BIRCH GOLD GROUP

The Precious Metal IRA Specialists

2026

INFORMATION KIT

Dear Birch Gold Customer:

Congratulations! You have taken the first step to further diversify your savings so that you can protect your future.

We live in fickle times: a period of global financial uncertainty, where 40-year-high inflation recently decimated the average family's spending power, the U.S. dollar is worth less daily and cash deposits barely keep up with inflation *at best*. Fortunately, there are still things you can do to secure your future. The Birch Gold Group Information Kit, the result of our decades of expertise in precious metals, will show you how diversifying with physical gold and silver can help you safeguard your hard-earned savings and maintain your lifestyle in the future.

Precious metals are a part of the earth. Their supply is limited and they are physical assets, so in today's world, they are also the rarest of things: a true store of value that will always be worth something. Since 2001, the dollar has lost its luster on the global stage, and the economy has endured multiple boom-and-bust cycles. However, gold and silver have not only outpaced inflation during that time, they have substantially grown in value.

You've been assigned a Precious Metals Specialist to work one-on-one with you throughout your journey. After reviewing your Information Kit, contact your Birch Gold Specialist to further discuss how to get started. Your Precious Metals Specialist is available to assist you with your purchase as you discover the advantages of adding physical precious metals to your savings – whether as part of a purchase for home delivery, or by transferring retirement funds from an existing 401(k) or IRA into a Precious Metals IRA. Remember: we have an A+ rating with the Better Business Bureau and are committed to treating you with honesty, courtesy and respect. Together, we can add more diversity to your savings!

–Birch Gold Group

Our Experience Is Your Advantage

Meet Our Trusted Partners

Over the last 15 years, we at Birch Gold Group are privileged to have met, worked with and befriended some of the leading thinkers in the U.S.

Here are just a few of the trusted partners we work with:

Stephen K. Bannon
Steve Bannon is a veteran and former investment banker turned Trump administration chief strategist and media executive. He hosts the wildly popular War Room show.

Ron Paul
Dr. Ron Paul is a physician, author and a long-time advocate of sound money and common-sense economics. He promotes a return to the Founding Fathers' principles.

Clay and Buck
Clay Travis, a seasoned journalist and founder of OutKick, and Buck Sexton, a former CIA officer and counterterrorism expert, host The Clay Travis and Buck Sexton Show.

See more at BirchGold.com/Endorsements

Trustpilot Birdeye A+ Rating BBB ACCREDITED BUSINESS BUSINESS CONSUMER ALLIANCE AAA

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What's Inside

Why Should I Purchase **Precious Metals?**

In uncertain times, precious metals are one of life's few remaining certainties. Here are some of the reasons they can be a smart addition to your savings:

PROTECTION

Few assets offer you and your family protection from political and economic uncertainty like gold and silver. Since 2001, the U.S. has fought in multiple wars, the Federal Reserve has pursued a series of loose monetary policies and the economy has gone through a rollercoaster ride of boom-and-bust cycles – and all the while gold and silver have maintained their "safe haven" reputation. From the Napoleonic Wars to the Great Depression, precious metals have held their value (often rising dramatically) in times of crisis – because they are one of the few things people trust when all else fails. Consider what publishing executive Steve Forbes told us in an exclusive interview: "Gold maintains its intrinsic value better than anything else on Earth, and that's for 4,000 years."

> ***"You buy [gold] and you hope you never have to use it in the sense that other things are done right, so your other assets grow. But it's nice to have there, to know that when the authorities muck up… you've got something that will go up when other things are going down."***

–Publishing Executive Steve Forbes, in an exclusive interview with Birch Gold Group

DIVERSIFICATION

In these uncertain times, you need to protect your savings, and diversification is one of the best ways to accomplish this. In today's globalized world, most people's savings fluctuate with each crisis. Since gold and silver benefit from safe-haven demand in times of crisis, they tend to be less sensitive to overall economic trends. They often perform well even during the most severe recessions, proving precious metals are well-suited to diversify your savings against many threats.

PRIVACY

The assets in your savings are your business. When making a purchase for home delivery, your ownership of physical gold and silver is completely private. You possess the actual metals, so your holdings are not listed on the books or records of any other institution, are accessible to you at all times and are 100% portable. Our customers enjoy this peace of mind of knowing that they hold absolute control over their assets, which is so unlike other markets.

"No other commodity enjoys as much universal acceptability and marketability as gold."

