KINGDOM METALS

FAITH † FAMILY † LEGACY

EDUCATIONAL GUIDE

The 5 Mistakes People Make With Their Gold and Silver IRA

Why own physical gold and silver and how to buy with confidence through Kingdom Metals

A plain-English guide for retirement savers who want more control, more tangible value, and clear answers before they move a dollar.



FREE EDUCATIONAL RESOURCE

October 12, 2026 · Educational content only

WELCOME

Put something tangible behind your retirement

You worked hard for your retirement. With Washington spending at a record pace, national debt above $40 trillion, wars and unrest overseas, and Wall Street betting big on a handful of technology companies, it is natural to ask how much of your future should ride on paper promises and the stock market alone. Physical gold and silver give you something tangible to add to the plan.

You may already have an IRA, an eligible 401(k), a TSP, or another retirement account that could be eligible for a rollover. This guide shows why investors own precious metals, how a retirement account can hold them, and five costly mistakes to avoid. Start with the **Before You Buy checklist on page 44**. It gives you the questions to ask before you authorize a purchase.

WHY KINGDOM METALS

Thousands of Americans have chosen Kingdom Metals for clear guidance, competitive pricing, and friendly help on both the buy and sell side. We do not need a $10,000-plus free-silver gimmick or a hard sell. We listen, explain your choices in plain English, put the price in writing, and help you decide what fits your goals.

OCTOBER 12, 2026

Historical facts and published forecasts are dated throughout. Examples are illustrations, not actual client results. This guide provides education, not personalized investment, tax, or legal advice.

INSIDE THIS GUIDE

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THE QUESTION THAT TIES EVERYTHING TOGETHER

Before agreeing to any purchase, ask: What exactly will my money buy, what are all the costs, and what could I receive if I needed to sell? A written quote and clear account documents make the comparison easier. Turn to the **Before You Buy checklist on page 44** for the key questions to ask.

SECTION 01

Two ways to own physical metals

The metal may look the same, but the account changes the rules.

Start by deciding whether you are using retirement funds or money outside a retirement account. That choice affects funding, custody, taxes, and access.

	PATH A Precious metals IRA	PATH B Direct purchase
Funding	Eligible retirement transfers or rollovers; contributions subject to IRA rules	Money outside a retirement account
Custody	IRA trustee or custodian arrangement; approved custody and storage	Delivery to you or storage you arrange
Access	Sales inside the account; withdrawals follow IRA distribution rules	You arrange a sale or delivery directly

	PATH A Precious metals IRA	PATH B Direct purchase
Taxes	Depends on traditional or Roth status, transaction, and distributions	Sales may create taxable gains or losses
Main costs	Metal premium, resale spread, custody, storage, and transaction costs	Metal premium, resale spread, delivery, storage, and insurance

Physical metal and price exposure are different choices

Physical-metals IRA	A physical-metals IRA lets your retirement account hold eligible coins or bars under a custody arrangement.
Metals exchange-traded product	A metals exchange-traded product offers price exposure through a security, with its own structure and expenses.
Mining shares	Mining shares add company, operating, and equity-market risks.

These alternatives do not provide identical ownership or access.

Begin with the job you want metals to do

Think about what you want your retirement savings to provide: purchasing power, resilience, and something of lasting substance for your family. Gold and silver bring tangible ownership into that conversation. Kingdom Metals can explain the available products and account process so you can turn interest into a concrete plan.

1

Purchasing power

2

Resilience

3

Something of lasting substance for your family

You do not have to start from scratch or move your entire retirement account. A partial eligible transfer may give you a practical way to add physical metals while keeping other investments in place. Ask Kingdom Metals to explain the steps for your existing IRA or eligible former-employer plan, and review the allocation with your independent adviser.

Source note: IRA rules [7]; ownership alternatives and consumer guidance [8].





SECTION 02

The economic case for gold

Inflation changes what savings can buy

Retirement is about what your savings can buy—not just the number on a statement.

9.1%

Rise in U.S. consumer prices in one year, 2022 [1]

3%

A “quieter” inflation rate that still adds up over time

In 2022, U.S. consumer prices jumped 9.1% in one year. Families felt it at the grocery store, gas pump, and in the bills that seemed to climb every month. [1]

Even a quieter 3% inflation rate adds up. At that pace, $100,000 kept under a mattress would buy about $55,000 worth of today's goods after 20 years. Gold has helped investors answer that concern for generations. Its supply is limited, people recognize it around the world, and it does not depend on a bank or government keeping a promise to pay. That is why many savers choose to put a portion of retirement money into physical gold.

