

UNDERSTANDING PRECIOUS METALS



FMR GOLD

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STRATEGIC PRECIOUS METAL INVESTMENTS

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How To Grow Your Portfolio

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Investing in Bullion

What is Bullion?

Bullion refers to **physical gold, silver, platinum, and palladium of high purity that is often kept in the form of bars, rounds, ingots, or coins.** Bullion can sometimes be considered legal tender and is often held as reserves by central banks or held by institutional investors.



Silver Bullion

THE MOST POPULAR PRECIOUS METAL

Silver and gold are the long-standing currencies of the world. Silver demand is increased by new industrial uses as well.



Gold Bullion

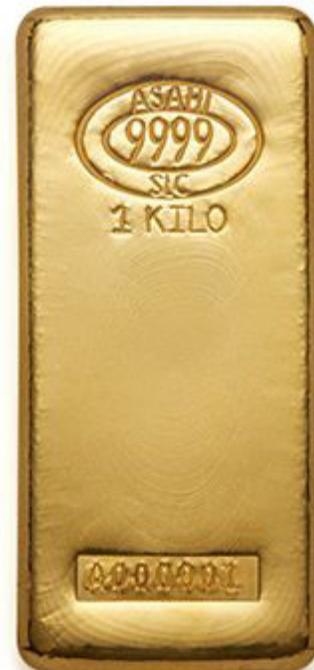
THE MOST PRECIOUS METAL

A smart alternative to paper currencies in uncertain markets, gold has centuries of history as a currency and is the most stable precious metal.

Platinum Bullion

THE INDUSTRIAL PRECIOUS METAL

Platinum is the precious metal most affected by supply and demand due to its rarity. Most often used in industrial purposes and commemorative coins.



Palladium and Rhodium Bullion

RAREST PRECIOUS METALS

Palladium is the most valuable of the four major precious metals, with an acute shortage driving record high prices in recent years. Rhodium is currently the rarest precious metal. Both are used by jewelers and in industrial applications.

Investing in Coins

Gold and silver may be purchased in many forms such as bars and coins of various weights. Similar to most investments, the forces of supply and demand drive the price of gold and silver coins; the demand in this case is generated not only from investors but also from central banks, jewelry producers and industrial use.

Types of Gold Coins

When analyzing the distinct types of precious metal investments, investors have several options. The gold bullion coin is the most well-known, with the value of the coin derived from the precious metal content. **Investment Grade**, also referred to as numismatic coins, often have values that exceed their metal content because they were minted prior to 1933 and are considered rare and collectible. Finally, limited mintage coins have two opportunities for appreciation: upward movements in the spot price of metals, as well as a premium to be commanded by their scarcity in comparison to their contemporary bullion counterparts.

Gold American Eagles

American eagle coins, first introduced in 1986, are the most popular gold bullion coins in the United States. Due to their popularity, with around sixteen million produced since introduction, they provide gold investors with liquidity and global recognition. Each gold coin has the same design with Lady Liberty on the front and an American Bald Eagle soaring above a nest on the reverse.



Gold Australian Kangaroos

The Perth Mint Kangaroo gold coins have a uniqueness not found on other gold bullion coins due to their regularly changing backs. Similar to the Canadian Maple Leaf, each gold coin is .9999 pure. The front of the Kangaroo gold coin has Queen Elizabeth II and the back changes annually.



Gold Canadian Maple Leafs

The Royal Canadian Mint's Gold Maple Leaf coin was introduced in 1979 and is among the purest official bullion coins worldwide due to its .9999 millesimal fineness. The front of the Canadian Maple Leaf coin has Queen Elizabeth II and the back a Maple Leaf. Due to the softness of the 24-karat gold and clear area around Elizabeth II, the coin easily shows marks, a standard problem with pure gold.



