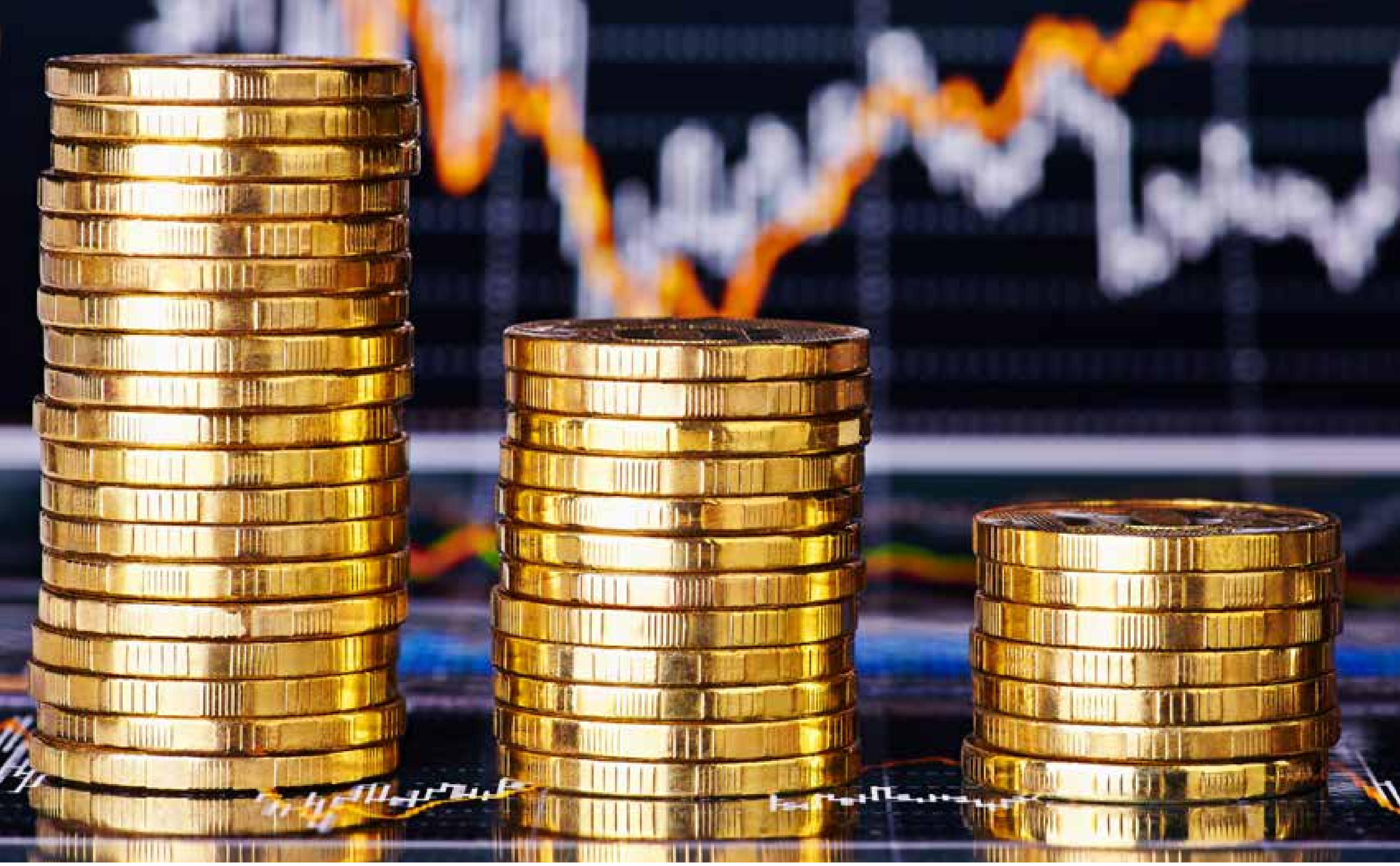

CAN YOU AFFORD TO LOSE 42% IN THE NEXT MARKET CRASH?

The Investor's Guide to Wealth Insurance

Chris Egan

"KEEPING AN EYE ON YOUR FUTURE."

