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Should Your Clients Invest in Precious Metals?

Over the past several years, there has been a tremendous amount of volatility in the prices of precious metals, including gold and silver. Accompanying the overall growth in value during this time – with the periods of decrease factored in as well – has been the great increase of investor interest in participating in the precious metals markets. A great deal of money has been flowing into stocks and funds devoted to gold, silver, platinum and other metals as well as money exchanged for the bullion itself. Advisers are hearing questions from clients interested in the opportunities for growth in these metals and, not surprisingly, the financial media is full of offers, opinions and objections to investment in this arena.

Traditionally, gold and other precious metals have been seen as a hedge against inflation and a safe haven from political and social volatility at home and internationally. We know that inflation currently is fairly low and has been so for some time. There seems always to be political, military and social volatility in the world and at home and uncertainty about what will happen next. Yet precious metals prices have been generally on the rise for much of the past decade and even with substantial drops in the past year or two, prices remain at a fairly high level.

For more, contact us at www.mentorriac.com or e-mail us at info@mentorriac.com