AT 3% INFLATION FOR 20 YEARS

$100,000
kept under a mattress today

→

about $55,000
worth of today's goods after 20 years





The debt clock behind the headlines

$40 trillion+

America's national debt [14]

$1.9 trillion

CBO projected fiscal 2026 deficit (about) [2]

120%

Public debt as a share of the economy by 2036, CBO projection [2]

America's national debt has passed $40 trillion, and Washington is still borrowing heavily to pay its bills. The Congressional Budget Office projected a fiscal 2026 deficit of about $1.9 trillion, with public debt rising to 120% of the economy by 2036. [2, 14] Those are enormous numbers—and a reminder that today's spending becomes tomorrow's burden.

If you believe government borrowing is out of control, it makes sense to ask whether every dollar of retirement savings should depend on Washington's promises and the purchasing power of the dollar. Gold and silver give you another foundation: real, tangible assets with value recognized across the world. That is why many families are adding metals to their long-term retirement plans.

DIVERSIFICATION IN PRACTICE

Central banks provide a real example of diversification

About 863

tonnes of gold added by central banks in 2025 [3]

About 5,002

tonnes of total gold demand in 2025 [3]

Central banks added about 863 tonnes of gold in 2025, and total gold demand reached about 5,002 tonnes. Central banks have bought at historically high levels in recent years because gold remains a trusted reserve asset. If the world's financial institutions see value in holding gold, individual savers can understand why families want some of that same tangible ownership in their own retirement plans. [3]



SECTION 03

The indicators worth watching

HISTORICAL SPOT-PRICE COMPARISON

A decade of gold and silver appreciation

October 12, 2016–October 12, 2026



GOLD

Oct. 12, 2016 spot

$1,256.50/oz

↓

Oct. 12, 2026 spot

$4,172.36/oz

+232%



SILVER

Oct. 12, 2016 spot

$17.44/oz

↓

Oct. 12, 2026 spot

$60.51/oz

+247%

Historical spot-price change. Product premiums, storage, account costs, and resale proceeds affect an investor's actual outcome. Past performance does not guarantee future results.

Sources: World Gold Council, SD Bullion, Reuters.

READING THE COMPARISON

What the ten-year figures mean

On a spot-price basis, a hypothetical $10,000 metal position would correspond to about $33,200 in gold or $34,700 in silver after ten years. These figures show how much the underlying metal prices rose over this period.

about $33,200

Hypothetical $10,000 gold position after ten years, spot-price basis

about $34,700

Hypothetical $10,000 silver position after ten years, spot-price basis

> This is a historical spot-price comparison, not an individual IRA account result. Product pricing, purchase premiums, account and storage charges, and resale proceeds affect an investor's actual outcome. [4]

No one can call the perfect day to buy. Investors watch inflation, the dollar, government borrowing, central-bank purchases, and world events because each can shape gold demand. The practical move is to decide what role you want gold to play and explore a purchase priced clearly for your budget.



Why each indicator matters to gold

Inflation and the dollar

Gold is widely viewed as a way to help preserve purchasing power and diversify savings when confidence in paper currency is under pressure.

Government debt and spending

Rising borrowing and interest costs keep attention on the long-term value of the dollar and the strength of public finances.

Central-bank buying

Central banks around the world continue to hold and add gold as part of their reserves.

Global uncertainty

War, financial stress, and changing policies can lead investors to seek assets recognized across borders.



A simple idea: own something tangible

Gold does not depend on a government, company, or bank repaying a debt. It is a physical asset with a long history and worldwide recognition. Silver brings tangible ownership together with broad industrial demand. For many savers, that combination makes precious metals a compelling addition to a retirement plan.

Kingdom Metals helps investors explore the choices, understand the account process, and compare pricing before they decide. Start with a conversation about the amount you want to invest and the role you want gold or silver to play.

“

Gold does not depend on a government, company, or bank repaying a debt.





SECTION 04

Gold when the world feels uncertain

When confidence gets shaken, investors often turn to gold because it has been valued across borders for generations.

Why global headlines matter to retirement savers

You can feel the uncertainty building. War in the Middle East, tensions with Iran, oil and energy worries, runaway government spending, and political fights over immigration, trade, taxes, and rapid cultural change all keep investors guessing. Many Americans believe the country is moving in the wrong direction and want more control over what they have worked hard to build. Add fragile government budgets in Europe and fast-moving Asian markets, and it is easy to see why so many want a portion of their retirement in something tangible and recognized around the world.



> Reuters reported on October 12, 2026 that Middle East tensions, higher oil prices, U.S. inflation, and France's fiscal outlook were all on investors' minds. The World Gold Council also identified worsening economic or geopolitical conditions as a potential catalyst for stronger gold demand. **[12, 13]** When confidence gets shaken, investors often turn to gold because it has been valued across borders for generations.

