

BUILDING WEALTH YOU CAN TOUCH...



Legacy Coins & Capital

Building, Managing and Evaluating Certified Rare Coin and Precious Metals Portfolios for Financial Professionals, Estate Planning Attorneys and Individual Investors

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About Legacy Coins & Capital

The Financial Services Division of Legacy Coins & Capital, LLC serves an international community of financial professionals and estate planning attorneys by providing precious metals and independently certified (PCGS & NGC) rare coin portfolio construction, recommendations, management, liquidation services, and computerized evaluations as well as certified rare coin and precious metals trading.

Possessing two centuries of combined staff experience, Legacy Coins & Capital enjoys a sterling reputation within the financial services and numismatic industries for unrivaled technical expertise and investor protection practices. Having been the numismatic firm of choice to thousands of clients and organizations during its years in business, Legacy Coins & Capital is a member of NGC, American Numismatic Association, Certified Coin Exchange Member Firm, Central States Numismatic Society, Florida United Numismatists, Inc., and has earned an A+ rating from the Better Business Bureau.



Conventional Wisdom on Portfolio Allocation



Conventional financial wisdom recommends that 5% to 20% of a clients' investment dollars should be allocated to tangible assets, rare coins and precious metals. Rare coins provide long term tax deferred capital appreciation and also serve as portfolio insurance against currency fluctuations, rising interest rates and inflation as well as a decline in the stock and real estate markets. In addition, the inclusion of certified PCGS & NGC rare coins in an investment portfolio can increase the yield of an entire investment portfolio while also decreasing the risk by providing a low to negative correlation to other asset classes such as stocks, bonds and Treasury Bills.



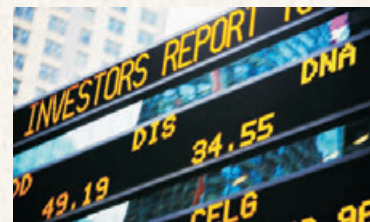
The facts are as follows and should be considered:



1. Investing in certified PCGS & NGC rare coins is considered by many experts to be safe (in fact, because rare coins are a true portfolio diversifier, they help minimize the down side risk and increase safety.)
2. The market is liquid, with many transactions taking place almost instantly on electronic networks.
3. Among well-known people who have invested in rare coins that appreciated enormously in value are the Rothschilds, Willis J. Dupont (DuPont de Nemours & Co.), Josiah K. Lilly, Jr. (Eli Lilly CEO), and former US Congressman Jimmy Hayes.
4. Over the past 25 years, investment-quality certified PCGS & NGC rare coins have outperformed stocks, bonds, and gold. According to experts, the current outlook for the bullion & rare coin market is that the bull market in those areas that started in 2002 will continue.

Why Do Investors Own Gold and Silver?

Gold and silver have been among the most sought after substances on earth since the dawn of recorded history. Wealthy individuals have accumulated gold for more than 5,000 years. Precious metals have inspired us through their unique beauty, scarcity and universal role as the only global currency that withstands the test of time. In today's volatile economic environment, there are three crucial benefits to owning gold: Profit, Protection and Privacy. With its unmatched liquidity and timeless demand, no other investment provides these three benefits as effectively as gold.



For Profit...

Since the recent bull market in gold and silver started, few investments have matched the raw power and overwhelming returns seen in the precious metals market. During this market cycle, gold has increased in value by over 300%. Similar gains have been seen in the value of various certified PCGS & NGC rare coins. Fueled by the uncertainty surrounding the future of the U.S. Dollar and the upward trend in oil prices, gold & silver continue to benefit from what analysts are calling a perfect storm for the metals.



For the more seasoned precious metals investors, Legacy Coins & Capital provides access to the global market in certified PCGS & NGC coins as well as some of the finest rarities available in today's market. We consider rare coins one of the only investments with the potential to significantly outperform the gold and silver markets. With increasing interest from institutional investors and with proven track records showing all time highs at over 300% of their current levels, many rare coins show unmatched profit potential.

For Protection...

In recent years, the U.S. Dollar has been undermined by unrivaled account deficits and economic uncertainty. These problems are severe enough that the dollar has lost over 30% of its value since 2001. This decline of the dollar has led many sophisticated investors to seek shelter for their wealth and protection for their portfolios. In an environment of uncertainty about the future of the dollar, the cost of living and the stability of investments such as securities and real estate, gold and silver and other precious metals are one of the last true financial safe havens. Because gold and silver tend to move up as the dollar falls, they provide crucial portfolio diversification and inflation protection.

