

REGAL **RA** ASSETS

THE CRISIS CURRENCY SPECIAL EDITION



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SURVIVING A "DOOMSDAY" SCENARIO

DO YOU KNOW WHICH CURRENCY WOULD BE A LIFESAVER TO YOU AND YOUR FAMILY IN A "DOOMSDAY SCENARIO"?

(GOD FORBID)



HINT #1: IT'S NOT GOLD!



HINT #2: IT'S NOT BITCOIN!



HINT #3: IT'S CERTAINLY NOT PAPER CURRENCY!



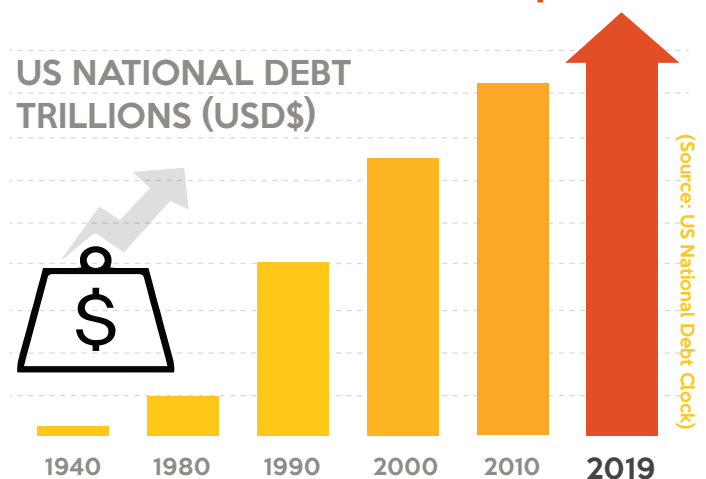
THE SKYROCKETING GLOBAL DEBT IS A SIGN ONE SIMPLY CANNOT IGNORE...



Is it possible to avoid what seems to be an inevitable debt avalanche? Ironically, the same debt that threatens the wealth and well-being of billions worldwide has been affording us the comforts and conveniences that have allowed us to blissfully ignore the repercussions of being so deeply indebted for so long.

US DEBT OVER \$21T+

US NATIONAL DEBT TRILLIONS (USD\$)



Now that the U.S. Federal debt has surpassed \$21 trillion and counting, it is getting harder to turn a blind eye to any longer. The outlook for the future is bleaker still. The CBO reports that by 2020, one trillion dollars per year deficits will be here with us to stay, permanently.

SEEING THE SIGNS OF IMMINENT CRISIS



CRYING WOLF HAS US DISMISSING OBVIOUS SIGNS OF IMMINENT CRISIS



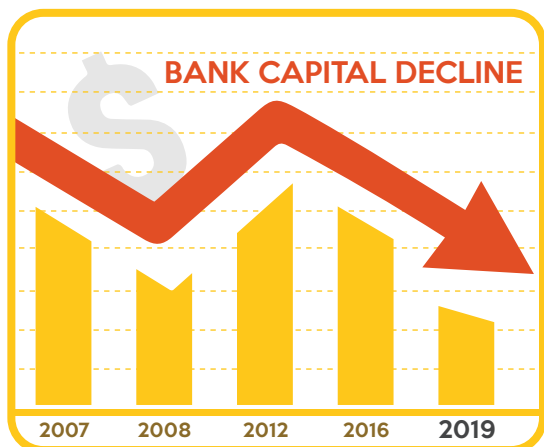
We've all seen the doomsday warnings. Year after year, hordes of pundits claim the collapse is "right around the corner." Oftentimes they deliver these projections as if they're financial prophets, acting as though they know the expiration date of the economy, and confidently predicting who the next president will be. After watching a few failed predictions come and go, it becomes easy to dismiss these warnings altogether.



