



LEARCAPITAL
THE PRECIOUS METALS LEADER

ACQUIRE GOLD & SILVER, BUILD WEALTH

**LEARN HOW PRECIOUS METALS
CAN WORK FOR YOU**

Discover why Lear Capital is the smart choice when choosing a company for your precious metals purchase.

LearCapital.com





INVEST WITH THE INDUSTRY LEADER IN PRECIOUS METALS

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. As the industry leader in precious metals, Lear Capital is the best choice and offers a customized solution based on your individual investment goals.

Expertise

Since 1997, Lear Capital has been the vanguard of the precious metals IRA industry, with over \$2 billion dollars in precious metals transactions and an exclusive partnership with the Royal Canadian Mint. Lear Capital is one of the highest rated precious metals investment dealers. That's over 20 years of happy, satisfied customers.

Exceptional Service

Every Lear Capital customer is provided with a dedicated precious metals Account Executive, offering a personalized experience that will guarantee a smooth buying process. Each Account Executive is well-versed in the precious metals industry and capable of answering all inquiries.

Lear Capital prides itself on best-in-class service. Our Account Executives, IRA Specialists, and support staff have years of experience helping investors through the process.

Investor Education

Lear Capital is your gateway to owning precious metals. We believe the best investors are educated investors, which is why our team works diligently to research the market and create reports with the most up-to-date information and news impacting the precious metals industry and overall economic landscape. These reports are absolutely FREE and sent to each prospective client prior to commencing the buying process. This is just one way we ensure precious metal investors are well educated about their options so they can make a confident decision.



LEAR TRUSTED PARTNERS

An exclusive partnership with the Royal Canadian Mint allows Lear Capital to offer a wider range of precious metals options through a series of pure 99.99% gold and silver coins. Our customers' gold and silver IRAs are trusted with Delaware Depository Service Company (DDSC), a company whose internal controls and legal protections ensure complete security for precious metals storage.

BEST IN CLASS REPUTATION

Our Independent Ratings Show Our Commitment*

Consumer Affairs: 4.88/5 Stars (700+ reviews)

TrustPilot: 9.4/10 Rating (250+ reviews)

TrustLink: 4.75/5 Star Rating (350+ reviews)

BBB: 4.8/5 Stars (A+ Rating since 1997)

**Rankings as of 2017 reflect the total aggregate score compiled on independent review websites with at least 75 independent reviews and at least 100,000 annual web viewers.*



**Questions? Speak to an
Account Executive at (800) 781-5308**



GOLD: A COMMODITY WITH A HIGH PERFORMANCE TRACK RECORD

History demonstrates that gold, on average, has consistently delivered higher returns than the stock market. In fact, gold has outperformed the Dow Jones Industrial Average by more than 40% since 1970.

While gold can act as a hedge when uncertainty enters the market, it has also performed consistently over time. Gold is tangible and globally consumed by central banks, billionaires, and savvy investors. \$10,000 of GOLD coins in 1970 equates to \$338,000 in 2017.

IF YOU INVESTED \$100,000 IN THE YEAR 2000, IT WOULD NOW BE WORTH:



*Results as of Dec 31, 2017

STRENGTHEN YOUR PORTFOLIO BY DIVERSIFYING WITH PRECIOUS METALS

A diversified portfolio of assets is a technique that allows investors to mitigate investment risk. Many experts believe that no portfolio is truly balanced without some exposure to the benefits of silver and gold. Investors spread out their investments as a hedge of protection rather than limiting their portfolio to a single investment. This tactic is intended to reduce risk across portfolios through diversification and avoiding reliance on the performance of one asset. Precious metals are a great way to diversify because they are tangible, universally accepted assets that hedge against global uncertainty such as geo-political unrest.

Generally, advisors recommend that investors consider a portfolio that includes a mix of small to large-cap stocks, bonds, real estate, cash, and a portion in alternative investments such as gold, silver or other investments which have a lower correlation to the stock market.

