WORKSHEET · GOLD IRA COSTS

Gold IRA Cost Worksheet
Your written quotes, one total

Fill in each fee from a dated written quote. Leave a field blank until a quote confirms it, because blank isn't the same as free. The reference column shows only what our own guides state, with a citation.

> Your entries stay in this browser tab. Nothing you type here is saved or sent.

PROVIDER OR QUOTE LABEL

e.g. Provider A

QUOTE DATE

YYYY-MM-DD

YEARS TO MODEL

e.g. 10

TOTAL METAL PURCHASE ($)

from your quote

> The spread row is applied to this purchase amount. The spread is built into price per ounce, so check it against a dated spot price.

FEE	REFERENCE, AS STATED ON OUR PAGES (NOT A QUOTE)	YOUR QUOTE
One-time setup Custodian account opening	`"Often waived/covered"` (no dollar figure stated)[1]	$ _
Annual admin / custodian Charged every year	`$100 (flat)` for three providers; `$80-$100 (flat)` and `$100-$200 (flat)` for the other two[1]	$ _ / yr
Annual storage Depository: segregated or non-segregated	`$100-$150 (flat)` for four providers; `$150-$200 (flat)` non-segregated for one[1]	$ _ / yr
Dealer markup / spread % over spot, applied to purchase	`"typically 1-5% above spot price"`; a quote of `"10% or more"` on common bullion coins may be overcharging[1]	_ %
Shipping & insurance To the depository	*Not stated on BTG or Aurum IRA pages. Use your quote.*	$ _

FEE	REFERENCE, AS STATED ON OUR PAGES (NOT A QUOTE)	YOUR QUOTE
Liquidation / exit Closing, distribution or sale charges	`"While rare, some custodians might charge a fee"` (no dollar figure stated)[1]	$ —
Wire / funding (incidental) Your bank, not the IRA company	`"(e.g., $25-$50)"` for outgoing wires[1]	$ —
Total over [N] years (one-time + annual × years + spread × purchase)		**$ —**

> This total holds rates constant. It doesn't predict a future spread, metal price or investment return, and it excludes taxes and any cost you haven't entered. A smaller total doesn't establish a provider's quality or suitability.

1. Best Top 10 Gold Investments, "Ira Fees: Complete Guide for 2026" (last updated August 5, 2026; read 2 Nov 2026). Generalized table: "specific fees can vary based on promotions, account size, and chosen depository. Always confirm current fees directly with the provider."
2. Calculation notes adapted from Gold IRA Fee Comparison: "Blank fields require a quote; they are not silently treated as free."

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