Gold IRA Master
Part of National Gold Group

FREE BUYER'S GUIDE

The gold IRA buyer's guide

Six checks to settle in writing before retirement money moves into metal: the transfer, the institutions, the product, the costs, the storage and the exit.



Questions about your gold IRA? **Call (800) 719-7408**

INSIDE

Six decisions, one at a time

01 **Gold IRA rollover: steps and tax rules**

Understand direct rollovers, trustee transfers and distributions before moving retirement funds, with custody, product and cost checks for a gold IRA.

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Understand what a gold IRA custodian, dealer and depository each handle, which agreements govern your assets and how to compare their separate charges.

03 **IRA eligible gold and silver: what qualifies**

Understand IRA eligibility for gold and silver, including specified coin exceptions, bullion standards, trustee possession and product acceptance.

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Understand gold IRA account fees, storage charges and dealer spreads, then compare written purchase and sale terms using a worked cost example.

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Compare segregated and commingled gold storage by contractual return rights, insurance, release procedures and the fees for equivalent arrangements.

06 **Selling gold IRA metal: buyback and costs**

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CHAPTER 01

Gold IRA rollover: steps and tax rules



A direct rollover or trustee-to-trustee transfer can move eligible retirement funds toward a self-directed IRA without putting the distribution in your hands. Confirm that your existing account permits the move and that the receiving custodian accepts the funds before choosing the gold.

What a rollover actually moves

A rollover moves eligible retirement funds into another eligible account; it is separate from buying or shipping metal. The account commonly called a gold IRA is a self-directed IRA with qualifying physical metal held under its custody arrangement. Moving cash to that account does not order coins, arrange their delivery or establish that every distribution from the old plan is eligible.

Treat the decision as two commitments. First decide whether the retirement-account movement serves your needs and which method the institutions can execute. Then decide whether a particular metal purchase fits the funded account. A dealer's proposed order should not force the transfer amount, the receiving tax treatment or a payment method that you do not understand.

Choose how the funds will move

For a direct rollover, a retirement plan pays the eligible distribution to the receiving retirement plan or IRA. For an IRA-to-IRA trustee transfer, the sending institution moves the amount directly to the receiving trustee. You may receive a check payable to the receiving trustee for your benefit, depending on the instructions. Ask the institutions to confirm payee and delivery details before a check is issued.

An indirect rollover is different: the distribution is paid to you, and you then contribute eligible funds to another eligible account. The IRS generally gives you 60 days from receipt to complete the rollover, subject to its rules and exceptions. A missed deadline can have tax consequences, so do not choose that route casually. The IRS also describes exceptions to that deadline.

The IRS also generally limits IRA-to-IRA rollovers to one in a 12-month period across your IRAs. Trustee-to-trustee transfers are not subject to that one-rollover limit. The categories matter: a direct movement between trustees is not simply a way to rename a payment that was made to you. Ask your tax adviser about any recent rollover before initiating another.

The one-per-year IRA limit also does not apply to every movement called a rollover in conversation. The IRS lists trustee transfers, plan-to-IRA rollovers, IRA-to-plan rollovers, plan-to-plan rollovers and traditional-to-Roth conversions outside that particular limit. That does not make each transaction tax-

free or available to every account. It means the administrator must classify the movement correctly instead of applying one rule to every transfer.

For the IRA-to-IRA rollover category to which the limit does apply, the IRS aggregates your IRAs, including traditional, Roth, SEP and SIMPLE IRAs. Opening a new account does not necessarily create a new rollover opportunity. Review prior distributions and redeposits with your adviser before receiving the money yourself. A trustee transfer may avoid this particular rollover limit, while the plan and receiving institution still control their own permissible procedures.