PORTFOLIO DIVERSIFICATION				
If you invested \$100,000 in January of 2000...	DEC of '02	DEC of '05	FEB of '09	PRESENT*
In the DJIA	\$75,582	\$95,980	\$68,171	\$218,131
In 80% DJIA and 20% Gold	\$83,815	\$112,668	\$120,884	\$251,072
In 80% DJIA, 10% Gold and 10% Silver	\$81,083	\$111,322	\$113,499	\$382,834

*Results as of Dec 31, 2017



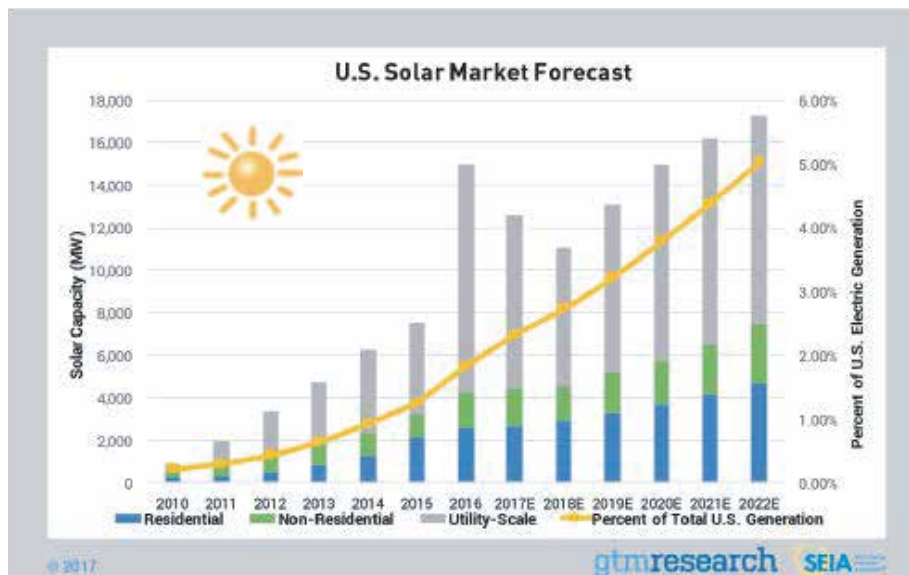
SILVER: THE WIN-WIN INVESTMENT

At Lear Capital, we refer to silver as the “best kept secret” in investing. Over the last 16 years, silver has had over a 10% average annual rate of return. It’s a solid investment alternative that allows for portfolio diversification.

More than 90% of silver ever mined is now gone and silver is in incredibly short supply as compared to gold. According to the 2017 World Silver Survey, new silver supply fell 147.5 million ounces for the previous year. Because demand will continue to outstrip supply, pricing should move up in response to the shortage. The world continues to consume silver for both investment and production demand.

The domestic outlook for silver industrial application remains strong. It boasts a variety of uses that are inextricably linked to modern life. Industrial demand for silver is found in circuit boards, solar panels, telephones, TVs, batteries, hearing aids, film, medical instrumentation, etc.

Similar to gold, silver is also considered a worldwide investment vehicle and because the price of silver is significantly lower than gold, it appeals to a broader base of investors.

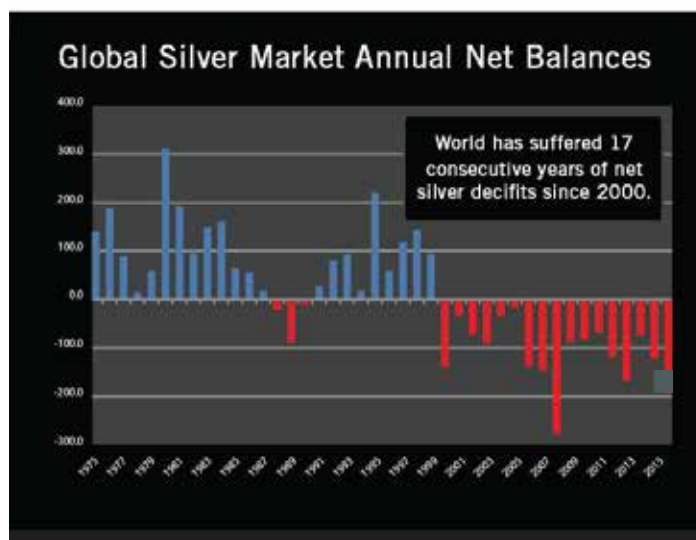


Since it sits at the crossroads where commodities meet technology, acquiring silver offers dramatic growth potential whether the world economy improves or the global landscape becomes more volatile. Experts agree that silver remains underpriced, creating an ideal investment window. Acquiring silver is smart, affordable and poised to deliver returns long term because of global demand.