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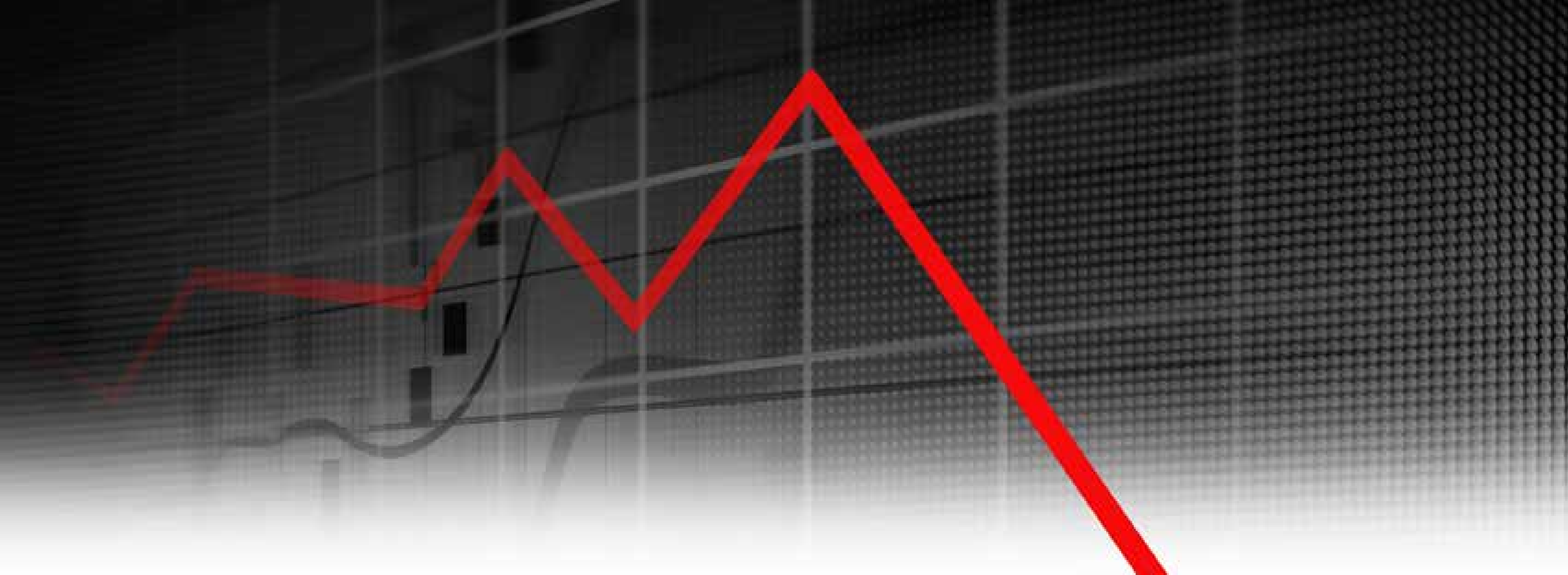


Do you have a plan to help you avoid a big loss?

You are a person who has a plan for everything.

You know what to do if there is a fire, when severe weather hits, or even if someone tries to break into your home, but do you have a plan in place for the next stock market collapse?

Corrections in the market are inevitable and happen every 8–10 years. On average, investors lose around 42% of their portfolios when the market corrects. The average American household lost one third of their net worth in the great recession.

Can you afford to take that kind of hit?

More important, do you have a plan to help you avoid a big loss?

Most investors underestimate how much they could lose in the event of a market crash. When it inevitably occurs, they make the situation worse by selling at the worst time out of sheer panic. That's not a winning strategy.

In 2008, countless Americans lost their chance to retire because they didn't protect themselves against the risk levels of their portfolios. Americans saw roughly $2.4 trillion disappear from their 401(k) and IRA accounts.

It is hard to recover from something like that. Economists at the New School for Social Research studied the retirement accounts of workers who were reaching retirement age after the recession in 2008. While the average portfolio increased in value, 45% of the individual accounts actually continued to lose money for years after the crash.