BEFORE YOU SIGN

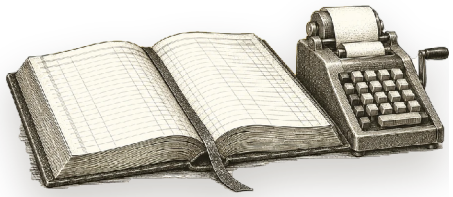
- [ ] Is my proposed distribution eligible, and which transaction type will the paperwork use?
- [ ] Who is the receiving trustee, and to whom should any check be payable?
- [ ] What account type receives the money, and could the move create taxable income?
- [ ] What are the administration, storage, purchase and eventual sale costs?
- [ ] Who physically holds the metal, and how will the account statement identify it?
- [ ] What happens if I later want cash or an in-kind distribution?

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CHAPTER 02

Gold IRA custodian vs dealer: roles and fees



Your IRA custodian administers the retirement account; a precious-metals dealer sells the metal. You may also deal with a depository that holds it, so ask each party for its own agreement and charges before you authorize a purchase.

What the custodian does

The custodian or trustee holds and administers the IRA under its account agreement. It maintains account records and handles the administrative steps required by its procedures. For a self-directed account, you can direct permitted investments, but the custodian's willingness to administer an asset is not a guarantee that the investment is suitable or will retain its value.

Before opening an account, ask the custodian what assets it accepts, which depositories are available, how you give purchase and sale instructions, and what records you receive. Find out how uninvested cash is held and what happens when an invoice arrives from a dealer. You should understand which instructions require your authorization and which costs can be deducted from the account.

What the dealer does

A dealer offers particular coins or bars and a price for them. It may also offer to buy metal back later. Ask for an itemized quote showing the product, quantity, total purchase price, applicable charges and expiration. Then request a same-time buyback quote for the identical items, including any conditions. The dealer's purchase price and future buyback offer can differ materially.

A dealer’s help with paperwork can make the purchase easier without changing who holds the account or who stores the metal. The dealer’s transaction agreement, the custodian’s account agreement and the depository’s terms have different purposes. Keep that separation visible when evaluating a package described as an IRA service.

What the depository does

A depository is the facility responsible for holding metal under the relevant custody arrangement. Ask the custodian which facility will hold your assets, how the holding is recorded and what documentation will appear on your account statement. The custody agreement, not a broad marketing label, should explain your rights and the procedures for moving or selling the metal.

BEFORE YOU SIGN

- [ ] Which entity will act as the IRA trustee or custodian, and where is the account agreement?
- [ ] Which company sells the product, and what is the complete purchase price?
- [ ] Who holds the metal, and how are the holdings recorded and insured?
- [ ] What recurring and transaction charges apply, and when can they change?
- [ ] What is the current buyback offer for the same item, and is it binding?
- [ ] How do you authorize a sale or distribution, and what charges apply?

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CHAPTER 03

IRA eligible gold and silver: what qualifies

An IRA can hold certain gold and silver coins or bullion, but not every precious-metal product qualifies. Ask the custodian to approve the exact item and custody arrangement before placing the order, because the product and its possession both matter.



Who holds IRA metal?

Your IRA may own the asset while the trustee or custodian administers it and an appropriate arrangement governs possession. You do not need to take the metal home to have an IRA investment in it. Ask the custodian for the identity of the depository, the account records and the agreement explaining how the metal is held.

Storage descriptions deserve the same scrutiny as product descriptions. Ask whether the agreement identifies specific coins or bars, how inventory is recorded and reconciled, and what you would receive if you requested an in-kind distribution. If insurance is offered, ask who carries it and what risks, exclusions and deductibles apply. Insurance terms do not guarantee the market value of your metal.

Keep the account holder and the person physically controlling the property distinct. A depository may hold metal for your IRA even though you do not personally hold it; that is different from asking the custodian to distribute it to you. Before changing where the metal is held, obtain the account provider's instructions and advice on the specific tax consequences. The custody rule does not supply a universal penalty amount or decide every possible arrangement.

