



**NATIONAL GOLD  
CONSULTANTS**

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# **WEALTH INSURANCE**

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## **Protect Portfolios with Precious Metal**

**National Gold Consultants**

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## Introduction

National Gold Consultants (NGC) is committed to creating portfolio resiliency in a precarious economy. We are financial-advisor focused because we understand the tremendous responsibility of asset management. NGC assists advisors in fulfilling their fiduciary duty and believe tangible, precious metals have a place in every portfolio. Above all, we believe responsibility, integrity and knowledge are paramount when placing clients' wealth in gold and silver.

Wealth management always comes down to clients. Precious metals belong in every portfolio, but navigating gold and silver purchasing without guidance is dangerous. Whether you are investing your IRA or non-qualified Funds, NGC assists you in creating resiliency in your investments.

NGC has created gold and silver investment models designed to protect your wealth in all economic seasons. NGC branded the term "wealth insurance," because physical gold and silver create stability in your portfolio. For the most effective "insurance," NGC recommends allocating 10% of your portfolio into our non-qualified Pre-1933 gold and silver models that you would physically possess. This model ensures the best privacy, performance and ease of liquidity.

When Non-Qualified funds are unavailable, we help clients supplement with our qualified gold and silver models. These offer less privacy and performance, but still maintain portfolio protection as well as easy liquidity. In this packet you will find four pages dedicated to greater explanation of each model specific to gold and silver.

As one of the nation's only licensed and bonded gold and silver suppliers that specializes in financial-advisor relationships, we carefully cultivated an enduring business model. In an industry wrought with scams, scandals, and supply shortages, NGC is accredited with the BBB and consistently acts in the best interest of clients and advisors.





## **National Gold Consultants... The Better Choice**

Why choose National Gold Consultants (NGC) over other competitors?

- 1) NGC is one of the only licensed, regulated and insured gold and silver firms that exclusively works with financial advisors and insurance producers.
- 2) Over the decades, NGC has amassed relationships and contracted more than 1,500 producers throughout the country.
- 3) NGC is bonded through the state of MN, which protects every purchase.
- 4) NGC is wholesale, not retail.
- 5) NGC is registered to conduct business in all 50 states.
- 6) NGC does not charge any fees for liquidations or required minimum distributions.
- 7) NGC assists producers in fulfilling their fiduciary commitments by educating their clients of the best way to invest in precious metals.
- 8) NGC's highly liquid, non-qualified investment model is tailored to protect your client's privacy and purchasing power.

NGC is committed to agent support and client satisfaction. With integrity as our standard and fiduciary our responsibility your clients will receive the utmost from your gold and silver provider.



## Non-Qualified Silver

When investing your non-qualified funds into silver, we highly recommend our 1 oz. Pre-1933 silver dollars. The advantages over other silver products are privacy, performance, and liquidity. Pre-1933 American silver dollars are classified as semi-numismatic, which categorizes them into a private asset class, similar to cash. However, these private assets require no state or federal reporting on any level. This protects your privacy, meaning no one except National Gold Consultants (NGC) and your advisor know of your precious metal investment. The pre-1933 silver dollars perform better than other bullion products simply due to supply and demand. Government mints cannot reproduce these coins. This means that there is a finite amount left in the marketplace. As supply and demand run their course, you are left on the profitable end. These silver dollars will rise in value as their supply gets smaller. This, in turn, makes liquidity easier because companies, especially NGC, want these coins back to fulfill the demand.



The “Peace” dollar is a 1 oz. U.S. minted coin that was minted from 1921 to 1928. The face of the coin depicts the profile of the goddess of liberty and the back depicts a bald eagle at rest, clutching an olive branch. The “Peace” dollar was the last U.S. dollar coin to be struck for circulation in silver.

The “Morgan” dollar is a 1 oz. U.S. minted coin that was minted from 1878 to 1904, and again in 1921. The “Morgan” dollar coin is named after its designer, George T. Morgan. The face of the coin depicts a profile portrait of the goddess of liberty, while the back depicts an eagle with wings outstretched.



NGC is a wholesale company and does not sort conditions or dates. When you place an order, you will receive a variety of conditions as well as a random assortment of the “Peace” and “Morgan” silver dollars. You are not buying for condition or rarity, thus conditions and dates do not matter. Since you are investing in them for their silver content, privacy, performance, and liquidity, you may receive both coins that appear uncirculated and coins that are worn down and dirty, but you will not receive coins that have holes or appear so worn that the images can hardly be seen.