WHY SILVER COULD REACH \$100/OUNCE

Where we once had a surplus of silver, since 2000, we've had a deficit of 1.8 billion ounces. Over 86% of the surplus from the last century is gone.

Meanwhile, over the last 10 years, demand has grown 25%, which is nearly twice as fast as the supply. With an average annual deficit of 105 million ounces, our reserves are almost gone. When the reserves are depleted, silver could reach \$100 an ounce.



TYPES OF COINS

Bullion, Numismatic & Semi-Numismatic

Coins fall into three main categories: bullion, numismatic, and semi-numismatic. These three types of coins differ in how they are valued and each has distinct advantages and limitations from an investment standpoint.



Bullion Coins

Bullion coins are perhaps the best known. Examples of bullion coins are Silver American Eagles and Gold Maple Leafs. The common trait amongst this coin type is that the value of these coins is derived primarily from its precious metals content. Therefore, the value or price of a bullion coin is very closely related to the spot prices of gold, silver, and sometimes platinum. There is no historical precedent for bullion coins commanding a value much beyond that of the current spot price.



Numismatic Coins

Numismatics is the little-known field of rare coins. The Saint Gaudens is arguably the most well-known numismatic coin. By definition, a numismatic coin must have been minted prior to 1933 and can never be reproduced. As one might imagine, these coins become more rare over time.

This rarity and historical significance has an impact on the value of a coin, often catapulting its worth far beyond that of the current spot price. However, like their bullion counterparts, the numismatic coin type also carries the inherent value of its precious metals content. Thus, its worth is twofold: a function of the current spot price and a premium allocated by its rarity.

Furthermore, a numismatic coin's condition can also have an impact on its price, because the better the condition, the rarer the specimen is. There are two agencies that formalize and quantify a rare or collectible coin's condition. One is the Professional Coin Grading Service or PCGS and the other is the Numismatic Guaranty Corporation or NGC. These two entities set the standard for coin grading and house a plethora of historical data on the prices of the numismatic coins over the years.



Semi-Numismatic Coins

The last of the three types of coins is the semi-numismatic category. Best-known among this class are "proof coins." These are special versions of the Gold and Silver Eagle coins. For example, they are double-struck for improved brilliance, never touched by human hands, encased in a protective container, and come with a certificate of authenticity.

Other examples of semi-numismatic coins are the 2018 Snowy Owl coin; struck by the Royal Canadian Mint with an exceptional 99.99% purity. The Snowy Owl engraving is a handsome alternative to the mint's typical maple leaf depiction.

In the cases of both the proof and the Owl coins, their population and availability set them apart from ordinary bullion coins. Proof coins are a limited mintage each year and the 2018 Snowy Owl coins are only struck for one year before they are retired. Thus, both have a population that are a fraction of more popular bullion coins.

Like numismatics, semi-numismatic coins also 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. Of course, semi-numismatics are not as rare as those struck before 1933, occupying a middle ground between bullion and numismatic coins.

GOLD & SILVER IRAS

A Precious Metals IRA is similar to a traditional IRA. However, as the name suggests, a Precious Metals IRA allows for physical gold, silver, platinum or palladium to be held in a tax-deferred retirement account under your name and overseen by a third party custodian.

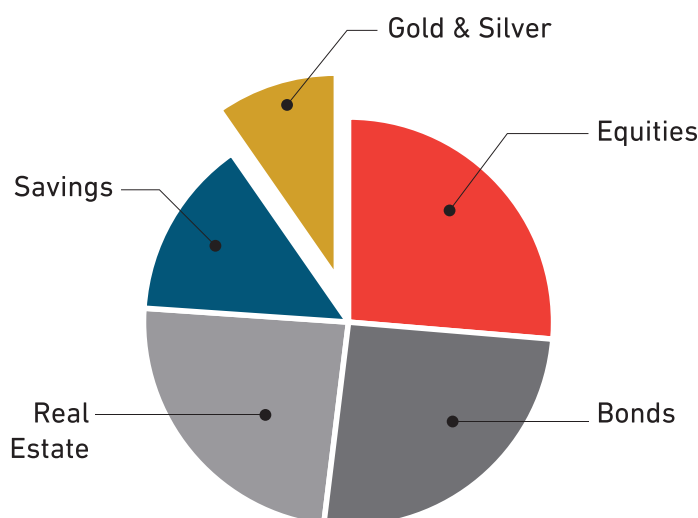
Physical metals can offer an additional layer of protection, helping to maintain the value of your hard-earned dollars. Diversification of assets outside of stocks and mutual funds can help guard against market volatility. Periods of inflation, economic downturns and unexpected geo-political events are a few examples when metals have historically shined.

