



Precious Metals INVESTING

YOUR GUIDE TO ADDING GOLD & SILVER
TO YOUR FINANCIAL PORTFOLIO

 **LEAR CAPITAL**

THE PRECIOUS METALS LEADER SINCE 1997



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SOLID. STEADY. SECURE.

When it comes to your hard-earned dollars,
you want to invest with a company that has
a solid reputation, a record of integrity,
a wealth of experience
and excellent customer service.

Lear Capital is one of the highest-rated
precious metals dealers.



BEST-IN-CLASS REPUTATION

Our Independent Ratings Show Our Commitment to Our Clients*

Consumer Affairs: 4.9/5 Stars (1,300+ reviews)



TrustPilot: 4.8/5 Stars (1,850+ reviews)



Google: 4.8/5 Stars (200+ reviews)



*Rankings as of December 2023

Lear Capital belongs to and abides by the precious metals governing organizations to ensure the highest level of professionalism.



Questions? Speak to an Account Executive at (800) 965-0580



**25+ Years
of Success**

**Wide Range
of Products**



**Safe &
Secure**

INDUSTRY EXPERTISE & PARTNERSHIPS

More Than 25 Years of Success

Since 1997, Lear Capital has been the vanguard of the precious metals industry, with over \$3 billion dollars in precious metals transactions and over 90,000 customers.

Wide Range of Products

Lear Capital offers one of the largest selections of metals in the United States. Our partnerships with the Royal Canadian and New Zealand Mints allow us to offer a wider range of precious metals through series of exceptionally pure and limited mintage gold and silver coins.

Safe & Secure

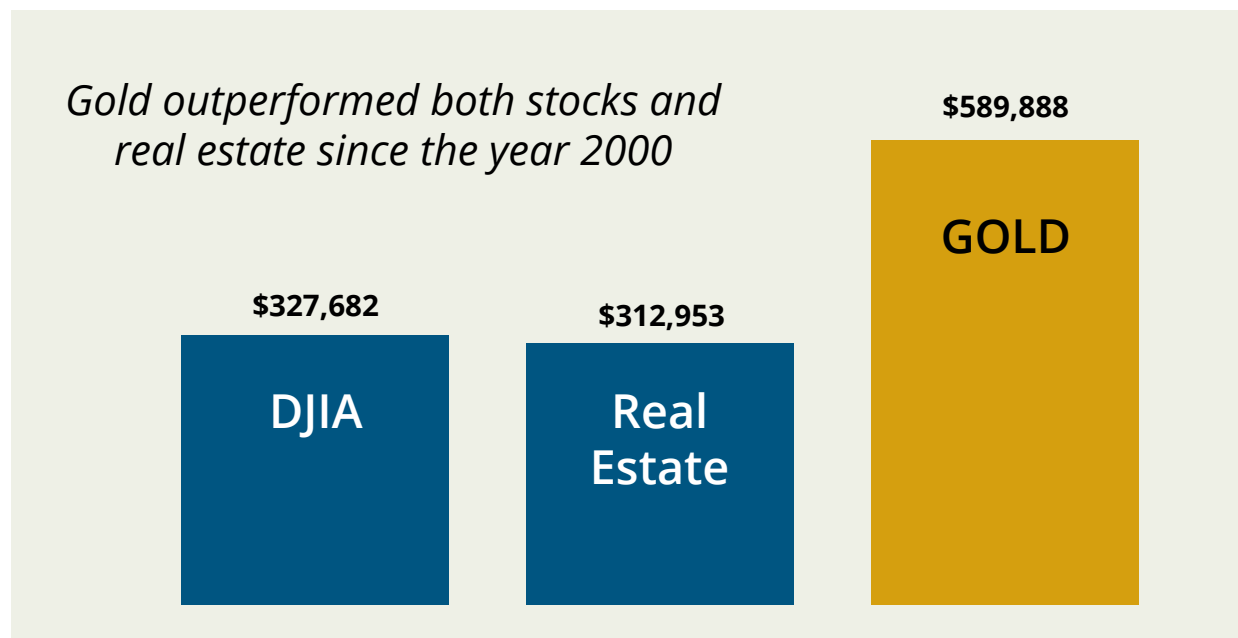
Your physical metals are fully insured for delivery to your home, or can be stored in your name with Delaware Depository Service Company. DDSC is the industry-leading IRS-approved depository for the safeguarding of precious metals since 1999. Their state-of-the-art depository meets bank vault standards, and your metals receive full-protection insurance, including during transit.