Europe and Asia show how connected markets are

France's public finances and worries about Greece show how government debt can rattle confidence across Europe. Some investors wonder what would happen if stress in those markets spread or a government debt scare shook confidence. In Asia, investors watch currency swings and local growth just as closely. A serious shock can send investors looking for safety—and gold prices could climb sharply if demand surges. Gold's appeal is that it is not tied to one government, one company, or one corner of the world.



A tangible anchor in uncertain times

When headlines raise questions about debt, currencies, war, or market stability, physical metals give investors an asset recognized around the world. Gold can bring a long-standing store of value into a retirement plan; silver adds both precious-metal appeal and a connection to modern industry. Kingdom Metals helps investors explore a practical allocation and understand how an eligible IRA can own physical metals.

If world events have you thinking about diversification, ask Kingdom Metals to explain how an eligible portion of your IRA or former-employer plan could hold physical gold and silver. A clear written quote gives you a concrete next step.



SECTION 05

What if the stock market crashes?

The market has crashed before. It will cycle again.

about 49%

S&P 500 decline in the dot-com bust [15]

about 57%

S&P 500 decline in the 2007–2009 financial crisis [15]

The dot-com bust took the S&P 500 down about 49%. The 2007–2009 financial crisis took it down about 57%. [15] If you have spent decades building a retirement account, you know those are not just numbers on a chart. A major downturn can take a serious bite out of savings right when you need them most.

Is the AI boom running too hot?

AI is the story powering today's market excitement—and a lot of the gains are concentrated in a small group of companies. Reuters reported that 41 AI-linked stocks accounted for about 75% of S&P 500 returns, 80% of earnings growth, and 90% of capital-spending growth since ChatGPT launched. That is a remarkable bet on one theme. Investors are asking what happens to the market if the AI boom cools or expectations run ahead of results. [15]

SHARE ATTRIBUTED TO 41 AI-LINKED STOCKS SINCE CHATGPT LAUNCHED [15]

about 75%
of S&P 500 returns

80%
of earnings growth

90%
of capital-spending growth



Give your retirement a tangible defensive wall

If you worry about Washington's debt and a stock market riding on a handful of AI giants, you are not alone. Gold and silver add a tangible defensive wall to your retirement allocation—assets you can see and hold, with value recognized around the world. Investors own metals so every part of their future is not riding on stocks, Wall Street, or the next hot story.

You can buy gold and silver for personal ownership and arrange delivery, or use eligible retirement funds to open or fund a precious-metals IRA. Existing IRAs, eligible 401(k)s, TSPs, and other employer plans may qualify for a rollover under the plan's rules. IRA metals are held for the account through its custodian and approved depository; personally purchased metals can be kept at home. **[9, 15]**

POSITIONED ON YOUR TERMS

You do not have to wait for the next crash headline to get positioned. Kingdom Metals can help you review eligible rollover options, compare gold and silver, and see what a tangible allocation could look like for your retirement. Start now, while you have time to make the decision on your terms.





SECTION 06

Silver and the modern economy

Silver gives you two reasons to pay attention: it is a precious metal people have valued for centuries, and modern industry needs it. Solar panels, electronics, vehicles, and power systems all use silver. That blend of tangible ownership and real-world demand is why many investors choose to hold silver alongside gold.





WHERE SILVER IS USED

Where silver is used

- Solar cells use silver in conductive materials that help collect electrical current.
- Electronics and electrical systems use silver in contacts, conductive components, and connections.
- Vehicles use silver-containing electrical components; electrification expands the systems that require reliable conductivity.
- Power infrastructure and data-centre equipment connect silver demand to electrical investment.
- Brazing alloys help join metals in applications including automotive and aerospace equipment.

The demand is substantial but can change

657.4M oz

2025 industrial silver demand [5]

≈1.13B oz

Total 2025 silver demand, approximately [5]

≈58%

Industry's rounded share of the total [5]



Industry accounted for roughly 58% of total 2025 silver demand, using rounded figures. [5]

The Silver Institute's April 2026 release reported 2025 industrial demand of 657.4 million ounces, within total silver demand of approximately 1.13 billion ounces. Industry therefore accounted for roughly 58% of the total, using those rounded figures. Industrial demand fell 3% in 2025: growth associated with AI infrastructure, vehicles, and power grids was offset by weaker solar demand and efforts to use less silver or substitute other materials. [5]

Silver is already at work in the products and infrastructure powering modern life. AI data centers, electric systems, vehicles, and power-grid upgrades all add to the story. Manufacturers keep looking for ways to use silver efficiently, but expanding technology and energy needs make the metal increasingly important to watch.