The law allows for both transfers from traditional IRAs as well as rollovers from qualified retirement plans such as 401(k), 401(a), 403(b), 457 and Thrift Savings Plan (TSP).

In order to invest your IRA in physical precious metals, you have to open a special type of IRA called a "Self-Directed IRA" and you should work with a company who contracts with an IRS-approved storage facility with experience managing physical assets. Lear Capital has dedicated IRA specialists who manage this process should you decide to diversify into precious metals.

If your current IRA account is invested in stocks, mutual funds, ETFs, bonds (or other traditional investment vehicles), then it is highly unlikely that your current IRA provider is able or willing to manage a physical asset such as precious metals.

DIVERSIFICATION CAN HEDGE AGAINST STOCK MARKET VOLATILITY



TWO PENALTY-FREE TRANSFER OPTIONS

There are two safe, tax-free and penalty-free methods used to transfer money between retirement accounts: the direct trustee-to-trustee transfer and the 60-day rollover option. Again, Lear Capital has an entire IRA-dedicated department that will handle the details for you.

Trustee-to-Trustee

The trustee-to-trustee process moves your retirement monies (either partial or full) from your current IRA provider directly into the hands of your new Precious Metals IRA provider.

IRA Account Rollover

Your current IRA account provider mails a check to your home address; you will then simply mail that check directly to your new Precious Metals IRA provider. As long as this check is provided to the new IRA custodian and deposited into your new IRA account within 60-days, there are no taxes or penalties incurred.

We know that the rollover process can seem complicated so we urge our clients to let us do the heavy lifting! With your consent, a Lear Capital IRA specialist will assess which method works best for your portfolio and will handle the entire process on your behalf, filling out the paperwork or making any necessary phone calls. Lear's IRA Department has successfully processed over \$1 billion of these types of transactions and you can rest assured that our IRA specialist will assist you step-by-step through the entire process.



FOUR EASY STEPS

Step One: Open Account



The first step is establishing your new Precious Metals IRA account. Your dedicated account team member will walk you through the simple application. It's only a few pages long and takes about 10 minutes to complete. Lear Capital can receive the completed application via fax, email, or mail. Upon receipt, we will process the application and have your new IRA account completely set up within 24 hours!

Step Two: Transfer Funds



Lear Capital will then reach out to your current IRA custodian to arrange for the tax-free rollover of your retirement monies. Transferring the funds may take up to 5 business days, depending on your current IRA custodian. The funds are transferred usually via bank wire, and once they have been deposited into your Precious Metals IRA account, you are ready to invest!

Step Three: Select Metals



Now that the paperwork is done, a consultation with your dedicated Account Executive will determine what metals you'd like to physically hold in your self-directed IRA.

Step Four: Ship Metals



Lear Capital ships (insured) all metals directly to the Delaware Depository Service Company (DDSC), one of America's largest precious metals depositories. Customer assets are stored in high-security vaults constructed and maintained in compliance with the Bank Protection Act and UL standards. DDSC backs its storage services with an impressive, comprehensive insurance policy, underwritten by Lloyds of London, one of the world's oldest insurance providers. The DDSC state-of-the-art facility is a non-government depository storage facility and is ideal for safe, secure, private storage of your precious metals.



WHEN IT'S TIME TO TAKE A DISTRIBUTION

Precious Metal IRAs are very advantageous when you are looking to distribute or liquidate. Distributions from a self-directed IRA can be cash or non-cash. You have the choice for your physical metals to be purchased by the depository from you at its current dollar value whereby you'd receive a check for the amount or you can choose to receive an "in-kind" distribution, meaning the physical metals are shipped to your home. This compelling advantage allows you to liquidate in the manner that works best for you.

When you choose to receive the "in-kind" distribution and take physical possession of your metals, you can potentially benefit from the growth of your metals over time. Once in possession, you can hold on to your coins, pass them on to children or grandchildren or liquidate as needed or desired. Taking possession of your metals qualifies as a mandatory distribution.





