01 / BEFORE CHOOSING

Start with the right questions.

A short companion for your notes, not the full checklist or a summary of every rule.

Keep your notes privately. No name, email address, account number, Social Security number or account balance is needed.

01 **Why am I considering physical metal for this account?**

Compare the proposal with keeping your current investments.

02 **How would this money support spending and withdrawals?**

Include planned spending, cash availability and any required withdrawals.

03 **Who are the dealer, custodian and storage operator?**

Verify legal identities, the dealer's address and complaint or enforcement history.

04 **Do I have the full purchase, holding and sale terms?**

Ask how the seller is paid, and if commissions are included or separate. Get it in writing. [5]

05 **Do both institutions agree on the funding instructions?**

Confirm the existing and receiving account types before moving funds.

For the full checklist, return to the download page and choose “Full checklist (text)”.
Sources checked 13 November 2026. General education, not individualized investment, legal or tax advice.

02 / WRITTEN TERMS

Compare two written offers.

Use the same account type, products, quantities, holding period and exit. Unknown is not zero. Do not double-count included charges.

Written terms	Offer A	Offer B
Provider / legal entity Quote date and expiry		
Products / quantity / fine metal weight		
Total purchase quote		
Repurchase quote Deductions / conditions		
Opening charges Not already included		
Admin / storage / insurance; frequency		
How fees are set Waiver end date		
Exit charges and terms Sale / transfer / closure		
Missing answers Comparison period		

Purchase-to-repurchase gap: purchase quote minus the current quote to sell the exact same products.

Separate account costs: opening + scheduled recurring + relevant exit charges for the same period. These are not forecasts of prices, taxes or sale proceeds. [5, 6]

03 / FUNDING AND WITHDRAWALS

Confirm how funds will move.

Gold is the asset. Traditional or Roth describes the IRA's tax treatment. A direct payment does not make a pretax-to-Roth conversion tax-free.

Existing account type: _____

Receiving account type: _____

IRA trustee-to-trustee transfer

Payment goes directly to the receiving institution. The IRA one-rollover-per-year limit and 60-day redeposit window do not apply.

Eligible employer-plan direct rollover

Confirm eligibility with the plan administrator. Direct payment to the receiving account avoids mandatory rollover withholding.

Eligible distribution paid to you

A rollover generally must be completed within 60 days. Taxable eligible plan payments generally have 20% withholding; IRA distributions have different rules. [1, 2]

Questions to confirm before a withdrawal

Does an RMD apply? Confirm the amount, deadline and paying account. [3, 8]

Who arranges a sale, and when is cash available if gold prices fall?

Roth IRA: which tax year starts my five-tax-year period for qualified distributions? [8]

Owners remain responsible for RMDs; inherited accounts differ. Roth IRA owners have no lifetime RMDs. RMDs cannot be rolled over. For metal instead of cash, confirm valuation, tax reporting and delivery. For Roth distributions, also confirm the qualifying conditions. [3, 8]

04 / EVIDENCE AND NEXT STEPS

Keep a clear decision record.

Keep the written terms and reconcile what was agreed with account statements. A custodian's acceptance is not approval of a dealer, price or investment.

- ☐ Save the product quotes, fee schedules, custody and storage agreements.
- ☐ Verify the dealer's legal name and address; check complaints or enforcement history.
- ☐ Keep funding instructions, confirmations, statements and tax-reporting documents.

Unanswered question / document needed / next step:

Who will confirm / next follow-up date:

Check the original sources

Sources checked 13 November 2026. Titles and addresses below are clickable.

[1] IRS: IRA account types, custody and conversions
irs.gov / Retirement plans / IRA FAQs

[2] IRS: Retirement plan and IRA rollovers
irs.gov / Retirement plans / Rollovers

[3] IRS: Required minimum distributions
irs.gov / Retirement plans / RMD FAQs

[4] IRS: Approved nonbank trustees and custodians
irs.gov / Retirement plans / Approved nonbank trustees

[5] CFTC / FINRA: Questions before buying physical metals
cftc.gov / Learn and Protect / Metals10Things

[6] SEC / NASAA / FINRA: Self-directed IRA responsibilities
investor.gov / Investor alerts / Self-directed IRAs

[7] SEC Investor.gov: Check an investment professional
investor.gov / Working with an investment professional

[8] IRS: Publication 590-B - IRA distributions
irs.gov/publications/p590b

[9] IRS: 401(k) distribution rules
irs.gov / Retirement plans / 401(k) distribution rules

World Gold provides information. It does not open or manage IRAs, hold assets, sell metals, arrange rollovers or select providers. This worksheet does not send or collect your notes.