



# Silver and Gold 2021 Investor's Guide

▷▷ A New Source of  
Retirement Security

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# Letter from our CEO

If there is anything that investors are certain about when it comes to 2021, it is that uncertainty will be the name of the game for much of the year. These are the types of markets that challenge even the most experienced professional investors.

But there is a simple and convenient way to protect your portfolio from adverse economic conditions. A unique segment of the market is drawing attention like never before -- gold and silver -- which are growing in value and set to soar in years to come.

For thousands of years, precious metals have been a storage of value and the ultimate hedge against economic uncertainty, but 2021 may be a year like no other for active investors.

As I will outline later in this report, gold's time to shine truly is 2021 as investors look to commodity asset classes and outside stocks and bonds that are more closely tied to central bank policy and interest rates.

Gold already rose by roughly 25% in 2020 and is up more than 331% since 2008! Gold still has room to grow as more investors flock to precious metals as a hedge against inflation and economic and market uncertainty.

The Federal Reserve is printing more money than it did during the financial crisis. This means that the U.S. dollar's value is challenged, which again has driven savvy investors to holdings of physical assets such as gold, silver and other precious metals.

Incredibly, silver was one of the best performing assets of 2020 too (up 48%!). Experts expect silver prices to grow rapidly due to the Biden administration's focus on renewable energy and the use of silver in many of the new technologies within this space. In fact, investment analysts are expecting silver to trade at multi-year highs due to lower supply and mining operations still struggling to keep up with demand.

Whether you bought gold and silver last year and are eager to hold on to your gains or if you are a first-time buyer of precious metals, now is as good a time as any to buy into these asset classes as the economic outlook for both shows promise of new record highs in the making.

Sean Kelly



CEO

**RED ROCK SECURED**





▷▷ A New Source of Retirement Security

*Silver and Gold are now even more valuable in these uncertain times*





▶▶ Red Rock Secured

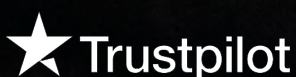
# Offers a tested, timely and trusted process

Born out of the Global Financial Crisis in 2009, Red Rock Secured takes a fair, ethical and transparent approach to investing in physical gold and silver.

Retirement security is a common worry, especially now as financial markets remain volatile. Rather than continually trading equities or investing in expensive mutual funds, investment in hard physical assets such as precious metals can be integral to a worry-free investment strategy.



Google  
Reviews ★★★★★



## ▷ Safe

Red Rock Secured has an A+ rating with the Better Business Bureau and a 5-star rating on Consumer Affairs, both of which are the highest ratings a company can achieve.

100% Free Shipping and Insurance on every order - You can buy with confidence, knowing that your investment is fully protected and will reach you safe and secure.

Red Rock's Price Protection Program - Red Rock's price protection program provides you the opportunity to protect the price at which you secure your assets for a set period of time depending on investment amount.

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## ▷ Ethical

Turn-Key LLC Set-Up - After you answer a few simple questions, Red Rock Secured does all the heavy lifting to properly setup your LLC for your Red Rock Secured Home Delivery Gold IRA.

Registered member of Ethics.net

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## ▷ Transparent

Exceptional Value – Red Rock Secured prides itself on providing the lowest prices available. Due to our extensive relationship with metals wholesalers globally, Red Rock Secured is positioned to lead the industry in competitive pricing.

We are in this for the long haul and want to build long-term relationships with our clients. This is why we also offer quarterly and annual account reviews, as well as market updates and alerts.

We seek to provide common sense choices and a wider variety of non-traditional investment options, so retirement accounts are truly customized to meet our clients' unique needs.

# Top 4 Reasons Gold is Set to Shine in 2021

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Gold prices began appreciating steadily in 2020 due to increasing stock market uncertainty and volatility, with gold hitting an all-time-high in July as it passed \$2,000 per ounce.

Here we outline our top reasons to make sure to maintain exposure to gold in 2021.

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## **Mining Production Struggles to Meet Demand**

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Due to COVID-19, the closing of mines (and the consequential impact on metals production) caused prices to accelerate while supply continued to contract. Most experts agree there will be a recovery in production this year, and the interruptions due to the pandemic seem to be in the rearview mirror.

Still there is an element of uncertainty of whether possible second waves of the pandemic could hit gold producing countries. The prevailing thought at the moment is that the major producers have introduced proper protocols and procedures to battle COVID and therefore the stoppages seen in early 2020 should not be repeated.

As global supply of gold fell in the third quarter of 2020, it is realistic to see mining companies ramping up operations as much as possible and yet operators have a lot of consumer and investor demand to meet the likes that haven't been seen in well over a decade.

