2025

THE COMPLETE GUIDE TO

GOLD & SILVER









Colonial Metals Group

THE THREATS TO YOUR SAVINGS

Mainstream news downplays its impact. But the truth is... inflation is a silent thief that never sleeps.

Every minute of every year, inflation is robbing your purchasing power, eroding your savings and crippling your investment returns.

And that's money you've lost forever.

Because inflation isn't transitory... It's cumulative:



> "INFLATION is as violent as a mugger, as frightening as an armed robber and as deadly as a hit man."
>
> — RONALD REAGAN

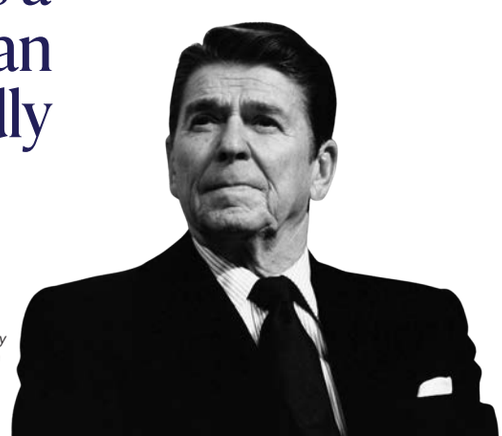


Photo courtesy of history.com

Since Nixon separated the dollar from gold in 1971, inflation has climbed a cumulative 700%.

Under the Biden administration, inflation rose from 2.3% to a 40-year high of 9%.

Now, the Fed's interest rate hikes have slowed inflation to about 3%. But that doesn't mean inflation is going away... it only means your nest egg isn't vanishing as fast as it was a few years ago.

Inflation is still relentlessly chipping away at your life's work.

How Inflation Robs Your Savings

Let's say you had $100,000 in cash saved in 2022.

When inflation soared to 9% a year later, your spending power would have dropped to about $91,000.

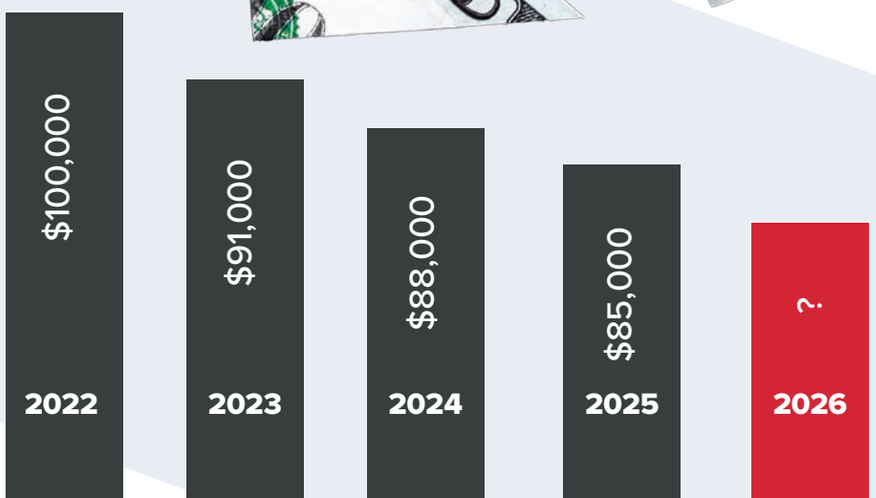
In 2025, the cost of living – for everything from groceries to mortgage payments – is still rising. And if this continues, your $100,000 could be worth about $85,000 or less by the end of 2025.

That means $100,000 saved in 2022 will have lost approximately $15,000 in purchasing power at the rate of over $300 GONE per month from 2022 to 2025.

Purchasing Power of $100,000 in Cash





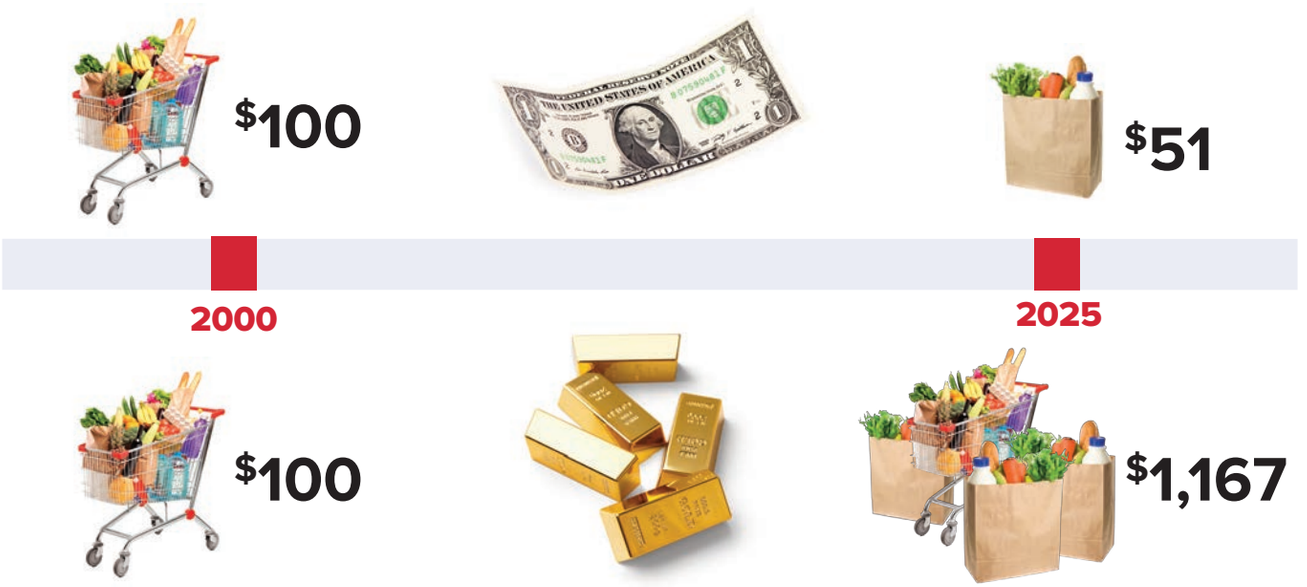


Inflation and the Cost of Living

As the dollar loses value and your purchasing power drops, the cost of living becomes more expensive.

