



# Janguard<sup>®</sup>

Secure Your Independence

## IRA TRANSFER SUCCESS 101



## Letter from the President

Dear Investor,

Sadly, there have been tremendous changes in our economy since 2008. Our country is insolvent, and inflation is leading to the prices of many goods and services increasing by 10% or more each year. Not only is this unacceptable, it is an immoral direct attack on the fabric of the United States. This is not the economic situation many of us signed on for.



Our government recognizes that this predicament is troublesome, but it does not have any workable solution. In the past, the government's typical response to huge debt burdens has been to devalue the currency. While this does ease government liabilities, it is a deceptive strategy because it places the burden squarely on the shoulders of responsible investors and taxpayers.

The Janguard team is here to serve your needs and help protect your wealth. We will show you ideas, methods and strategies designed to shield you from continued attacks by a Federal Reserve looking to dilute your wealth. Taking into consideration the debt, derivatives and unfunded liabilities of our nation, we are currently more than \$680 trillion in the hole, according to USDebtClock.org. There looks to be no end in sight to this cycle of irresponsibility from Washington, which is why Janguard has devised strategies to grow your wealth beyond the burdens of inflation.

As the president and chief executive officer of Janguard, I am immensely proud to be serving at such a pivotal time in the history of our country. There is also a tremendous amount of satisfaction gained from working side-by-side with the men and women on the Janguard team; every member takes their role of securing your financial independence very seriously. This level of passion and dedication to our mission inspires me each day.

On behalf of the Janguard family, thank you for the opportunity to serve as your partner on this journey. We look forward to the future and to continuing our obligation to help you grow your portfolio past the point of fulfilling your dreams. God bless you, the United States of America and your loved ones in the prosperous years ahead.

Sincerely,

A handwritten signature in black ink that reads "John J. Halloran". The signature is fluid and cursive, with the first name "John" and last name "Halloran" clearly distinguishable.

**John J. Halloran**  
*President and Chief Executive Officer*



## About Janguard

Ronald Reagan said, "If we lose freedom here, there is no place to escape to. This is the last stand on Earth." The management of Janguard could not agree more and are reminded daily that U.S. investors are facing the fight of their lives.



If the U.S. markets collapse so do many of our hopes and dreams. Why should the question of freedom present itself when discussing U.S. economic policy? It's because Janguard believes the citizens of the United States are under attack by monetary policy that is stripping wealth away as fast as you can accumulate it.

How does the Federal Reserve respond to massive debt? By authorizing quantitative easing, which creates tens of billions of dollars each month to buy U.S. debt. Talk about throwing good money after bad. Investors must protect their spending power against this attack from within.



