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Gold IRA Fees & Hidden Costs Guide

7 fee categories every Gold IRA customer should know — including the markups and policies that quietly cost the most.

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💰 Quick-Reference Fee Chart

Print this page. Use it during any Gold IRA company phone call.

Industry-Typical Gold IRA Fees

Use the right column as the limit when comparing providers. Any figure above the "What's high" column is a red flag.

FEE CATEGORY	WHAT'S NORMAL	WHAT'S HIGH
Setup fee (one-time)	$50 – $150	$200+
Annual custodian fee	$75 – $125	$200+
Annual storage fee (commingled)	$100 – $150	$250+
Annual storage fee (segregated)	$150 – $200	$300+
Dealer markup over spot (bullion)	3% – 8%	15%+
Dealer markup (proof / numismatic)	N/A — avoid	30% – 100%
Wire transfer / closing fee	$25 – $50	$100+
Buyback discount vs spot	0% – 3%	5%+ below

"Quote required" entries on a provider's published fee schedule are themselves useful information. They usually mean the fee is set on a per-account basis, which can vary widely. Customers should ask for a written quote before signing anything.

Comparing a specific quote?

The chart above gives industry-typical ranges. To work out what a specific account would actually cost — including the dealer markup, which is usually the largest single figure and rarely appears on any fee schedule — the free calculator takes about a minute.

Open the fee calculator →

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What's inside this guide

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Why fees matter more than most customers realise

A Gold IRA is a long-term position. Fees compound the same way returns do. A portfolio that loses 1.5% annually to fees — relatively modest by industry standards — gives up roughly **30% of its potential value** over a 25-year retirement runway. A portfolio that loses 3% annually gives up more than half.

The trouble is that Gold IRA fees are unusually fragmented. There are at least seven distinct fee categories spread across three different parties (the custodian, the depository, and the Gold IRA company itself). A figure that sounds reasonable in isolation — "$150 annual fee" — can hide a much larger total once every layer is accounted for.

> *"Customers don't pay fees in one big bill. They pay them in seven small ones, spread across three companies, taken out of an account they don't check often. The trap is the structure."*

This guide breaks down the seven fee categories every Gold IRA customer should understand — what's typical, what's high, and what's a red flag. The goal is simple: enable customers to compare providers on a like-for-like basis before signing anything.

📊 Model the cost of fees against a real portfolio

Before reviewing each fee category, use the **Gold IRA Calculator** on the site to model how a precious-metals allocation could perform over a retirement timeline. Adjust the inputs to see the projected portfolio value year by year.

Open the Gold IRA Calculator →

The calculator is for educational projection purposes only. Past performance does not guarantee future results. Customers should consult a licensed financial advisor before making investment decisions.

1 Setup fee (one-time)

The setup fee is the one-time charge for opening the new self-directed IRA account with the chosen custodian. The Gold IRA company usually handles the application paperwork; the fee is typically paid to the custodian.

Industry-typical range: $50 – $150.

What's high: $200 or more for a standard application. Some providers waive this fee on rollovers above a threshold (typically $50,000+). Customers should ask whether their rollover size qualifies for a waiver.

ASK "What is the one-time setup fee, and is it waived at any rollover size?"

2 Annual custodian fee

The custodian — the financial institution that legally holds the IRA on the customer's behalf — charges an annual administration fee. This pays for IRS reporting (Form 5498), statement generation, account maintenance, and the custodian's ongoing compliance work.

Industry-typical range: $75 – $125 per year.

What's high: $200+ annually. Some custodians charge a percentage of assets instead of a flat fee, which can scale aggressively on larger accounts. Flat-fee custodians are usually the better deal above $50,000 of assets.

> **What good looks like:** a flat annual fee in the $75 – $125 range, billed directly to the customer's IRA, with a clear breakdown of what it covers on the custodian's published fee schedule.

ASK "Is the annual custodian fee flat or percentage-based? What does it cover?"

3 Annual storage fee (and the segregated vs commingled question)

The depository — the IRS-approved insured vault that physically holds the metals — charges an annual storage fee. The fee depends on the storage type the customer selects:

- **Commingled storage** — the customer's metals are pooled with other customers' holdings of the same type. The customer receives equivalent (not identical) coins back at withdrawal. **Typical: $100 – $150/year.**
- **Segregated storage** — the customer's exact metals are stored separately and labelled with the customer's name. The customer receives the same coins back at withdrawal. **Typical: $150 – $200/year.**

For most customers, commingled storage is fine and saves $50-100 per year. The trade-off only matters for customers who specifically want their original coins back (collectors, or those buying specific date or mint editions for sentimental reasons).