–Hans F. Sennholz, Economist

HEDGE

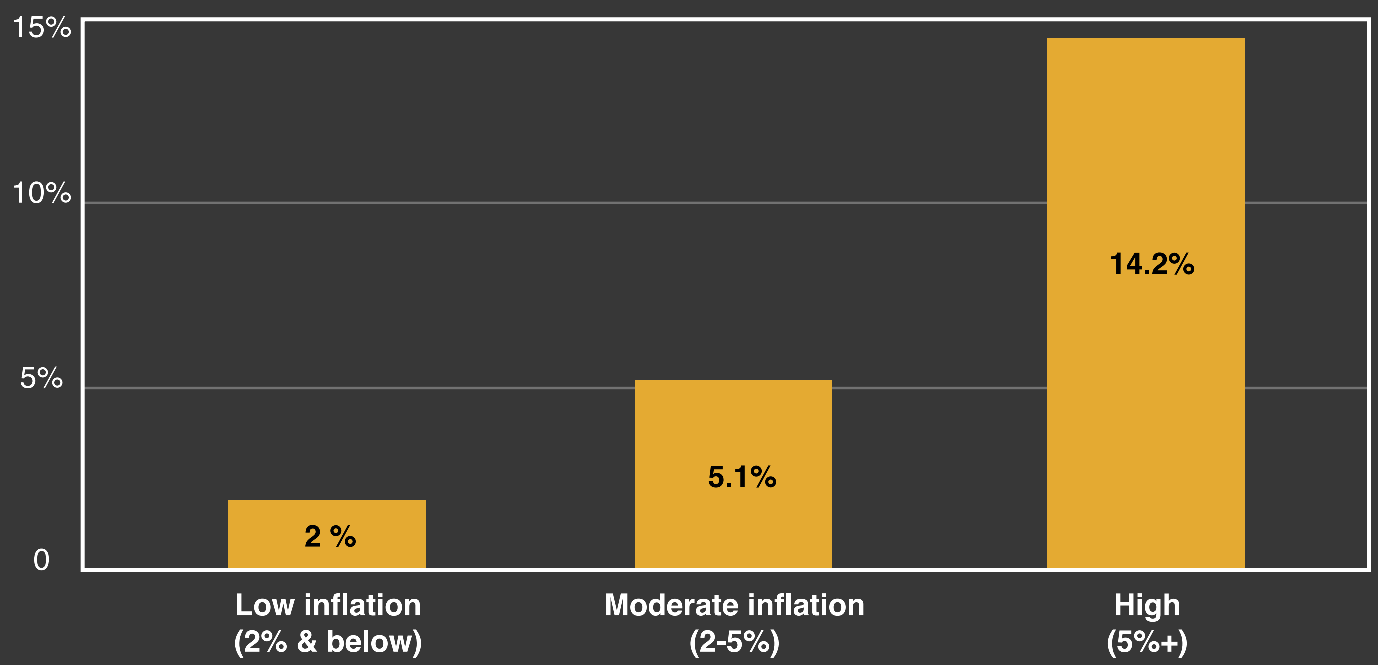
Gold's reputation as the ultimate hedge against inflation is widely known. So, after years of loose monetary policy from the Federal Reserve, it is not surprising that gold continues to shine! Consider how the dollar has declined over the past several decades. In 1930, $465 could have bought you a car. Today, that might be enough for a set of tires for that car. Inflation means that year on year, decade on decade, the dollars in your pocket are worth less. But gold has kept pace with inflation for thousands of years. For example, in the time of Nebuchadnezzar, the king of Babylon who died in 562 B.C., an ounce of gold bought 350 loaves of bread. Twenty-five centuries later, an ounce of gold still buys at least as many ordinary sliced loaves – perhaps more.

That's *ancient history* – what about more recent history? Since 1971, when the price of gold was decoupled from the U.S. dollar, gold has a solid track record of outpacing inflation. In years when inflation was between 2%-5%, gold's price increased 8% per year on average; during times of extreme inflation, gold's price historically rose even faster. Note these are **real, after-inflation returns.**

Over the long term, therefore, gold has not just *preserved* capital but also *helped it grow.*

Gold Historically Outperforms Inflation

Annual, inflation-adjusted ("real") returns in U.S. dollars, 1971-2024



*Sources: Bloomberg, ICE Benchmark Administration, World Gold Council. *Data from January 1971 to December 2024. Based on year-over-year changes in U.S. dollars for gold as measured by LBMA Gold Price PM and U.S. Consumer Price Index.*