And that is the reason that you want to focus on preventing a loss. By giving yourself a form of financial insurance, owning gold or other precious metals, you can. If you're new to investing in precious metals, your financial advisor is equipped to guide you through the process.

Owning Physical gold and silver can make your portfolio more resilient in the face of economic turmoil.

Consider what happened during the 2008 financial crisis. Between October 9, 2007 and the same date in 2009, the S&P 500 Index plummeted by a gut wrenching 56.8%.

During that same time period gold went up by a whopping 25.5%.

Just think, while everyone else lost half of their investments, you could have substantially increased your wealth.

The price of gold rose in response to the 9/11 attacks and the recession in 2001.

In 2011, when the United States was on the brink of defaulting on its debt, gold shot up to it's all-time highest price of $1,895.

Since then the price of gold has gone down, which means that this is a great time to buy.

Historically, gold prices have risen during stock market crashes.

In 2011, the S&P 500 dipped by 19%, but gold rose by 9.4%.

Between March 2000 and October 2002 there was a 49% correction in the stock market. Meanwhile, the price of gold went up by 12.4%. Between August and December of 1987 stocks lost over one third of their value, while gold and silver prices continued to go up by 6.2%.

One of the most impressive examples is when the market declined by 19.4% between September 1976 and March 1978. Gold soared 53.8%, and silver went up by a handsome 15.2%.

Some people might assume that gold will crash right along with the stock market, but when you look at the numbers it is clear that it retains its value during hard economic times.

Physical metals like gold and silver tend to mitigate risk and act as a counter balance when other dollar based assets lose value.

That's why we call gold and silver "***Wealth Insurance.***"

If the economy is heading for trouble, you want to buy more precious metals. Rather than waiting for the economy to take a turn for the worst, why wouldn't you want to be early to the party buy purchasing while prices are low? The same principle applies for insurance, you need to have homeowner's insurance before the tornado rips through.

Investing in stocks is one option to put your money to work, but when you invest in stocks and mutual funds there is always a chance they will lose money.

The price is completely determined by supply and demand. If demand is high then the price will rise. If everyone is selling their shares, for any reason, the price will fall. It's entirely possible that a stock could even lose all of it's value. If that happens, the money you invest would be gone like a puff of smoke.

According to Forbes, Endo International was the worst performing stock in 2016. It lost 74% of it's value, which means that if you invested $1,000 in that you would be left with $258. Trip Advisor also made the worst list. (There are so many trip planning websites available these days). They lost 42% of their value. If you put $1,000 into that company, it would leave you with $580.

Those stocks lost money during a good year for stocks.

No matter what stocks are currently in your portfolio, the money that you invested in those companies is exposed to risks that are beyond your control.

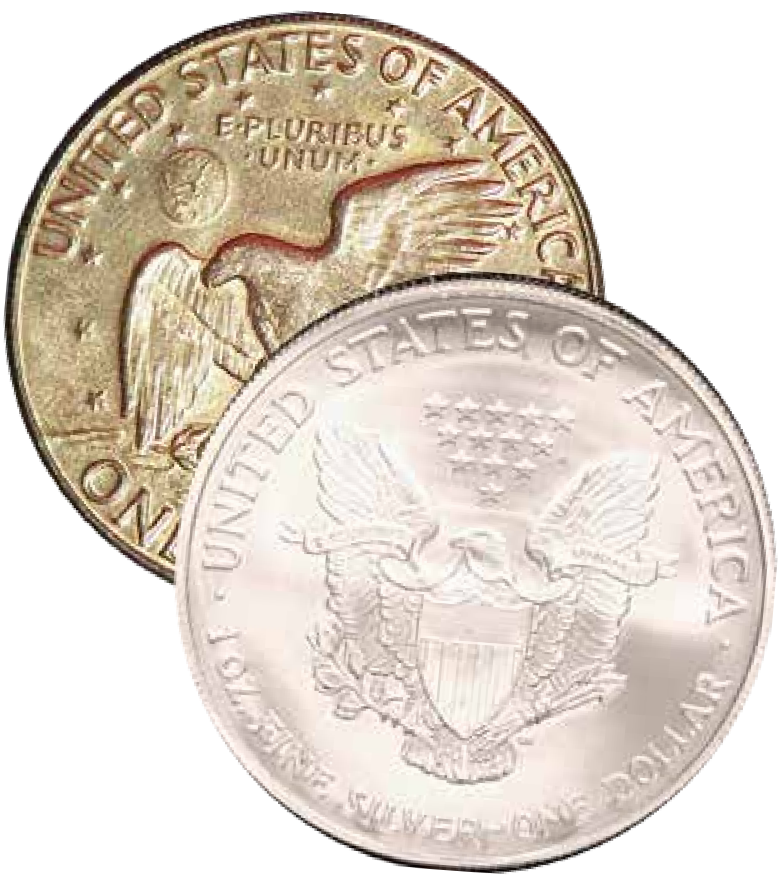
Gold and silver do not behave in the same way the stock market does. They are not correlated, and the reasons that people buy metals are different than the reasons they buy stocks.