Gold Chinese Pandas

The Chinese Gold Panda Coin was first minted by the Peoples Republic of China in 1982. The Chinese Gold Panda is .999 fine gold. To meet growing international appeal of the coins, in 2016 the Peoples Republic of China began minting the Gold Pandas in metric system sizes. The back of the coin depicts the image of the Hall of Prayer for Good Harvest in the Temple of Heaven. The front of the coin depicts a Panda, which varies in depiction each year.



Gold South African Krugerrands

The Krugerrand, minted in South Africa, is the second most popular gold bullion coin in the United States and one of the most popular coins in Europe. Since 1967, over 42 million have been minted; making them the most minted gold bullion coin when compared to all others. The gold Krugerrand was the first coin ever minted for private ownership. The front of the coin bears the face of Boer statesman, Paul Kruger while the reverse showcases the national symbol of South Africa, the Springbok.



Gold Vienna Philharmonics

The Philharmonic, minted by the Austrian Mint, is named after the famed Vienna Philharmonic Orchestra. First introduced in 1989, the coins sides depict traditional orchestra instruments. The Philharmonic is one of the world's best-selling gold bullion coins and is currently the only European bullion coin with a face value in Euros, even though it is only legal tender in Austria.



Silver Bullion Coins

Silver bullion coins are most commonly minted by sovereign, state-owned mints. Private minted coins have also become very popular because they carry less of a premium above the melt value. Modern silver bullion coins have a purity of 99.9% (.999 fine) or better. Most pure silver bullion coins weigh one troy ounce, which is 31.1035 grams, or 1.097 “regular” ounces. These standards make tracking your silver holdings a simple matter. The number of coins you have, no matter the nation that minted them, equals the total ounces of silver you own.

The most popular silver bullion coin in the world is the American Silver Eagle, produced by the US Mint. More than a half-billion Silver Eagles have been sold since its introduction in 1986. Dealers like **FMRGold** generally have the best prices on Silver Eagles and keep them in their inventory year-round.



Other popular silver bullion coins include the Canadian Silver Maple Leaf and the Austrian Silver Philharmonic.

South Africa introduced a commemorative Silver Krugerrand in 2017 to mark the 50th anniversary of the Gold Krugerrand. High demand for the one-year coin led to the decision to offer the Silver Krugerrand for sale every year.

Buying Platinum Bullion Bars & Coins

In addition to being a valuable portfolio asset, platinum is also an important industrial metal, primarily within the automotive industry. As such, changes in demand for platinum from manufacturers throughout the world can create large price swings, and with this inherent volatility comes periodic and impressive trading opportunities.

Platinum bullion bars and coins are easy to buy, sell and store, and are traded worldwide, making them an asset that is not tied to or dependent on one government or country. The standard platinum bar, also referred to as a platinum ingot, is 10 troy ounces of pure .9995 fine metal. FMRGold offers Standard 10-oz, 5-oz, and 1-oz bars for trading, storage, or personal delivery.

Bullion coins are another option for investors to buy platinum. Coins offer the same .9995 pure metal that is found in platinum ingots, but in smaller sizes. Platinum bullion coins are easy to hold, divide and trade and the most popular coins are issued and guaranteed by the United States Mint or the Royal Canadian Mint. These coins are legal tender and are imprinted with their face value, metal purity, and content.

Where to Buy Platinum

When buying platinum bullion in any form, investors should be sure that they are 100% comfortable with the transaction, not only from a price perspective, but also with the terms of the sale and their chosen dealer. Established dealers like **FMRGold** offer platinum bars that are produced by recognized manufacturers and refiners. Investors should expect to pay an assay fee when selling or buying platinum bullion through a dealer to ensure the purity and authenticity of the asset. These assay checks determine the legitimacy of the metal, assuring the safety of both parties. With billions of dollars in transaction volume, a sizable buy-and-sell market, high quality platinum bullion products and consistently competitive prices, FMRGold remains a preferred source for buying platinum.

Call an **FMRGold** account representative at **1-800-895-8603** to discuss the best way to invest in platinum today. Our account representatives are well-versed in the available forms of platinum bullion and are eager to help investors start the process of buying physical platinum.