NEW! 2018 SNOWY OWL

1.50 OUNCE, 99.99% PURE SILVER
SEMI-NUMISMATIC COIN

.25 OUNCE, 99.99% PURE GOLD
SEMI-NUMISMATIC COIN

Majestic, powerful and hauntingly silent in flight, the Snowy Owl (*Bubo scandiacus*) embodies the enigmatic nature of Canada's distant Arctic. It is one of the largest owl species, and contrary to common belief, can see equally well day or night; an ability that is particularly important for this northern resident that must hunt under the midnight sun of the Arctic summer.

Special Features

- Masterfully crafted by Royal Canadian Mint engravers using a variety of engraving techniques and finishes to bring depth and texture to this stunning image of Canadian wildlife by Canadian artist Claudio D'Angelo.
- Exclusive to the Royal Canadian Mint. Precision cut radial lines on both the obverse and the reverse (behind the text) create a distinctive light-diffracting pattern that serves as an enhanced security feature, yet adds an unmistakable shimmer to the coin's overall appearance.

Silver Coin Product Specifications

Mint: Royal Canadian Mint

Item Number: 165719

Composition: 99.99% pure silver

Weight: 1.5 oz. (46.66 g)

Diameter: 38 mm

Finish: Radial lines.

Feature: Micro-engraved lasered maple leaf in the coin field. In the centre of this mark, visible under magnification, is the numeral "18," denoting the coin's year of issue.

Edge: Serrated

Box Quantity: 300

Packaging: Tubes



ACTUAL SIZE

Gold Coin Product Specifications

Mint: Royal Canadian Mint

Item Number: 165719

Composition: 99.99% pure gold

Weight: ¼ oz.

Diameter: 20 mm

Finish: Radial lines

Edge: Serrated

Box Quantity: 800

Packaging: Flex



ACTUAL SIZE



WHEN SELLING GOLD & SILVER, WHAT HAS TO BE REPORTED?

It's important to understand the REPORTING OBLIGATIONS that bullion dealers must abide by when their customers buy and sell precious metals. The IRS has a specific form, 1099-B that 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.