One reason the price of gold remains steady and rises during economic and political crises is that there is a limit to the world's supply. It takes time to mine more of it. Another reason is gold and silver is used to store value.

We have lost over 98% of our purchasing power since the creation of the Federal Reserve in 1913. Since then, gold and silver has lost $0.

Allocating a portion of your portfolio to go towards buying metals that you can see, touch and store in your own home is one way to take control of your wealth.

When you have physical possession of the metal, you won't have to rely on the whims of a company or the market. You won't need a pin number to access the account. It is something you can hold in your hand. Think of gold as a currency exchange. You are converting dollars that are printed every day into hard tangible currency. It is just as easy to convert your gold and silver coins back to dollars.



Owning metals is the surest way to protect your purchasing power from inflation or any unforeseen events that tend to occur every 8 years.

Did your parents or grandparents ever tell you stories about the things they bought decades ago and about how much things used to cost?

You could get a candy bar for ten cents, milk for a quarter, or a new car for $2,500.

If you invested $100 in gold in 1971, today that gold would be worth $2,990!

Now, if you had just saved the $100 in cash, you would still have $100. Maybe enough to buy groceies for the weekend. Those dollars are worth less due to inflation, however; someone who owns gold isn't affected as much by inflation. Our government even tells us they try to inflate the dollar by 2% per year. That means at minimum, you have to make more than 2% just to break even each year!

Since the gold standard was abandoned in the early 70s, the value of the US dollar has changed dramatically. For starters, trillions of dollars have been printed by the treasury and pumped into the economy.

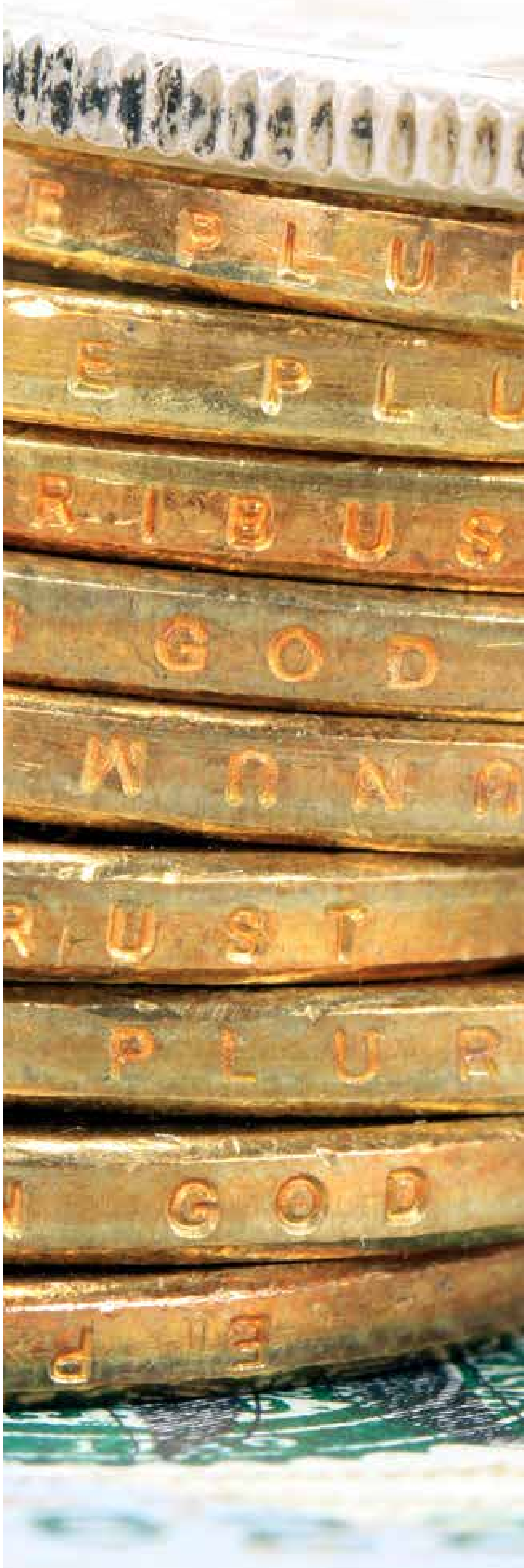
Frankly, the value of a dollar is declining, but the value of gold and silver are holding steady.

