



What is a Self-Directed IRA?

A Self-Directed IRA is exactly like any other IRA, with one major difference. You get to choose where your IRA funds will be invested, rather than just accepting whatever the IRA trustee or custodian offers. This gives you greater flexibility, because you can choose funds, government obligations and other investments.

Traditional or Roth IRA?

Anyone who has earned income can contribute to a Traditional IRA each year. Depending on your income, marital status and participation in employer plans, your contribution to a Traditional IRA may be deductible. Also depending on income, you may be able to make only a partial contribution to a Roth IRA. Contributions to a Roth IRA are never deductible, but qualified distributions from the account are completely tax free. Your tax advisor can help you determine which type of IRA is most appropriate for you.

IRA Transfers and Rollovers

Money in an existing IRA can be moved to a GoldStar precious metals self-directed IRA by transfer or rollover.

A transfer does not require IRS reporting and there are no restrictions on how often you can transfer funds. You simply open an IRA at GoldStar and authorize the transfer. GoldStar will contact the previous institution and take care of getting the funds moved. Special rules apply if you have reached age 70 ½ and you should check with the previous trustee or custodian to see if there will be fees or penalties.

IRA rollovers require reporting to the IRS and there are time limits and other restrictions. You should always seek competent tax advice before taking a distribution for a rollover.

The tax laws regarding IRAs are complex and cannot be covered fully in this brochure. This is especially true for rollovers from other retirement plans. Before making any decisions you should seek competent advice from your attorney, CPA or investment advisor.

GoldStar is not affiliated with any precious metals dealer, does not offer investments or investment advice and receives no compensation from investments made for your account. The representative for the dealer who is assisting you may be able to answer some of your questions. However, such representatives do not represent GoldStar, and you should always contact us directly with questions about your account with us. You may call us for more information or for an application.

**To get started on a self-directed IRA,
contact American Bullion & Coin Co.
1-800-897-9817**

Questions and Answers

Q. Can I contribute bullion or coins I already own into a precious metals self-directed IRA?

A. No. All contributions must be made in cash, except in the case of transfers and rollovers.

Q. Why should I make a contribution if it is not tax deductible?

A. Non-deductible contributions grow tax free in a Roth IRA and tax deferred in a Traditional IRA. This tax-favored treatment usually makes even a non-deductible contribution a smart move.

Q. My bank IRA is free. Why is there a fee for my precious metals self-directed IRA at GoldStar Trust Company?

A. A bank has its fee built into the interest rate it pays you. In addition, a bank probably will not allow you to invest in precious metals. Since GoldStar receives no commission from any of your investment actions, separate fees are necessary to cover the costs of maintaining your account.

Q. Am I limited to only precious metals in my GoldStar IRA?

A. Absolutely not! In addition to precious metals, your GoldStar IRA may contain precious metals, stocks, bonds, treasury securities, annuities and other investments.

Q. Where do I get more information about precious metals self-directed IRAs?

A. Contact GoldStar for information and assistance with your IRA. Contact your dealer, tax professional or legal advisor for investment and tax recommendations and advice.

Q. What is the minimum amount I can invest?

A. The minimum investment to open a precious metals self-directed IRA is \$5,000 and subsequent purchases must be at least \$1,000.

Q. Can I take possession of my precious metals after investing?

A. You can purchase, liquidate or take possession of precious metals at any time with the proper forms.

Q. What forms do I need to get started?

A. The forms needed to open an IRA are generally the Simplifier, Transfer or Rollover and the Investment Direction Form.

Q. How long will it take to complete the process?

A. It takes approximately 30 days to complete the precious metals IRA process.

Precious Metals in Your IRA

For several years only gold and silver U.S. American Eagle coins were allowed as IRA investments. Since 1998, the new platinum U.S. American Eagle coin has also been allowed, as well as gold, silver, platinum and palladium bullion which meet certain standards.

GoldStar Trust Company is a leading custodian for precious metals self-directed IRAs in the United States. Our experience and expertise in this area make it easy for you to work with us to open your precious metals IRA.

There are three simple steps:

1. Establish the account
2. Fund the account with regular contributions, transfers or rollovers
3. Give GoldStar investment instructions

You choose your own precious metals dealer, negotiate the price and leave the rest to GoldStar. Your metal will be stored at an internationally recognized precious metals depository. GoldStar will provide you with a semi-annual account statement, showing all activity in your account and the fair market value of your investments.

When it is time to take distributions from your IRA, you may choose to convert your precious metals investments to cash through your dealer or take a distribution of the actual coins or bullion. This flexibility means you can wait for optimum market conditions before you sell.



Precious Metals
Self Directed IRA

Contact Us To Learn More:
1-800-897-9817

www.americancoins.com



Precious Metals Self-Directed IRA