FMRGold account representatives are available between 8:00a.m. and 6:30p.m. (CST) Monday - Saturday (except national holidays).



Platinum bullion products are commonly purchased as enrichment to one's existing investment portfolio. When buying platinum bullion, the most important thing is to buy from a well-known, respected dealer. There are a few obvious advantages of buying platinum over buying bars of other metals such as gold and silver. One such advantage is that there are more stringent guidelines for the way platinum bars are made.

When buying platinum, look for hallmarks and other certifications on the face of the bar. For instance, both the weight and the purity of the metal should be clearly displayed on the face of the bar. While most platinum comes in the form of bars or coins, that are 99.95% pure, you might encounter bars that are different. The platinum bars, just like the coins, are easy to store and even transport. Weighing just over half a pound, you can keep them in a bank deposit box or your own safe at home. If you decide to go with the home storage option, ensure to find an insurance plan that covers the precious metal.

What is Palladium?

Palladium is one of the Platinum Group Metals, or PGMs. Most people are likely familiar with some other members of this group such as platinum and rhodium. Palladium coins have become much more popular in recent years, but this is likely the result of some new palladium bullion coins coming to the market.

Palladium shares numerous qualities with other members of the group. When in the form of bars or coins, it has an appealing color that is a bit of a mix between silver and white. Most palladium is used for industrial purposes, such as in catalytic converters, but this precious metal can also be found in some glucose test strips.

Palladium Bullion

Compared to other types of bullion, palladium bullion is extremely scarce. There are palladium coins that are struck by sovereign Mints, and a few palladium products from private Mints. Credit Suisse bars are among the most readily available palladium bullion products from a private Mint.

Like platinum, palladium is also refined to a very high level of purity. Palladium coins and bullion bars are typically made of .9995 fine palladium.

American Minted Palladium Coins

The U.S. Mint recently began offering some palladium coins, most notably a Palladium American Eagle. There was the American Eagle 2018 one-ounce proof palladium coin and the American Eagle 2019 one-ounce reverse proof palladium coin. Palladium proof coins are still relatively scarce compared to gold or silver coins. Even the American Palladium Eagle coins had very low mintage limits set. These coins sold out at the U.S. Mint in record time. Demand for these coins is extremely high and is by far the lowest U.S. Minted coin.



Let Us Grow Your Position

Old Pre-1933 Gold Pieces

With the finite supply of pre-1933 pieces, these coins tend to make one of the safest investments in the market. With an estimated 95% of all pre-1933 coins melted down by the government, the rarity in combination with the metal makes a great fit to any portfolio.



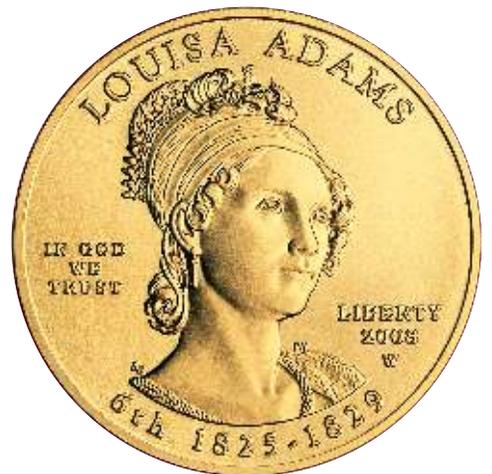
Roman Numeral Dated Gold Pieces

Roman Numeral dated gold pieces are a staple in any healthy portfolio. The U.S. Mint only produced roman numeral dated pieces for 7 years, earning them the moniker "The Magnificent Seven." The first year 1907 \$20 St. Gaudens in a MS67 condition is valued at over 6 million dollars.



U.S. Mint Gold Commemorative Pieces

When honoring certain historical events, the U.S. Mint has been known to produce limited supplies of beautiful gold, silver, or platinum coins that can reach a Return-on-Investment of as much as 30% annually. Complete Commemorative Sets have been known to fetch as much as 25% more at auction.