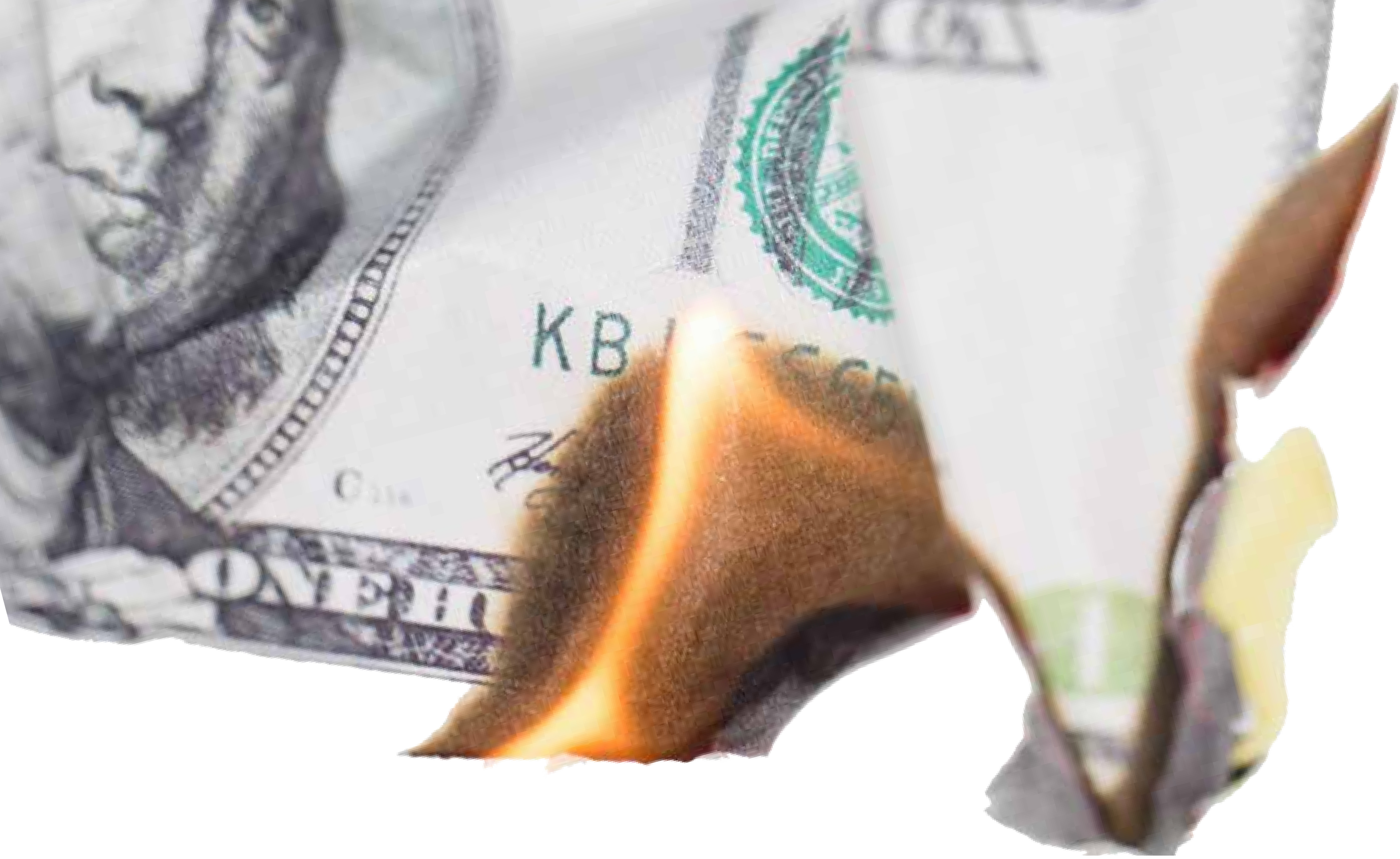
In 1950, a silver dollar could buy you ten gallons of gas. Today, the same silver dollar can still buy ten gallons of gas.

