Holding Precious Metals in a Retirement Account

About Us

Equity Institutional (formerly Sterling Trust), is a division of Equity Trust Company and is the industry's leading qualified custodian specializing in alternative investments. We offer IRAs, qualified business retirement plans and non-qualified custodial accounts.

Equity Institutional provides services to over 10,000 financial professionals and holds more than $12 billion in assets under administration. Since 1974, we have worked with financial advisors and planners, broker-dealers, tax and legal professionals, investment product sponsors, mutual fund companies, banks and other financial institutions.

As a passive custodian, Equity Institutional does not provide tax, legal, or investment advice, nor do we sponsor or sell investments. Equity Institutional is highly regulated by state and federal regulators and is subject to Internal Revenue Service and U.S. Department of Labor regulations.

Why Hold Precious Metals in a Retirement Account?

With recent changes in tax law, you now have the opportunity to place a wider range of certain approved precious metal coins and bullion in your IRA. Prior to 1998, IRAs were limited to holding American Eagle gold and silver coins. Today, an IRA can hold gold, silver, platinum and palladium bullion which meet certain minimum fineness requirements.

Investment Diversification

Planning for retirement can be challenging, particularly in today's economy. The ups and downs of the stock market alone should be enough to convince most investors of the importance of diversifying their retirement investments. Clients who understand the importance of diversifying their retirement investments know it can help accumulate and preserve sufficient wealth to retire securely.

Liquidity

Not only have gold and other precious metals long been considered one of the few ways to protect assets from high inflation and economic uncertainty, but precious metals are considered liquid assets, meaning they can readily be converted into cash.

Tax Deferred (or Tax Free) Growth

The single most powerful benefit offered by an IRA account is that it allows investments to grow on a tax-deferred basis in a Traditional IRA or on a tax-free basis if you qualify and invest through a Roth IRA. By utilizing the tax advantages IRAs have to offer, an investment is capable of significant growth beyond that of similar investments made outside of an IRA.

Other ways to garner significant growth in an IRA are to:

1. Make contributions annually,
2. Start contributing to an IRA as early as possible, and
3. Rollover retirement savings when you change or leave a job.

By utilizing the tax-deferred or tax-free benefits afforded by IRAs, investments and investment earnings are able to grow at a much faster rate than those without this tax status.

Why Choose Equity Institutional for your Precious Metals Retirement Accounts?

1) We make getting started EASY

- You have the confidence of knowing you are working with a qualified custodian, which allows you to meet SEC Custody requirements.
- We have a simple bulk transfer process that takes the headaches out of moving large portfolios of clients onto our platform.
- We offer industry-leading relationship management and processing capabilities, giving you a single point of contact for all of your account needs.
- For a single all-inclusive fee, your client receives unlimited transactions, without the hassle of tracking charges for all of their various activities.

2) We Provide World Class Storage and Security of your metals investments through one of the nation's largest precious metals depositories.

- Coins held are securely stored in an insured, physically segregated account – with coins identified by type and year to allow for accurate reporting.
- Proof coins are stored with all original packaging and certificates.
- Depository maintains a comprehensive "all risk" precious metals storage and shipping insurance coverage.
- For clients' privacy protection, the depository is not provided with account holders' personal information.

3) We deliver cutting-edge technology to make managing your Equity Institutional portfolio of clients fast and efficient

- Equity Institutional is proud to offer data feeds to multiple portfolio management platforms.
- Single login account access through our complimentary Institutional eVANTAGE system provides real-time account and transaction monitoring capability, as well as state-of-the-art account aggregation, sorting, and downloading. ***Contact us for a quick demonstration!***

Equity Institutional, a division of Equity Trust Company, is the national leader among independent trust companies equipped to handle the unique requirements involved with placing precious metals in your retirement account. Few financial institutions are prepared to expertly manage precious metals – so choose a leader with experience that offers proven efficiency and cost-effective service.

Strength

- National leader in the retirement plan industry
- Regulated by state and federal regulators
- Comply with Internal Revenue Service and U.S. Department of Labor regulations
- Undirected funds held in an FDIC insured account
- Audited regularly by an independent accounting firm

Value

- Competitive all-inclusive fee with unlimited transactions
- Maximum investment flexibility
- Prompt and accurate processing
- Professional service representatives to guide you through the transactions and processes
- Industry leading account management and online access technology

Commitment

- Exceptional service to our clients
- Active involvement in the retirement administration industry
- Investing resources in the success of our employees
- Supporting our local community

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