

**2025**



# **HACK-PROOF SAVINGS**

**HOW TO SECURE YOUR IRA & 401(K)  
ACCOUNTS AGAINST THE WAVE  
OF HACKS, CYBERCRIMINALS AND  
THE UNSECURE BANKING SYSTEM**



**Colonial Metals Group**



## AN URGENT WARNING FROM PAUL STONE:

Dear Retirement Saver,

You made the best possible decision to grab your free copy of this guide. Because rest assured:

The stock market may be the last thing you should worry about.

See, new FBI reports show that cybercrime losses for retirement savers like you have jumped ninefold over the past few years.

Why is that?

First of all, the National Association of Plan Advisors has found criminals are ditching low-limit credit card theft to pillage the million-dollar jackpots sitting in unprotected 401(k)s.

And secondly, hackers have finally assembled everything they need to launch relentless waves of account hacks...

That includes your Social Security Number, which is likely among the 143 million leaked into the dark web...

And that's in addition to your full name, current and past addresses, birthdate, and emails.

No wonder the CIA director himself warned:

"The next Pearl Harbor could very well be a cyber-attack."

But like I said earlier, you made the best possible decision to "hack-proof" your assets...

Because over the next few pages of this step-by-step guide, you'll discover the 1 simple "account cloaking" move you can make right inside your IRA and 401(k) to bulletproof your life savings and retirement from hackers.

So, keep reading to find out how you can safeguard your nest egg before the next attack strikes. Your financial future depends on it.

Paul Stone, CEO  
Colonial Metals Group



# HOW DID WE GET HERE?

## STEP 1 – The Descent into a No-Cash Society

According to a recent CNBC investigation, the pandemic accelerated America's descent into a "no-cash society" by several years...

Forcing 18,500 ATMs to vanish from our streets...

And 8,392 bank branches to close.

It's a reset that Big Banks and Silicon Valley have long planned for. In fact, Apple CEO Tim Cook once famously declared:

"Our mission is to replace your wallet."

We're now in a system where your entire life savings—your retirement, your 401(k), your IRA—exist as nothing more than ones and zeroes on some computer server.

**But when cash disappears...**

**Your savings, which are mostly in digital assets hidden behind accounts, are more vulnerable.**

Which leads us to the issue with relying on digital accounts:



## STEP 2 - Bank Vulnerability

Today, over \$10 trillion in assets are concentrated in just six megabanks, and the FDIC's 2024 quarterly report reveals 68 US banks are at risk of failure, burdened with nearly half a trillion dollars in toxic loans and unrealized losses.



And now, we've already seen the first bank failure of 2025.

Pulaski Savings Bank was shut down by US regulators on January 17 due to "unsafe conditions" and suspected fraud.

Could this be the domino that triggers a much larger crisis?

## STEP 3 - The Hacking Epidemic

### THINK YOU CAN'T GET HACKED?

So did these educated, highly accomplished professionals... until they lost everything...



Just ask Dr. Frances Sharples—a former White House advisor on biological weapons.

This 73-year-old PhD just watched sophisticated cybercriminals drain \$655,000 from her retirement account.

Then the same government she loyally served for 4 decades is now demanding she pay a SIX-FIGURE TAX BILL on the stolen money.

"The scammers get away, the government gets its piece, and she gets nothing," reported *The Washington Post*.

And yet, Dr. Sharples isn't the only such victim.

CYBER ATTACK



A former Fortune 500 executive thought she'd be living a comfortable life until hackers changed her login credentials and siphoned \$750,000 from her 401(k)—in a single transaction.



**The New York Times** spotlighted a 76-year-old Harvard-trained lawyer who "surrendered" \$740,000 to cybercriminals.

But hacking your account directly is not the only way hackers can get your savings.

## STEP 4 – Think your brokerage firm can't get hacked?

### 3 OF THE 4 LARGEST BROKERAGE FIRMS WERE HACKED IN 2024

Fidelity Investments was the first target, with hackers spilling the names, Social Security Numbers, account data, and driver's licenses of 77,099 Americans into the dark web.

Yet, Fidelity kept this catastrophic breach silent "for several weeks" after it happened.

And the attack on Fidelity was just the beginning.