The following example demonstrates gold's stability:

The value of gold, in terms of the real goods and services that it can buy, has remained largely stable for many years. In 1900, the gold price was \$20.67/oz, which equates to about \$503/oz in today's prices. In the two years to end-December 2006, the actual price of gold averaged \$524. So the real price of gold changed very little over a century characterized by sweeping change and repeated geopolitical shocks. In contrast, the purchasing power of many currencies has generally declined.

For Privacy...

In earlier years wealth was to some extent a private matter. Today however, most investments and transactions are completed through computerized funds or complicated contractual agreements. The investments that Legacy offers are all tangible assets providing you a portable storage of your wealth. Though we do offer a storage program, most of our clients take delivery of the products they purchase. Gold, silver and certified PCGS & NGC rare coins are some of the last investments you can hold in the palm of your hand. Even in the event of a serious crisis of any sort, our clients enjoy total control of their wealth.

Certain categories of gold and silver coins also provide unparalleled privacy when it comes to tax reporting. Our specialists will help you determine which numismatic investments provide the most privacy, and which will best fit your personal investment goals.



Legacy Coins & Capital Caters to:



- Banks, brokerage firms, investment funds and other financial professionals & organizations
- Trust and estate attorneys, accountants and other professional advisors
- Individual retail high-net-worth investors and collectors & hobbyists
- Rare Coin & Precious Metals Trading services (purchase and liquidation)

Rare Coins and Investment Portfolio Diversification

The words portfolio diversification are, perhaps, two of the most misunderstood and misused words in investment vernacular. In fact, the term “portfolio diversification” refers to the investment theory made famous by Harry Markowitz, the University of Chicago academician, who won the Nobel Prize in Economics in 1990. The Markowitz investment strategy stressed the importance of diversifying investors’ dollars into many different asset classifications, including tangible assets, all of which are negatively correlated to each other. Theoretically, such investment portfolios are protected against the major fluctuations in value of any one asset class. By combining investment vehicles within each asset class, the volatility of the investment portfolio as a whole is reduced, while the yield increases. According to Mr. Markowitz, “The function of tangible assets in a diversified investment portfolio is to serve as a defensive asset class...the appreciation of tangible assets can be expected to be proportionate to the depreciation in financial assets during periods of economic, financial, political and military turmoil.” Unfortunately, although many money managers purport to be advocates of investment portfolio diversification, the fact is that many investors’ portfolios are either woefully under-represented in tangible assets or not represented at all.



Conventional financial wisdom recommends that 5% to 20% of a clients’ investment dollars should be allocated to the tangible assets class and certified PCGS & NGC rare coins. Rare coins provide long term tax deferred capital appreciation and also serve as portfolio insurance against currency fluctuations, rising interest rates and inflation as well as a decline in the stock market. In addition, the inclusion of rare coins in an investment portfolio can increase the yield of an entire investment portfolio while also decreasing the risk by providing a low to negative correlation to other asset classes such as stocks, bonds, and Treasury Bills.



The Security of an IRA

The Investment Power of Gold and Silver!

Many individuals and institutions are choosing to include physical precious metals, including gold, silver and platinum bullion and coins in their Individual Retirement Accounts (IRAs) & Pension Plans. With the global economic environment growing increasingly uncertain, gold has become one of the leading alternatives for IRA, 401(k), 403b, and Pension Plan preservation. Legacy Coins & Capital can help individuals and business owners who are considering implementing a retirement plan, Pension Plan, IRA rollover or Self-Directed Precious Metals backed IRA.



Coins and bullion are a few of the physical investments which can be held in a Self-Directed IRA or Pension Plan. Legacy Coins & Capital can assist you in setting up an account with Sterling Trust Company, a third party custodian who will hold your precious metals at a fully insured independent depository. When it comes time to take a distribution, Legacy Coins & Capital can assist you in either liquidating all or part of your assets into cash, or taking delivery of your coins and or precious metals.

IRA, 401k & Defined Benefit Plan Investors Increasingly Turn to Precious Metals

And there's good reason why ...

Gold is the ultimate asset. It's the purest form of money, and the oldest, most durable wealth-preserving asset on the planet. Unlike paper currency it can't be devalued, it can't be manufactured, nor can it be counterfeited, and it's limited and finite in its supply. Gold can't incur debt, it's not controlled by a board of directors, politicians or central bankers who can alter its value. This is why gold has survived every economy in history and has preserved purchasing power for more than 5,000 years.