> **Default-storage trap:** most Gold IRA companies default new customers to commingled storage without asking explicitly. Customers who prefer segregated must request it in writing during the application. A default that doesn't match the customer's preference is often only discovered years later, at sale, when the original coins are no longer available.

ASK "Which storage type is the default? What does each cost annually? Can the choice be changed later, and at what cost?"

4 Dealer markup over spot — the largest hidden cost

The dealer markup is the difference between the current "spot" price of gold (the international market price visible on Kitco and any financial news site) and the price the Gold IRA company charges the customer. The markup pays for the company's sales, marketing, and inventory costs.

The markup is rarely disclosed upfront. It's also the single largest cost in most Gold IRA transactions — far larger than the annual fees combined.

Industry-typical markup on standard bullion coins: 3% – 8% over spot.

What's high: anything above 15% over spot for standard bullion. Above 30% the customer is being sold a different product entirely (see Fee 5).

Worked example

Customer rolls over $100,000 into a Gold IRA. Gold spot price is $2,000/oz. At spot, the rollover buys 50 ounces.

- **At 5% markup:** the customer pays $2,100/oz, buys 47.6 ounces. Cost of markup: $5,000.
- **At 15% markup:** the customer pays $2,300/oz, buys 43.5 ounces. Cost of markup: $15,000.
- **At 50% markup (proof coin):** the customer pays $3,000/oz, buys 33.3 ounces. Cost of markup: $50,000.

The 5% vs 50% difference is the difference between starting the position with 47.6 ounces and 33.3 ounces. Even if gold doubles in price, the proof-coin customer ends with less metal — and may be unable to sell the proof coins back at anywhere near the inflated purchase price.

ASK "What is the markup over the current spot price for the standard bullion coins you're recommending? Can you put that in writing?"

5 The proof-coin trap

Some Gold IRA companies steer new customers toward "proof" or "limited edition" coins instead of standard bullion. Proof coins are minted with a specialised finish for collectors, not investors. They look like standard coins but carry markups of 30-100% over spot.

The pitch usually emphasises "rarity," "collectibility," or "premium investment grade." These are marketing terms, not technical IRS classifications. The IRS treats most proof coins as collectibles, which means they are not eligible to be held inside a Gold IRA at all.

> **Worst-case outcome:** the customer pays a 50-100% markup on coins that the IRS later determines are ineligible. The IRS disqualifies the account, and the full balance is treated as a taxable withdrawal — with a 10% early-withdrawal penalty if the customer is under 59½.

A reputable Gold IRA company sells standard bullion (American Gold Eagles, Canadian Maple Leafs, IRS-approved bars) and is transparent about the markup. A company that pushes proof or numismatic coins to a new Gold IRA customer is one to walk away from.

RED FLAG "We recommend our premium collector-grade coins for better long-term value." → standard bullion only, full stop.

6 Wire transfer, closing, and miscellaneous fees

Small fees that accumulate over the life of the account:

- **Wire transfer fee:** $25 – $50 per outbound wire (used for buybacks, distributions, etc.). High: $100+.
- **Closing / termination fee:** $50 – $150 to close the IRA. High: $300+.
- **Storage termination / shipping fee:** the cost of insuring and shipping metals if the customer wants to move them to a different depository. Varies widely — get a written quote before agreeing.

- **Statement fees:** some custodians charge for paper statements. Negligible if the customer accepts electronic statements.

> **ASK** "Can I see a complete fee schedule that covers wire transfers, closing, termination, and shipping?"

7 Buyback discount — the fee customers only notice at sale

This is the most underrated fee in the entire Gold IRA process. The buyback discount is the gap between the current spot price and the price the Gold IRA company pays the customer when buying the metals back.

A published buyback program (such as the Goldco Buyback Program) sets out the terms on which a company will repurchase metal. A buyback commitment is not a price guarantee — the repurchase price is set at the time of sale. A weak buyback policy buys back at **3-5% below spot or worse** — and that discount applies to every ounce sold, every time the customer takes a distribution.