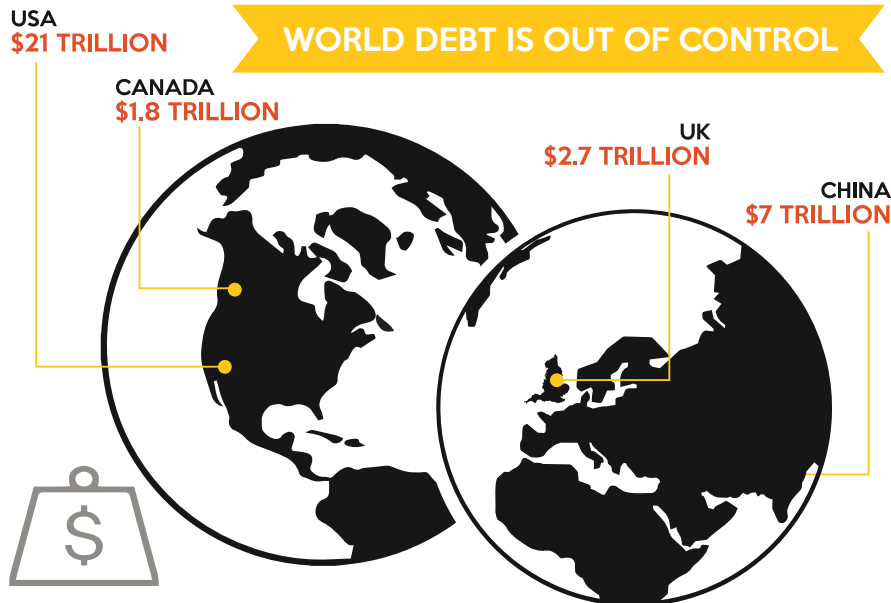
We think to ourselves "despite all the hype, nothing has happened yet, so it probably isn't going to." That's a dangerous train of thought that could wreck a lot of investors and families who will use false predictions to justify their failure to prepare for the worst.

The desire to be prepared is ingrained into fundamental human survival instinct. You shouldn't need an imminent crisis, correcting and wildly volatile stock market, successful predictions, or even political preferences to have the urge to safeguard your assets and family. It's a preventative measure that everyone should put high on their list of priorities, even in an ideal world. **Unfortunately, the global economy is far from ideal at the moment, with all three of the world's top economies (US, EU, and China) carrying massive debt burdens that are only growing worse by the day.**