Because a "years-long system failure" led to a JP Morgan data breach that exposed the sensitive financial and personal data of 451,000 retirement savers.



Even Charles Schwab was recently breached by a Kremlin-backed ransomware gang, who got away with the full names, Social Security Numbers, government ID numbers, and birthdates of another 61,000 Americans.

And now the floodgates are really bursting open...

## STEP 5 - Think your social security number is not in the hands of hackers?

It is highly likely that your personal, most sensitive financial data is already in enemy hacker hands. These hackers have been building toward this moment for years—hitting banks, credit agencies, and tech companies to collect every piece of data they need.

Thanks to high-profile data breaches at places like Equifax, Target, LinkedIn, and Yahoo, the hackers have already amassed a huge treasure trove of stolen data on nearly every American, including:

143 million

1 billion

3 billion

11 million

Social Security Numbers...

email/password combinations...

account recovery answers...

credit card and bank account numbers...

And with this mountain of sensitive information at their fingertips, cracking your 401(k) is as easy as 1-2-3.

It comes as no surprise considering these are the same state-sponsored hackers who've already penetrated the Pentagon, the NSA, and our classified nuclear weapon sites.

They've already breached the highest level of government agencies. Now they're turning their focus where the real wealth is stored: your **401(k)s, IRAs, and personal brokerage accounts.**

But there are other ways where your savings can be unavailable for you. For example, if you cannot access your savings account for a long time.



## STEP 6 – Do you ever think about your account access if the power grid fails?

# CYBERCRIMINALS ARE NOW TARGETING THE US POWER GRID

A leaked report from a US federal agency exposed a terrifying truth:

If cyberterrorists take down just **9 of America's 55,000 power substations**, it could trigger a **nationwide blackout lasting up to 18 MONTHS**.

9 substations out of 55,000? How do you even guard all these substations to prevent 9 from being taken down?

That's all it would take to completely cut you off from your life savings and brokerage account.

And if the grid goes down...



**ATMs stop working**



**Banks shut their doors**



**Brokerage accounts go dark**



**Customer service phone lines fall dead**



**They've done it before—and they're practicing for more.**

The Russian cyberarmy has been rehearsing these kinds of attacks for nearly a decade.

- In **2015**, Russian hackers infiltrated Ukraine's power grid **and left 230,000 people without electricity in the dead of winter.**
- In **2016**, they blacked out the capital of Ukraine and left the system even more vulnerable.

These are successful test runs, and here's the part that should make every American uneasy: A recent report from the Department of Homeland Security confirmed that Russian cyberoperatives have already infiltrated critical US infrastructure—including power plants, water facilities, and gas pipelines.

But this should come as no surprise because we were warned. And we still did nothing.

Nearly a decade ago, in 2014, Admiral Michael Rogers, ex-Director of the NSA sat before the US Congress and testified that:

**“China and probably one or two other nations likely have the capability to shut down the U.S. power grid.”**

But it gets worse...

## **STEP 7 - Did you ever consider that AI makes hacks more effective?**

**THINK YOU CAN'T GET HACKED? AI IS ABOUT TO TRIGGER THE LARGEST 401(K) CYBERCRISIS IN HISTORY**

Most retirees assume their accounts are under the highest level of protection by banks, retirement firms, and 401(k) custodians.

**But behind the scenes, these institutions are scrambling to automate everything with AI to save cost and “improve efficiency.”**



And in their push to automate, *security is falling apart.*

Top tech experts at Gartner, one of the world's most prestigious tech firms, are already warning of a new **"Backdoor 401(k) Vulnerability"** in over 50% of account software.

**So, half of them are now UNSAFE.**

That means even right now...

Hackers can slip in unnoticed, change your account settings, and drain your 401(k).