## Non-Qualified Gold

When investing your non-qualified funds into gold, we highly recommend our 1/4 oz. Pre-1933 gold \$5 coins. The advantages over other gold products are privacy, performance, and liquidity. 1/4 oz. Pre-1933 American \$5 gold coins are classified as semi-numismatic, which categorizes them into the private asset class, similar to cash. However, these private assets require no state or federal reporting on any level. This protects your privacy, meaning no one except National Gold Consultants (NGC) and your advisor know of your precious metal investment. The Pre-1933 \$5 gold coins perform better than other bullion products simply because of supply and demand. Government mints cannot reproduce these coins, which means that there is a finite amount left in the marketplace. As supply and demand run their course, you are left on the profitable end as they rise in value as the supply gets smaller. This in turn makes liquidity easier because companies, especially NGC, want these specific coins back to fulfill the demand.



The 1/4 oz. \$5 “Liberty” gold coin was the first gold coin minted by the U.S. government. It is also the only coin in U.S. history to have been struck at all seven U.S. Mints that were operating during its circulation. The \$5 gold piece had many former designs, but the design shown to the left is one of the final designs. Overall, the coin was minted from 1839 until 1908.



The 1/4 oz. “Indian” \$5 gold coin was first minted in 1908 and ceased in 1929. The \$5 Indian gold coin was in production for just over 20 years, which means that there are not many in the market today. The coin depicts the head of a Native American on the front and an eagle at rest on the back.

NGC is a wholesale company and does not sort conditions or dates. When you place an order, you will receive a variety of conditions as well as a variation of the \$5 “Liberty” gold coins and the \$5 “Indian” gold coins. You are not buying for condition or rarity, thus conditions and dates do not matter. You are investing in them for their gold content, privacy, performance, and liquidity.



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## Qualified Silver

When investing your qualified funds into silver, we highly recommend the 1 oz. silver Canadian Maple Leaf coins due to their performance and liquidity. Canadian Maple Leaf coins consistently outperform bullion bar products and are easy to liquidate, since they are recognized by companies like National Gold Consultants. While other common, sovereign coins like the American Eagle or Chinese Panda coins also carry these advantages over bullion bar products, they require additional premiums that the Canadian Maple Leaf coins do not, making the Canadian Maple Leaf coins the most strategic and beneficial choice.



The Canadian Silver Maple Leaf is a silver, 1 troy ounce coin that is minted by the Royal Canadian Mint and issued every calendar year by the Canadian Government.

The Silver Maple Leaf is considered legal tender with a face value of 5 Canadian dollars. It also has a 99.99% silver content which ranks it globally as one of the purest bullion coins.

The coin boasts the profile of Elizabeth II on one side and the Canadian Maple Leaf on the reverse side.

When purchasing silver with qualified funds, the metals must be held in a depository through a trust custodian. National Gold Consultants works exclusively with Gold Star Trust Company and the Delaware Depository because they hold the highest of reputations and maintain the best pricing and customer service. The fees associated with IRA accounts are roughly \$175.00 per year depending on the size of the account. National Gold Consultants is available during time of liquidation or required minimum distributions at no additional cost. When liquidating a qualified account, we strongly recommend exchanging at least a portion of it into our non-qualified Pre-1933 coins that the client would physically possess.



## Qualified Gold

When investing your qualified funds into gold, we highly recommend the 1 oz. gold Canadian Maple Leaf coins due of their performance and liquidity. Canadian Maple Leaf coins consistently outperform bullion bar products and are easy to liquidate, since they are recognized by companies like National Gold Consultants. While other common, sovereign coins like the American Eagle or Chinese Panda coins also carry these advantages over bullion bar products, they require additional premiums that the Canadian Maple Leaf coins do not, making the Canadian Maple Leaf coins the most strategic and beneficial choice.



The Canadian Gold Maple Leaf is a gold, 1 troy ounce coin that is minted by the Royal Canadian Mint and issued every calendar year by the Canadian Government.

The Gold Maple Leaf is considered legal tender with a face value of 50 Canadian dollars. It also has a 99.99% gold content which ranks it globally as one of the purest bullion coins.