How to check a proposed purchase

Apply the legal screen to the precise product and proposed holding arrangement before the IRA pays. A sales label such as rare, premium, investment grade or collectible cannot establish the applicable exception or the custodian's acceptance. Request the complete order details in writing. The dealer should identify the product and quantity and provide the total price and quote expiration. Ask the custodian to confirm whether it accepts the exact item and where it will be held. Keep that confirmation with the purchase record and compare it with the account statement after settlement.

Compare account and storage fees separately from the purchase price. Ask which institution charges each fee and when the amount can change. If a promotion is offered, request its conditions and duration. A waiver does not establish that the product qualifies or that the dealer's purchase price is competitive.

A custodian can impose investment restrictions beyond the legal exceptions. An otherwise qualifying product may therefore be unavailable through the account you selected. If the dealer says the item is eligible but the custodian will not accept it, resolve that conflict before payment. Changing the product may solve an administrative mismatch, but a replacement still needs its own specifications, quoted price and custody instruction.

BEFORE YOU SIGN

- [ ] What is the exact product name, quantity, weight and specification?
- [ ] Does the receiving custodian accept that particular item in this IRA?
- [ ] Which trustee or custodian administers the account, and which facility physically holds the metal?
- [ ] How will the account statement identify the holding?
- [ ] What is the total purchase price and same-time buyback offer?
- [ ] Which account, storage, shipping and transaction charges apply?
- [ ] What happens if you request a sale or distribution later?

Sources

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CHAPTER 04

Gold IRA costs: fees and dealer spreads



A gold IRA can involve a purchase spread, account administration and storage charges, plus fees when you move or sell the metal. Compare a complete written dealer quote with the custodian's and depository's schedules before transferring retirement money.

WORKED EXAMPLE

$50,000 over 10 years

Opening charges	$50
Account administration	$1,250
Storage	$1,100
Dealer spread	$3,500
Total cost	**$5,900**

Buy at $105, buyback bid $98: a 6.67% gap, so the bid must rise 7.14% before the sale breaks even, before other charges. Example only, using the defaults of the Gold IRA Master fee calculator and spread checker.

Dealer premium and spread

A premium is the difference between the product's purchase price and a relevant reference value. A spread measures the dealer’s asking price against its buyback offer. Neither number alone describes every cost. To compare sellers, ask for the same product, quantity and payment method, plus delivery or custody terms, with quotes taken close together in time.

Request the total price and ask whether the buyback quotation is binding, when it expires, what quantity it covers and whether inspection or shipping charges apply. A product that appears inexpensive against a reference price can still be costly to exit if the buyback offer is low. Equally, an unusually attractive buyback statement needs clear terms before you rely on it.

Costs when transferring or selling

A sale can involve a dealer's bid, custodian processing and potentially shipping or inspection. Request an itemized estimate before authorizing it. If you want the metal distributed to you instead of sold, ask the custodian for the procedure, the valuation used and the associated charges. A distribution may have tax

consequences based on your account and circumstances; obtain advice before making that decision.

To make a profit, proceeds must exceed the total purchase and selling costs. That is a cost relationship, not a prediction that the price will rise. Account expenses and taxes can make the individual calculation different.

Account and storage fees

Ask the custodian for its complete schedule before opening the account. Find out whether the charge is fixed, linked to account value, based on the number of assets, or calculated another way. Ask when the charge is assessed, whether there is a minimum and what happens if insufficient cash is available in the IRA. A schedule with several small transaction charges can matter as much as a headline annual fee, depending on how often you buy or sell.

Compare like with like

Ask for a written quote that identifies the exact item, its weight and quantity, and the final purchase amount. A comparison between different coins or between a bar and a coin may be useful for choosing what to buy, but it does not isolate the dealer's price for the same product. If one quote includes shipping and another does not, include the missing cost before judging them.

Match the buyback item, quantity and quote time too. A quote for a different product, a different quantity or a different date is not a clean measure of the current gap. Ask whether the seller will actually buy the item it recommends, whether another buyer is permitted and what condition or documentation affects the offer. A buyback policy is not a guaranteed future price.