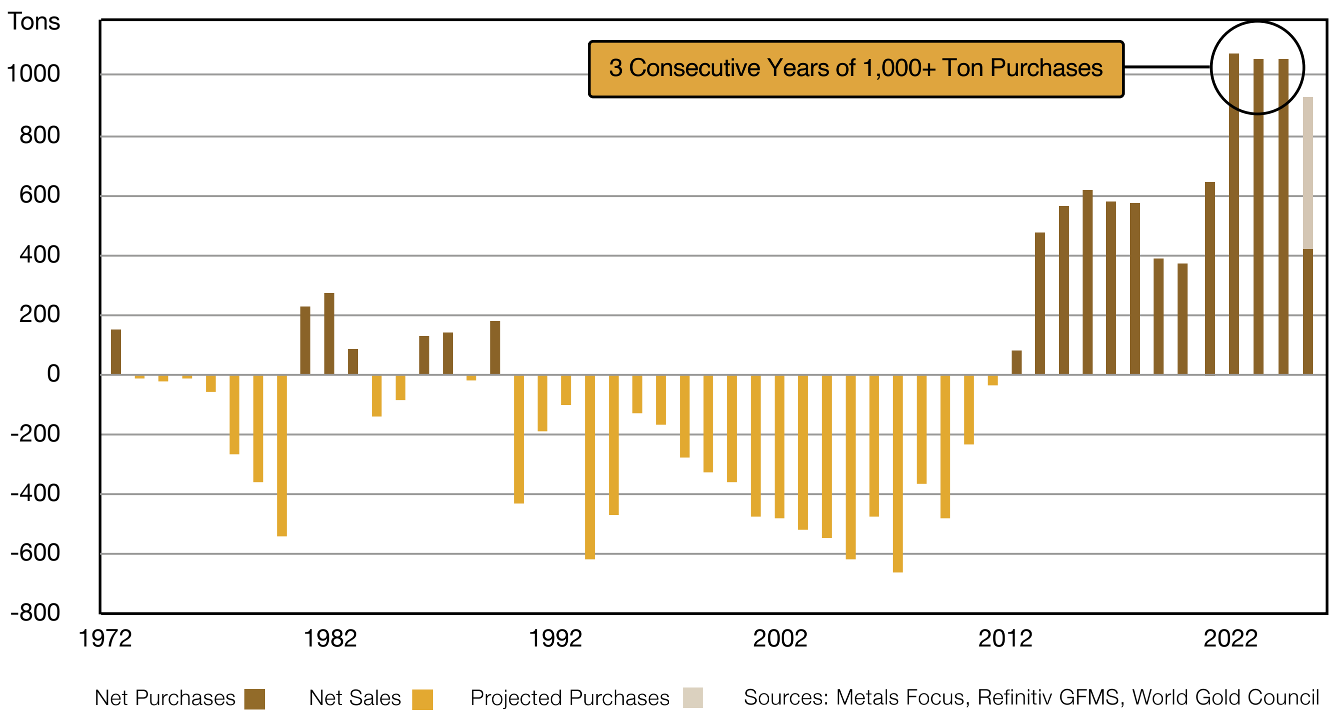
INCREASING DEMAND

The demand for gold is everywhere – even from governments themselves. Central banks worldwide bought 1,136 tons of gold in 2022 (the highest level of buying on record). Subsequently, central bank gold demand nearly matched that record again in both 2023 and 2024. China's central bank has recently increased its purchases of gold by a substantial amount – to hedge against the billions in dollar-based assets it holds but no longer trusts. In fact, overall gold demand set records in both Q3 2024 and Q3 2025, hitting 1,313 metric tons.

Because most spending on gold is discretionary, its market structure is far more diverse than for most commodities. For example, about 50% of total demand for gold comes from the investment sector, with jewelry accounting for another 46%. Industrial applications, such as technological, medical and dental uses account for the rest of demand. Gold used in technology rose 7% to 326 tons in 2024, as the AI trend continued to drive demand. Some large institutions have also moved into gold: Several years ago, the University of Texas Investment Management Co., the second-largest U.S. academic endowment, took delivery of almost $1 billion in gold!

Central Bank Gold Demand

Record Level of Purchasing Since 2011



DECREASING SUPPLY

As the demand for gold and silver increases, supply is under a great deal of pressure. Significant gold discoveries are rare these days, with just six since 2020 (27 million ounces total). That's a drop in the bucket compared to the 350 deposits discovered from 1990–2023, totaling 2.9 billion ounces.

Global silver production has been stagnant since 2015, while demand from the manufacturing sector has risen 55% from 2015 to 2024. Should demand continue to outstrip supply, world markets will be forced to come to terms with a new reality. Essentially, both gold and silver are assets that are increasing in demand while decreasing in supply… it's simple math.

> *"Paper money eventually returns to its intrinsic value – zero."*
>
> –Voltaire

LIQUIDITY

Gold and silver are more liquid than you may think. Some banks now include gold jewelry and bullion in their list of liquid assets, which means that they may lend by keeping gold as collateral. Computerized trading networks allow some gold and silver coins to be bought instantly around the world, often without prior inspection. If the coins are in pristine condition and certified by industry experts, there is always a market for them. We have such faith in our precious metals that if you do decide to sell, we would like the right of first refusal to buy them back from you.

The Great Repricing: The World Is **Quietly Moving Beyond the Dollar**

Weaponization: In 2022, when the West froze hundreds of billions in Russian dollar reserves, the world was reminded that the dollar is not a neutral store of value. That moment launched a global reconsideration of risk. Nations that once treated dollars as "risk-free assets" suddenly began to realize: *If it can happen to them, it could happen to us.*

