allowed in IRAs?

Self-directed IRAs can hold gold, silver, platinum, and palladium. Common items like American Eagle coins, Canadian Maple Leaf coins, and bullion bars in gram or ounce denominations are permissible in retirement plans provided they meet minimum purity requirements.

What fees are needed to open an account?

A one-time \$30 Application Fee is due at the time the account is established. You will then work directly with the dealer to determine the precious metal purchase and cost. You can view our full fee schedule [here](#).



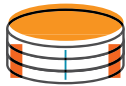
PRECIOUS METALS

Get Started With NDTCO



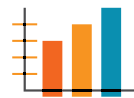
STEP 1 Open An Account

Choose the account that's right for you, and complete an online application in 15 minutes or less.



STEP 3 Choose Your Investment

Once you've landed on a strategy, establish the terms of the transaction, draw up the contract, and fund the purchase.



STEP 2 Fund Your Account

Prepare your self-directed account for launch by financing your account via contribution, transfer or rollover.



STEP 4 Manage Your Account

Manage your portfolio securely and with ease or dive into our investment tools from your Client Portal.

OPEN ACCOUNT



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