A $100 basket of groceries in 2000, for example, was worth only $53 in 2024, it's worth $51 today, and it will shrink to $49 in 2026.

Meanwhile, $100 of god purchased in 2000 soared to $1,167 in 2025 and is expected to reach $1,600 by 2026, That's a 16-time multiple.



> "...it's wise to hold some of what central banks can't create more of."
>
> — RAY DALIO



INFLATION'S TRUE CAUSE

The Biden administration blamed "greedy corporations" for the nation's financial problems.



But that couldn't be further from the truth.

> Think corporate greed is the leading cause of inflation? Think again
>
> CNN BUSINESS

The truth is the Fed's reckless money printing caused inflation.

As economist Milton Friedman famously said:

"Inflation is always and everywhere a monetary phenomenon, in the sense that it is and can be produced only by a more rapid increase in the quantity of money than in output."

The Fed's Magic Money Secret

The government doesn't produce anything to get money like you and I do. Instead, someone at the Fed punches a few extra zeros into a computer and essentially creates money "out of thin air."

During the 2020 pandemic, for example, the Fed flooded the financial system with trillions of printed dollars. As a result, inflation skyrocketed to a 40-year high.

SHARK TANK

"The printing presses have gone insane," said *Shark Tank* investor Kevin O'Leary, "**...you print $6.72 trillion in thirty months, what the hell did you think was going to happen?"**

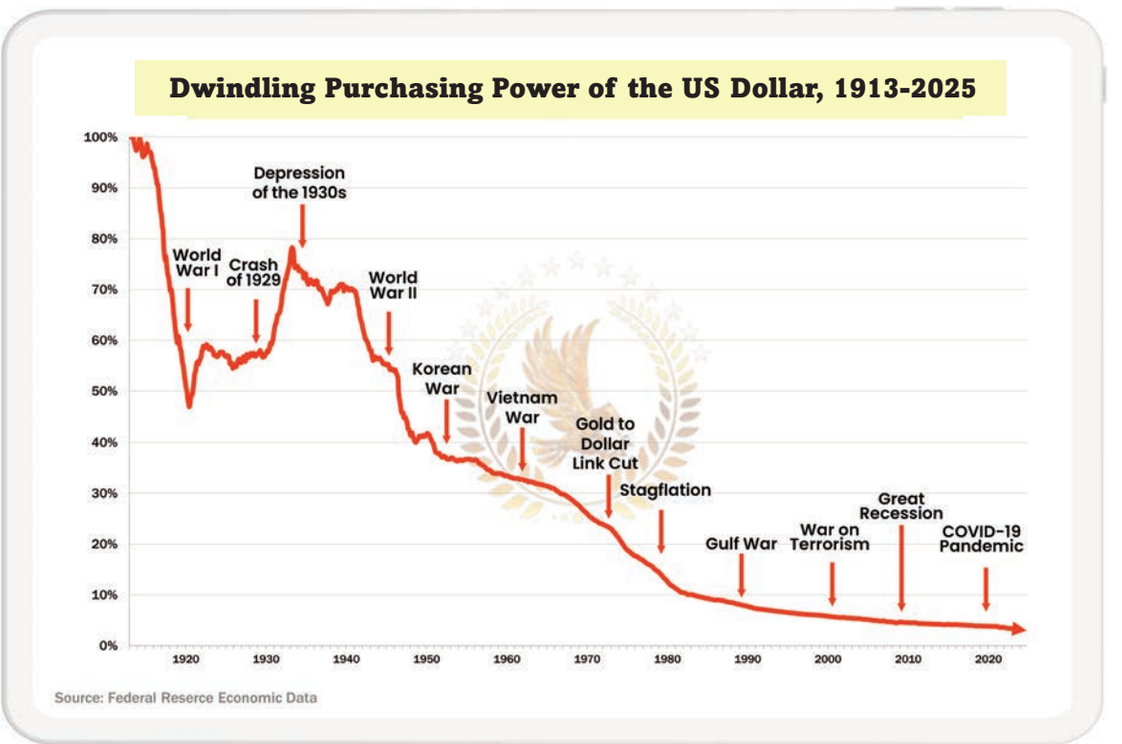


"We have gold because we cannot trust government."

- HERBERT HOOVER

Since the Fed was established in 1913, the private central bank has been "printing" money nonstop to fund government expansion, reckless spending and questionable wealth redistribution schemes.

And it has already destroyed over 98% of the dollar's purchasing power:



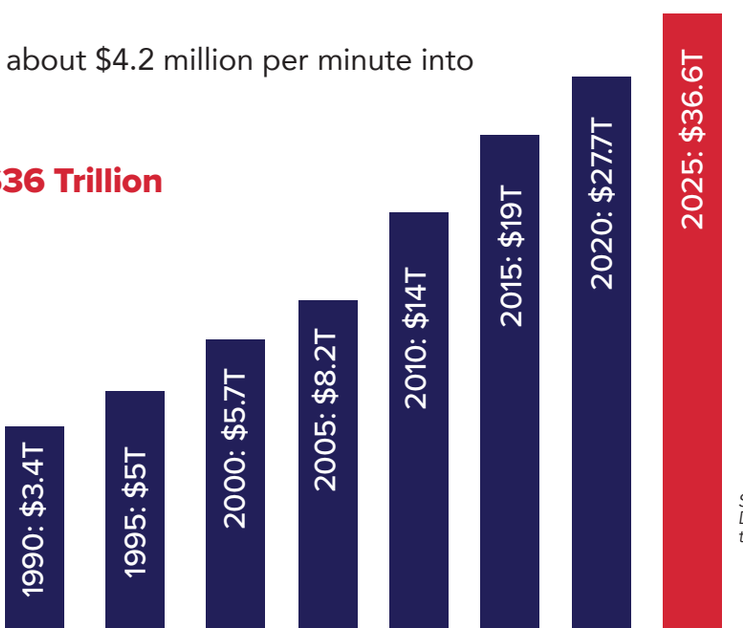
And the nonstop printing and reckless spending have created...