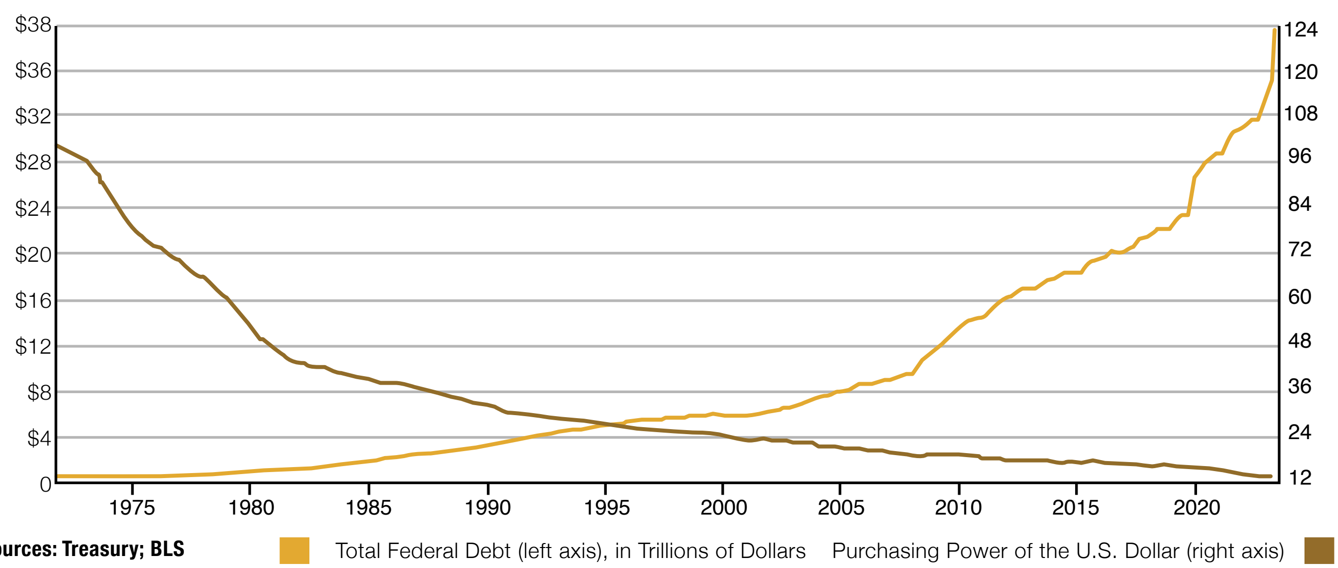
Ever since, governments from Beijing to Brasília have accelerated gold purchases. What began as an act of financial punishment has become the spark for a broader shift – a gradual, self-reinforcing flight from the dollar itself.

Devaluation: Every dollar is a promise – and a problem. When a government borrows, it *creates new money* to pay old bills. Each round of borrowing expands the supply of dollars – diluting the purchasing power of every dollar in existence. The result is the quiet tax of inflation, which we pay through lost purchasing power.

Over time, this dynamic becomes self-defeating. Rising debt means rising interest costs, and rising interest costs demand more borrowing. Economists call it a "debt trap." But it's really a trust trap – because once a nation must borrow simply to stay afloat, confidence in its currency declines.

That's the stage the United States has entered today. Annual interest payments have climbed beyond $1 trillion (larger than the defense budget). That math conceals a simple truth: the more Washington borrows, the less each dollar is worth.

As Government Debt Rises, The Dollar's Value Declines



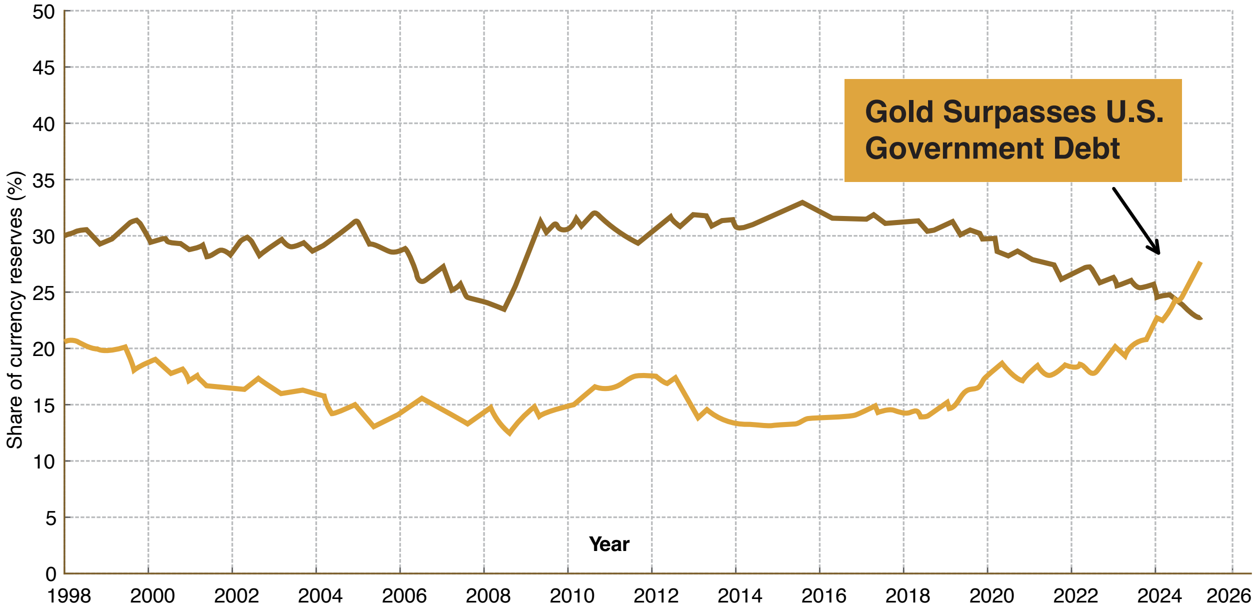
Sources: Treasury; BLS

WHEN THE WORLD STOPS TRUSTING DOLLARS, *IT STARTS COUNTING OUNCES*.