The coin boasts the profile of Elizabeth II on one side and the Canadian Maple Leaf on the reverse side.

When purchasing gold with qualified funds, the metals must be held in a depository through a trust custodian. National Gold Consultants works exclusively with Gold Star Trust Company and the Delaware Depository because they hold the highest of reputations and maintain the best pricing and customer service. The fees associated with IRA accounts are roughly \$175.00 per year depending on the size of the account. National Gold Consultants is available during time of liquidation or required minimum distributions at no additional cost. When liquidating a qualified account, we strongly recommend exchanging at least a portion of it into our non-qualified Pre-1933 coins that the client would physically possess.

## Wealth Insurance Battle

### U.S. Dollar vs. Gold and Silver: 2016-2021

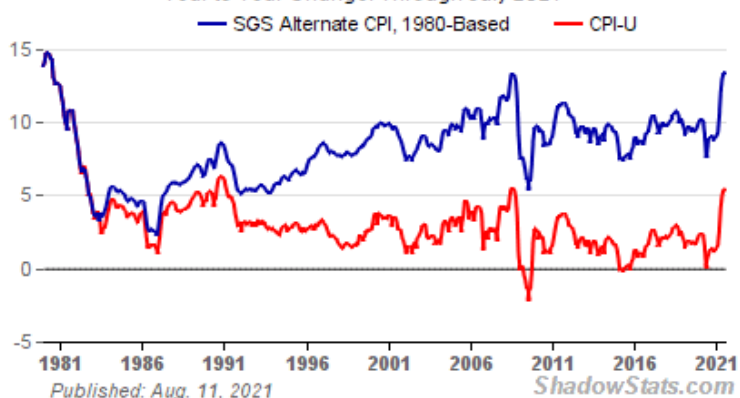
In one corner we have the U.S. dollar, the world's reserve currency. In the other corner, we have gold and silver, history's proven wealth insurance. Which of these will come out on top when we look at the last five years?

This fight will be judged based upon the purchasing power of each contender. We'll start with 2016.

2016 Purchasing Power		
\$50,000 in U.S. Dollars	\$50,000 in Gold	\$50,000 in Silver
\$50,000	47.13 oz gold, at \$1,061 per oz	3,616.64 oz silver, at \$13.83 per oz

Now, let's look at the inflation numbers. If we calculate inflation the same way it was calculated in 1980, the U.S. has experienced 59.1% inflation in the past five years. This is the truest calculation of inflation, since it compares identical baskets of goods. The current government-calculated Consumer Price Index (CPI) does not compare identical baskets of goods, instead it essentially compares apples to oranges. Using this methodology, they're able to reduce Social Security increases because inflation is only 10.4% over the past five years. This is illustrated in the graph on the right: the blue line is real inflation, calculated using the 1980 formula, while the red line is the government-calculated CPI.

**Consumer Inflation - Official vs ShadowStats (1980-Based) Alternate**  
Year to Year Change. Through July 2021



How does this play out in an apples-to-apples comparison of 2016 to 2021?

	Basket of Goods	U.S. Dollar	Gold	Silver
2016	\$50,000	\$50,000	\$50,000 = 47.13oz	\$50,000 = 3,616oz
2021	\$79,550	\$50,000	\$89,443 = 47.13oz	\$95,352 = 3,616oz
<b>5-year Return:</b>	<b>59.1%</b>	<b>0%</b>	<b>78.8%</b>	<b>90%</b>

### Verdict: U.S. Dollar Knocked Out by Gold and Silver

It cost 59.1% more to buy the exact same basket of goods in 2021 than it did in 2016; but the U.S. dollar didn't increase a dime, causing you to lose purchasing power. Yet both gold and silver enabled you to buy the exact same basket of goods yesterday, today and tomorrow.

Clearly, people looking to maintain their standard of living need to look at gold and silver. They are the proven winner of the wealth insurance battle. Both metals protect purchasing power and have intrinsic value. Since January 1, 2020 the U.S. has added **\$15 TRILLION** to the economy. How many pre-1933 gold and silver coins were added? **NONE.**

Disclaimer - Past performance does not guarantee future results. Every investment has a risk of loss. Discuss with your financial advisor to see if physical gold and silver is right for you.