A Bonfire of Debt

Over the last decade, Washington's reckless spending has more than doubled the national debt to over $36 trillion.

And the government is throwing about $4.2 million per minute into the debt bonfire.

US National Debt Exceeds $36 Trillion



Source: U.S. Department of the Treasury

This puts YOU and every US citizen on the hook for more than $100,000... and growing.

At this point, no clear path to reducing the national debt exists.

And America's workers, entrepreneurs, industrialists and productive citizens can't supply enough tax revenue to cover the government's ever-growing debt tab.

This means the only thing standing between the government defaulting on its debts and expanding operations is more money printing.

As the money printing continues, inflation will rise, and the dollar's purchasing power will dwindle toward zero and an inevitable collapse.

As one of the greatest economists of the twentieth century said:



"There is no means of avoiding the final collapse of a boom brought about by credit expansion. The alternative is only whether the crisis should come sooner as a result of a voluntary abandonment of further credit expansion, or later as a final and total catastrophe of the currency system involved."

- LUDWIG VON MISES

WHAT WILL YOU DO IF THE DOLLAR COLLAPSES?

The good news is:

Gold GAINS as the dollar loses value.

Ever since the Fed started printing money and diluting the dollar, gold has gained an astonishing 12,800%, and gold prices are still rising:



How does this impact your savings?

PhD economist and fund manager Daniel Lacalle warns, "The only way to protect yourself is to find alternative real reserves of value, [including gold], which will offset the monetary destruction that is about to accelerate."



This is why owning gold isn't just about reacting to current economic challenges...

It's about anticipating trends, taking informed action and feeling more confident and secure about your financial future.



Geopolitical Conflict

When geopolitical conflicts erupt and investors anticipate war, gold rises as risk capital flees to safe-haven assets.

During the onset of every major conflict since 1979, gold prices have soared.

And, with conflict and strife escalating in Ukraine, the Middle East, Taiwan and elsewhere... **now, more than ever, it's time to secure your savings with gold.**

THE DEMAND FOR GOLD AND SILVER IS EXPLODING

Gold and silver are essential components in a wide range of products, including consumer electronics. And both industrial and consumer demand for gold is skyrocketing.

The number of mobile devices containing gold and silver will increase by over 8% to 18.2 billion by the end of 2025, so the demand for gold and silver is only going up.

Other products that use precious metals include:

- Solar panels
- Automotive parts
- Electric vehicle batteries
- Laptop and desktop computers
- GPS devices
- Dentistry equipment
- Touchscreens
- Gaming consoles
- Pharmaceuticals
- Medical devices

FOLLOW "THE SMARTEST MONEY"

Why Central Banks, Billionaires and Thousands of Americans Are Buying Up the World's Gold.

When a crisis approaches, savvy investors often "follow the Smart Money" or the wealthy, sophisticated investors.

But who does the Smart Money follow? The Smartest Money – global central banks.

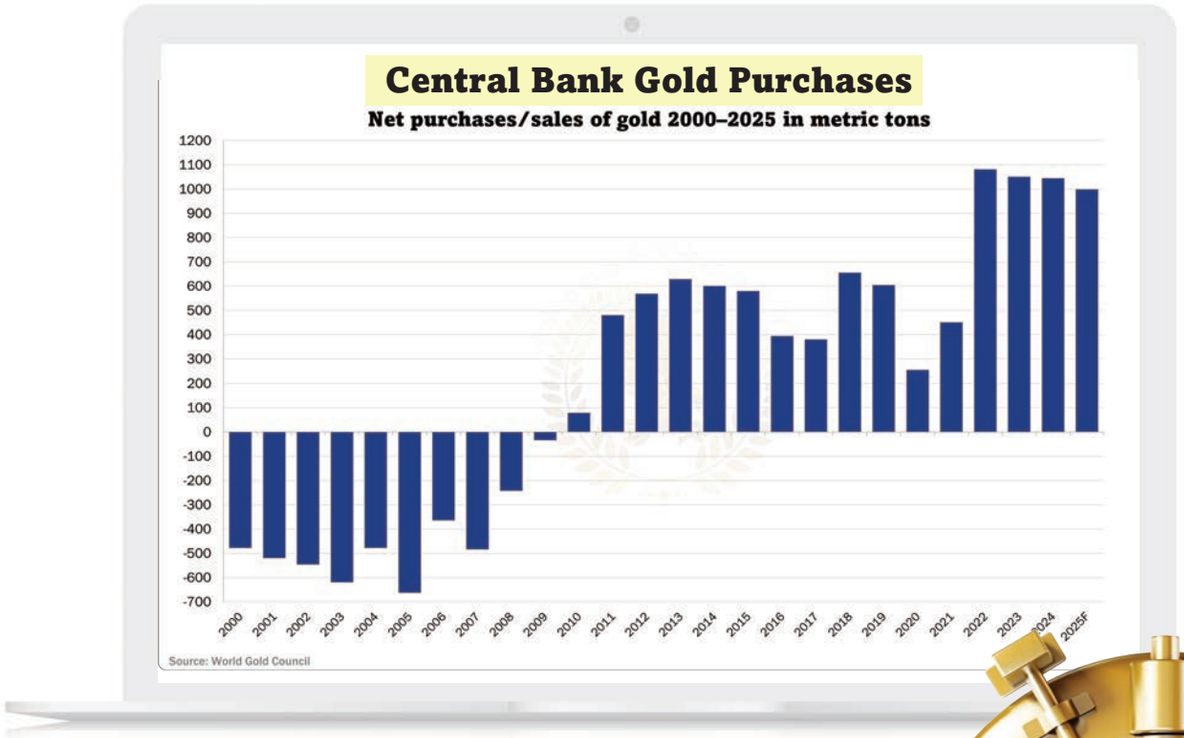
> Gold Passes Euro as Second Reserve Asset as Central Banks Buy
>
> **Bloomberg**