Pre-1933 Gold Pieces

President Roosevelt issued a mandate for the American public that stated all private citizens were required to turn in their gold to the U.S. government in an attempt to recover from the economic woes of the Great Depression. Due to this forfeiture, it has been estimated that 95% of all coins struck prior to 1933 have been melted down and used to back the U.S. dollar. Given that only 5% of the original mintage is still in existence, the surviving coins are some of the most sought-after pieces in American History.

Owning a pre-1933 coin not only gives you and your family the financial position to secure your future, but you also get to own a true piece of American history. Pre-1933 Liberty Head Gold Coins, as well as the iconic Augustus St. Gaudens Designed \$20 Double Eagle, are amongst the most beautiful coins ever struck.

Owning one of these investment grade pieces could easily net you 25% - 30% annually with even more upside potential in a positive gold market.



U.S. Minted Gold Commemorative Pieces

Library of Congress

In the year 2000, the U.S. Mint produced its first and only ringed bi-metallic coin, which happens to be the 2000 Library of Congress Commemorative \$10 coin. It is composed of a .900 fine outer gold ring and a quarter-ounce center of .9995 fine platinum. Noteworthy, the coin also boasts one of the lowest mintages of any modern coin. In the year 2000, this coin was listed for \$405 from the U.S. Mint. It has recently sold for a record \$5,175.



The 1984 Olympic Runner \$10 Commemorative Gold Coin

Back in 1984, President Reagan wanted to boost our Olympic results by raising money for new facilities and support for our athletes to train full time. The president went before congress and asked them to mint gold coins for the first time since the confiscation period of 1933, so that the proceeds could go to the Olympic team. That next Olympic games, the U.S.A. started a dominance streak that continues to this day. History of that caliber make coins like this one of the most sought-after historical pieces in our vault facility.

Roman Numeral Dated Gold Pieces

Roman Numeral dated gold pieces are very unique coins with one of the best track records in the industry. One of the first-year issue roman numeral dated pieces from 1907 set a record at auction for over \$6,000,000!

The U.S. Mint has only produced coins with roman numerals for 7 years out of the entire 225-year Mint history. Rarity of that caliber drives investor demand. Over time, these types of coins tend to appreciate exponentially more compared to coins or bars that depend solely on the spot price of gold, silver, or platinum.



Getting Started

What to Expect?

We know that you have multiple options in your investment decision making process and we are delighted to have your business. With over 50 combined years of experience in the precious metals market, we have the knowledge, resources, and contacts to help you make an informed investment in precious metals.

***“GOLD IS THE INVESTMENT WITH THE BIGGEST
TURNAROUND POTENTIAL FOR 2022”***

— Henry To, CFA, CIAA, FRM

Secure Your Finances In Precious Metals

We are committed to building long-term relationships with our investors, investment partners and colleagues based on trust, openness, respect and the highest standards of integrity and professionalism. When you choose Federal Money Reserve, you are also taking advantage of a convenience program designed to be worry free and stress free. We guarantee our products will always arrive exactly as ordered and on time.

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- At home courier services for both sending and receiving. No inconvenient trips to the Post Office.
- Regular portfolio updates and strategy review. Know your position and how it is growing.

***The safest place for your investment
is your own hands.***

The Security That You Have Been Looking For

Ask us about how you can secure your investments in your own home. We offer recommendations on the best safes to secure your precious metals.

Our Mission

Here at FMRGold, we pride ourselves in our industry leading customer service, regardless if it's a three or seven figure portfolio.

Grow your current finances with the safest and most universally recognized form of currency in the world. Precious Metals are among the few tangible assets that can be transported anywhere in the world

- Hard, tangible, assets with steady annual appreciation
- Informative Investment services
- Investment services for every objective and portfolio

Contact Us

Feel free to contact us at any time Monday-Saturday 8:00 a.m. -6:30 p.m. Our extensive selection of gold, silver, platinum, and palladium coins and bars will allow you to build and grow a customized portfolio that fits your individual needs and long-term goals.

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