## Physical Pre-1933 Gold and Silver Wealth Insurance

Dates of S&P 500's Largest Declines	S&P 500	Pre-1933 Gold/ Silver Blend
Sept 21, 1976 - Mar 6, 1978	<b>-19.42%</b>	<b>53.80%</b>
Apr 1, 1987 – Apr 1, 1988	<b>-33.59%</b>	<b>119.45%</b>
Jul 16, 1990 - Oct 11, 1990	<b>-19.90%</b>	<b>16.84%</b>
Mar 27, 2000 - Oct 9, 2002	<b>-49.01%</b>	<b>47.76%</b>
Oct 9, 2007 – Apr 28 <sup>th</sup> 2011	<b>-56.88%</b>	<b>489.30%</b>
?	?	?

\*Pre-1933 non-qualified gold and silver blend consisting 70% US Silver Dollars and 30% US \$5 Liberty Gold

\*Source: National Gold Consultants historical price guides

\*London Fix historical price data

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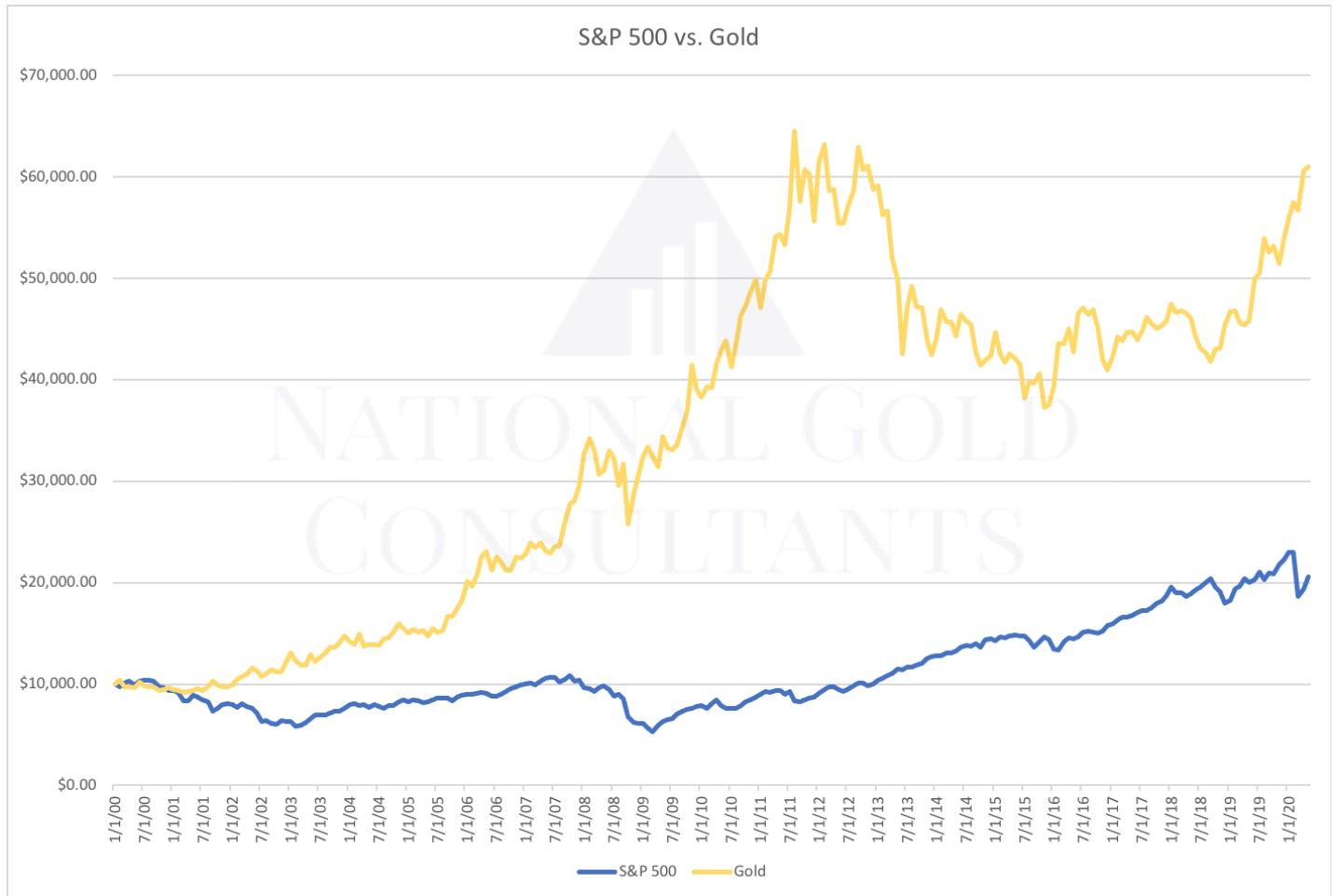
## Pre-1933 Silver Dollar Past Performance