Sound unbelievable?

Pre-1933 US Silver Dollar coins have a face value of $1, and can be used legally as a dollar. But they are worth more because of the intrinsic value of the silver that it is made from.

How much gas can you buy with a regular dollar?





While the value of the dollar is constantly under attack, the value of gold and silver have remained stable throughout the centuries.

The Federal Reserve Bank in New York holds the world's largest stockpile of gold, weighing approximately 6,700 tons and worth more than $350 billion dollars. The vault is impenetrable and heavily guarded.

Then there is the United States Bullion Depository, which is another highly fortified vault inside the United States Army Post in Fort Knox, Kentucky.

Why is gold so valuable that it needs to be heavily guarded? Why is it considered to be more valuable than other metals?

When it comes to money, there are two ways of thinking. Hard money or soft money.

Gold and silver is hard money.

Kabir Sehgal, the author of Coined; The Rich Life of Money and How its History has Shaped Us, describes soft money this way:

"*In this doctrine, money is 'soft,' a non commodity, or a token like a dollar bill, which is merely a piece of paper with no intrinsic value.*"

With hard money, the idea is that currency needs to be in the form of something that has inherent worth, such as gold, silver, livestock, or even grain.

Ever wonder where the term "buck" came from? In the 18th century people used buckskins as a form of currency. Eventually, people started to call dollar bills "bucks," too.

Coins and currency make the exchange of goods and services easier. Unlike sheep or bushels of vegetables, coins are durable and won't go bad. But there is a push and pull between soft money and hard money backed by gold and precious metals with intrinsic value.

The limited supply of gold and silver means that it will appreciate.

Gold and silver have always been considered valuable simply because of its scarcity.