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A COMMODITY WITH A PROVEN TRACK RECORD

History demonstrates that gold, on average, has consistently delivered higher returns than the stock market for the last five decades. Imagine the wealth you could have accumulated if you had the foresight to invest \$100,000 in gold back in the year 2000. By the end of 2023, that investment would have grown to \$589,888 – **that’s a 490% return.**

In contrast, the same \$100,000 invested in the Dow Jones would have reached \$327,682. Real estate performed almost on par with stocks, reaching \$312,953.



The above data and portfolio comparison is calculated on the spot price for gold bullion, the Dow Jones Industrial Average, and the Case-Shiller U.S. National Home Price Index from January 2000-December 2023. Lear’s average spread is included. Dividend reinvestment and transaction fees are not included. The value and prices of numismatic and limited-mintage coins do not always move in tandem with spot prices, as numismatic and limited-mintage coins derive a portion of their value/price from other factors such as rarity and connection to historical events. The portfolio comparison does not factor numismatic and limited-mintage coins, as the prices for such coins are highly variable and would depend on the specific coin and quantity of coins selected.



“Commodities such as gold and silver have a world market that transcends national borders, politics, religions and race.

A person may not like someone else’s religion, but he’ll accept his gold.”

ROBERT KIYOSAKI

Best Selling Financial Author





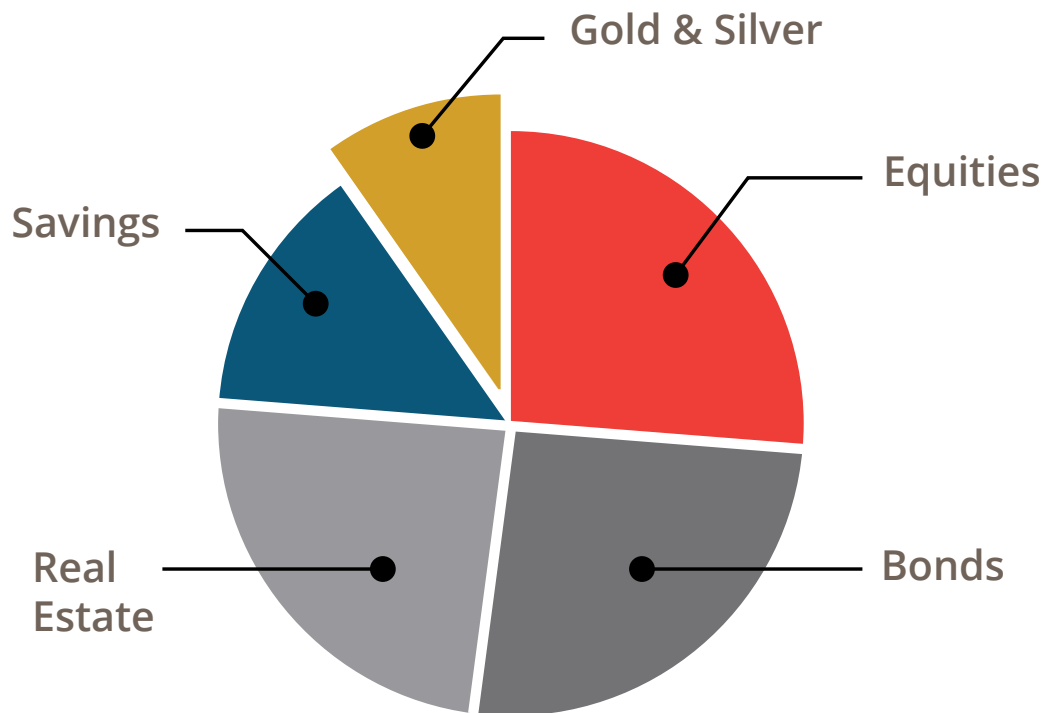
“Various factors lead me to conclude that gold is one investment that you can park for the next ten or twenty years, confident that it will perform well.”