Supply cannot always respond quickly

Silver production cannot simply be switched on overnight. Much of it comes from mines focused on other metals, and new mines take years to build. Recycling and existing stockpiles help, but they may not fully answer demand when industry and investors are both looking for silver.

about 46.3 million ounces

Projected 2026 silver deficit—the sixth straight annual deficit, per the Silver Institute [5]

The Silver Institute projected a sixth straight annual silver deficit in 2026—about 46.3 million ounces. That means expected demand is greater than new supply for another year, even as industrial demand is projected to ease. This supply-and-demand pressure is one reason investors keep looking at silver. **[5]**

Ask Kingdom Metals to show you gold and silver options side by side, with clear quantities and pricing. You can see what your budget buys and discuss the account process before authorizing an order. Silver's greater price swings and storage needs should be considered when reviewing your allocation.



SECTION 07

Market case studies and possible outlooks

CASE STUDY 1

Gold in the pandemic year

The World Gold Council reported a 25% U.S.-dollar gold-price return in calendar 2020. Gold benefited from strong investment demand in a year of unusual uncertainty. [6] That is a full-year benchmark price return, not an IRA owner's net result after coin premiums, storage, and selling costs. It also does not mean the price rose on every stressful day.

CASE STUDY 2

Central banks keep adding gold

Central banks bought about 863 tonnes of gold in 2025, one of the highest totals on record. Total gold demand reached roughly 5,002 tonnes. [3] These institutions hold reserves to protect national wealth and support confidence. Their buying is a powerful reminder that gold remains relevant in a world of currency swings, rising debt, and changing alliances.

CASE STUDY 3

Two offers can produce different outcomes

Assume two buyers each spend $100,000. One receives metal with $92,593 of spot value; the other receives $76,923 of spot value. If their holdings both rise 20% in spot value, they reach approximately $111,111 and $92,308 respectively, before resale deductions and account costs. The market move was identical. The entry price changed the outcome. This is hypothetical; the next pages explain the premium calculation.

HYPOTHETICAL · SAME $100,000 SPENT · SAME 20% SPOT MOVE

	Spot value received	After a 20% spot rise
Buyer 1	$92,593	approximately $111,111
Buyer 2	$76,923	approximately $92,308

Before resale deductions and account costs.



An outlook built around conditions

What investors are watching	Why it keeps gold in focus	Why it keeps silver in focus
Washington's debt and spending	Gold is held worldwide as a tangible reserve asset.	Silver adds precious-metal ownership and a supply story.
War, Iran, and global instability	Investors often seek gold when uncertainty rises.	Silver can attract investors seeking tangible metal.
AI, power, and infrastructure	Gold can diversify a portfolio concentrated in stocks.	AI data centers and electrification use silver.
Inflation and the dollar	Gold has a long history as a store of value.	Silver combines industrial demand with precious-metal appeal.

The point is not to guess tomorrow's price. It is to decide whether tangible gold and silver belong in your retirement plan before the next shock arrives. Ask Kingdom Metals to show you the choices and what an eligible account can buy at today's written price.

PART TWO

The 5 Mistakes People Make With Their Gold and Silver IRA

1. Choosing free silver over value
2. Ignoring premiums and resale spreads
3. Letting lifetime fees distract from cost
4. Letting pressure and endorsements decide
5. Accepting a product switch

MISTAKE 1 OF 5

1 Choosing free silver over value

“Get $10,000 in free silver” sounds attractive. The important question is whether the entire purchase offers better value after including the bonus. A promotional gift may be legitimate, but the advertised number is not proof of a better deal.

Ask how the bonus is valued

A dealer’s retail valuation may differ from the silver’s spot value and from what another dealer would pay for it. The offer may require a large purchase, apply only to selected products, or come with conditions that are easy to miss. Ask where the bonus is delivered and whether it is part of the IRA transaction; do not assume a promotion has no tax or account consequences.

Illustration: the gift does not settle the comparison

In this hypothetical example, the offer with no bonus provides $7,000 more spot metal value. These figures are invented to show the comparison method, not quotes from Kingdom Metals or any other dealer. Spot value is also not a guaranteed liquidation price.

ILLUSTRATIVE COMPARISON

Compare metal value, not the bonus headline.

Two hypothetical offers using the same $100,000 budget

Offer A	Offer B
Same budget **$100,000**	Same budget **$100,000**
Spot value of purchased metal **$75,000**	Spot value of purchased metal **$92,000**
Spot value of bonus silver **$10,000**	Spot value of bonus silver **$0**
Combined spot value **$85,000**	**Combined spot value** **$92,000**

Offer B provides $7,000 more combined spot-metal value.

Illustration only. These are invented figures used to show a comparison method—not quotes from Kingdom Metals or any other dealer. Spot value is not a guaranteed liquidation price.