**And the firms managing your retirement savings are making it even easier for hackers because they're now trusting AI with the very legal documents that control access to your 401(k).**

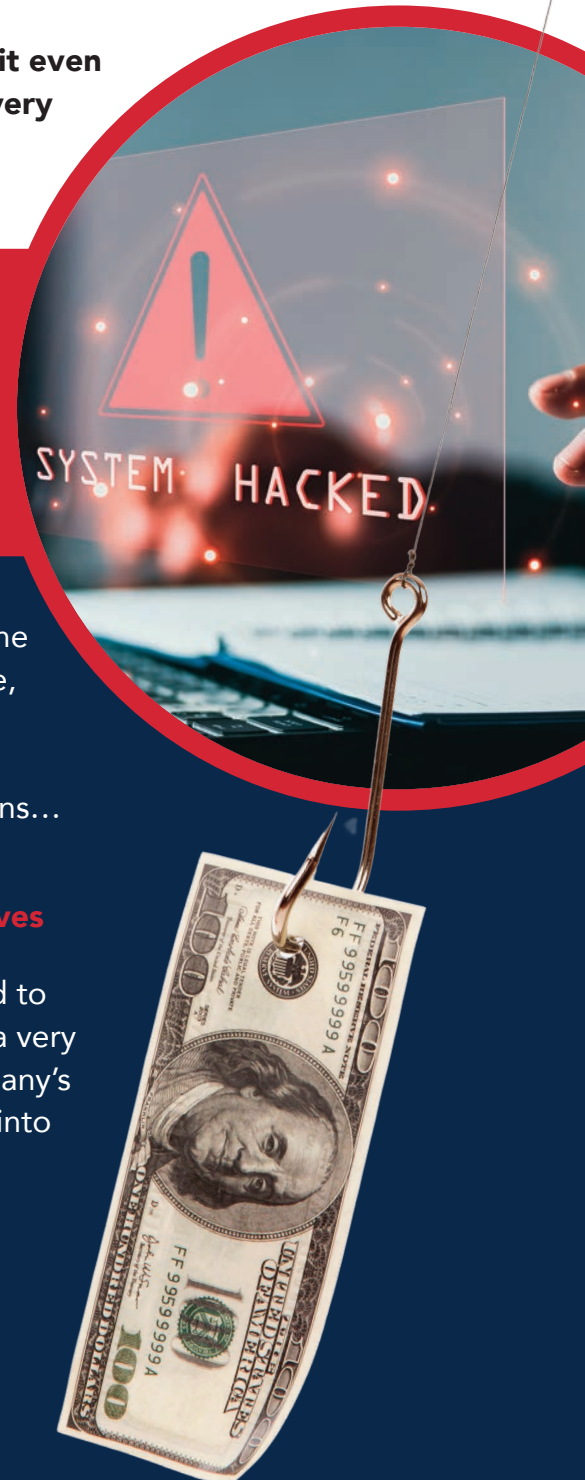
**BUT AI can also be used by hackers to infiltrate your accounts, and the capabilities of AI today are nothing short of terrifying...**

With just a snippet of a recordkeeper's voice pulled from a routine customer service call, AI can recreate their speech patterns, tone, and inflections with chilling accuracy.

In fact, it can do much more to steal from hard-working Americans...

### **Cybercriminals Can Create Video Deepfakes of Bank Executives**

A criminal doesn't even need to hack your 401(k). They just need to fool the people managing it. In fact, CNN has already reported a very recent case where scammers created a fake video call of a company's executive, convincing employees to send \$25 MILLION straight into their hands.





## They Can Fake Emails, Calls—Even Your Own Family's Voices

Ever get an urgent email from your bank warning about "suspicious activity"? Hackers can now make those emails perfectly, stealing logos and signatures, and even send fake voice messages from "representatives" to confirm the scam is real.

## They Can Crack **59% of Passwords** in Under an Hour

Scammers now use AI-powered hacking software to guess passwords, scan for system weaknesses, and break in faster than any human ever could. **Once inside, they change account details and reroute funds without being discovered—until it's too late.**

And all this is enabling a chilling rise in cybercriminals targeting retirement accounts.



# HOW TO PROTECT YOUR DIGITAL SAVINGS?

In a world where cybercriminals can breach the Pentagon, infiltrate nuclear facilities, and black out entire cities, it's clear that protecting your retirement savings should be priority number one.

The good news is there are steps you can take today to fortify your retirement savings when they are in digital accounts.

## #1 Strengthen Your Passwords & Enable Two-Factor Authentication (2FA)



It might seem simple, but weak passwords remain the easiest way for hackers to break into your accounts.

