



# THE GOLD IRA GUIDE

(2026 Edition)

How to Protect Retirement Savings With Physical Gold — Without Getting Ripped Off

A Free Investor Education Report

Prepared by [PreciousMetalReviews.com](https://PreciousMetalReviews.com)

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## A Quick Note Before You Start

If you've ever looked into a Gold IRA and felt overwhelmed or unsure who to trust, you're not alone.

The precious metals industry has many reputable dealers — but it also has aggressive sales tactics, confusing fee structures, and misleading marketing that can cost ordinary investors thousands.

This guide will help you:

- Understand exactly how a Gold IRA works
- Avoid common traps and bad advice
- Ask smarter questions before buying
- Compare dealers fairly
- Protect your retirement goals with confidence

Our promise: We publish clear, independent investor education so you can make your own informed decision — without pressure.

## Why People Are Considering Gold IRAs in 2026

Many investors are paying closer attention to retirement security and the “big picture” risks that can quietly erode purchasing power.

Common reasons people explore a Gold IRA: Concern about inflation and cost of living increases Fear of currency weakening over time Growing distrust in paper-only investment exposure Desire for diversification beyond stocks and bonds Interest in holding tangible assets (physical gold) Important: A Gold IRA is not a get-rich-quick investment. It’s typically viewed as a defensive retirement strategy focused on stability and long-term resilience.

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## What a Gold IRA Really Is (and what it isn’t)

A Gold IRA is a type of self-directed individual retirement account (SDIRA) that may allow you to hold certain IRS-approved precious metals inside a tax-advantaged retirement account.

What it is NOT: A “home storage” IRA workaround A personal safe deposit box at your bank A way to hold collectible coins inside an IRA A guaranteed profit strategy

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## The 5 Biggest Gold IRA Mistakes to Avoid

These mistakes happen every day — especially when investors rush the process. Not understanding fees (dealer markup, custodian fees, storage, insurance) Buying “collectible” coins with high premiums Over-allocating and unbalancing the portfolio Falling for urgency tactics (“today only”, “act now”, fear messaging) Not comparing dealers for policies and pricing transparency

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## How the Gold IRA Process Works (Step-by-Step)

A clean, conservative Gold IRA setup usually follows this path: Open a self-directed IRA with a qualified custodian Fund the account via rollover, transfer, or new contribution Select IRS-approved metals (gold coins/bars, and sometimes silver/platinum/palladium) Ship metals to an approved storage facility (depository) Maintain the account with ongoing administration and reporting

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## Fees Explained (Dealer vs Custodian vs Storage)

Gold IRA costs typically fall into three buckets: Dealer costs: markup/spread on metals, shipping/insurance Custodian costs: setup fee, annual admin fee, transaction fees (sometimes) Storage costs: annual vault storage; segregated vs commingled storage may affect price Rule of thumb: you should be able to receive a written fee schedule before funding anything.

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## Physical Gold Options Inside an IRA

IRA metals must meet IRS standards. Most investors use: Popular bullion coins (commonly used by retirement investors) Bullion bars (often lower premium vs coins) Always confirm IRA eligibility with the custodian/dealer before purchase.

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## Choosing a Custodian + Storage Facility

Two separate roles exist in a Gold IRA: Custodian: the IRA administrator (reporting/compliance) Depository: insured, audited vault storage Green flags: clear reporting, itemized fees, strong service, and easy rollover support.

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## Spotting Scams & Sales Tricks

Red flags you should not ignore: Guaranteed returns / “zero risk” claims Extreme fear-based messaging Secret IRS “loopholes” Pressure to buy collectibles / rare coins Refusal to provide written pricing breakdown Trustworthy dealers encourage comparison and provide policies in writing.

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## Smart Questions to Ask Any Dealer

Before committing funds, ask: Total written cost breakdown? Dealer markup/spread? Are the products IRA-approved? Which custodian and storage options are used? Annual fees (custodian + storage)? Buyback program details and typical spreads? How quickly can liquidation occur if needed?

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## A Simple Gold IRA Allocation Framework

A conservative diversification framework many investors use: 5%: light hedge 10%: moderate hedge 15–20%: heavy hedge If anyone pressures you to allocate beyond this quickly, pause

and get a second opinion.

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## **Gold IRA Buyer Checklist (Printable)**

Use this checklist: Dealer: written fee breakdown, no collectibles push, buyback policy confirmed Custodian: annual fees reviewed, rollover support included Storage: insured/audited depository, storage type explained You: allocation decided, risks understood, second comparison completed

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## **Next Steps + Free Resources**

The best move is to slow down and compare options fairly.

Free resources at [PreciousMetalReviews.com](https://www.PreciousMetalReviews.com): Independent dealer reviews Beginner guides and FAQs Gold IRA rollover walkthroughs Fee transparency tips

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Want help comparing Gold IRA companies?

Visit [PreciousMetalReviews.com](https://www.PreciousMetalReviews.com) for dealer reviews, fee explanations, and beginner-friendly education.