In 2025, at their annual summit in Rio de Janeiro, the BRICS group of nations made their goal clear: "The world needs to find a way that our trade relations don't have to pass through the dollar."

Lacking a true substitute for the dollar, the world has turned to gold – the only politically neutral store of value left.

Central Bank Reserves: Gold vs. U.S. Government Debt



Source: Bloomberg (via Tavi Costa)

That's why, even as governments debate new payment systems or currencies, the real story of dedollarization isn't a new one. Across centuries, when confidence in government policies fades, trust returns to the assets no central bank can print. Gold is the one reserve that requires no trust, no counterparty and no permission.

It's the same asset nations are turning to now – and the same one everyday Americans can own. This shift comes with a recalculation of *value itself*. The world is repricing risk, not by bidding gold higher, but by recognizing what paper promises *are really worth*.

In an age of promises stretched to the breaking point, diversifying with real assets isn't speculation. It's just common sense.

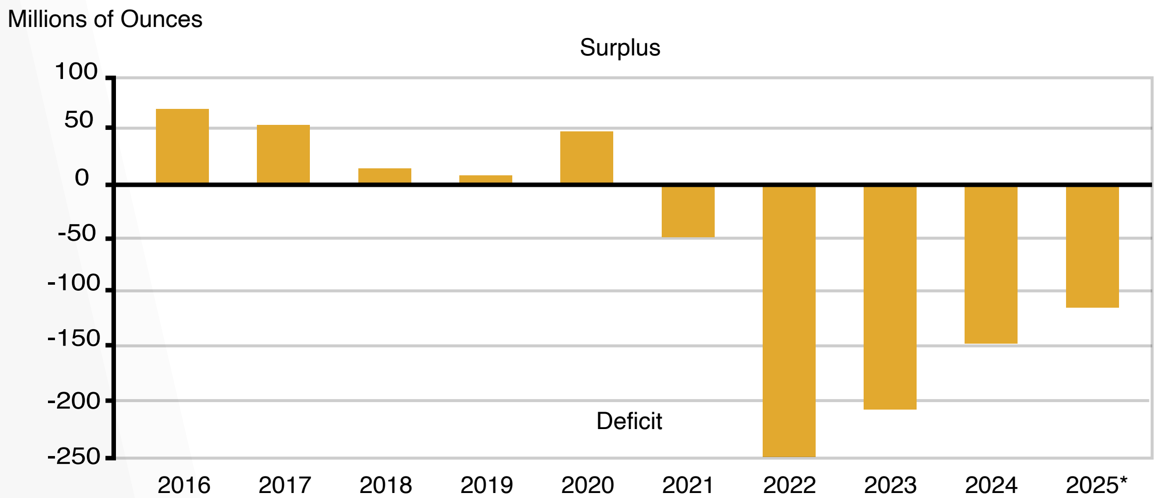
What Makes **Silver Shine?**

While gold generally hits the headlines, silver offers an additional means of diversification with precious metals. According to the Silver Institute, there are enough silver reserves for only another 22 years (though most existing mines have less than 10 productive years remaining). Couple this with growing worldwide demand and it's clear that the supply of silver is dwindling.

Why is the demand for silver growing? While the majority of demand for gold comes from just two sources (investment and jewelry), silver has much more diverse applications. Fun fact: every good solar panel uses 20g or 0.64 troy ounces of silver – so as much of the world continues to push to go "green," silver will be in even greater demand! In 2024, global consumption of silver was a near-record 36,220 tons. Meanwhile, for the fifth year in a row, demand greatly exceeded supply, contributing to a total deficit of 800 million ounces in just five years.

Because silver has an unreplaceable role in a wide variety of industrial applications, rising silver prices do not reduce demand as quickly as it might for other assets. This insight, combined with rapidly diminishing silver reserves, has led some analysts to predict huge gains in the coming years.