BIG BANKS IN TROUBLE

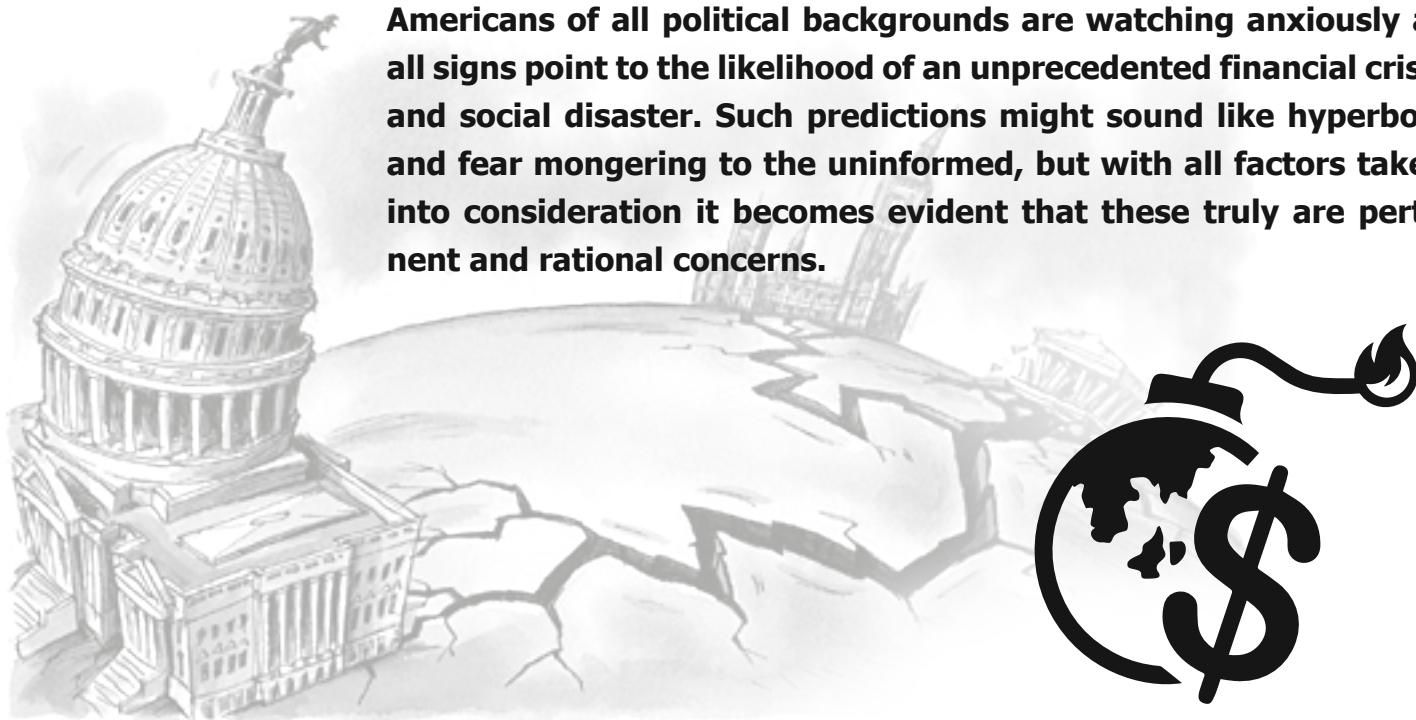


WORLD DEBT IS OUT OF CONTROL



SEEING THE SIGNS OF IMMINENT CRISIS

Americans of all political backgrounds are watching anxiously as all signs point to the likelihood of an unprecedented financial crisis and social disaster. Such predictions might sound like hyperbole and fear mongering to the uninformed, but with all factors taken into consideration it becomes evident that these truly are pertinent and rational concerns.



WHAT WOULD EVERYDAY LIFE BE LIKE IF THE DOLLAR RAPIDLY LOST ITS VALUE?

IS THE STOCK MARKET REALLY GOING TO CRASH?

HOW WILL PEOPLE SURVIVE AND PAY FOR THEIR PROVISIONS WHEN THEIR SAVINGS BECOME NEARLY WORTHLESS?

COULD OUR ADVANCED SOCIETY ACTUALLY DEVOLVE INTO THE STATE OF CHAOS DEPICTED IN MANY APOCALYPTIC SCENARIOS?



In the next chapter, we'll attempt to answer those questions and more before revealing why gold is NOT the best currency to own in a survival situation.

2. Why Invest in Precious Metals?

WHY INVEST IN PRECIOUS METALS?

WHAT IS WRONG WITH THE ECONOMY? ...AND WHAT IS CAUSING PEOPLE TO BUY PRECIOUS METALS?



We don't claim to know exactly when the collapse will happen, but **it certainly looks like we're headed towards severe devaluation and destabilization of the dollar as well as a stock market crash at some point in the near future**, especially considering the following ominous and urgent warning signs:



CONSUMER DEBT IS RISING DRAMATICALLY

Student and household debt has risen to astronomical levels in recent years since the Global Financial Crisis. Student loans now exceed a trillion dollars all by themselves. American are continuing to purchase and spend despite the fact that 90 percent of them now make the same amount or less as they did following the Global Financial Crisis. How much longer can this borrowing against the future go on? (Hint: It simply can't. A day of reckoning for all of the financial profligacy is fast approaching.)



CORPORATE DEBT IS AT ALL TIME HIGHS

With interest rates at historic lows, corporations used the unprecedented opportunity to borrow massively against their balance sheets. What do they have to show for wrecking their financial bases after a decade of this continuous wanton behavior? They wasted most of the money on stock buybacks and executive bonuses and compensation packages. Next to nothing went to increased productivity or investment in technology and in new business opportunities. Now that interest rates are rising, they will have to service these massive debt burdens with future free flow cash. This will represent an ongoing strain on their collective finances and balance sheets.