Shockingly, millions of Americans still use obvious combinations like "password123" or birthdates that can be easily guessed. It's highly recommended to use passwords that are long and complex. Avoid using the same password across multiple accounts.

But even strong passwords can be cracked. That's why enabling two-factor authentication is crucial. It adds a second layer of protection, requiring a temporary code (usually sent to your phone) each time you log in.

## #2 Regularly Monitor Your Accounts



Hackers attempt to strike under the radar, and if you only check your 401(k) once a quarter, you might not notice the damage until it's too late.

Get into the habit of checking your retirement and brokerage accounts weekly. Don't rely on quarterly statements as even small, unauthorized withdrawals can easily snowball into devastating losses. Many banks and brokerages offer real-time alerts for suspicious activity. Activate these alerts, and keep an eye out for any unauthorized transactions, password changes, or unexpected account activity.



### #3 Stay Vigilant Against Fraud Attempts

Phishing remains one of the most effective tactics cybercriminals use. These scams often look like legitimate emails from your bank, brokerage firm, or even government agencies.

They'll urge you to **"verify your account," "reset your password,"** or "pay a toll that is due" leading you to a fake login page designed to steal your information.

Here's how to protect yourself:

- **Double-check email addresses.** Hackers often use lookalike addresses that seem official but include minor typos.
- **Never click suspicious links.** If you receive an unexpected email from your bank or brokerage, go directly to the official website—don't click through the email.
- **Watch for urgent language.** Phishing emails often try to scare you into acting fast. If it says "Your account will be closed unless you act now!"—take a step back and verify.
- **Don't download unknown attachments.** Many phishing emails include infected files that can install malware on your device.

The steps above will help strengthen your security, but it will never be 100%. Also, it will not protect you from losing access to your digital accounts if the power grid goes down. The truth is, no matter how well you take the steps above, these protections only go so far. **The fact remains that your retirement is still locked inside a fragile, hackable digital system.**

If hackers can breach the biggest financial institutions in America and if digital wealth can be seized, frozen, or erased in an instant...

Wouldn't you want at least a portion of your savings in something no one else can touch?

That's why the Smart Money always allocate a portion of their portfolio to a hard asset like physical gold. **It's real, completely immune to cyberattacks, and doesn't vanish when servers go dark.**

It is in your hands and under your control.

# THE DEMAND FOR GOLD IS EXPLODING

Gold delivered exceptional returns in 2024 with gold hitting 39 new all-time highs. Now gold is already breaking new record highs in 2025, and a global shortage is forming.

So with this kind of white-hot momentum already in place, there's no telling how fast the price of gold will hit \$4,000 or even \$5,000 per ounce, as forecasted by an ex-CIA advisor.

And now?

JP Morgan is delivering \$4 billion worth of gold bullion to its biggest clients—the second-largest such delivery since 1994.

And its mega rivals Deutsche Bank, Morgan Stanley, and Goldman Sachs have just airlifted a staggering \$82 billion worth of gold bars into New York.

The Smart Money is clearly preparing for a continued rally. In fact, Wall Street and central banks are now purchasing so much gold that we're experiencing a supply crunch not seen in many years.

Should you sit on the sideline while this is happening?

Even the **Financial Times** is warning:

**"An \$82 billion surge in gold shipments to the US has led to a shortage... People can't get their hands on gold because so much has been shipped."**