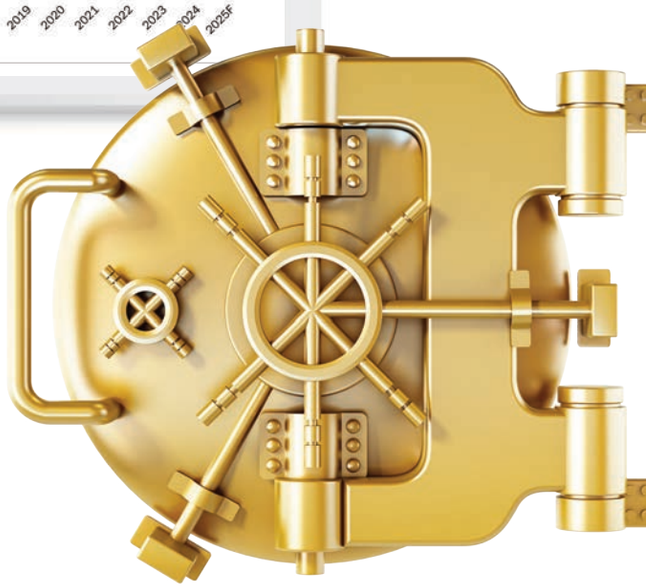
Central bankers – with teams of PhD economists, rooms of supercomputers, the most accurate data on the planet and the ability to buy as much of any asset as they want – are hoovering up gold at a rate never seen in 50 years.



According to the World Gold Council, if central banks keep buying gold at their current pace, 2025 will mark the fourth straight year in which they have purchased more than 1,000 tons of gold. That's more than double the annual average of 450 tons recorded between 2010 and 2021.

Central banks have been buying and hoarding gold for years to defend their nation's wealth and prepare for the next financial crisis.







Billionaires and hedge fund owners – "the Smart Money" – are pouring billions of dollars into gold.

Ray Dalio, founder of the world's biggest hedge fund, owns gold and says, "If you don't own gold, you know neither history nor economics."

Greenlight Capital founder **David Einhorn** bought gold to hedge against inflation.

"Bond King" **Jeffrey Gundlach** buys gold to hedge against the diminishing dollar and says, "I am certainly long on gold."

In 2018, Egyptian billionaire **Naguib Sawiris** poured 50% of his wealth into gold to defend against a potential stock market crash. The crash happened in 2020, and Sawiris grew substantially richer.

Real estate billionaire **Sam Zell** bought gold for the first time in 2019 as a "good hedge."

British banker **Lord Jacob Rothschild** and the Rothschild family have owned vast amounts of gold for decades.

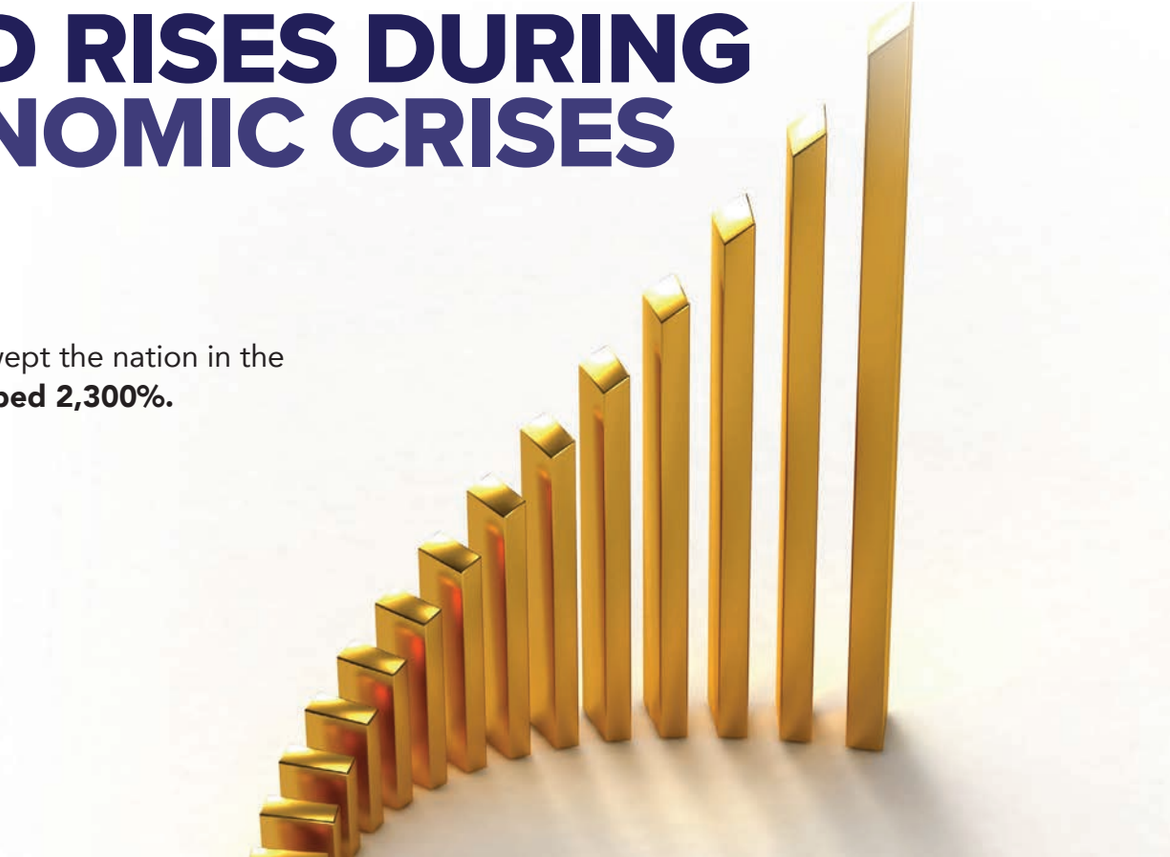
Famous hedge fund mogul **Paul Singer** owns gold.