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## **Low Interest Rates, Minimal Inflation Fuel Precious Metal Demand**

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Global central banks are committed to keeping interest rates artificially low, and according to economists it is clear that deeply negative interest rates will only stand to boost demand and therefore the price of gold. Greater money supply on the hunt for return as global stocks hit all-time highs are trends further bolstering gold bugs around the world.

Where some are divided are on the specter of inflation. So far inflation has been steady, but some wonder whether inflationary troubles are looming. If you are holding on to gold – not to worry – as the metal historically holds its value in both inflationary and deflationary environments.

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## **Depreciating U.S. Dollar**

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Loose monetary policy and fiscal stimulus measures due to the pandemic have weakened the dollar to its lowest levels against the euro and has also helped gold to appreciate in value.

Not like this is a new trend, but gold has become a political tool. To the extent it has the power to knock the U.S. Dollar off its pedestal as the world's reserve currency, these valuation trends have the power to fuel the rising political tensions between the U.S. and China.



Russia and China have increased their gold reserves three and six times respectively since 2007 and sold their dollar holdings to do so. Turkey too boosted its own gold reserves by 500% since 2017 in a bid to support its struggling currency. For emerging economies, the greater reliance on gold is a way to diversify away from the dollar and any uncertainty over the U.S. economy – just as is the case with experienced investors.

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### **Prospect for Global Economic Expansion**

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Looking ahead, some are bullish on gold's prospects due to the potential for rapid economic expansion once the global pandemic wanes. Periods of growth are often very supportive of jewelry, technology and long-term savings – each of which tend to support rising gold prices.

Most economists expect economic growth to recover later this year, although at an anemic pace compared to years' past. But if you thought that an economic boom would serve to stabilize gold prices, the opposite is actually true. For developed global economies, the prospects for GDP growth are slim at best for the next few years. And for gold investors, that's actually welcome news.



# Why Silver Is Set to Grow in Value



We've been watching some trends in the metals trading space and while 2020 saw the value of silver swell, the appreciation is far from being over yet. At Red Rock Secured, there are three key trends that are on our radar that we would like to share.

## ▷ **Long-term Investor Interest**

As many investors are watching the macro economic trends that have been driven by a depreciating U.S. dollar and a need for greater investment security as national debt rises and many traditional investment strategies are becoming increasingly volatile.

Silver prices in 2020 rose sharply, approaching gains of nearly 50% for the year after lagging other precious metals such as palladium and gold in 2019. A flight to quality, coupled with some intriguing long-term trends has driven the price of silver in addition to the already strong gains in gold and other precious metals.

Also, the need for silver is on the rise on a number of new fronts, which we will outline here.

## ▷ **Technology's Dependence on Silver**

Demand for silver is likely to grow for years to come as applications for the precious metal span high-end technologies such as 3-D printing components and even within the coming wave of 5G communications.

Specifically, the electronic components that enable 5G technology will rely heavily on silver to make the platform perform. Silver will also take center stage in the future 5G connected world as observers see silver playing a growing role in all aspects of the Internet of Things to come.

## ▷ **Silver and Sustainability**

Investment analysts forecast that annual silver demand could climb 87% over the next 15 years if the U.S. energy sector alone moves to renewables.

Silver, surprisingly, is at the heart of renewable energy initiatives from its use in solar panels. Calls for a carbon pollution-free power sector by 2035 would require rapid deployment of renewable wind and solar power as well as electricity storage. Should this push into solar photovoltaics that rely on silver occur, analysts predict it could heighten additional demand for silver.

Silver's use in photovoltaics (the mechanism by which light is converted to electricity) grew by 7% in 2019 and is expected to grow further as more governments look to increase their reliance on renewable energy sources.

# Precious Metals Behind Growing Number of High-Tech Trends

Many of us think of gold or silver as something we admire in fine jewelry or simply as a storehouse of value, but in recent years these precious metals are in greater demand in a variety of industries as the fundamental properties prove useful in a number of new technologies.

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## Gold's Industrial Applications

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We may be living in a digital age, but a golden age is really what's fueling some of what we do each day. Gold can be found in everything from our laptops to iPhones. Gold (and silver too) are known as highly efficient conductors and as such they help create the electrical connections that have brought the world together online.

Gold's usefulness spans these areas:

Decorative – from gold leaf to awards and jewelry.

Medicine – besides dentistry, gold is also used in new treatments for diseases such as rheumatoid arthritis and even cancer.

Electronics – from your T.V. to your refrigerator gold is a key component.