# 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 Hits New High as Central Banks Ramp Up Purchases

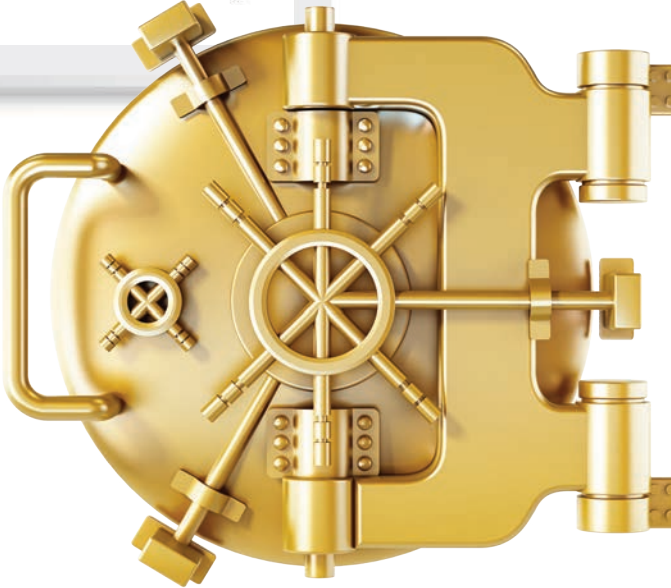
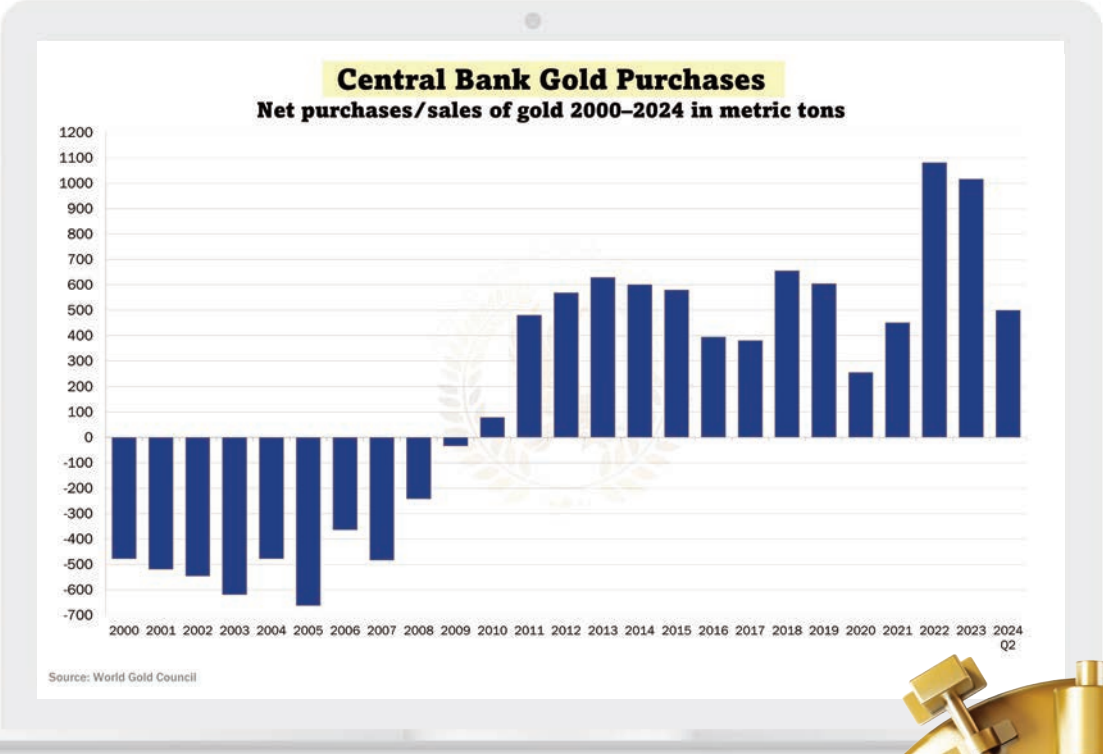
THE WALL STREET JOURNAL  
**WSJ**

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's April 2024 report, the People's Bank of China is leading the pack and has bought gold by the ton for 17 straight months.