Questions before you sign

- [ ] What exact products and fine-metal quantities will I receive, including the bonus?
- [ ] What is the bonus worth at current spot, rather than advertised retail value?
- [ ] What purchase size and product restrictions apply?
- [ ] What is the total price for the same basket without the promotion?
- [ ] What would an independent dealer offer for the complete basket today?

If the seller cannot provide a clear written breakdown, the gift is distracting from the decision you need to make. Compare metal, not marketing.

THE KINGDOM METALS APPROACH

A straightforward way to get started

Kingdom Metals makes it easy to ask questions, compare products, and see your pricing in writing. We believe a great experience starts with listening to what matters to you, then helping you understand the choices. We do not offer $10,000-plus free-silver gimmicks; we put our attention into the quality of the guidance and service you receive.

MISTAKE 2 OF 5

2 Ignoring premiums and resale spreads

Spot is a reference price for the metal. A retail coin or bar generally costs more because fabrication, distribution, availability, and dealer charges affect the price. A reasonable premium is not automatically a scam. An unexplained premium can still be an expensive mistake.

Three numbers every buyer should separate

1. **Premium over spot**
   The amount paid above the metal's spot value.
2. **Buy-sell spread**
   The gap between the price to buy and the current price to sell the same product.
3. **Immediate resale loss**
   That gap divided by your purchase price.

Ask which definition a salesperson is using; a "30% spread" can mean different things.

ILLUSTRATION

How much metal does $100,000 buy?

Premium over spot	Spot value acquired	Extra amount above spot
8%	$92,593	$7,407
20%	$83,333	$16,667
30%	$76,923	$23,077

Calculation: purchase budget divided by one plus the premium. Assumes the entire budget purchases metal; no bonus or separate charges. These are illustrative premiums, not market averages or Kingdom Metals prices. At a 30% premium, $23,077 is about 23.1% of the $100,000 paid, not 30% of that purchase budget.



Ask about the exit before choosing the entry

Suppose you pay $100,000 for metal with $80,000 of spot value, and an immediate resale quote is $76,000. The immediate gap is $24,000, or 24% of your purchase price. If the resale quote moves proportionally with spot and the pricing relationship stays unchanged, spot would need to rise approximately 31.6% to produce a $100,000 resale quote before fees. Actual premiums and resale pricing can change.

HYPOTHETICAL ENTRY AND EXIT

$100,000	$80,000	$76,000	$24,000
You pay	Spot value received	Immediate resale quote	Immediate gap (24%)

Compare the exact coin or bar, fine-metal content, condition, total delivered price, and contemporaneous resale quote. Some collectible premiums are hard to recover. IRA eligibility alone says nothing about investment value or whether the premium is reasonable.

“

A useful question: “What would you pay for this exact order if I sold it back today, and what explains the difference?”

MISTAKE 3 OF 5

3 Letting lifetime fees distract from cost

“We pay your custodian fees for life” may describe a real promotion. It does not tell you whether the metal is competitively priced, whether storage is included, or who remains responsible if the dealer stops paying.

Compare the saving with the purchase price

Assume annual account costs of $250 for 10 years. A promotion that covers every dollar would save $2,500 before discounting future payments. If the associated purchase costs $8,000 more than an otherwise comparable offer, the saving leaves a $5,500 disadvantage. This is an invented illustration, not a fee schedule or a claim about a particular company.

INVENTED ILLUSTRATION

Fees covered: $250 × 10 years

$2,500 saved

vs.

Higher purchase cost

$8,000 more

=

Net result

$5,500 disadvantage

The same comparison works for a lifetime promise, but the duration is uncertain. Ask whose lifetime is meant: the account, the customer, or the dealer's business. A large charge today may be much more consequential than small annual savings later.

Get the conditions in writing

- [ ] Which charges are covered: custodian administration, storage, insurance, transactions, or all of them?
- [ ] Is there a yearly cap, minimum balance, required product, or minimum holding period?
- [ ] Are fee increases covered, and can the dealer change the terms?
- [ ] Does a partial sale, transfer, or change of custodian end the benefit?
- [ ] Is the dealer paying directly or reimbursing you after you pay?
- [ ] If the dealer fails to pay, do the account documents leave you responsible?





Separate the dealer from the custodian

Dealer

Sells metals

Custodian

Administers the IRA

Depository

Stores assets under the custody arrangement

A dealer’s offer to pay a bill does not erase the custodian’s fee schedule or create a government guarantee.

Compare total ownership cost over the period you expect to hold the investment: purchase premium, likely resale deduction, custody and storage charges, shipping, and transaction fees, minus benefits actually provided. Ask for the ordinary fee schedule as well as the promotional terms.

THE KINGDOM METALS APPROACH

We believe a buyer should understand the base transaction before considering extras. A good deal should still make sense when the promotional headline is removed.