BEFORE YOU SIGN

- [ ] The exact product, quantity, total purchase price and quote expiration.
- [ ] The reference price and time used to describe any premium.
- [ ] A same-time buyback quote for the identical products and quantity.
- [ ] Shipping, payment, inspection and other transaction charges.
- [ ] Whether the buyback offer is binding and what conditions change it.
- [ ] For an IRA, the separate custodian and storage fees and who charges them.

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CHAPTER 05

Segregated vs commingled gold storage



Consider segregated storage where the contract confirms exact-item return if receiving the exact items deposited is important enough to justify the quoted cost. Consider commingled storage if interchangeable products meet your needs, but confirm the depository's definitions and return terms before you decide.

What is the difference?

Check how the holdings are identified and which property the agreement requires to be returned. An account can have records of a holding even when comparable items are stored together. Ask what appears on your statement, how a product is identified, and whether a future distribution returns your original items or equivalent items of the same type. Obtain the relevant terms in writing.

When segregated storage may fit

If you care about receiving the identical coin or bar, separate storage can be worth considering. An item may have a particular year, mark or other identifying feature you want preserved. Ask the depository whether its agreement promises the return of that specific item and how it records the identifying details. A separate container alone does not answer every question about documentation or the condition in which an item will be returned.

Segregated storage does not remove market risk. The market value of the item can rise or fall, and the dealer's offer to purchase it can differ from your original cost. Separate physical storage is a custody feature, not a guarantee of an investment result.

If the promised return right applies only under specified conditions, retain those conditions with the agreement. Ask whether a substitution needs your approval and whether the return obligation covers the identifying feature that matters to you. A preference for the exact coin is useful only when the contract can preserve it.

BEFORE YOU SIGN

- [ ] Are my holdings physically separate by customer or grouped by product?
- [ ] Does the agreement promise the exact deposited items or equivalent products on withdrawal?
- [ ] What details appear in the custodian's account records and statements?
- [ ] What are the annual, transaction, shipping and distribution charges?
- [ ] Who carries insurance and what exclusions and deductibles apply?
- [ ] Who can instruct the depository, and how do I request a sale or distribution?
- [ ] How are discrepancies, a custodian change or a facility closure handled?

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CHAPTER 06

Selling gold IRA metal: buyback and costs



To sell gold held by an IRA, obtain a written offer for the exact metal and follow your custodian's instructions for authorizing the sale. Decide separately whether the proceeds should remain in the IRA or whether you intend to take a distribution, because those are different transactions.

Get a quote for the same metal

Contact a buyer that can handle the product and the custody arrangement. Request the total amount it will pay, how it determines the price, how long the offer is valid and whether inspection, shipping or payment costs reduce the proceeds. Ask whether the offer is binding and what conditions could change it. A stated buyback program does not guarantee a particular future price.

Sale inside the IRA vs distribution

A sale of an IRA asset and a distribution to you are separate steps. Ask the custodian where the sale proceeds will be held and how they appear on the account statement. If your intention is to keep the proceeds in the IRA, make that instruction clear. The availability and terms for holding cash or purchasing another asset depend on the account agreement.

BEFORE YOU SIGN

- [ ] What exact items and quantities does the bid cover, and when does it expire?
- [ ] Is the offer binding before inspection, and what could change it?
- [ ] Which custodian and depository instructions are required?
- [ ] Who pays for release, shipping, insurance, inspection and payment?
- [ ] Where will the sale proceeds be credited, and what confirmation will I receive?
- [ ] If I request a distribution, what value, fees and reporting apply?
- [ ] Can I obtain another comparable offer within the required time?

Sources

- cftc.gov: Metals10Things 1, checked 2026-11-05
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- irs.gov: p590b, checked 2026-11-05

SPEAK WITH A SPECIALIST

Questions about your gold IRA?

Call with your written quotes and account paperwork in hand, and compare the answers against the checklists in each chapter.

Call (800) 719-7408

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