WHY INVEST IN PRECIOUS METALS?



BIG BANKS ARE HOLDING THEIR LOWEST CAPITAL EVER

Leaving them woefully unprepared for the next severe downturn or financial crisis. With extremely low capital ratios, it does not require a large decrease in the value of their assets to tip them towards financial insolvency once again. Remember the sub-prime mortgage crisis of more than a decade ago? Shockingly, these toxic investments are back in vogue (under a new name of NPL's non performing loans) and are the fastest growing holding and assets of banks once again. Who said bankers were smart enough to learn from recent past mistakes?



THE U.S. NATIONAL DEBT IS THE HIGHEST IN HISTORY

\$21 trillion worth of national debt is not only the highest public debt in the history of the world, it is completely unsustainable. Rising interest rates will cause the debt servicing to consume an ever larger share of the government's limited annual revenues (exceeding 10 percent of all government income imminently at today's increased interest rates). The higher the interest rates go, the worse this fiscal nightmare will become for Washington. And it will only get worse with time.



TRENDS REMINISCENT OF DARK DAYS

The S&P 500 is overvalued by more than 60%. The CAPE ratio is extremely high at 26.84. It has only been higher in 1929, 2000, and 2007, and as you know, all of those years preceded major depressions, recessions, and financial collapses. With that stat in mind, is it likely that we'll continue to avoid the same outcome for much longer?



MAJOR INVESTORS ABANDONING THE STOCK MARKET

We're always told to follow the best investors, but most people aren't aware that Warren Buffet's Berkshire Hathaway holding company has been selling many of its top stocks, releasing more than 96% of their Johnson & Johnson shares and 97% of its Kraft Foods Group shares in the past few years. Other investors like George Soros and John Paulson are doing the same.