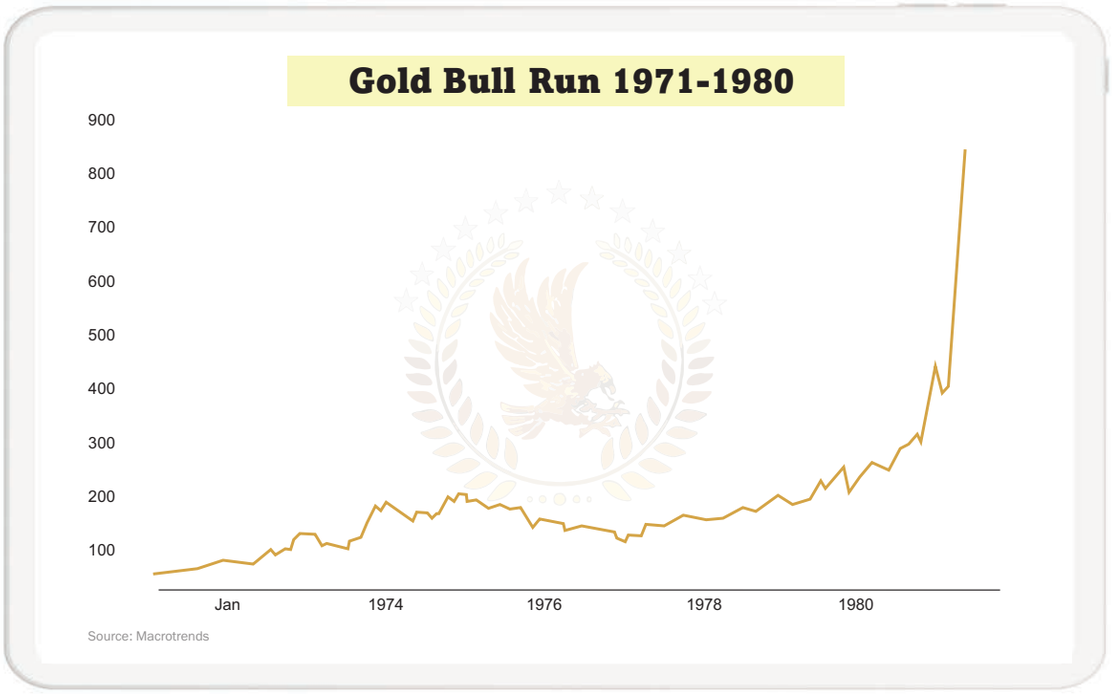
Legendary investor **Paul Tudor Jones** buys gold to shield his wealth from economic downturns. In 2019, Jones said gold "has everything going for it."

GOLD RISES DURING ECONOMIC CRISES

The 1970s

When inflation swept the nation in the 1970s, **gold climbed 2,300%.**





The 2008 Financial Crisis

Before the 2008 financial crisis, gold averaged around $800 per ounce.

After the crash, America slipped into the most intense economic downturn since the Great Depression.

During that time, gold **gained more than 130% in under four years.**

And folks who owned $20,000 in gold during that time would have seen it turn into about $46,000 in gold.



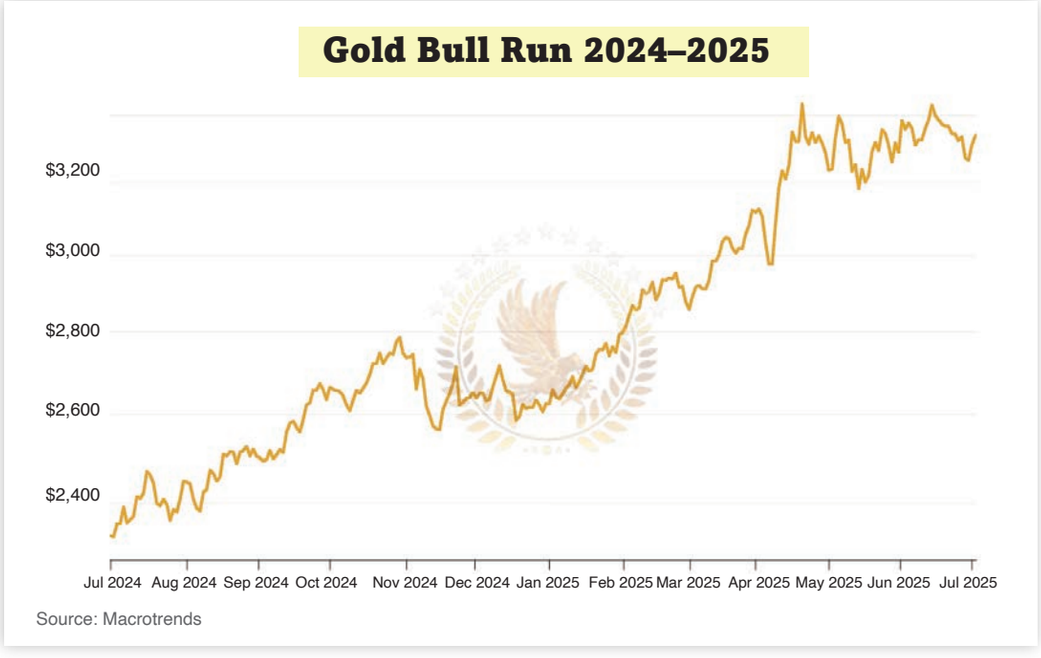
The Turbulent 2000s

Since 2000, **gold has risen over 1,000%.**



Folks who acquired $20,000 in gold then have seen it turn into about $233,000 in gold today.