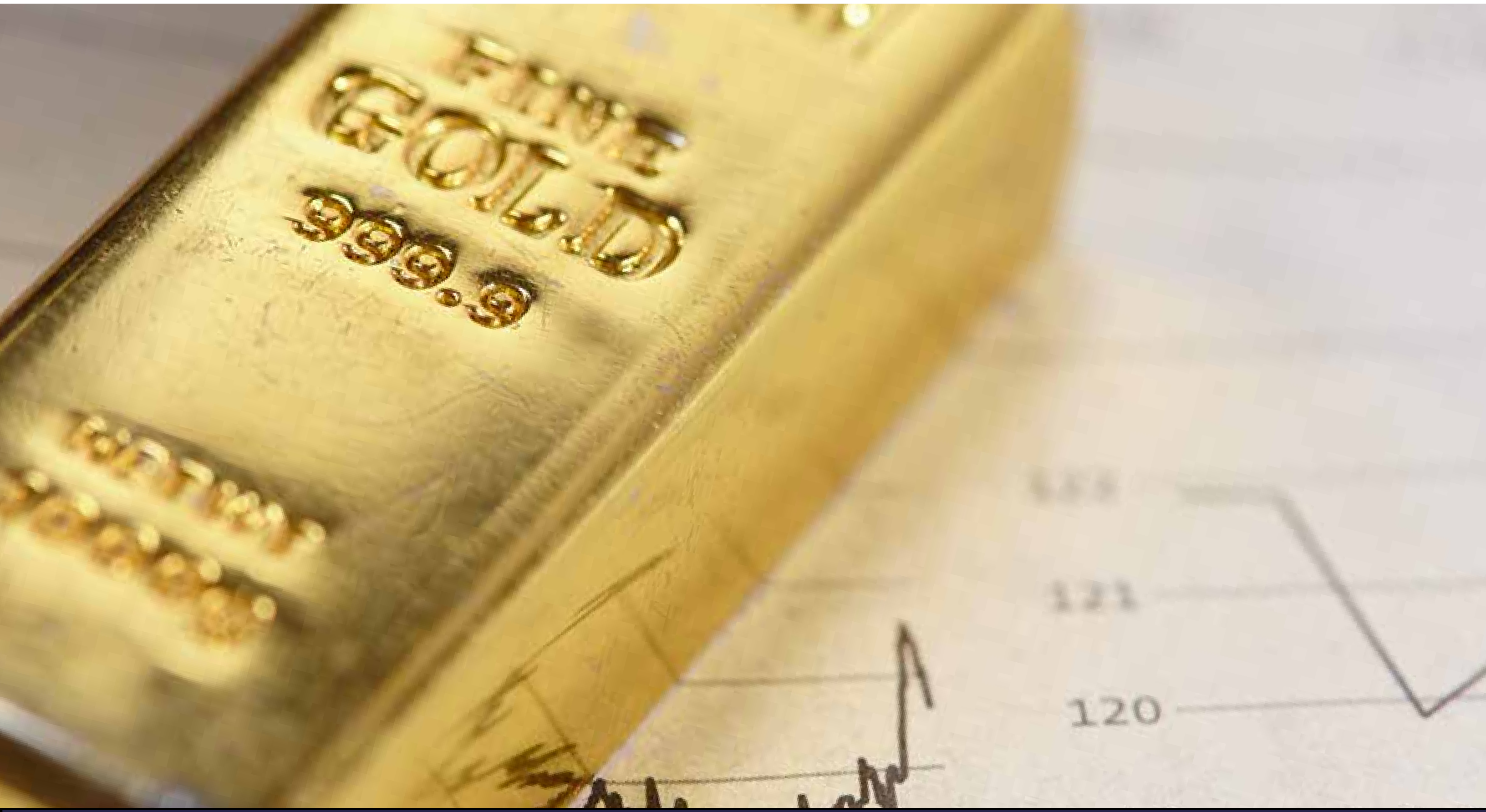
Unlike dollars and shares of a stock, which can be printed or issued at any time, there is a limited supply of gold in the world.