**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.”

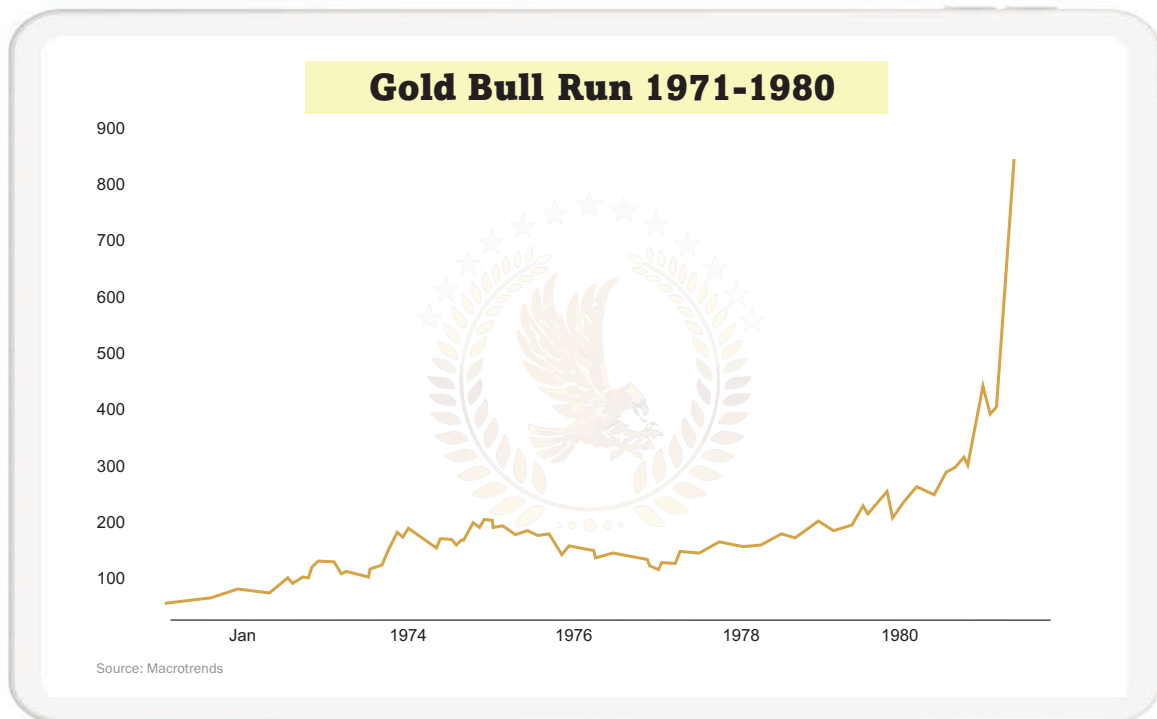
# **GOLD RISES DURING ECONOMIC CRISES**

## **The 1970s**

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







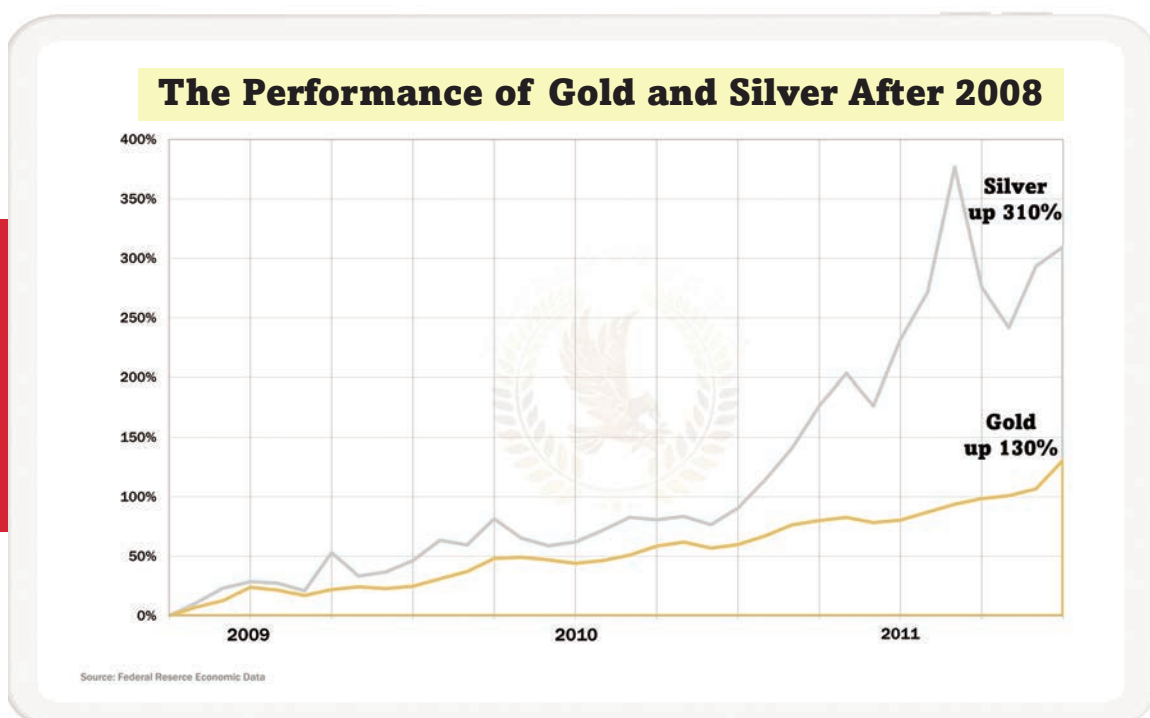
## The 2008 financial crisis

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.





