



GOLD & SILVER IRA

Diversify Your Retirement Portfolio with IRA Investments in Gold & Silver

Benefits of Gold & Silver in an IRA:

1. They are tangible assets
2. They can provide a hedge against equity fluctuations and inflation
3. Asset growth and profits are tax-deferred



IRS Requirements for Gold and Silver in an IRA

The IRS specifically states that the gold and silver must be in the physical possession of a trustee/depository. You cannot hold the metals personally or in a safety deposit box at your local bank. The gold and silver coins or bars must **not** be collectibles.

Qualified Metals in an IRA



GOLD

Requires 99.5%
Pure Bullion



SILVER

Requires 99.9%
Pure Bullion



PALLADIUM

Requires 99.95%
Pure Bullion



PLATINUM

Requires 99.95%
Pure Bullion

The most common gold and silver coins held in IRAs are the American Eagle and Canadian Maple. Bars and rounds manufactured by an approved refiner/assayer or national government mint that meet the minimum fineness requirements are also common.

What Trustees/Depositories Do Midland Work With?

Midland has established relationships with two reputable depositories: Delaware Depository and First State Depository. Delaware offers both segregated and non-segregated accounts. First State only offers segregated accounts.

Call today to learn more!

www.midlandtrust.com | 239.333.1032



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Segregated VS Non-Segregated

Segregated means the gold and silver you buy and put in the depository is exactly what you will receive if you were to sell or do an in-kind distribution and take away ownership of the gold or silver personally.

Non-Segregated means the gold and silver you put in to the account is mixed with similar metals. If you were to sell the metals or do an in-kind distribution, you may not receive the identical metals you originally purchased. For example, if you bought 1 oz. of 2015 American Gold Eagle coins with a non-segregated account and were looking to sell, you may receive a different 1 oz. 2015 American Gold Eagle coin, or, you could receive an American Gold Eagle coin of a different year (1 oz. 2018 American Gold Eagle coins, for example).

Depository Account Fees*

Company	Segregated	Non-Segregated
Delaware Depository**	\$1.60 per \$1,000 (\$190 minimum)	\$0.80 per \$1,000 (\$95 minimum)
First State Depository**	\$1.00 per \$1,000 (\$125 minimum)	N/A

*Midland charges a \$125 annual asset fee per depository (as of December 2019). Additional Midland and depository fees (ex. transaction, shipping, etc.) may apply. Contact Midland or the depository for more information.

**These fees are up to date as of June 2020.

Buy/Sell Process

The process can take one to three weeks as invoices need to be paid and metals may need to be shipped to/from the depository. Most transactions are bound to a written price agreement between you and the metals dealer, so you do not have to worry about the price fluctuation of gold or silver during the process.

Midland Makes the Process Easy!

Open your Midland account and select a depository simultaneously.



Fund your Midland account.



Find a reputable metals dealer and send Midland an invoice listing the metals to be purchased.



Authorize Midland to pay the invoice for the metals by electronically completing a Midland Purchase Authorization Form.

A dedicated client service specialist will assist you throughout the entire process, from funding the account to confirming the deposit of the metals into your depository account.

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