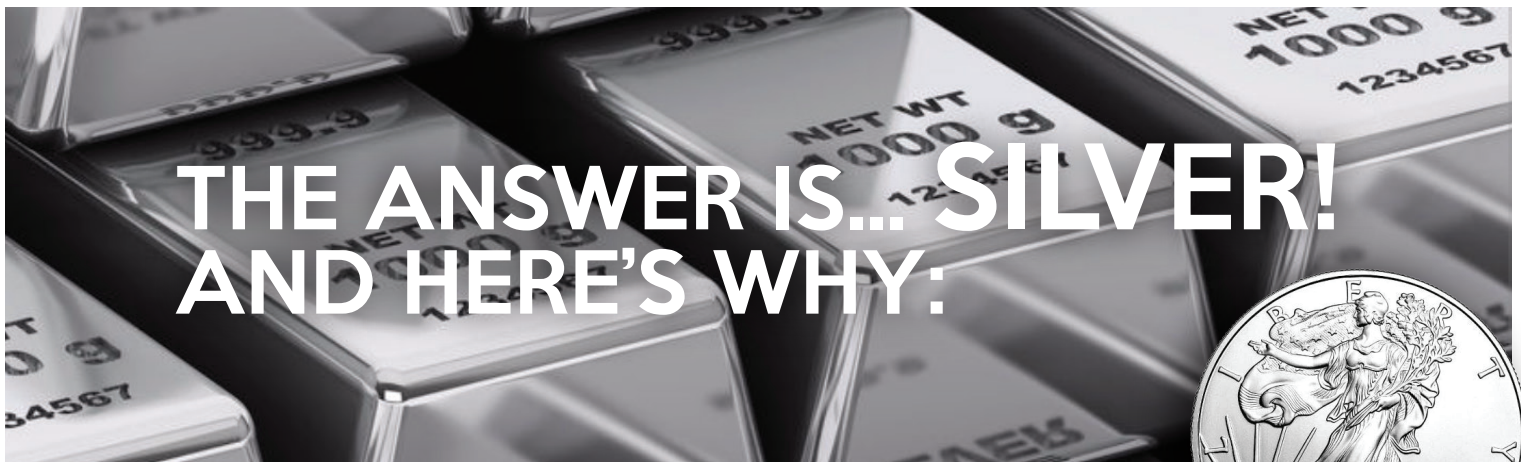
NOT ENOUGH CASH TO GO AROUND

More than a third of Americans don't have any savings to fall back on. That's about 70 million people who would be struggling to survive within days or weeks of the dollar's devaluation. About half of all Americans only have enough savings to last them 90 days or less. Together, that means about 80% of Americans will be in deep trouble within 3 months of losing their income. Troubles with the American economy will undoubtedly lead to a global chain reaction as they historically always do.



SILVER WILL BE STANDING TALL EVEN AFTER THE FALL

We could list plenty more signs that the global economy is in trouble, but by now **you're probably wondering about that currency that will still be standing after all the fall of the fiats?**



1 OZ. = \$1,350



1 OZ. = \$20

SIMPLICITY, SURETY, & SAFETY EASIER TO SPEND IN MOST SITUATIONS

While it's true that gold is historically more valuable than silver, that actually makes it more difficult to spend in a survival situation. A single 1 oz. gold coin is worth about \$1350, and there's no feasible way to divide it into less. Even gold jewelry is usually far more valuable than any survival items you'd need to buy after a collapse.

On the other hand, a 1 oz. silver coin is worth about \$20, which is closer to the amount you'd actually be spending on daily provisions. There's a slim chance that you're going to be buying \$1300 worth of items from a single seller with a single gold coin, not only because that's an excessive amount, but also because many sellers won't put that much trust into a single coin if they're uncertain whether its genuine.



Fortunately, silver has retained its value just as well as gold throughout history, so it'll be accepted by most merchants and independents after a currency collapse, and it'll actually be a feasible spending medium because it's not excessively valuable. Thus, silver is not only easier to spend, it's also much more likely to be accepted by a wider range of sellers.



Another reason why silver is more advantageous than gold during a doomsday scenario is because you're less likely to be robbed when you're carrying silver. Walking around with a few gold coins when society is in turmoil isn't a great idea – it would be like asking for criminals to notice your wealth. If someone were to take 3 of your gold coins, you'd be losing about \$4000 in wealth just by having a few coins stolen. Contrarily, if someone were to steal 3 silver coins, you'd only be losing about \$60.

SILVER IS MUCH MORE USEFUL THAN GOLD IN EMERGENCY SITUATIONS



While it's a good idea to own both gold and silver, it would be best to leave your gold stored safely at home and use the silver for carrying money. For example's sake, here's a list of items you might need to quickly buy after a collapse:

- ✓ FOOD AND BEVERAGES
- ✓ WATER PURIFIERS
- ✓ BATTERIES & CHARGERS
- ✓ DUCT TAPE
- ✓ FIRST AID SUPPLIES
- ✓ MEDICINES
- ✓ FIRE MAKING SUPPLIES (i.e. lighters, magnesium fire starters, flint., etc.)
- ✓ FLASHLIGHTS
- ✓ VINEGAR, BAKING SODA, OTHER DIY CLEANING COMPONENTS
- ✓ CLOTHING AND BLANKETS
- ✓ PARACORD
- ✓ BOOKS
- ✓ KNIVES AND RAZORS
- ✓ TOILETRIES
- ✓ PAPER AND PENCILS/PENS
- ✓ SEEDS
- ✓ SEWING SUPPLIES
- ✓ FISHING EQUIPMENT
- ✓ COFFEE, TEA, TOBACCO, ALCOHOL, etc.
- ✓ FIREARMS AND OTHER WEAPONS