Dates of S&P 500's Largest Decline	S&P 500	Pre-1933 Silver Dollar
<b>DOT-COM CRASH</b> 3/27/2000-10/9/2002	-49.01%	58.35%
<b>HOUSING MARKET CRASH</b> 10/9/2007-4/28/2011	-56.88%	504.02%

Disclaimer - Past performance does not guarantee future results. Every investment has a risk of loss. Discuss with your financial advisor to see if physical gold and silver is right for you. Information displayed on this page is based off of National Gold Consultant's price sheets, London Fix historic price data and is not intended as investment advice

## S&P 500 vs. Gold

Physical gold and silver historically counter-balance three main economic puzzle pieces: the equity markets, housing market and the U.S. dollar. The graph below shows how gold and the S&P 500 would have performed with a \$10,000 investment since the year 2000.



### ANNUAL PERCENT RETURN

YEAR	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20
<b>S&amp;P500</b>	9%	-16%	-24%	37%	5%	6%	13%	-6%	-41%	35%	21%	2%	12%	20%	15%	-9%	22%	16%	2%	19%
<b>GOLD</b>	-10%	12%	17%	13%	11%	27%	22%	43%	-3%	18%	27%	27%	-11%	-17%	-9%	2%	1%	5%	0%	20%

### CUMULATIVE RETURN 2000-2020

<b>S&amp;P 500</b>	111%
<b>GOLD</b>	487%

## Frequently Asked Questions

After years of serving financial advisors and insurance producers across the country, we have compiled a list of clients' frequently asked questions. Our top questions are listed below for your reference, but always keep in mind that NGC has staff available to talk with you and your client to answer any additional questions. Our staff is ready to provide you support and ensure your success.

### Non-Qualified Pre-1933 Gold and Silver

**Question:** How do I sell?

**Answer:** *When the time comes to liquidate, NGC will remain available for clients to execute their individual exit strategies.*

**Question:** Is there a fee to liquidate?

**Answer:** *No, it is a service offered free of charge.*

**Question:** How long will it take to get my product?

**Answer:** *Typical transactions undergo a 7-business-day clearing process and are shipped thereafter.*

**Question:** How will my products be shipped?

**Answer:** *All packages are shipped via USPS Priority Flat Rate with Restricted Delivery.*

**Question:** Will the package be safe and discreet while in transit?

**Answer:** *Yes, each package is insured by NGC until it is signed for by the recipient. Only the recipient is able to sign for the package. If the recipient is not available, the package is returned to the local post office to be retrieved by the intended recipient. The return address on the box is labeled as "Custom Tile and Granite" to account for the weight of the boxes so any USPS employee handling the box will not have an indicator of its true contents.*

**Question:** How can I track my pre-1933 coin value?

**Answer:** *Unfortunately, there is not a perfect answer to this question because, just as the spot price fluctuates throughout the day, so does the supply and demand, which ultimately sets the price of these coins. Because NGC offers to buy back these coins at our cost of acquisition, we cannot create a formula to reflect current values only related to the spot price. Typically, as the spot price rises so does the demand, which increases the value. In times of supply shortages, the price can dramatically increase and in times of ample supply the price will decrease.*

**Question:** How long should I hold it?

**Answer:** *Depending on when you purchased, the average hold is typically 2-5 years.*

### Qualified IRA Gold and Silver

**Question:** Where is the product stored?

**Answer:** *All IRA accounts are stored at the Delaware Depository.*

**Question:** Can I have a home-stored gold and silver IRA?

**Answer:** *No, the IRS has ruled that all qualified IRA metals must be held by a third party unrelated to the account holder. If you have a home-stored IRA, it would be prudent to have a conversation about it immediately.*

**Question:** Who sends me the paperwork related to the account?

**Answer:** *The custodian is GoldStar Trust Company. They produce semi-annual statements that are mailed directly to you and are able to process required minimum distributions, liquidations and any other needs through NGC.*



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