CHRIS MARTENSON

Economic Trend Forecaster

EXPERTS AGREE: BALANCE YOUR PORTFOLIO WITH PRECIOUS METALS

Knowledgeable voices in finance believe that no portfolio is truly balanced without the benefit of precious metals, which are often used as a hedge when uncertainty enters the stock market, and to protect against the falling dollar and inflation.



WHY OWN
PRECIOUS METALS?

1

HEDGE AGAINST AN UNCERTAIN STOCK MARKET

Did anyone imagine the market could take such a swift turn in 2020 when the pandemic first hit, or think there was a problem one month before the 2008 financial crisis?

Nobody can see these shocks coming. That's why the diversification of assets is important and could protect investors from unforeseen market upsets.

Is your portfolio diversified? Gold and silver provide many investors with peace of mind for the health of their portfolio.



PROTECT YOUR PURCHASING POWER

The national debt now exceeds the \$34 trillion mark and the dollar's purchasing power continues to dwindle.

Meanwhile, gold has a centuries-long history of maintained purchasing power. Sixty (60) one-ounce gold coins in 2000, at \$279 an ounce, would have bought you a nice new car for \$16,740. At the end of 2023, with gold at \$2,078 an ounce, those same 60 coins would get you a \$124,680 new car.

Now that's how you can preserve your purchasing power!

An investment in gold or silver is truly unlike any other kind of investment available.

3

BUILD WEALTH WITH A TANGIBLE ASSET

It is not just some blip on a statement, or a line on a chart. No government can simply print it into existence.

Precious metals are tangible and rare. As finite resources, they have inherent value and are trusted by central banks, billionaires and informed investors.

TYPES OF METALS

Bullion, Numismatic & Limited-Mintage Coins

Metals fall into three main categories, and differ in how they are valued. Each has distinct advantages and limitations from an investment standpoint.



Bullion Coins & Bars

The value of bullion is derived primarily from its precious metals content. Therefore, the price of bullion coins or bars is closely related to the spot prices of gold, silver, and sometimes platinum. There's no historical precedent for bullion to command a value much beyond that of the current spot price.



Numismatic Coins

Numismatic coins are rare coins that have been minted prior to 1933 and can never be reproduced. As one might imagine, these coins become more rare over time, often catapulting their worth far beyond that of the current spot price. Thus, their worth is twofold: a function of the current spot price and a premium allocated by its rarity.



Limited-Mintage Coins

Occupying a middle ground between bullion and numismatic coins is the limited mintage category. These special version coins have a population and availability that set them apart from ordinary bullion coins because they are typically limited in their production. These coins are produced by sovereign mints such as the Royal Canadian or New Zealand mints. As such, they have a government guarantee and a monetary face value. The coin's value could be two-fold: the spot price of the metal, along with any premium received due to limited production.



TWO WAYS TO PURCHASE PRECIOUS METALS

Direct Purchase

After you select your metals, Lear Capital securely ships them straight to you. Or, the metals can be shipped to a depository, where they will be securely held in your name.

Precious Metals IRA

Eligible metals you select are shipped to an IRS-approved custodian where your earnings will grow tax-deferred. Distributions can be handled in cash or in-kind (metals shipped to you).

REPORTING TO THE IRS

These Products are Reportable by Lear

The IRS has reporting obligations that bullion dealers must abide by when their customers buy and sell precious metals. IRS form 1099-B applies to certain bullion sales from customers. Sales of precious metals for a single customer during a 24-hour period must be aggregated and treated as a single sale.