And over the last 12 months, gold has gained 45%... and folks who owned $20,000 have watched it turn into $29,000 in gold today.



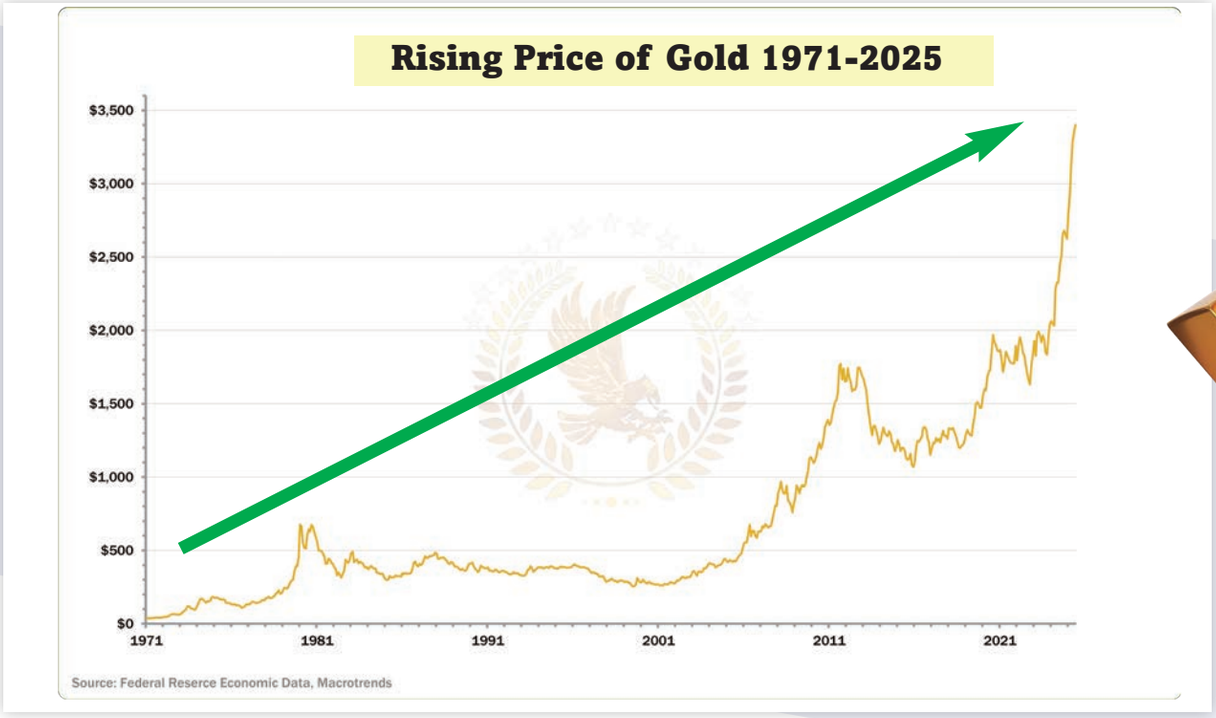
Gold's Big Picture

Through all America's bouts of sky-high inflation, punishing recessions, devastating market crashes, exhilarating stock market bull runs, pandemics, money printing, deficit spending and more...

And despite normal, temporary corrections in gold's price, like in any asset...

Since 1971 when we were removed from using gold as money via the Gold Standard, gold's price has only moved in one overarching direction:

UP OVER 9,000%





Have You Missed the Boat for Gold?

Not at all.

Gold's price has been hitting new highs during times of economic uncertainty for well over 100 years.

And with so many catalysts for a gold bull run sweeping the globe today, the price of gold has everything on its side to keep rising over the long term as it historically always has.



- Goldman Sachs now expects gold to hit $3,880 per ounce by year's end.
- Bank of America projects a move to $4,000.
- And JP Morgan believes prices could reach as high as $6,000 in the near future.

And if the world's macroeconomic turmoil continues to expand, these forecasts may prove to be too low.

Especially as the world's gold supplies continue to shrink, because...

The World May Be Running Out of Gold

Huge deposits were once commonplace. But over the last 20 years, mining companies have been struggling to find large high-quality ore deposits.

According to the World Gold Council, production is dropping for the world's biggest producers in China, Russia, Australia, Peru and the United States.

But the biggest problem gold miners face is TIME...

Because the gold production process – from the initial discovery to extracting and refining the raw ore to minting bars and coins – is a huge investment and takes about twenty years of sustained effort on average.

And global demand for gold is growing fast while the supply is shrinking fast.

Under the time-tested dynamics of supply and demand, we'll see gold's price rise to astronomical levels over the next few years as central banks, billionaires and millions of everyday investors around the world scramble to grab their share of the world's remaining supply.

This means you don't want to wait to buy gold; *you want to buy gold and wait.*

GOLD AND SILVER HAVE ZERO COUNTERPARTY RISK

When you buy physical gold, you own a tangible asset you can hold in your hand. It's 100% yours, and no third party can claim partial ownership. Your gold's performance doesn't rely on a board of directors, no CEO can embezzle it, it can never fall to zero... and if you ever want to sell it, you can easily convert it to cash.