Worked example: a $250,000 portfolio sold at 5% below spot loses $12,500 to the buyback discount on top of any other settlement fees. That's roughly equal to 100 years of typical annual storage fees, captured in a single transaction the customer rarely sees coming.

> **What good looks like:** a written commitment to buy back at spot or above, with the policy laid out in the onboarding paperwork. Settlement should take 5 business days or less. No "minimum sale size" gating.

> **ASK** "What is the buyback price relative to spot? Is the policy guaranteed in writing? What's the typical settlement time?"

Which providers actually publish these fees?

Most do not. A review of five providers found that **none published a complete fee schedule** on its own website. The sourced comparison — what each company publishes and what it does not — is on the transparency scorecard.

See the transparency scorecard →

A short educational questionnaire at 401ktogoldira.org/quiz/ organises the research topics in this guide — account type, account size, the cost categories involved, and the documents worth requesting. It does not assess an individual's circumstances or determine whether a Gold IRA is appropriate for any particular person.

Common scams and warning signs

Most Gold IRA companies are legitimate businesses with disclosed (if sometimes complicated) fee structures. A small minority use tactics that customers should learn to recognise:

1. The home-storage IRA pitch

A company offering "home storage" or "self-storage" Gold IRAs is selling something the IRS does not allow. Holding metals that qualify under IRC §408(m) at home can disqualify the account and triggers full taxation of the balance, plus a 10% early-withdrawal penalty if the customer is under 59½. **Walk away immediately.**

2. High-pressure sales scripts

"This price is only available today." "The market is about to crash." "You need to act now." These are the scripted urgency tactics every consumer-protection guide warns about. Reputable Gold IRA companies do not need them.

3. "Special edition" or "collector-grade" coins for a new IRA

Covered in Fee 5 above. The markup on these products is the single largest cost in the Gold IRA space. A reputable company sells standard bullion to new IRA customers, not proof coins.

4. Unclear or "available on request" pricing

Standard bullion pricing should be available in writing within hours of asking. If a sales rep is evasive about the markup over spot, or claims the price "varies by day" without offering a number, customers should ask in writing or move to another provider.

5. No published fee schedule

Every reputable Gold IRA company publishes a fee schedule on their website or in their onboarding kit. A company that won't share one before the application is signed is one to avoid.

How to demand a complete fee schedule in writing

Before any Gold IRA application is signed, request a single document covering all of the following. Send the request by email so there's a record:

- One-time setup fee
- Annual custodian administration fee
- Annual storage fee (segregated and commingled, separately)
- Dealer markup over spot for the recommended metals (in percent or per-ounce dollars)
- Wire transfer fee (inbound and outbound)
- Closing / termination fee
- Buyback policy — price relative to spot, settlement time, any fees
- Any other fees that may apply during the lifetime of the account

A reputable provider returns this document within 1-3 business days. A provider that takes longer than a week, or returns only some of the figures, is one to escalate to a manager — or move past.

Recommended next steps

1. Model the cost of fees against a real portfolio

Use the **Gold IRA Calculator** to project how a precious-metals allocation could perform over a retirement timeline. Modeling the projection is the most direct way to see how much room a portfolio actually has for fees.

Open the calculator →

2. Find a provider with transparent fees

The **2-minute matching quiz** filters the site's recommended providers to the ones a customer's bracket qualifies for — and the recommendations prioritise providers with published fee schedules.

Take the quiz →

3. Request a free information kit from a fee-transparent provider

The three providers below all publish fee schedules and have track records of fee-transparency:

→ **Goldco** — A+ BBB, published buyback program
→ **Augusta Precious Metals** — "education-first" approach, zero BBB complaints
→ **Noble Gold** — low-fee positioning

Owners of this website may be paid to recommend the providers above. Reviews and recommendations may not be neutral or independent. Past performance does not guarantee future results.

Final reminders

This guide is educational only. Customers should speak with a licensed financial or tax advisor before making any rollover or investment decision. The Gold IRA companies covered here do not offer tax or legal advice either.

Past performance does not guarantee future results. Gold has historically served as a potential hedge against inflation and market volatility, but historical patterns do not guarantee future performance.

All financial investments, including precious metals, involve risk. Customers should never invest more than they can afford to hold long-term.

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