GOLD
Bars/Rounds



Minimum Fineness: .995

Minimum Reportable Amount:
Any size bars totaling
1 kilo or more

SILVER
Bars/Rounds



Minimum Fineness: .999

Minimum Reportable Amount:
Any size bars totaling
1000 troy oz or more


PLATINUM
Bars/Rounds



Minimum Fineness: .9995

Minimum Reportable Amount:
Any size bars totaling
25 troy oz or more

PALADIUM
Bars/Rounds



Minimum Fineness: .9995

Minimum Reportable Amount:
Any size bars totaling
100 troy oz or more

GOLD
1 OZ Krugerrand



Minimum Fineness: As minted

Minimum Reportable Amount:
25 1-oz coins

GOLD
1 OZ Mexican Onza



Minimum Fineness: As minted

Minimum Reportable Amount:
25 1-oz coins

GOLD
1 OZ Maple Leaf



Minimum Fineness: As minted

Minimum Reportable Amount:
25 1-oz coins

90% SILVER
U.S. Coins



Minimum Fineness: As minted

Minimum Reportable Amount:
Any combo of dimes, quarters or
half dollars totaling \$1,000 face
value or more.

EXEMPT FROM REPORTING

These Products are Exempt from IRS Reporting by Lear



Mount Rushmore Series
Gold/Silver Coins



Otter Gold/Silver Coins



Spirit Bear Gold/Silver Coins



Orca Gold/Silver Coins



Snowy Owl
Gold/Silver Coins



Grizzly Gold/Silver Coins



Snow Falcon
Gold/Silver Coins



Polar Bear & Cub
Gold/Silver Coins



Arctic Fox
Gold/Silver Coins



Polar Bear
Gold/Silver Coins



Fractional Bullion
Gold Coins



American Gold/Silver
Eagle Coins



American Gold
Buffalo Coins



Chinese Panda Coins



Australian Perth
Mint Coins



Canadian Silver
Maple Leafs



Austrian Coins

Information contained within Lear Capital sites and publications is for general educational purposes and should not be construed as investment advice.

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CUSTOMERS RECOMMEND US

It's a pleasure dealing with investment specialists who know what they're doing. Through newsletters, reports and timely phone calls, Lear provides me with all the intelligence I need to make accurate investment decisions.

– E. Sutherland, Atlanta, GA

This was my first experience in purchasing precious metals. Lear answered all my questions and explained all options I had and the process for each. The coins arrived in mint condition. I am very pleased and I made a second purchase already.

– Anthony of Lacrescent, MN

Fortunately I lucked into finding Lear Capital. Lear made gold investing a safe, profitable, and pleasurable experience for me.

– S. Gorder, Seattle, WA

My experience was fantastic. I was able to ask all the questions I needed without any judgment from the knowledgeable staff. My order was prompt and the product received was great quality. I look forward to a continuing relationship with Lear.

– Ben of Manchester, CT



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LCI is not a financial planner, retirement specialist or investment professional. LCI does not provide legal advice, tax advice, or retirement-specific recommendations, and the information it provides does not take into account each customer's particular economic circumstances and investment/retirement objectives. Your investment and retirement needs may be different and should be factored into any investment decision.

Each customer is responsible for doing his or her own independent research regarding any decisions he or she makes about purchasing precious metals through LCI or elsewhere.

Precious metals may appreciate, depreciate, or stay the same depending on a variety of factors. LCI cannot guarantee, and makes no representation, that precious metals will appreciate or appreciate sufficiently to make customer a profit. LCI's precious metals prices include a spread (i.e., a margin over and above LCI's cost for the physical precious metals). This spread covers LCI's operating costs (such as rent, marketing and salaries) as well as LCI's profits. LCI's spreads are variable, but are typically in the range of 33% for Numismatic, Semi-Numismatic and IRA transactions. Customer's precious metals must appreciate enough to cover this spread for customer to make a profit.

Past performance is no guarantee of future performance.