



# 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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