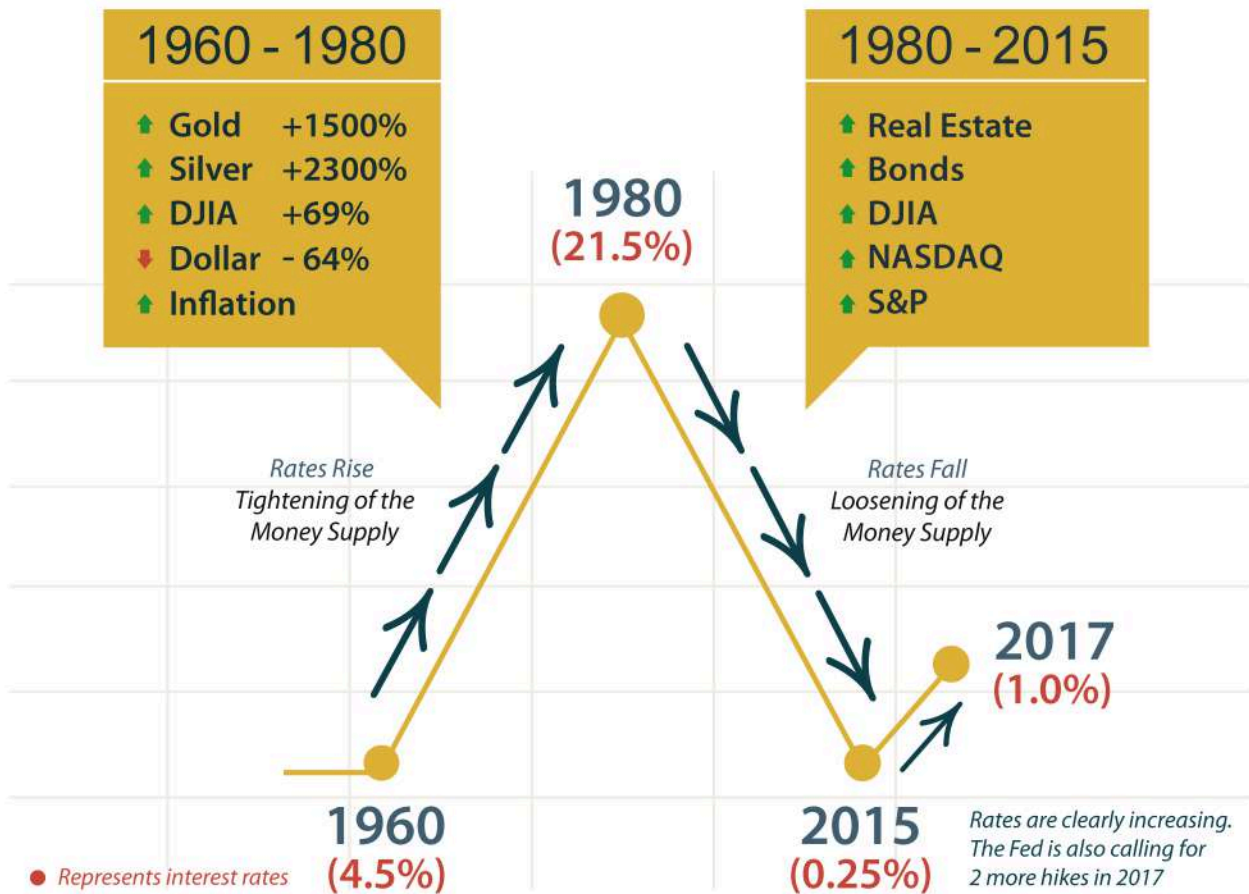
With interest rates so low (currently 1.25%) now is the time to respond. It's important that you solidify your wealth with a plan that will ensure your spending power grows with or faster than the rising cost of consumer goods. Rest assured that Janguard has a plan to help you fight back.



## United States Interest Rate Super-Cycle

With interest rates rising again after historic lows, informed investors are preparing for the inevitable. As rates rise, our economy's dynamics will change; those who diversify their portfolios to take advantage of increasing rates are likely to be positioned for above-average returns.

By focusing on historic interest rate data we can get a much clearer idea of how the future landscape might look. The last significant rising interest rate cycle occurred between 1960 and 1980.



### Follow the money.

As interest rates rose over the course of 20 years, the prices of gold, silver and other commodities increased tremendously, as did the rate of inflation. Poor per-

formers during that time, including stocks, bonds, real estate and cash accounts, did not rebound sufficiently until interest rates began to decline in the 1980s.



As seen below, the Dow Jones Industrial Average (DJIA) increased 69% as interest rates rose from 1960 - 1980. When adjusted for inflation, however, the actual 20-year gain was a mere 5%. Gold and silver are clearly the winners during an inflationary cycle. With interest rates positioned to rise again, investors would be wise to follow the Consumer Price Index (CPI) or a truer measure of inflation at ShadowStats.com.

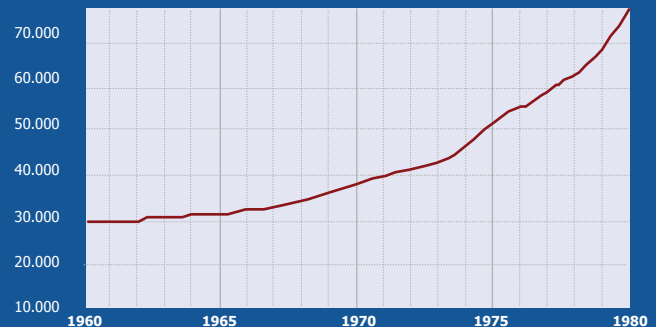
**Fed Prime Lending Rate**



1. **USFPLR** Open 4.500 High 21.500  
Close 21.500 Low 4.000

\*[www.fedprimerate.com/wall\\_street\\_journal\\_prime\\_rate\\_history.htm](http://www.fedprimerate.com/wall_street_journal_prime_rate_history.htm)