Reportable Items

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

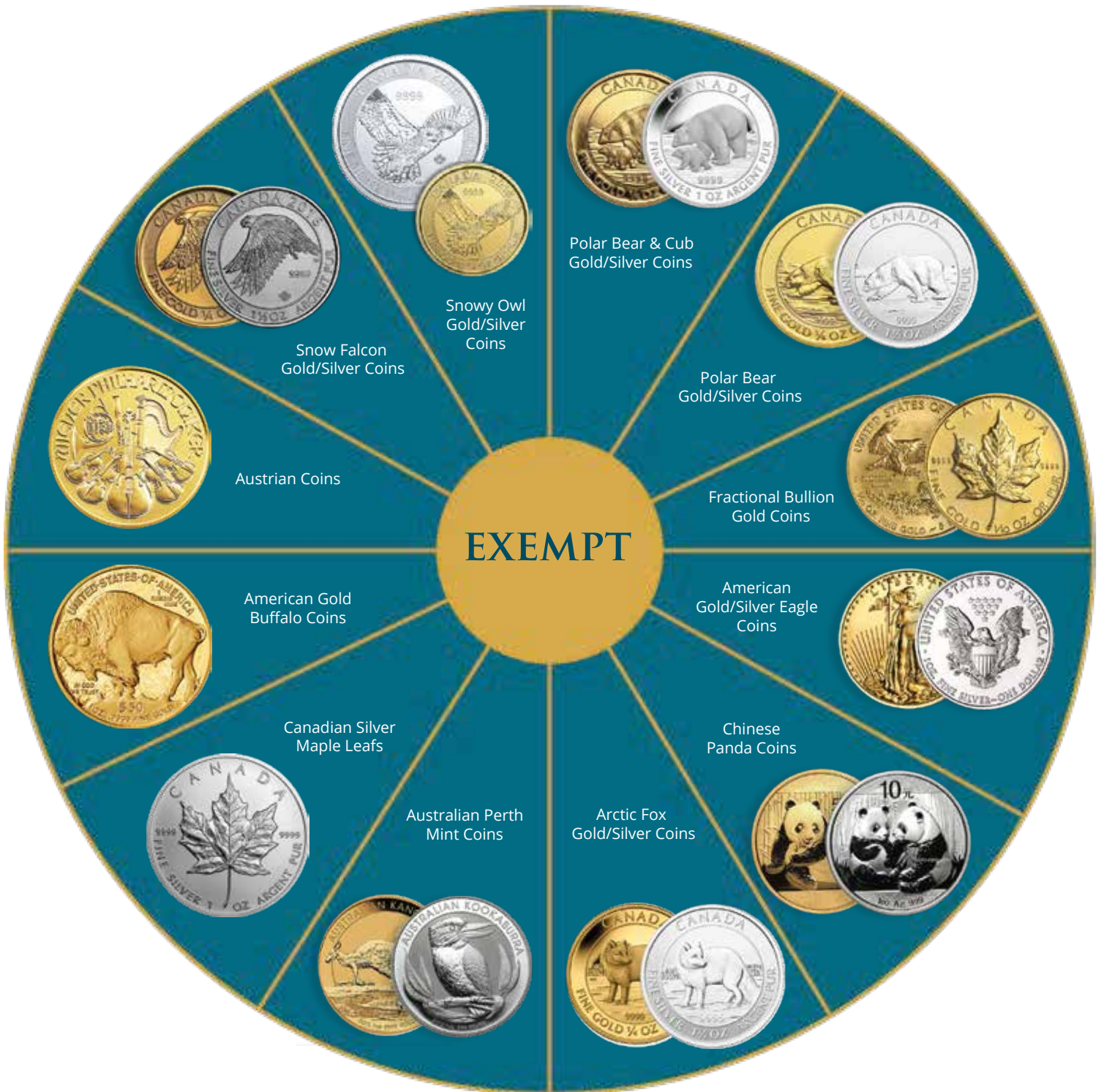


Minimum Fineness: As minted

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



PRODUCTS THAT ARE EXEMPT FROM IRS REPORTING OBLIGATIONS



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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THE PRECIOUS METALS LEADER



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

— S. Gorder, Seattle, WA

“It’s always a pleasure dealing with investment specialists who actually know what they’re doing. Through their newsletter, reports, timely phone calls and bulletins, Lear provides me with all the intelligence I need to make accurate investment decisions.”

— E. Sutherland, Atlanta, GA

“My account exec has been very helpful in getting me started in silver investments and keeping me abreast of the status of my account and online orders. Your deliveries have been faster than I anticipated and I will definitively recommend Lear to my friends.”

- G. Eldredge, Miami, FL

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Lear Capital, Inc. (LCI) is a seller and purchaser of precious metals. LCI is not a broker/dealer. No broker/client or fiduciary relationship exists between LCI and its customers, and LCI does not warrant that the precious metals it sells are fit for any particular purpose. LCI may, and usually does, make a profit on the precious metals it sells to customers. LCI's sales representatives are commissioned salespersons i.e., their salary is based, at least in part, on the amount and profit margin of the precious metals they sell. Semi-numismatic and numismatic precious metals almost always carry a higher profit margin than bullion. The statements made in this brochure are opinions, not facts, and past performance is no indication of future performance or returns. Precious metals, like all investments, carry capital risk. Precious metals may appreciate, depreciate, or stay the same depending on a variety of factors. LCI cannot guarantee, and makes no representation, that any precious metals purchased will appreciate at all or appreciate sufficiently to make customers a profit. The decision to purchase or sell precious metals, and which precious metals to purchase or sell, are the customer's decision alone, and purchases and sales should be made subject to the customer's own research, prudence and judgment. In LCI's opinion, (i) precious metals should be considered a long-term investment (i.e., 3 to 5 years or more), and (ii) customers should not invest more than twenty percent (20%) of their available investment funds in precious metals. However, a customer's individual circumstances may warrant a different approach. Precious metals do not yield income and thus are not an appropriate investment vehicle for investors seeking current or future income. LCI does not provide tax, investment, or legal advice or advisory services, and no one associated with LCI is authorized to provide any such advice or services. LCI makes no representations regarding the tax consequences of holding precious metals as an investment in an IRA or other retirement account. Customers considering whether to include precious metals in an IRA or other retirement account should seek independent tax advice from a qualified professional regarding the tax consequences of such an investment. C.P.D.Reg. No "T.S.11-05715