MISTAKE 4 OF 5

4 Letting pressure and endorsements decide

Two different tactics can weaken the same decision: pressure to act immediately, and borrowing trust from a familiar face. Both can encourage a buyer to skip the written comparison.

Recognize pressure that replaces explanation

A price quote may expire because metal prices move. But nobody should use fear about Washington, the dollar, or the next crash to rush you into a transfer you do not understand. Repeated calls, scare stories, missing paperwork, and pressure to keep family or advisers out of the conversation are warning signs.

WARNING SIGNS

- **Repeated calls**
- **Scare stories**
- **Missing paperwork**
- **Pressure to keep family or advisers out of the conversation**

Do not let a salesperson's urgency set the allocation. An account transfer and a metals purchase are separate decisions. Ask what you are authorizing at each step, whether a quote is locked, and what cancellation rights or charges apply.

An endorsement is an introduction

The familiar face on a commercial may be paid to recommend a dealer. That is not proof the offer is bad, but it is a reason to look beyond the endorsement. A celebrity cannot tell you whether the coin price is fair, what the dealer will pay if you sell, or whether a rollover fits your situation.

The amount paid to a particular endorser cannot be inferred from a commercial. Ask whether the relationship is compensated and what has actually been checked. The purchase still needs to stand on its own written terms.



Keep control of the decision

- [ ] Request a written product list and all-in quote before authorizing a purchase.
- [ ] Compare an equivalent basket elsewhere without disclosing passwords or account access.
- [ ] Invite a trusted person or independent adviser into the review if helpful.
- [ ] Ask the dealer to explain how it earns money and whether a recommendation changes its compensation.
- [ ] Walk away if questions are dismissed or documents are withheld.

THE KINGDOM METALS APPROACH

We will not use high-pressure sales tactics. Our role is to explain the process, answer questions, and help you understand the products and costs. The decision is yours. If you need time to review a quote or speak with an independent adviser, that is part of making an informed purchase.

MISTAKE 5 OF 5

5 Accepting a product switch

An advertisement may feature a recognizable bullion coin or a low starting price. Later, the conversation shifts to an exclusive, premium, proof, or supposedly rare product. That change deserves a fresh comparison before you agree.

A substitution is not always a bait and switch

Availability changes, and buyers may choose a different product after reviewing the options. The problem is a misleading initial offer followed by pressure to buy something materially different without clear disclosure. A different product, premium, or quantity should create a new written quote, not an assumption of consent.



What IRA eligibility does and does not mean

The law permits specified coins and qualifying bullion within an IRA; most collectibles are excluded. Eligibility is an account rule, not an endorsement of a product's price or expected return. [7] A proof coin may have legitimate collector appeal and may qualify in a particular form. That does not mean its premium will be recovered when you sell.

Compare before accepting the replacement

Check	Ask for
Identity	Mint or refiner, product name, year if relevant, weight, purity, and condition
Quantity	Fine troy ounces and number of units
Price	Per-unit price, premium definition, total cost, and quote time
Resale	A current bid for the exact product and any resale restrictions
Eligibility	Custodian acceptance of the exact product
Authorization	Your affirmative approval of the revised order



Do not accept vague claims that an exclusive coin must rise faster than ordinary bullion, that rarity makes losses impossible, or that a special coin is guaranteed protection against confiscation. Ask for evidence and a realistic secondary-market bid.

If your purpose is exposure to the metal itself, compare widely traded bullion options alongside premium products. More money spent on a collector premium means less fine metal for the same budget.

THE KINGDOM METALS APPROACH

We want you to feel good about the gold or silver you choose, the price you pay, and the service you receive later. We will explain how products compare and how a future sale works, so your decision starts with clarity and ends with confidence.



SECTION 08

The Before You Buy checklist

A clear price makes a confident decision

A precious metals purchase should feel clear from the first conversation to the final statement. One of the best ways to feel confident is to understand the product, price, and account process before you authorize anything. That is the standard we want every Kingdom Metals customer to experience.

When your retirement is on the line, you deserve a straight answer and a written quote. You do not need to become an expert in every rule. A few direct questions can help you spot a costly pitch, compare offers, and keep the decision in your hands.

Five helpful questions to ask

Free silver, celebrity ads, lifetime fee promises, and “rare coin” pitches can sound irresistible. Look past the headline and ask what your money actually buys. Clear answers let you move forward with confidence.

BEFORE YOU BUY · TAKE-AWAY CARD

Take a moment to confirm the details

- [ ] What exact gold or silver products and quantities are included?
- [ ] What is the complete purchase price and how does it compare with spot?
- [ ] What would the current resale quote be for the same products?
- [ ] Which account, custodian, and storage arrangement will hold IRA metals?
- [ ] What are the written account and storage costs?