Aerospace -- as used in space vehicles and in NASA's space suits because of gold's ability to reflect infrared light while allowing visible light in through astronauts' visors.

Glassmaking – used in making coatings for windows to create climate-controlled spaces.

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## Silver's Role in Tech and Sustainability

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Experts report that there are more than 10,000 industrial applications that depend on silver, with its use in high-tech industry set to expand in years to come.

A few examples:

3-D printing – relies on silver-based powder in the printing process.

5-G networks – are likely to use a growing amount of silver within electronic applications for years to come as its use grows.

Solar Panels – Silver is a key component within the renewable energy infrastructure that is on the upswing.

RFID Chips – Radio Frequency Identification Device chips are replacing bar codes in supermarkets and in supply chain inventories. A thin layer of sprayed-on silver coats these chips' antennas.



# The Tax Benefits of Precious Metals IRAs

The opportunity to buy gold and silver before these metals appreciate in value is here and now and the benefits of investing via individual retirement accounts (IRAs) are many. For example, there are certain advantages related to lowering one's tax liability. The tax 'loopholes' for the ownership of gold and silver incentivize investors to add precious metals into their retirement portfolio in a way that allows them to grow in value without incurring tax liability. These advantages have to do with asset transfers, exit costs and the ability to use a specific type of IRA catering to metals.

First off is the penalty-free asset transfer provision. Current retirement assets can be transferred directly into precious metals, without having to pay either a tax or early withdrawal penalty. This can be done via any type of retirement account you currently hold quickly and painlessly.

Secondly, exit costs on distributions are offset. For tax purposes, all metals are assessed at melt value when you take a distribution. Melt value is the spot price of the actual precious metal content of a given piece. Silver prices change daily, so if you are selling at today's price you are actually only being taxed on the melt value.

The melt value measured per ounce is often lower than the current price of the precious metal holding upon exit. This can dramatically lower any exit costs associated with the transaction, according to custodial experts.

Lastly, storage and privacy are another reason to consider the potential tax benefits of a precious metals IRA. The precious metals IRA allows investors to receive the holdings at home and store them close by, in an IRS-approved facility of your choice, such as a bank safety deposit box. That way in an emergency the metals are always close at hand.



IRA-held precious metals receive tax-deferred status. They appreciate in value without incurring an immediate tax liability. The investment stays private and in that way the IRS also is not aware of the holding via a self-directed IRA account.

# Choice of IRA Structures for Wealth Preservation

Investors looking to preserve wealth and log investment gains can find two quick and simple types of IRA options to get the job done.



## Depository IRA

- ▶ 100% insured by Lloyd's of London, up to 1 billion dollars insurance coverage per account.
- ▶ Your existing retirement account is converted to a special IRA that can legally hold precious metals.
- ▶ Industry leading custodians, such as Kingdom Trust, administer the IRA by handling all the asset purchases and liquidations while giving you complete control over the investments in the account.
- ▶ IRA-held metals are stored in a top-tier depository facility that is secured and insured.
- ▶ Documentation verifies ownership of each piece of metal in the IRA and the investor is allowed to visit the depository and see the metals.
- ▶ Metals are excluded from the depository's balance sheet, so in the unlikely event of depository failure the metals are never at risk of being seized in bankruptcy proceedings.



## Home Delivery IRA

- ▶ Metals assets are directly shipped to you and stored near your home in an approved facility.
- ▶ If privacy and accessibility are concerns, this is an ideal option.
- ▶ A self-directed IRA is created to hold the precious metals and once it is created assets from your existing IRA can be converted with zero tax penalties or fees.
- ▶ An LLC can also be created in order to store metals outside a depository, such as in a bank safety deposit box, but it must be an external depository. A third option allows for the metals to be stored in your home if one buys all the shares of the LLC using IRA funds.
- ▶ Metals may also be delivered to your home and stored at your discretion.



# How Can I Get the Most Value from Gold/Silver IRAs?

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Cash can easily be invested straight into physical gold and silver holdings. A protection from inflation and buffer from any potential stock market crash, putting cash savings to work in precious metals is a streamlined process.

This cash can be moved over from a traditional retirement account simply and quickly. Our team can assist with determining what amount makes the most sense for your long-term retirement needs, but the cash is moved on a tax-free basis and no penalties.

The biggest misconception about investing in precious metals is that it's expensive. But when compared to commissions and fees paid to manage a paper portfolio, taking physical ownership is actually more cost effective. The average American spends between \$180,000 to \$250,000 over the lifetime of their account on broker and commission fees.