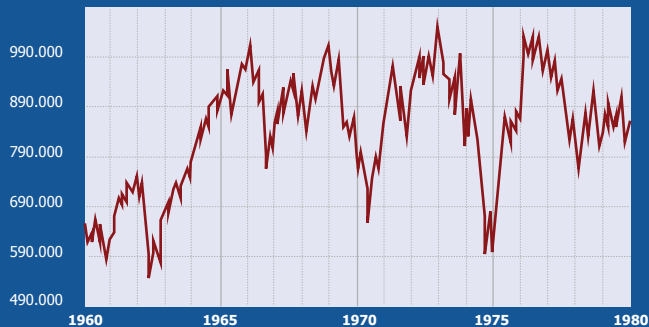
**USA BLS Consumer Price Index**



2. **CPUSAM** Open 29.300 High 76.700  
Close 76.700 Low 29.300

\*[www.crestmontresearch.com/docs/i-rate-relationship.pdf](http://www.crestmontresearch.com/docs/i-rate-relationship.pdf)

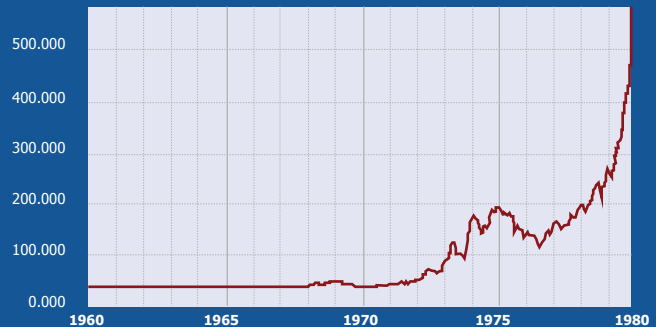
**Dow Jones Industrials Average**



3. **DWI\_XD** Open 679.060 High 1051.700  
Close 838.740 Low 535.760

\*[www.stockcharts.com/freecharts/historical/djia19601980.html](http://www.stockcharts.com/freecharts/historical/djia19601980.html)

**Gold Bullion Price - New York (U.S. \$/ounce)**



4. **XAU\_D** Open 35.250 High 578.700  
Close 578.700 Low 29.300

\*[www.nma.org/pdf/gold/his\\_gold\\_prices.pdf](http://www.nma.org/pdf/gold/his_gold_prices.pdf)

\*President Gerald Ford authorized Public Law 93-373 in 1974, allowing U.S. citizens to own gold again.

## What about bonds?

According to the Wall Street Journal's **Guide to Understanding Money & the Markets**, as interest rates increase new bonds offer higher returns, subsequently devaluing the bonds already on the market. With over 130 rate

hikes taking place between 1960 and 1980, existing bonds were continually devalued, making it impossible for investors to maintain their principal. Janguard clients are never positioned into mathematical improbabilities.

## Effects of Devaluing U.S. Currency:

History proves just how effective gold is at maintaining the U.S. dollar's purchasing power. During the 47 years from 1913 through 1960 the dollar lost 64% of its value. If this sounds drastic, let's look below to see what happened once the dollar was no longer backed by gold.

**1960**

**\$2.99**



**1980**

**\$8.32**



In the 20 years from 1960 to 1980 the dollar lost almost as much value as it had in the previous 47 years. It now took \$8.32 to buy what \$2.99 bought just two decades earlier. During that same time \$1 invested in gold increased to over \$15.

Why let government debt and inflation spoil your retirement party? Janguard has a plan to grow your wealth faster than the current administration can take it away.

## Janguard's Vision:

We believe that despite the government's reluctance to increase interest rates, rising inflation will force the issue. Once rates do rise, traditional assets like stocks and bonds could again perform poorly. This is likely to affect those in or near retirement negatively. As we have just seen, as the last rising rate cycle played out it was extremely challenging to protect your spending power with paper assets.

Yet, during that time gold and silver increased dramatically, rising by more than 1,500% each. As an investor, you should fight back against the havoc that rising interest rates and rampant inflation can cause.

Consider owning gold and silver. Precious metals are safe haven assets that have gained in value each century for more than 5,000 years. Holding some of these physical metals inside your retirement account is a great way to protect your purchasing power and maybe even grow your wealth.

## What Janguard Recommends

### Credit Suisse Bars



### American Eagle Proofs



*\*Most popular inside IRAs*

### Canadian Maple Leafs



- Delivery In A National Emergency
- Historically Rises With Inflation
- 5,000-Year Track Record Of Safety
- Outperforms Dollars Over Time



Consider this data your secret weapon that could sling-shot your IRA's value well beyond our nation's inflation rate. Call Janguard at **1.800.571.6341** today and let one of our friendly IRA advisers show you how easy it is to secure your independence.





# Janguard®

Secure Your Independence



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