Surplus / Deficit of Physical Silver



*Projected 2025 Deficit
Source: Metals Focus, Bloomberg

Contact your Birch Gold Group Specialist today: (800) 355-2116

Why is JP Morgan **Hoarding Silver?**

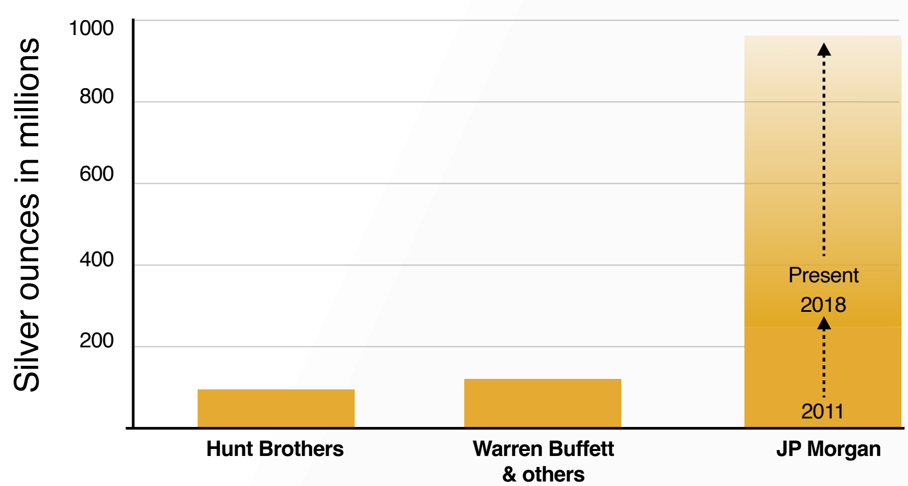
Over the past century, there have been three instances of silver rattling the market and making headlines worldwide. The first came from 1973 to 1980, when the Hunt Brothers amassed an incredible 100 million ounces of silver, which culminated in a price jump to $50 by 1980. Nearly two decades later, Warren Buffett's holding company Berkshire Hathaway bought 129.9 million ounces of the metal within six months, finishing their purchases with silver prices at $6.05.

The third instance of hoarding by a private institution is happening right now, as JP Morgan has amassed a physical stockpile of silver of up to 1 billion ounces between 2011 and 2023, and is continuing to add to its reserve. The world's largest bank remains quiet regarding the reasons behind its massive purchases and accumulation of physical silver, with many assuming that its analysts foresee a price jump in the near future and are plotting to make huge profits.

Yet there is much more to the story of JP Morgan's silver buying than meets the eye. The bank has been a frequent target of accusations of suppressing silver prices, as the metal continues to trade at a historically low valuation compared to gold. The accusations became more than that when, in 2020, JP Morgan pled guilty and paid a $920 million fine for spoofing precious metal prices from 2009 to 2015. JPM traders have been convicted of this multiple times through the years, most recently in 2022.

If JP Morgan has indeed kept prices down for the better part of a decade, a sudden normalization due to a loss of control on the bank's part could lead to a price explosion for the history books.

Historical Hoards of Silver



Physical Gold,
the Safest Safe Haven

Around the world, governments, institutions and households own physical gold as a form of savings. But why? Let's consider the lessons of the past.

NO DEFAULT OR COUNTERPARTY RISK

Most commercial transactions involve credit or debt – an asset for one party, balanced by a liability for the other. Default or counterparty risk is simply the danger that one of the parties in the transaction will break the agreement.

You think of your checking and savings accounts as assets. To the bank, they are liabilities – exposing you to counterparty risk. Because your bank balance, your asset, is also the bank's liability, it might not be available when you need it. This could be due to a bank run or failure, bank-imposed withdrawal limits or federal government actions (like Roosevelt's four-day "national banking holiday").

According to the Basel III Accords established by global banking watchdogs, physical gold is one of the very few zero-risk Tier 1 assets in existence. No wonder the world's central banks own gold bullion.

Physical gold is among the few assets that aren't someone else's liability.

Why is personal ownership of physical gold important? Those who own physical gold have an advantage in times of crisis and upheaval. The ability to carry easily-recognized stores of value has provided individuals with the opportunity to escape from political tyranny. World War II pilots carried gold coins for bribes or payment for aid if shot down. When the 1989 collapse of the USSR's economy destroyed the ruble's value, gold's market value skyrocketed.

Over the last decade, 45 states have eliminated taxes on purchases of gold and silver (and some have even legalized gold and silver currency, as well). This trend is gaining momentum.

GEOPOLITICAL DIVERSIFICATION THAT OFFSETS POLITICAL RISK

Gold isn't a bet on the economic well-being of any one nation, or the fiscal policies of any one government. Money created by governments can also be redefined, or even destroyed by those same governments. For example:

2022: Canada used emergency powers to freeze the personal bank accounts of citizens engaged in a political protest.

2014: The IRS seized an American citizen's bank account on the suspicion of illegal activity. (From 2005-2012, the IRS launched 2,500 alleged "structuring" violations cases targeting $240 million.)

2013: Citizens of Cyprus woke one morning to find their government had raided their personal bank accounts, and a portion of their hard-earned money was simply gone.

Essentially, physical gold is not a government-sanctioned form of money and is immune to financial cancellation.

"If you want gold as an insurance policy, buy the tangible pieces of metal."

–Steve Forbes, in an exclusive interview with Birch Gold Group

Why Your Financial Advisor Won't Recommend **Physical Precious Metals**

Has your financial advisor ever suggested that you purchase physical precious metals as part of a strategy to diversify your savings? In all likelihood, they have not. And, unless you ask them directly about physical gold or silver, they will probably never even raise the topic.

If you *do* ask a financial advisor about physical precious metals, be prepared for some hesitation. They may talk about liquidity, or lack of income generation. Then you might find them change the subject to traditional investments they can sell you.

