MetalsReserveIRA

The Dealer Red-Flag Guide

7 things worth checking before you move a single dollar into gold or silver, inside an IRA or out.

Buying precious metals is simple. Getting a fair deal takes a few questions most people never think to ask. The answers are easy to get if you ask in writing, and they tell you more than any brochure. Use these with any dealer, including us.

1 The premium over spot

Spot is what the metal itself trades for today. The premium is everything you pay above that, per coin or bar. It is the single biggest cost in most metal purchases, and it is gone the day you buy: if spot never moves, the metal is worth spot, not what you paid.

> **Ask:**
> "What is the premium over spot on each item, as a percentage, in writing?"

2 The buyback price, today

The gap between what a dealer sells at and what it buys back at is the spread. A wide spread means your metal has to rise a long way just to get you back to even.

> **Ask:**
> "If I sold this back to you today, what would you pay me?"

3 "Special" coins for your IRA

Proof, collectible and limited-edition coins usually carry far bigger premiums than plain bullion for the same amount of metal. The extra pays for the story, not the gold or silver.

> **Ask:**
> "What would the same weight cost in a standard bullion coin or bar?"

4 Every yearly fee, written down

An IRA holding metal has ongoing costs: the custodian, the storage, and any service fee. Some fees are flat; some grow as your balance grows. Know each one before you start, and know whether it rises with your account.

> **Ask:**
> "List every fee I will pay each year, who charges it, and whether it changes with my balance."

5 Where the metal sits, and in whose name

IRA metal is held at a depository, titled to your IRA. Segregated storage keeps your exact coins and bars apart; commingled storage pools them with others. Both are common. You should know which you have and what it costs.

> **Ask:**
> "Which depository, segregated or commingled, and what does that storage cost per year?"

6 "Free" anything

Free silver, waived fees for years, bonus coins. Someone pays for them, and it is usually through a higher price on the metal you buy.

> **Ask:**
> "If the promotion is free, where does its cost show up in my price?"

7 Pressure and fear

Deadlines that expire tonight, crisis headlines, "prices are about to jump." A good purchase still makes sense next week. If you feel rushed, take that as the answer.

> **Ask yourself:**
> "Would this still make sense if I waited a week and checked the numbers?"

Your one-page checklist

Get these answers in writing before you sign anything or move any money.

- [ ] Premium over spot, per item, as a percentage
- [ ] Today's buyback price for the same items
- [ ] Price of the same weight in standard bullion
- [ ] Every yearly fee: custodian, storage, service. Flat or tied to my balance?
- [ ] Depository name; segregated or commingled; storage cost
- [ ] Where the cost of any "free" promotion shows up
- [ ] No deadline pressure. I can take a week.

When you have the answers, compare them side by side. Ours are published on our site: metal at cost, $650 the first year and $600 a year after, and every step done online in minutes.

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