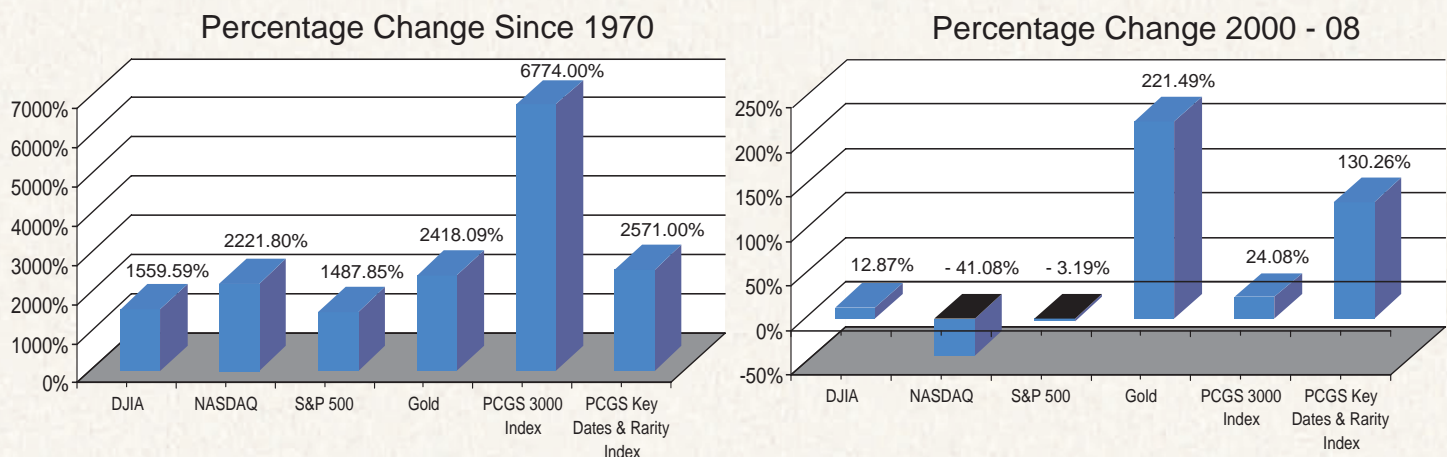
Retirement planning isn't just about saving money. It's about diversifying and insuring your portfolio assets to avoid economic erosion and to maximize the return while limiting the natural swings of the economy.

An IRA portfolio constructed with an appropriate mix of stocks, bonds, cash equivalents, and precious metals, can help maximize the return of that portfolio, while limiting the natural swings of the economy. Many experts say that when precious metals and rare coins were included in diversified portfolios they increased overall return and reduced risk.



The Numbers Don't Lie!

Even with all the other advantages of investing in rare coins, one must remember that appreciation is the ultimate goal of any portfolio component. Your investment strategy must allow you to withstand many different economic environments. Tangible assets such as rare coins and bullion are an essential part of any well rounded portfolio. Rare coins and bullion have consistently out performed almost every major equity index over the last 40 years, including the S&P 500, the DJIA and the NASDAQ 100. Even more compelling is the fact that hard assets have traditionally fared even better during periods when inflation is on the rise, the dollar is weakening, real estate prices are dropping and other commodity prices such as oil are rising. The graphs below clearly demonstrate how hard assets, such as rare coins and bullion, serve as an effective diversification tool and have significantly outperformed the equity markets for almost 40 years.



Below is an excerpt of a recent article regarding a large investment in Gold...

Nation's 3rd Largest Insurer Buys Gold for First Time in Company's History

Northwestern, the third-largest U.S. life insurer by 2008 sales, has bought gold for the first time in 152 years to hedge against further asset declines. In explaining the \$400 million purchase, Northwestern's Chief Executive Officer Edward Zore Told investors: "Gold just seems to make sense; it's a store of value, In the Depression, gold did very, very well." Northwestern Mutual has accumulated about \$400 million in gold, and Zore said the price could double or even rise fivefold if the economy continues to weaken. "The downside is limited, but the upside is large " "We have stocks in our portfolio that lost 95 percent. Gold is not going to 90." (6/1/09, Bloomberg, "Northwestern Mutual Makes First Gold Buy in 152 Years").