Diversification is one of the most fundamental strategies for protecting your savings. The Securities and Exchange Commission (SEC) even refers to it as "The Magic of Diversification" and adds:

"You may be able to limit your losses and reduce the fluctuations of investment returns without sacrificing too much potential gain."

What do most financial advisors have against physical precious metals?

The short answer is simple: In almost all cases, **they cannot make commissions or fees** from such a transaction. Instead, your savings would move out of the funds they currently manage for you – perhaps forever.

Additionally, financial advisors are only licensed and trained to sell other types of assets. They usually don't follow or even understand the precious metals market. And since they can't sell physical gold or silver, *they* wouldn't profit from your diversification *even if you did*.

Finally, financial advisors generally only subscribe to one point of view on the economy.

Think about it: Did they warn you of the Great Financial Crisis in time to do anything about it? That's because it's in the best interest of financial advisors to promote a rosy economic picture regardless of reality simply so they can sell you products based on their forever-optimistic worldview.

Diversifying Your **Retirement** with **Gold** & **Silver**

Gold and silver should be part of any truly diversified portfolio. A Precious Metals IRA adds diversification benefits that can limit overall risk, especially during periods of economic uncertainty or currency decline. Even better, a Precious Metals IRA allows you to buy and store real gold and silver with pre-tax money.

CONVENTIONAL IRAs VS. PRECIOUS METALS IRAs

A conventional IRA is limited to intangible assets. A Precious Metals IRA has a different purpose. It is a self-directed retirement account that holds physical gold and silver, among other alternative assets. The metals held within a Precious Metals IRA are insured, so your assets are always protected against theft. Plus, just as you can easily buy and sell assets within a retirement account, you can convert holdings in your Precious Metals IRA into cash if needed.

WHAT ARE THE BENEFITS OF A PRECIOUS METALS IRA?

Diversify your retirement savings. This is worth repeating: don't put all your eggs in one basket. Diversification will help to safeguard your savings.

Limited supplies could result in future gains. Precious metals are finite; that's what makes them precious. And as silver and gold continue to be used in medical and industrial sectors, there will be sustained demand for them.

Shelter your purchasing power. Long-time buyers of gold and silver have seen their holdings maintain their purchasing power. As the U.S. dollar declines, the value of precious metals usually goes up.

WHY CAN'T YOU HOLD PRECIOUS METALS IN YOUR EXISTING IRA?

Conventional IRAs are not designed to hold physical assets like gold and silver. In order to place precious metals in a tax-advantaged retirement account, you will need to open an account with a qualified custodian to manage your Precious Metals IRA.

WHICH RETIREMENT ACCOUNTS CAN BE CONVERTED TO A PRECIOUS METALS IRA?

There are many types of retirement accounts and products that can be converted to a Precious Metals IRA, including an IRA, Roth IRA, 401(k), 403(b), TSP, SEP or annuity account. Please note, there are eligibility requirements that affect some retirement accounts. When you contact us, our IRA Department will work with you to determine whether your retirement accounts meet these requirements.

Which **Precious Metals** Are Eligible?

Our discerning customers often choose these most popular IRA-eligible precious metals.

GOLD PRODUCTS


American Eagle Bullion


American Eagle Proof


American Buffalo


Canadian Twin Maples


Canadian Maple Leaf


Australian Florin


British Britannia


Rose Crown Guinea


Valcambi CombiBars


Various Bars & Rounds
(0.995 minimum fineness)

SILVER PRODUCTS


American Eagle Bullion


American Eagle Proof


British Britannia

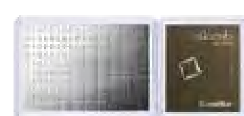

Canadian Twin Maples


St. Helena Napoleon Bee


Australian Florin


Standing Lion Guinea


Rose Crown Guinea


Valcambi CombiBars


Various Bars & Rounds
(0.999 minimum fineness)

PLATINUM & PALLADIUM PRODUCTS


Platinum
American Eagle
Proof


Platinum
Australian
Florin


Platinum Various
Bars & Rounds
(0.9995 minimum fineness)


Palladium American
Eagle Proof


Palladium
Canadian Maple
Leaf


Palladium Various
Bars & Rounds
(0.9995 minimum fineness)

Contact your Birch Gold Group Specialist today: (800) 355-2116

How To Open a **Precious Metals IRA**

WE MAKE IT EASY

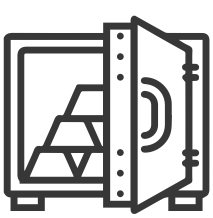
Making financial changes can be difficult and time-consuming, involving lots of paperwork and dozens of phone calls. You'll be delighted to learn that Birch Gold Group does all the heavy lifting for you. When you're ready, your IRA Specialist will help you prepare the paperwork needed to open your Precious Metals IRA. This involves three steps:

CHOOSE YOUR NEW CUSTODIAN

A custodian is an IRS-approved institution that handles your account paperwork, maintains adherence to tax regulations and executes your transactions. Your custodian works **for you.** Precious Metals IRAs are a specialized type of retirement account, requiring special knowledge and experience to manage. We frequently work with Equity Trust Company and GoldStar Trust Company, two leading providers of specialty IRA services, but we're happy to work with any custodian that you prefer.