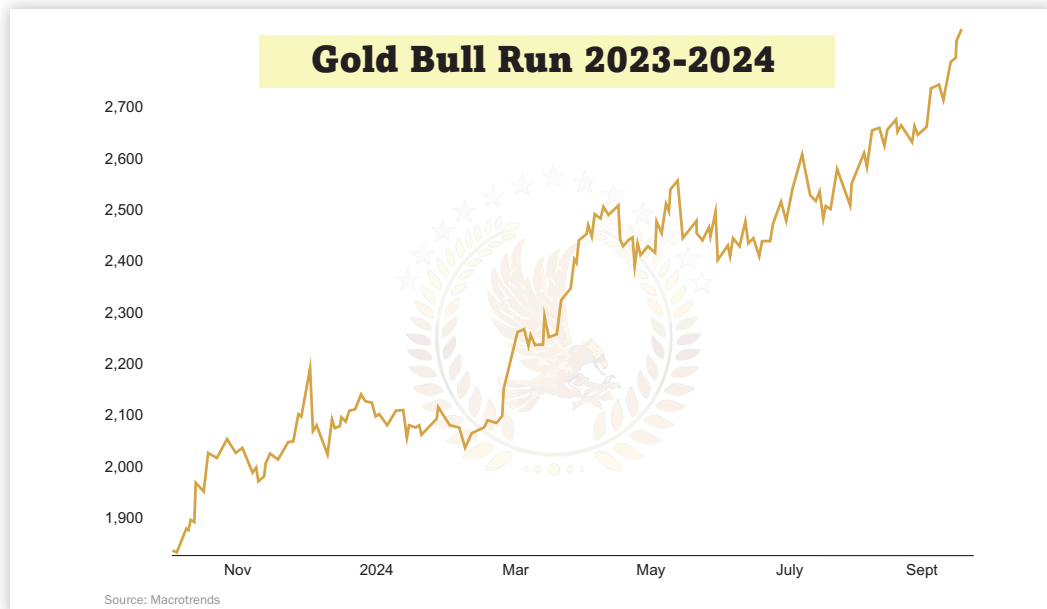
## The turbulent 2000s

Since 2000, gold has risen over 840%.



Folks who acquired \$20,000 in gold then have seen it turn into about \$188,000 in gold today.

And over the last 12 months, gold has gained 30%... and folks who owned \$20,000 have watched it turn into \$26,000 in gold today.