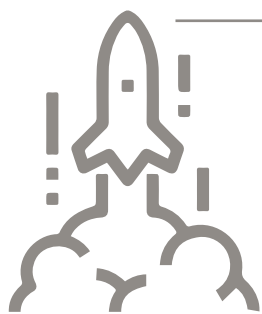


Clearly, even if you were to purchase all of the above items at one time, it still probably wouldn't cost as much as a single gold coin. Adversely, **a bag full silver coins would give you the flexibility to buy whatever is needed without storing an excessive amount of supplies or depleting your gold stores.**

A PRIMARY MONETARY METAL FOR OVER THREE MILLENNIA

IT'S BEEN THE PRIMARY MONETARY METAL FOR 3,000+ YEARS

People often refer to gold as one of the oldest forms of money, but did you know that silver has actually been a more common monetary metal throughout the ages? **In many languages the word "silver" actually translates to "money."** For more than 3,000 years, civilizations have used silver for spending and gold for storing, so we should expect it to be no different after a collapse.



The historical reliability of silver makes it an ideal metal to have for preserving wealth in times of economic crisis. When inflation starts to make fiat currencies worth less, silver coins will hold their value tremendously. People who bought silver early will have more coins to spend, whereas those who wait for the bubble to burst will be paying a very high price for their coins. So, the key to wealth preservation and growth is to buy silver as soon as possible before the price starts to skyrocket.

In many ways, local economies will begin to operate like they did before the existence of paper money, and that means silver will undoubtedly be the primary spending medium. **Throughout history silver has been used as money more often than gold. This is true in America's history as well. Even in the United States well into the 19th century, Spanish minted silver "pieces of eight" from the Mexican mint were the primary form of national (and nationally accepted) currency. After this American-issued silver (backed in vaults) certificates replaced them. Since silver is used to deploy small to moderate amounts, whereas gold is typically used to store large amounts of wealth, both are necessary components in precious metals collection.**



THE VERSATILITY OF SILVER

SILVER HAS MORE INDUSTRIAL USES THAN GOLD

Another aspect that makes silver easier to spend after a collapse is the many uses it enjoys in a variety of industries. In fact, about half of the annual supply of silver is put to industrial use. To put that into perspective, only 10% to 15% of the annual supply of gold goes to industry, with the rest going to the jewelry and investment sectors. Obviously, jewelry buying and investing are going to take the backseat to survival in the event of an economic disaster.



Out of all the elements on Earth, silver is known to have the highest conductivity for heat and electricity, and it's also highly malleable, durable, and ductile. Due to its wide range of industrial applications, many experts have labeled it an "indispensable" metal. Industry demand comes from no less than 10,000 separate applications. Here's a list of essential industrial uses that silver has become invaluable for:

- ✓ BATTERIES
- ✓ MEDICINE
- ✓ MICROCHIPS
- ✓ SOLAR ENERGY
- ✓ WATER PURIFICATION
- ✓ SEMICONDUCTORS
- ✓ ELECTRICAL WIRING
- ✓ NUCLEAR REACTORS
- ✓ GLASS MAKING
- ✓ PLASTICS
- ✓ FOOD PACKING & PRESERVATION
- ✓ MEDICAL INSTRUMENTS

As you can imagine, society would have a high demand for all of the above after a financial collapse. These are applications that will contribute to the survival of individuals and companies worldwide, so there's a possibility that silver could become even more valuable than gold in certain situations. If a neighbor or merchant is unwilling to trade for gold coins or doesn't have the change to give you after a transaction, you could find that the "gold standard" becomes almost obsolete when it's needed the most.

THE SILVER MARKET



About 90% of all the silver that has ever been mined has been put to use, whereas most of the gold mined is sitting in vaults above ground and may never be used within our lifetime. The fact that silver is more usable than gold gives it an obvious advantage in times when investing and jewelry are no longer popular concerns (i.e. - after a financial collapse).