If you believe something is wrong

At Kingdom Metals, we are happy to walk through these details with you and provide a written quote. If you want a second opinion, that is welcome too. Confidence comes from knowing what you are buying and feeling comfortable with the people helping you.

> For a second reference, the CFTC and FINRA publish a free checklist for precious-metals buyers. [8]

SECTION 09

How a precious metals IRA works

A “gold IRA” is a self-directed IRA holding permitted metals. It follows IRA rules; it is not a separate government programme that guarantees your principal.

1. **Review eligibility and account type**
2. **Open the receiving IRA**
3. **Move eligible funds through the correct route**
4. **Review and authorize the exact purchase**
5. **Confirm custody and statements**



1 Review eligibility and account type

Start with the source account, tax status, employment status, and plan rules. Some former-employer 401(k), 403(b), and TSP balances may be eligible for a rollover. An active-employer plan may restrict withdrawals. Traditional and Roth funds require different handling. Review the existing account's fees, investments, and protections before moving money.

2 Open the receiving IRA

Select a qualified trustee or custodian that accepts the intended metals. Review its account agreement, fee schedule, custody arrangements, and service responsibilities. You authorize the account; Kingdom Metals can help explain the paperwork and coordinate the purchase process.

3 Move eligible funds through the correct route

An IRA-to-IRA trustee transfer differs from a direct rollover from an employer plan. A properly handled same-tax-status movement can preserve tax treatment. A pretax-to-Roth conversion can create taxable income, and an employer-plan direct rollover may still be reported on Form 1099-R. Do not confuse tax reporting with a taxable event. **[7, 10]**

If money is paid to you personally, withholding, deadlines, and rollover limits may apply. Ask the custodian and a tax professional to confirm the route before requesting payment. A required minimum distribution generally cannot be rolled over. **[9, 10]**

4 Review and authorize the exact purchase

Receive a written order with products, quantities, eligibility, price, and costs. Your authorization should relate to those specific terms. Do not assume that signing transfer paperwork also approves a particular metals order.

5 Confirm custody and statements

Verify delivery into the agreed custody arrangement and reconcile your order with account records. Transfers and delivery depend on the institutions involved; a suggested timeline is an estimate, not a guarantee.

> Eligible metals include specified coins and qualifying bullion. Many bullion products generally need gold fineness of .995 or silver fineness of .999; statutory coin exceptions include American Gold Eagles. The exact product and custodian acceptance should be checked rather than relying on a purity slogan. [7, 11]



SECTION 10

Storage and the eventual sale

Know who does what

You → Kingdom Metals → IRA custodian → Depository

You

ROLE
Select and authorize transactions

WHAT YOU SHOULD VERIFY
Order, account documents, beneficiaries, and records

Kingdom Metals

ROLE
Dealer and service contact

WHAT YOU SHOULD VERIFY
Product quote, fulfilment, sale assistance, and charges

IRA custodian

ROLE
Administer the account

WHAT YOU SHOULD VERIFY
Statements, fee schedule, distributions, and accepted assets

Depository

ROLE
Store metals under the custody arrangement

WHAT YOU SHOULD VERIFY
Location, inventory controls, storage terms, and insurance

> Do not treat “IRS-approved” as a universal quality label. Custodian qualification and metal eligibility do not certify investment value. Ask how the actual storage arrangement meets the account’s requirements.

Allocated and segregated are different terms

Allocated

Allocated holdings identify assets for an owner or account.

Segregated

Segregated storage keeps assets physically separate under the agreed service.

Providers use terminology differently, so request the contract’s definition and confirm whether you receive the same items or equivalent items on withdrawal. Do not assume every account includes segregated storage.

Ask whose insurance applies, what risks are covered, the limits and exclusions, and how a claim works. Storage insurance does not protect you from a fall in metal prices. Neither an attractive vault name nor a general insurance statement replaces the specific terms.



Plan your exit while the decision is calm

Understand how to request a bid, how long the quote lasts, whether inspection is required, the settlement timing, and any shipping or account charges. A buyback service is not a guaranteed price or a guarantee that every product can always be sold immediately. Ask for written terms and consider more than one buyer.

Selling metals inside an IRA is different from withdrawing the proceeds. In-kind distributions may be possible, but taxes, early-distribution rules, and required distributions can apply. Keep sufficient liquidity for fees and expected distributions. [10]

> If a dealer closes, correctly established custody should separate IRA holdings from the dealer's inventory. Confirm legal ownership and custody in the account documents. Independent custody reduces a particular exposure; it does not eliminate operational or legal risk.