TRANSFER YOUR FUNDS

Your IRA Specialist helps you complete the necessary paperwork to initiate a transfer from your current IRA custodian or broker to your new custodian.



CHOOSE YOUR METALS

When the time comes to choose your precious metals, you have a variety of options to choose from. Your dedicated Precious Metals Specialist can explain your choices in detail to ensure you are completely satisfied with your decision. After you've chosen, Birch Gold facilitates the shipment of your metals straight to the depository of your choice.

How Do I **Get Started?**

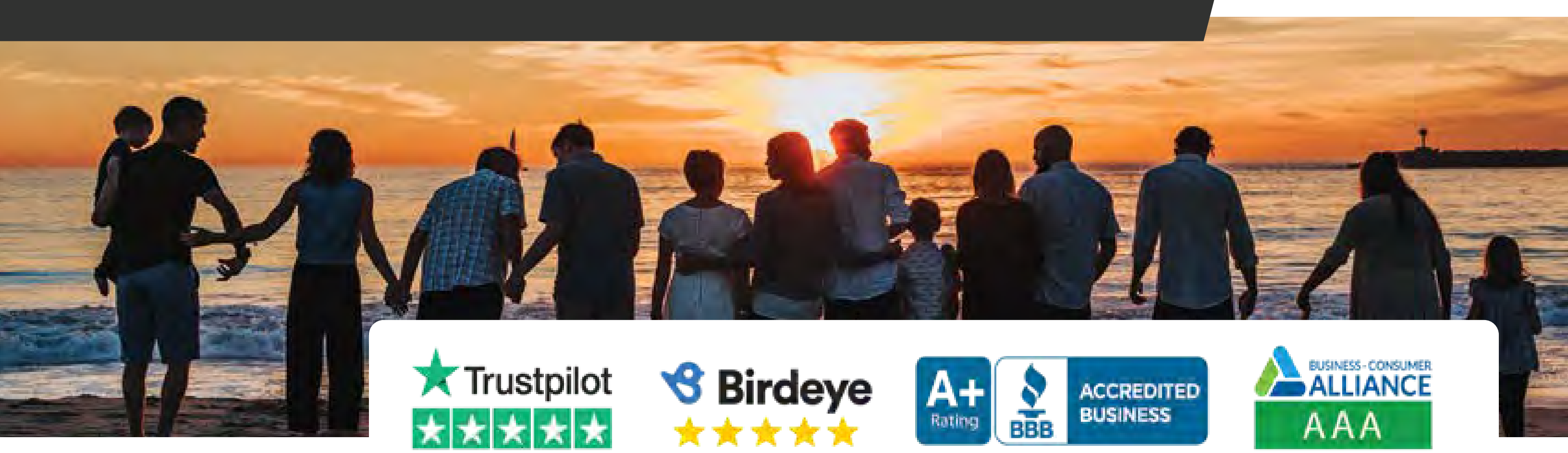
If you have decided that the time has come to take your financial future into your hands, then don't delay. Get started securing your future and the future of those you love by diversifying into precious metals — it's as easy as 1-2-3!

1. **Contact us:** Since you're reading this info kit, congratulations! You have already completed this first step and have had at least an initial conversation with your Precious Metals Specialist. Your Specialist will be there to help you through every step of the process.

2. **Consider your options:** Every person has unique financial goals, so your Specialist will carefully listen to you explain your specific goals and exact needs regarding precious metals. Then, your Specialist will explain your options, so that you can decide which metals best fit your objectives.

3. **Place your order:** Once you have selected the best precious metals for you – be it some beautiful Gold American Eagles or Silver Britannias – and arranged for payment, your metals will either be shipped to you or your selected IRA depository.

You can own gold and silver with retirement funds you've already saved with a Precious Metals IRA. Or pay with cash for home delivery. It's up to you! Call now: (800) 355-2116.



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"If you don't own gold, you know neither history nor economics."

- Ray Dalio, billionaire investor and founder of Bridgewater Associates, the world's largest hedge fund

DISCLAIMER: The decision to purchase or sell precious metals, and which precious metals to purchase or sell, is ultimately your decision alone. Purchase and/or sale decisions are highly individual and must be a function of each customer's individual financial situation, goals and risk tolerance. Birch Gold Group is not a financial planner, investment advisor or retirement specialist. Birch Gold Group is not responsible for your decision to purchase or sell precious metals, or the timing or results of any such act (or failure to act). Any and all assistance Birch Gold Group may offer or provide does not create a fiduciary relationship between you and Birch Gold Group. Any and all purchases and sales are made subject to your own research, prudence and judgment. Birch Gold Group does not provide tax, investment, financial planning, retirement-specific, or legal advisory services and no one associated with Birch Gold Group is authorized to render any such advice or service. Birch Gold Group is not responsible for any consequences of you purchasing precious metals for IRAs, trusts or other persons or entities, or for any changes in the laws relating to such purchases or sales. Any written or oral statements by Birch Gold Group, its principals, agents, or representatives, relating to future events constitute opinions only, and are not representations of fact.

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