THE HIGH POSSIBILITY FOR SILVER TO SKYROCKET



THE MARKET IS MORE VOLATILE, CREATING THE POSSIBILITY FOR BIGGER SURGES

The silver market is also much smaller and more volatile than the gold market, and while that might sound like a disadvantage, it actually means that the price of silver could skyrocket much faster. Even though silver is so ubiquitous in industry, its low value gives it a surprisingly low market cap. In fact, silver has a market cap equal to about 1/3 of 1% of the petroleum market.



WHY IS THAT A GOOD THING?

It is a good thing because smaller markets are more volatile, they typically experience larger declines and surges in price. In other words, when the price of silver starts rising during economic panic it could become highly valuable very quickly.



Even on a daily basis silver experiences more dramatic price movements than gold. When the price of silver drops, it tends to decline much more noticeably than gold will. This volatility often scares investors away and some will sell their silver to avoid losing more money. However **when the price of silver surges back up, it increases in value much faster than gold does.**

The key is to look at silver differently from other precious metals in terms of investing – it should be held onto as a safeguard rather than moved around and exchanged as the market fluctuates. **Eventually, when the fiat currencies start to become worthless due to inflation and other factors, the highly volatile silver market will begin to surge almost overnight and the wise investors who are holding silver will enjoy an increase in wealth instead of a decline.**



AFFORDABLE OPTIONS ARE KEY TO SURVIVING IN TIMES OF CRISIS

A MORE AFFORDABLE OPTION IN TIMES OF ECONOMIC CRISIS



There are plenty of stats that suggest silver will do well in a post-collapse environment, but the data isn't really the convincing part. It is consumer psychology that will play the biggest role in the rising demand.

When talk of currency devaluation and collapse starts to make headlines and average citizens (not investors) start to realize that their wealth is dwindling, they'll undoubtedly turn to precious metals for protection. However, the frenzy won't be towards gold, because most people will find silver to be a more affordable and practical option.

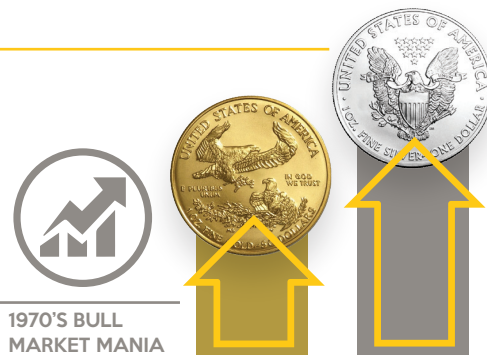
If you were to hold a poll asking why respondents haven't converted a portion of their liquid assets into precious metals, the most popular answer would be "I can't afford gold." If people are hesitant to buy gold now, imagine how much more reluctant they'll be when the prices are rocketing leading up to a collapse.

The majority won't be turning to gold or platinum, they'll be looking for the cheapest possible way to preserve their wealth, and that will be silver. Of course, as the demand skyrockets the price will also increase. At that point, buying silver bullion will come with high premiums, slowed delivery, and even mandatory rationing that will keep you from buying large amounts in one transaction.

On the flip side, an investor who already owns a lot of silver at the time of the collapse will be in an ideal position to protect their wealth without spending exuberant amounts. Plus, you'll have the option of selling a fraction of your silver reserves at a much higher price than you paid, which can be advantageous in the days and weeks leading up to the collapse, when fiat currencies will still be accepted.

During such a mania, silver is likely to experience higher percentage increases than gold. In the 1970's bull market mania, the price of gold rose by about 2,300% while the price of silver rose by about 3,600%.

However, getting your hands on silver bullion once this process has started is going to be extremely difficult. During the Global Financial Crisis of 2008, the premiums on silver bullion reached nearly 100% and it was common for there to be shipping delays of two months or more. As governments are running out of options to alleviate the debt burden, the next crisis is likely to be even more disastrous. Thus, it would be wise to obtain silver bullion now before it becomes nearly impossible during the panic.

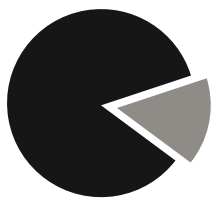


6. How Much Silver Should You Invest In?

HOW MUCH SILVER IS WISE TO MAKE AN INVESTMENT IN?