TWO WAYS TO PURCHASE METALS

OPTION 1
GOLD IRA PURCHASE

- Open your IRA account
- Transfer funds and select your metals
- We ship your metals to a safe depository account under your name and control

OPTION 2
DIRECT PURCHASE

- Order your metals and send payment
- We ship your metals directly to you or a depository of your choice



WHY YOU NEED A GOLD IRA

If all your savings are held in US dollars, in a traditional 401(k), IRA, TSP or other savings vehicle, you could face severe losses if the dollar or market collapses and a crisis sweeps the nation.

That's why thousands of Americans are shifting a portion of their savings into gold for safekeeping.

And getting set up with a Colonial Metals Group Gold IRA is simple, fast and easy.

Step 1: Establish your account

Our team of experts will show you how a Precious Metals IRA functions and help you with your paperwork.

Step 2: Transfer funds

After your Gold IRA account is established, you'll move funds into your self-directed IRA's custodian account.

This can include transferring money from traditional IRAs, 401(k)s, 401(a)s, 403(b)s, 457s, Pension plans, Thrift Savings Plans, and annuities.

Your new Gold IRA account will be in your name and managed by your custodian for you, and only you have control over it – Colonial Metals Group never takes possession of your funds or metals.

Keep in mind that diversifying your retirement portfolio with gold and silver doesn't mean moving all your wealth – just a portion of it of your choice.

Step 3: Purchase your IRA-approved metals

Finally, after your account has been funded, you'll select the IRA-approved precious metals you wish to hold in your new Gold IRA. (See partial catalog below.)

Your dedicated Colonial Metals Group representative will guide you through the options available to diversify your retirement portfolio with gold and silver. Platinum and palladium products are available too.



After the process is complete, we'll be there If you need help with making additional contributions, handling storage paperwork, updating beneficiary information or even selling your metals.

And although the law doesn't permit any gold company to guarantee they'll buy back client gold, to date we have always done so.

WE'RE DEFENDING THE AMERICAN DREAM ONE PATRIOT AT A TIME

Our mission is simple: In an era of expanding government control and economic uncertainty, we're helping good American people take back control over their finances, protect their life's work from government overreach, and feel more secure about their financial future.



That's why every Colonial Metals Group client receives:

- ✔ Uncompromising experience, integrity, honesty and clarity with every communication.
- ✔ A comprehensive suite of the highest-quality precious metals, including bullion, premium bars and coins and Gold IRA–approved products.
- ✔ Concierge-level assistance featuring dedicated Account Executives, 24/7 online account access through your Gold IRA custodian, and regular market updates.
- ✔ Continued portfolio support, assistance with paperwork and up-to-date help with Required Minimum Distributions (RMDs).

Colonial Metals Group offers decades of collective experience to help you diversify properly every step of the way with the highest standard of service in the precious metals industry.

COLONIAL METALS GROUP CLIENTS IN THEIR OWN WORDS



“Very responsive”

Everyone at Colonial Metals Group is very responsive whenever I call or email them.



"These people really care about you"

I appreciate the help and guidance. This was my first purchase of gold and the Colonial Metals team made the whole purchase experience very easy. Colonial Metals Group was as important as choosing gold for my investment. These people really care about you.



"A sensible decision"

The entire team made everything clear, sensible, and easy. Questions were encouraged and answers were readily provided in a way that we clearly understood. The entire process flowed smoothly.



“This is the company for me”

While I’ve been searching for the right company for my retirement funding I came across Colonial Metals Group. After a few calls I was certain that this is the company for me. They are reliable, insightful and professional. Big thanks to their team for making this process as easy as possible



“A no-pressure approach”

Really informative staff, responsive, I was really pleased with the process and outcome. But what really pleased me was the no pressure approach.

“Seamless process”

Loved the team at colonial metals group. Knowledgeable professionals in the business that made this whole process seamless. Alan did a great job helping me figure how things work as well as patient.

“Couldn’t have asked for better customer service”

Couldn’t have asked for better customer service. You can tell the staff cares. They made the process rather simple which I appreciate. Thank You!

“Friendly and straightforward”

Customer to associate interaction was friendly and straightforward. Really pleased how things worked out and would definitely do business in the foreseeable future.

"A great experience"

Everyone that I dealt with was friendly and professional. They listened to my concerns and answered my questions.



FAQ

How will I acquire precious metals for my Gold IRA?

Acquiring precious metals for your self-directed Gold IRA is simple and straightforward.

First, you'll complete a 10-minute account application, then we'll help you transfer funds from an existing retirement account to purchase your metals. And finally, we'll help you select the best mix for your goals.

Will opening my Precious Metals IRA involve a pile of complex paperwork?

Not at all. We'll keep paperwork to a minimum. On the initial application, we'll simply need your basic info and a list of your beneficiaries, if any.

We'll send your paperwork with a prepaid FedEx return envelope. And your Gold IRA Specialist will make everything simple, fast and hassle-free.

Will I own the gold in my Gold IRA?

Yes. We believe in securing your life's work, exercising your monetary freedom, and protecting your financial future with tangible assets you can hold in your hand.

And when you open a Gold IRA with Colonial Metals Group, you will own real, physical gold and silver in your name, stored in a state-of-the-art, IRS-approved, fully insured, private depository outside of the US banking system.

Where will I store my Gold IRA metals?

Gold IRA precious metals must be stored in one of the nation's IRS-approved facilities.

To make certain your metals are secure, we recommend the IRS-approved, fully insured Delaware Depository in Wilmington, DE, which safely handles billions of dollars in monthly transactions. Your dedicated Colonial Metals Group representative will review secure storage options with you.

Can I roll funds from my 401(k) and IRA into a Precious Metals IRA?