SECTION 11

Why investors choose Kingdom Metals

Thousands of Americans have chosen Kingdom Metals because they want a knowledgeable guide, competitive pricing, and a team that stays helpful on both the buy and sell side. Many are looking for the same things you are: a way to put part of their retirement into tangible assets, a clear view of what is happening to the dollar, and a partner who will answer questions without pushing them around. We explain your choices in plain English and help you move at a pace that feels right.

Education and guidance

A dedicated Kingdom Metals specialist helps you understand the IRA process, compare eligible products, and review your quote. You will know what to expect before you authorize a purchase, and you will have a team to contact when questions come up later.

Value you can compare

We do not offer $10,000-plus free-silver promotions. Instead, we focus on competitive pricing and a clear explanation of what your budget buys. Ask us for a written quote and compare equivalent products. We want you to see the value in the metals and service themselves.

Service when you buy and sell

Our team is here after the account is opened, too. We can help with fulfilment questions and explain how to request a resale quote when you are ready. You deserve friendly, responsive service at every step.



TAKE-AWAY CARD

Your final buyer checklist

- [ ] I know why I want metals and how the allocation fits my wider retirement plan.
- [ ] I have compared a metals IRA with direct ownership and other forms of exposure.
- [ ] I understand the transfer or rollover route and its tax treatment.
- [ ] I have the exact product list, fine-metal quantities, and written total price.
- [ ] I know the premium over spot and have asked for a current resale bid.
- [ ] I understand all custodian, storage, transaction, and delivery charges.
- [ ] Any gift or fee promise has clear written conditions.
- [ ] I have verified the custody arrangement and know how to review statements.
- [ ] I understand the sale and distribution process.
- [ ] I have had time to review the decision without pressure.

SECTION 12

Questions investors ask

Why do investors own gold when inflation is a concern?

Gold has a long history as a store of value and its supply cannot be printed to meet government spending. Investors often add it to help diversify their retirement savings and preserve purchasing power over time. It is best understood as one part of a broader allocation.

Should I own gold, silver, or both?

Gold has a strong monetary and reserve role. Silver combines precious-metal appeal with uses in electronics, solar power, vehicles, and infrastructure. Some investors hold both for those complementary roles. Kingdom Metals can show you the options and help you compare the amounts that fit your goals.

Is a premium coin automatically bad?

No. A collector may willingly pay for rarity or finish. A retirement investor seeking metal exposure should assess whether that premium has a liquid resale market. A high retail valuation is not the same as a firm bid.

Can I store IRA gold in my home safe?

Do not assume home storage satisfies IRA custody rules. IRA metals require compliant custody; personal possession can have tax consequences. If you want immediate personal possession, discuss direct purchase outside an IRA or a properly processed distribution with independent professionals. [7, 8]

Are fees fixed, and is there a minimum?

Both depend on the account provider, product, and order. Kingdom Metals can explain current requirements, provide a written quote, and help you understand the custodian's schedule. A short conversation is the easiest way to get specific answers for the purchase you are considering.

Does buying through an IRA eliminate future taxes?

No. A traditional IRA normally defers tax; taxable distributions remain subject to the applicable rules. Roth treatment depends on eligibility and distribution requirements. A rollover is not automatically a tax-free Roth conversion. [9, 10]

Can I keep my existing retirement account?

A partial eligible transfer or rollover may allow you to keep other assets in place. Confirm plan rules and account costs. Concentrating retirement savings in one metal or one product can increase risk.

Does a famous endorsement prove a dealer is safe?

Use it as an introduction, then verify the business, quote, products, custody, and resale terms. A recognizable endorsement can get your attention; the written details should earn your confidence.

Important information

This guide is educational, not personalized financial, tax, or legal advice. Kingdom Metals is a private precious metals dealer, not a government agency or investment adviser. Precious metals involve purchase premiums, resale spreads, storage charges, and market-price changes. Diversification does not eliminate investment risk, and past performance does not guarantee future results. Illustrations are not actual customer results. Review current written terms and consult qualified professionals. Promotions and endorsements are discussed generally, not as claims about a specific company.

SECTION 13

Sources and important information

Research checked October 12 2026. Figures refer to the periods stated, not live market conditions. Sources are provided so readers can check the underlying facts. World Gold Council and Silver Institute publications are industry research, not government forecasts. Neither those organizations nor any government agency endorses this guide.

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KINGDOM METALS

FAITH † FAMILY † LEGACY

GET STARTED

Take the next step

Ready to explore gold and silver for your retirement? Start with a friendly, no-obligation conversation. A Kingdom Metals specialist can explain how an eligible IRA or former-employer plan may be used, walk through product choices, and provide clear pricing in writing. Visit kingdommetals.com or call (855) 755-5717. We would be glad to help you get started.

Schedule a consultation

kingdommetals.com

(855) 755-5717

This guide is educational, not personalized financial, tax, or legal advice. Past performance does not guarantee future results.