Most Red Rock clients pay absolutely nothing to manage their precious metals IRA. Roughly 10% of our clients pay a small management fee of just \$195. An Account Executive can walk you through the entire investment process and costs.



# The 3-Step Process

## ▷ **Determining how much to invest.**

You must determine how much you want to invest in precious metals, however, we recommend no more than 30% of your IRA portfolio should be in precious metals; but, it is worth remembering that unlike a Gold ETF, you fully own the assets and you physically own it. Owning physical gold is a great hedge against market uncertainty. And the investment can be done within 24 hours.

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## ▷ **Opening an Account.**

Once an initial amount is determined by you, an account is opened and our account executives will help determine whether a Gold, Silver or other precious metals IRA is the best for you based on your financial goals.

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## ▷ **Shipping to you.**

Quickly and discreetly, Red Rock Secured ships you precious metals for free either directly to your home or to a safe and secure depository vault. Red Rock pays 100% of the shipping and insurance cost to deliver the metals to your doorstep. The purchase is 100% insured until you take possession of your purchase.



# NEXT STEPS?



## **Make the call**

You can call us at 844-824-5051, toll-free of course. One of our Account Executives will be happy to answer any questions you may have, and walk you step by step through the purchasing process and determine which type of Precious Metals IRA is best to meet your retirement needs.



## **Payment processing**

We accept a bank wire transfer, personal check, or cashier's checks. We do not accept credit card as they charge transaction fees which would raise the price of metals for our clients. The minimum purchase amount is \$1,500. There is no maximum as Red Rock Secured is equipped to handle any size transaction.



## **Shipping and receiving your order**

Your order is shipped via USPS, FedEx or UPS. If you have a different preference, please let us know and we will be happy to oblige. Red Rock Secured will cover the cost of shipping and will fully insure your order, meaning it will not cost you a dollar out of pocket! The packages are exceptionally discrete as they make no mention of gold, silver, precious metals, or even Red Rock Secured.



# Frequently Asked Questions

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▷ **Would my purchase be physical gold or a certificate?**

All of the assets Red Rock Secured provides are tangible, precious metals that you can put your hands on, meaning you are in full control of your investment.

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▷ **Can I purchase a variety of assets?  
What does Red Rock Secured offer?**

Red Rock Secured, due to the wholesalers we work with, has access to nearly every type of gold and silver available, whether its common bullion coins or bars, as well as a wide array of monetized bullion assets.

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▷ **Is the price of my order based off the spot price?**

Spot is an index, an indicator, commonly used to show the direction in which raw, unrefined metal moves during a trading session. Spot along with the premiums associated with market demand, investor demand, and supply and demand determine the price at which assets are acquired as well as liquidated. A Red Rock Secured Account Executive will be more than happy to explain this to you in detail.

▷ **Is my quoted price my final, out the door price or are additional fees and commissions added?**

Yes, absolutely! Red Rock Secured prides itself on the value we add through our transparent pricing. All prices are totally inclusive including free, fully insured shipping for your order.

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▷ **When is my price finalized?**

Your price is finalized when you have funded your account. Your purchase is confirmed on a tape-recorded line, and you will receive a written invoice detailing the specifics of your order.

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▷ **Where can I have my metals shipped?**

Red Rock Secured ships to all 50 states in our great country, totally free of charge. We are also happy to ship to P.O. Boxes, although a signature will still be required, as with any shipment from Red Rock Secured.

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▷ **How long will it take until I have the metals delivered to my home?**

Orders are processed the same day the acquisition is made. Orders typically ship within 5-10 business days.

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▷ **Is Red Rock Secured willing to store my metals?**

Yes. We are more than happy to set you up with state of the art, non-government, private storage facilities. These vaults have no debt, are insured in many cases up to \$1 billion by Lloyd's of London and are one of the safest ways to store physical gold and silver.

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▷ **What is the return policy?**

Red Rock Secured extends a seven-calendar day cancellation period after the date your first transaction is confirmed, unless the laws in your specific state of residence dictate otherwise.

All subsequent orders are final upon completion of the recorded confirmation call. All bullion and monetized-premium orders are final upon confirmation, unless the laws in your specific state of residence dictate otherwise.



Red Rock Secured  
[www.redrocksecured.com](http://www.redrocksecured.com)

Remember, gold and silver will not always be as affordable as they are today.

**Call Red Rock  
Secured now at  
844-824-5051**

Or email us at [info@redrocksecured.com](mailto:info@redrocksecured.com)

to secure some of the most favorable precious metals prices of the last 10 years.

One of our Account Executives will answer any questions you may have and explain just how easy it is to open and fund a Precious Metals IRA.