Yes, you can move funds from most qualified retirement plans, including:

- Traditional, Roth, SEP & SIMPLE IRAs
- 401(k), 403(b) & 457(b) plans
- Pensions & Thrift Savings Plans

If you're unsure which of your accounts are eligible, or if you'd like more details about Gold IRA rollovers, call us at 800-465-6009.

When should I sell my precious metals?

Precious metals work best as a long-term store of value. Therefore, we generally recommend holding your gold and silver for at least 3–5 years before selling.

Your Colonial Metals Group expert can discuss timelines that align with your retirement goals.

FAQ

How will I shift funds from my current retirement account into a Precious Metals IRA?

The process is simple and hassle-free. You have two tax-free transfer options:

1. Direct trustee-to-trustee transfer: Funds move straight from your current plan to your new IRA.

2. 60-day rollover: Your current provider sends you a check, which you forward to your new IRA within 60 days.

Your Colonial Metals Group representative will handle the details for you, fill in your paperwork for your approval, help facilitate your funds transfer, follow up with custodians, and help you select your best mix of metals. We're with you every step of the way.

Will I have to pay taxes or penalties on the money I transfer from my IRA or 401(k) into a Precious Metals IRA?

No. When you follow the right process, you pay no taxes or penalties on your transfer.

How much time will my Precious Metals IRA setup require?

Usually, we can have your new Precious Metals IRA ready within a single business day. And fund transfers generally take an average of 5 business days.

What does it cost to open and maintain a Gold IRA?

Our Precious Metals IRAs have straightforward, transparent fees that are often lower than conventional retirement accounts.

For example, an account with The Entrust Group costs $350/year for commingled storage or $400/year for segregated storage.

The flat annual fee covers secure storage, insurance, quarterly statements, and 24/7 online account access. The benefit of a flat fee is that it is not tied to the size of your account. So, when your Gold IRA account value grows, your maintenance fees remain the same (unlike a traditional IRA or 401(k)-type account).

How will I monitor changes in my portfolio?

You'll have 24/7 online account access to view your holdings and their daily spot value.

If you prefer a paper report, your custodian can send a quarterly summary by mail for an additional fee.

How can I take a distribution or process my annual Required Minimum Distribution?

Taking a distribution is simple and usually takes one business day. Just let us know. We'll prepare your paperwork and arrange secure delivery of your metals from the depository to your home. Or, if you prefer, we can liquidate your holdings for you and deliver a check for the amount.

Can I add precious metals to my current IRA?

To secure your life's work with physical gold and silver, you'll need a self-directed Precious Metals IRA. We specialize in setting these up properly and can help you establish yours quickly and easily.

How can I be certain my precious metals are pure?

We only source certified metals from globally trusted government mints like the US Mint and Royal Canadian Mint. Your coins undergo a second authentication audit at the depository to meet strict insurance standards. And you can view and visit your metals anytime. We proudly stand behind every coin we offer so you can invest with confidence.

Which precious metals are right for me?

The best mix of gold and silver for your new Gold IRA depends on your unique financial goals and timeline. Our experts can assess your situation and help you select the perfect coins or bars for your needs.

For a free, no-pressure consultation call 800-465-6009.

What if I want to sell my gold?

While no precious metals dealer can legally guarantee buybacks, we've never refused a client's request.

Have additional questions?

We're happy to help. Just call 800-465-6009 or send an email to info@colonialmetalsgroup.com. One of our friendly Precious Metals Specialists will be happy to answer any questions you may have.

Colonial Metals Group is grateful to support the following:

POPULAR IRA-ELIGIBLE COINS

Browse our curated collection of the finest IRA-eligible gold and silver coins and bars available anywhere from the US Mint and other national mints.

Minimum Fineness Requirements

- IRA-eligible gold coins and bars must be at least 99.5% pure.
- IRA-eligible silver coins and bars must be at least 99.9% pure.
- Gold American Eagle proof and bullion coins are an exception and are IRA-eligible with their purity of 91.67%.





The iconic **American Eagle coin** series is considered one of the most beautiful coins ever made by the US Mint. The obverse of the 2025 gold eagle features Lady Liberty with her torch of freedom in one hand and a full olive branch in the other, and the reverse portrays a majestic eagle. The 2025 silver eagle shows Lady Liberty enveloped in folds of the flag, with her right hand extended and her left holding branches of laurel and oak, and an eagle approaching a landing.





Low-Mintage Coins

America the Beautiful 5 oz

The stunning America the Beautiful Silver Bullion Coin™ program is one of the most sought-after bullion products ever released by the US Mint. The series honors the beauty of America's National Parks, and each coin commemorates a park or site, one from each state, each territory, and the federal district. The obverse of each coin features a portrait of George Washington.

St. Helena Victory Seal

The beautiful gold and silver Victory Seal coins portray a crowned Queen Victoria on horseback holding a scepter in a victorious pose. The obverse bears the effigy of His Majesty King Charles III.





St. Helena Sovereign

The gold and silver St. Helena Sovereigns feature a shield with heraldic elements of England, Scotland, and Ireland. The spade-shaped shield sits on a bed of Tutor roses, surrounded by the inscription DIRIGE DEUS GRESSUS MEOS – MAY GOD DIRECT MY STEPS.

Gold and Silver Proof Coins

Unlike regular coins, which are struck only once, proof coins are struck twice. The result is a shinier, more defined coin with sharper rims and a smoother "field" (the blank area of the coin). Proof coins come in their original case with documentation from the US Mint.





Gold and Silver Bars

10 oz gold bar



1 oz gold bar



1 oz silver bar



1 kilo silver bar



CONTACT US
WE'RE HERE TO HELP



Have questions? Ready to get started now?

We're here to help you protect your life's work with confidence.

Speak with an expert: 800-465-6009
Mon–Fri 9AM - 8PM EST

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Fort Lauderdale, FL 33301

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