HOW MUCH SILVER SHOULD A WISE INVESTOR HAVE?



Since most of us have different lifestyles and expenses, there is no solid answer to this. However, most experts recommend holding at least 10% to 20% of your **liquid** assets in the form of precious metals. Although silver carries some advantages over gold, it doesn't mean you should be invested solely in silver. A well diversified metal portfolio is what you want to have.

IS IT REALLY NECESSARY TO STORE 1/5 OF YOUR LIQUID ASSETS IN SILVER, AND WHY SHOULD YOU HAVE MORE GOLD THAN SILVER DESPITE ALL OF THE AFOREMENTIONED ADVANTAGES?



Gold is still a valuable long term investment and the best store of wealth known to mankind, and this is not an opinion, it's based on numbers. However, to ensure that you'll actually be able to **easily spend some of your wealth** when the fiats plunge, it's imperative that you keep a small percentage of your physical precious metals in the form of silver bullion.

It should be clarified and reiterated that we're referring to 10% - 20% of your liquid assets, not your overall investment portfolio. Obviously, you won't be able to spend a silver ETF at a local farmer's market when the SHTF, so bullion is the way to go.

WHERE AND HOW TO BUY SILVER FOR AN APOCALYPTIC SCENARIO?

IN AN APOCALYPTIC SCENARIO, WHERE DO YOU OBTAIN SILVER?

When shopping for physical silver, it's extremely important that you opt only for bullion. DO NOT buy numismatic coins, commemoratives, or any other kinds of coins. Primarily, you'll want to buy American Eagles and Canadian Maple Leafs. You might also want to consider buying bullion bars if you're going to be purchasing a large amount of silver at once.



Keep in mind that if you're thinking of buying silver during an apocalyptic scenario, you're probably too late. Either you won't find any, or you'll find it at ten times the price, if not more.

The rule of thumb is: prepare in advance! Also, try to stick to official silver bullion coins of high purity. Technically, you could melt down a bar of silver and press it into one ounce coins, but most merchants will be hesitant to accept such home-pressed coins and will instead require officially minted money. Try to stick with one ounce coins because it's less likely that someone will question their authenticity in comparison to smaller or larger alternatives.



WHAT'S THE CONCLUSION?



BUYING SILVER BULLION SHOULD BE AT THE TOP OF ANY PREPPER'S TO-DO LIST

Ultimately, anyone who cares about being able to pay for their family's basic needs in an apocalyptic scenario should be holding a small percentage of their liquid assets in silver bullion - preferably 1 oz. American Eagles or Canadian Maple Leafs. To recap, here's why:



1.

Gold is too valuable - a 1 oz. gold coin can't be spent in most survival and barter scenarios. Plus, it makes you a target for robbery and most people won't be able to make change for it.

2.

Silver has many more industrial uses and will be in high demand in any economic climate, whereas gold is primarily used in jewelry and investing. In a doomsday-like scenario, nobody will be worried about fancy necklaces and ETFs – buying power will be the name of the game.

3.

If you wait until the panic has begun to start buying silver bullion, chances are it's going to be extremely difficult to have your coins delivered in time. Even if you're able to obtain silver in the days leading up to the collapse, you'll be paying exuberant premiums. Buying bullion ASAP ensures that you'll have the physical metal in hand when it's needed the most. Considering the volatility of today's global economy and worldwide stock markets, there may only be a few days or weeks' worth of warning.

Regardless of where you live or what you'll need to buy, you can safely bet that most sellers will accept silver bullion in any economy.

For this reason, buying silver bullion should be at the top of any prepper's to-do list.



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ARE YOU READY TO INVEST IN SILVER?

When it comes to investing in silver, time is not on your side.
All it takes is one major economic or political event
for prices to skyrocket. Act now.

Visit <https://www.regalassets.com/account-setup/> to get started today,
or call **1 877 962 1133** to speak to one of our silver investment specialists.