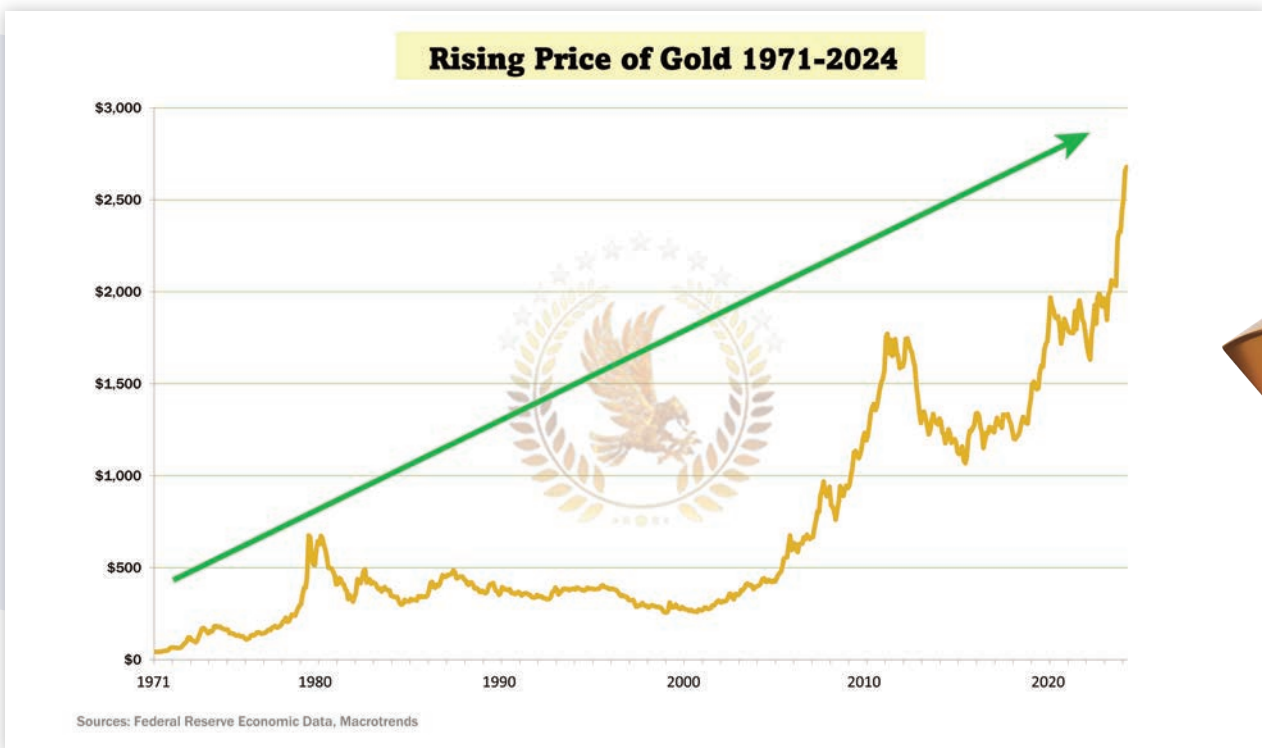
## Gold's Big Picture

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 7,000%



## 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.**



- Bank of America says \$3,000 is possible.
- And UBS says gold could skyrocket to a whopping \$4,000.

And if the world's macroeconomic turmoil continues to expand, analysts' forecasts of \$3,000–\$4,000 may prove 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 401k, 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.

## Endorsed by Many:



**JEANINE PIRRO**

*"I recommend Colonial Metals Group to my own friends and family, the only Gold IRA company that meets my high standards!"*



**ED HENRY**

*"I learned early on to put a portion of my savings in gold. That's why I recommend Colonial Metals Group."*



**LARRY KUDLOW**

*"I trust Colonial Metals Group and highly recommend them for all your precious metal needs."*



# COLONIAL METALS GROUP CLIENTS IN THEIR OWN WORDS



## **“Very responsive”**

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



## **“A trusted source for my precious metals needs”**

Paul at Colonial Metals helped me navigate the process of setting up my gold IRA. He worked carefully and methodically to understand my goals and objectives and choose the best assets for diversification. I was very impressed with his knowledge and professionalism. He walked me through the process step by step and made sure that we timed the market perfectly to get the best price. The entire staff attended to my needs with urgency and followed up promptly with every question. I look forward to working with them in the future as a trusted source for my metals portfolio.



## **“Incredibly kind people”**

Saw their CEO Paul Stone on a news platform. Called into his company and spoke with some incredibly kind smart understanding people. Now I feel I am preserving what I worked so hard for. Period very grateful to be ahead of the curve on the next economic downfall. Thank you colonial metals. I sleep much better.



## **“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.



**“Made it seamless and simple”**

I was looking to keep my money in an IRA, but out of the stock market. I was nervous making this shift. I worked with John Carnes who made it seamless and simple. Thank you!



# 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 Equity Trust costs \$225/year for commingled storage or \$275/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 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](mailto:info@colonialmetalsgroup.com). One of our friendly Precious Metals Specialists will be happy to answer any questions you may have.

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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 2024 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 2024 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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Ste 310  
West Palm Beach, FL 33401

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