> **"After 39 years as a Realtor I have watched clients lose fortunes in market crashes that a Gold IRA would have protected. These 7 questions changed how I think about retirement." — William C. DeShon**

Why This Guide Matters Right Now

The stock market can lose 40% overnight. Inflation has destroyed 20% of the dollar since 2020. US national debt exceeds $34 trillion. If you have a 401k or IRA and no physical gold protecting it — you are exposed. A Gold IRA is the solution — but only if you ask the right questions before you commit.

Question 1: What is the minimum investment required?

Most reputable Gold IRA companies require a minimum of $25,000 to $50,000. Augusta Precious Metals requires $50,000. This is not a barrier — it is a quality filter. If a company accepts $5,000 they are likely not providing the full-service IRA management your retirement deserves.

> **Action: Ask the company directly — "What is your minimum investment and what services are included at that level?"**

Question 2: What are the annual fees?

Gold IRAs have three types of fees: Setup fees ($50-$300), Annual storage fees ($100-$300), and Management fees (varies). Some companies like Patriot Gold offer "no fee for life" on qualifying accounts. Always get the full fee schedule in writing before committing.

Question 3: Where is the gold stored?

Your gold must be stored in an IRS-approved depository — not at home and not at the company's office. Top depositories include Brinks, Delaware Depository and International Depository Services. Ask specifically which facility holds your metals and whether you can visit.

> **Red Flag: Any company that suggests storing your IRA gold at home is violating IRS rules. This could cost you massive penalties.**

Question 4: Is the gold IRS-approved?

Not all gold qualifies for an IRA. The IRS requires gold to be 99.5% pure minimum. Approved coins include American Gold Eagles, Canadian Maple Leafs and Austrian Philharmonics. Proof coins and collectibles generally do NOT qualify. Always verify the specific products are IRS-approved.

Question 5: What is the buyback policy?

The best Gold IRA companies guarantee to buy back your gold at current market prices when you want to liquidate. Ask: "What is your buyback price and process?" Augusta Precious Metals offers a buyback commitment. Companies without a clear buyback policy are a risk.

Question 6: Is the rollover truly tax-free?

A direct rollover from your 401k or Traditional IRA to a Gold IRA should be completely tax-free with zero penalties. The key word is DIRECT — the funds go from your old custodian directly to the new one. You never touch the money. If any company suggests an indirect rollover — proceed with extreme caution.

> **Critical: An indirect rollover gives you 60 days to deposit the funds. Miss the deadline and you owe income tax PLUS a 10% penalty on the entire amount.**

Question 7: What is the company's BBB rating and track record?

Only work with companies that have BBB A+ ratings and at minimum 500+ verified reviews. Augusta Precious Metals is BBB A+ rated with thousands of 5-star reviews and has placed over $3 billion in gold since 2012. Never open a Gold IRA with a company you cannot independently verify.

BONUS: The 3 Signs of a Gold IRA Scam

- They pressure you to decide "today" — legitimate companies never rush you
- They promise specific returns — gold prices fluctuate, returns cannot be guaranteed
- They suggest "home storage" Gold IRAs — this violates IRS rules and results in massive penalties

> **Ready to Open a Gold IRA? The company I personally recommend is Augusta Precious Metals — BBB A+ rated, transparent pricing, dedicated personal agent. Get your FREE Gold IRA Guide with no obligation.**