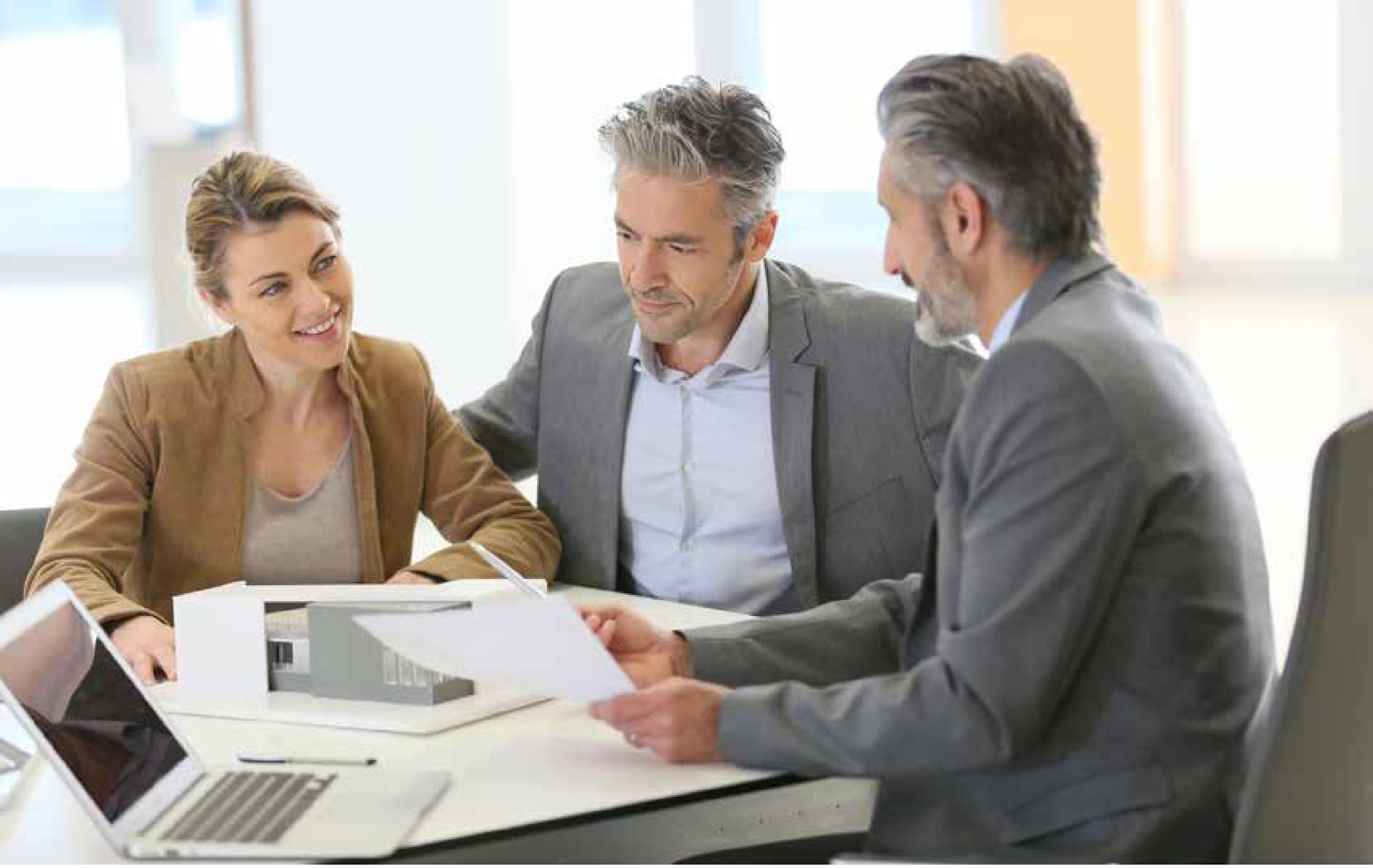
Precious Metals can be purchased as raw bullion, coins, or bars. But what is the right thing to buy and possess? Your financial advisor has been equipped with information to help you make an informed decision. Bullion is primarily used to be held inside your retirement accounts such as IRA's. Older American Coins like the US Silver dollar is designed to be held in your possession to "insure" your wealth and other assets.

Just like you have insurance upon your house, you need insurance on your wealth.

Should I really buy gold?

There are some disadvantages and genuine risks to buying gold. Some people are hesitant to buy gold because the price per ounce is so high. What if you buy at the wrong time, and the price bubble bursts? Or you may not feel comfortable buying if you don't know what to expect. Remember this: Historically speaking, gold and silver only go down when stock markets and currencies do well. Markets will rise and markets will fall. Precious metals are there to help smooth out the ups and the downs.





Trust us with your Gold Investments

Now is the time to diversify your portfolio, so that no matter what happens to the national or global economy, your family will have something that will have a recognized value.

There are so many reasons for adding precious metals to your portfolio. If you're ready to get started, we'll help you make a more informed buying decision. We'll walk you through all the things you need to consider when buying precious metals, especially how it fits in with your overall investment goals. We'll help you create a diverse and secure precious metals portfolio that will stand the test of time, protect your wealth, and help you realize long term growth.

Chris Egan Financial is proud to partner with National Gold Consultants.

National Gold Consultants (NGC) is committed to creating portfolio resiliency in a precarious economy. They help advisors provide their clients with the "wealth insurance" of gold and silver. NGC exclusively works with financial advisors and producers throughout the country. They are one of the only wholesale gold and silver companies that exclusively works with advisors and is licensed, bonded, and insured.

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