Frequently Asked Questions

Q. Is it necessary for a client to become a coin expert before purchasing or investing in the precious metals or rare coin market?

A. Absolutely not. For example, just as money managers and financial analysts make investment recommendations and decisions for mutual fund components, so too, do the numismatic experts at Legacy Coins & Capital select the appropriate coins to be placed in the investment portfolios we construct. Based upon client information that is solicited in our new account forms, the professionals in our numismatic department custom select each coin to best meet our clients' investment objectives. Whether a client is aggressive or conservative, long term oriented or has a 5 to 10 year time horizon, a diversified portfolio of rare coins will be personally selected based upon the clients' individual needs and objectives by our industry wide known and respected numismatic team.

Q. How liquid is an investment in rare coins?

A. Investment grade numismatic coins are extremely saleable. In fact, PCGS and NGC certified rare coins are actively traded over electronic coin exchanges with established bid and ask prices as well as bought and sold at international auction houses - such as Sotheby's, Stack's, Christies, Bowers & Merena and Heritage, among others - throughout the year. As a result, individual components or an entire numismatic investment portfolio can be liquidated at any time with the proceeds of the sale available almost immediately. Legacy Coins & Capital is a full service firm and we stand behind our sales. We are always looking to repurchase coins to replenish our inventory and accommodate the needs of our new and existing clients.

Q. How have rare coins performed as an investment vehicle?

A. There have been several important investment reports that have been released in recent years, all of which have reported impressive gains that have been made by investment quality United States rare coins. The Coin Universe 3000, a rare coin index compiled by the Professional Coin Grading Service, tracks the monthly price movement since 1970 for all important, frequently traded coins. The index is comprised of 732 different coins in up to nine different grades totaling 3000 individual prices. The CU 3000 index has an extremely impressive long term track record having appreciated in excess of 6,000% since 1970! Another report states that investment quality numismatic coins are the number one performing financial vehicle having averaged 14.3% per year for the last 25 years.

Q. How can clients keep track of an investment portfolio's appreciation progress?

A. Legacy Coins & Capital recommends that every portfolio of numismatic coins be evaluated every 6- 12 months. Each Legacy Coins & Capital portfolio evaluation reports each coin's value so individuals always know the current value of their investment portfolio of numismatic coins. In addition to providing current values, our portfolio evaluations will also make portfolio realignment recommendations when appropriate as well as reporting any profit opportunities.

Q. Can United States rare coins be placed in retirement accounts or used for charitable gifting?

A. As a result of the Economic Recovery Act of 1981, most tangible assets, including rare coins, are restricted from being included in Individual Retirement Accounts, although some precious metals are allowed in IRAs. However rare coins certainly can be placed in defined benefit plans. In addition, rare coin portfolios are quite popular investment vehicles utilized for charitable gifts. Johns Hopkins University, Yale University, The American Heart Association as well as the Diocese of Buffalo have all used or received rare coins in their charitable portfolios. Rare coins can be gifted privately and offer attractive tax considerations for the donor.

Q. How long should an investment portfolio of rare coins be held?

A. Traditionally, it is recommended that an investor in numismatic coins have a mid term position of 3 - 5 years or more. However, there may be profit opportunities that present themselves at any time during the investment life of a portfolio of rare coins. The "Profit Probability Program" at Legacy Coins & Capital is in place to manage each investment portfolio and inform both the investor and financial advisor of any profit opportunities that exist.

Risk: All investments involve risk—coins, currency and bullion are no exception. The precious metals, rare coin and rare currency markets are speculative, unregulated and volatile and prices for these items may rise or fall over time. Legacy Coins & Capital does not guarantee that any client buying for investment purposes will be able to sell for a profit in the future. The value of a bullion coin (e.g., U.S. American Gold Eagle, Canadian Maple Leaf, etc.) is largely determined by the current spot or market price of bullion. This price fluctuates throughout the trading day. Bullion, rare coins and rare currency can go down as well as up in value. These items may not be suitable for everyone. We do not recommend early withdrawal from accounts or securities which may result in substantial penalties or fees. Legacy Coins & Capital is not responsible for any changes in tax laws or other statutes which may affect any profit or salability of your coins or currency. Past performance is no guarantee of future performance. Legacy Coins & Capital relies on the expertise and guarantees provided by PCGS & NGC for certified coins and does not itself guarantee any third party graded coins for determined grade or authenticity.



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