

— 2026 —

PRECIOUS METALS IRA

Investor Retirement Guide



UNITED STATES
GOLD BUREAU[®]
Retirement Services Division

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2026 U.S. Gold Bureau Precious-Metals-IRA-Investor-Guide

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A letter from the United States Gold Bureau

Greetings from the U.S. Gold Bureau's Retirement Services Division,

As Head of the Gold Bureau's Retirement Services Division, it's my commitment to provide you with comprehensive insights that empower you to make informed decisions about your financial future. I've witnessed firsthand the transformative impact of strategic diversification.

Since 2003, the U.S. Gold Bureau has helped over 150,000 Americans invest over \$2B in precious metals. I want to briefly share a few ways we're different than many other metals dealers:

- The Gold Bureau is a proud member of both International Precious Metals Institute (IPMI) and the National Coin and Bullion Association (NCBA) and is an Authorized Bulk Purchaser of the U.S. Mint for both bullion and numismatic coins.
- We're rated A+ by the BBB and have thousands of positive reviews across other ratings platforms.
- The prices of all the metals we sell are always available on our website. Unfortunately, not all dealers are so transparent.
- All the metals we sell are currently held in our inventory, inside a facility shared with the Texas Bullion Depository. Many dealers carry little inventory and scramble to acquire metals to fill your order.
- We offer a Private Market Liquidation Option, making distributions and liquidations easier.

All of us at the Gold Bureau are deeply committed to helping our clients diversify their holdings into precious metals, protecting them from market volatility and the steady drain of inflation. For a complimentary, no-obligation consultation, please reach out to us using the information below:

- **Call:** (855) 853-9199
- **Email:** rsd@usgoldbureau.com

Warm Regards,

Dion Zamora – Head of Retirement Services



The Gold Landscape

Nature's Perfect Element

Gold, a natural element on the periodic table, is an objective and enduring reality. Of the 92 natural elements, gold's unique physical properties make it irreplaceable. Unlike silicon, it is rare. Unlike mercury, it is non-toxic. Unlike iron, it doesn't rust. Unlike uranium, it isn't radioactive. And unlike platinum, it is highly malleable and melts at a relatively low temperature. **No other element combines beauty, durability, and utility like gold.** Its timeless appeal and intrinsic value ensure it will remain a cornerstone of human civilization as long as humanity endures.



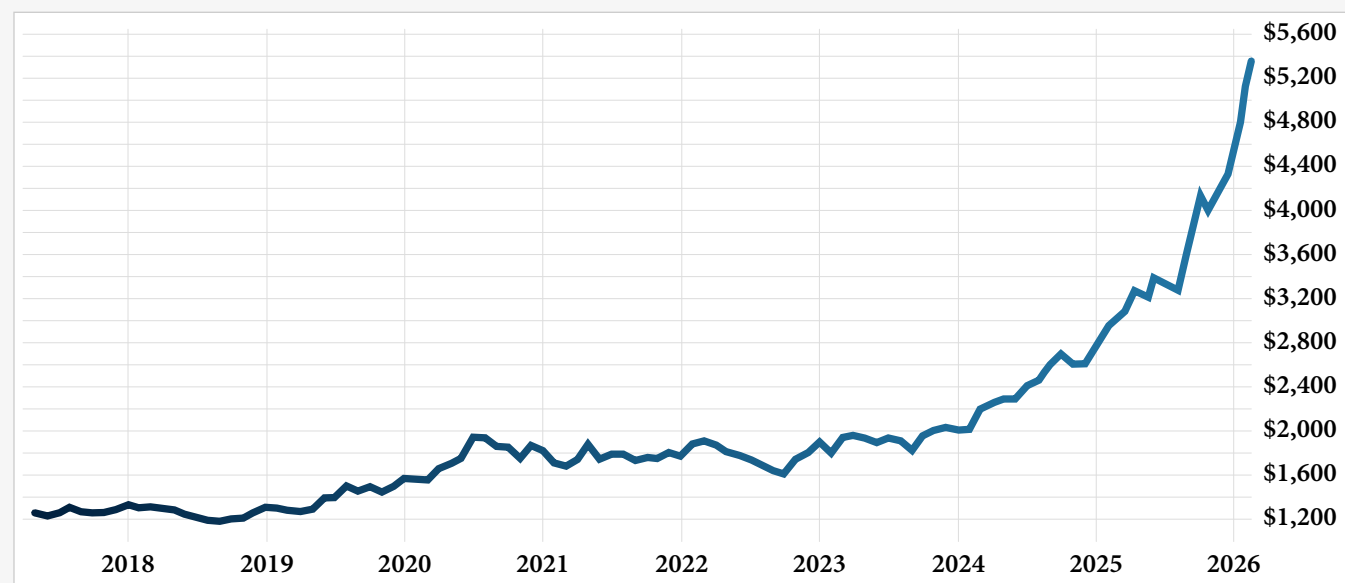
Key Drivers of Gold Prices:

-  **Rising Global Uncertainty:** Geopolitical conflict and economic instability continue to shake markets, driving demand for assets outside government control.
-  **Declining Purchasing Power:** Inflation and debt-driven monetary policy are steadily eroding the value of cash, increasing interest in gold as a hedge.
-  **Systemic Financial Risk:** Market volatility, banking concerns, and asset fragility are pushing investors toward gold as a liability-free store of value.



Market Overview

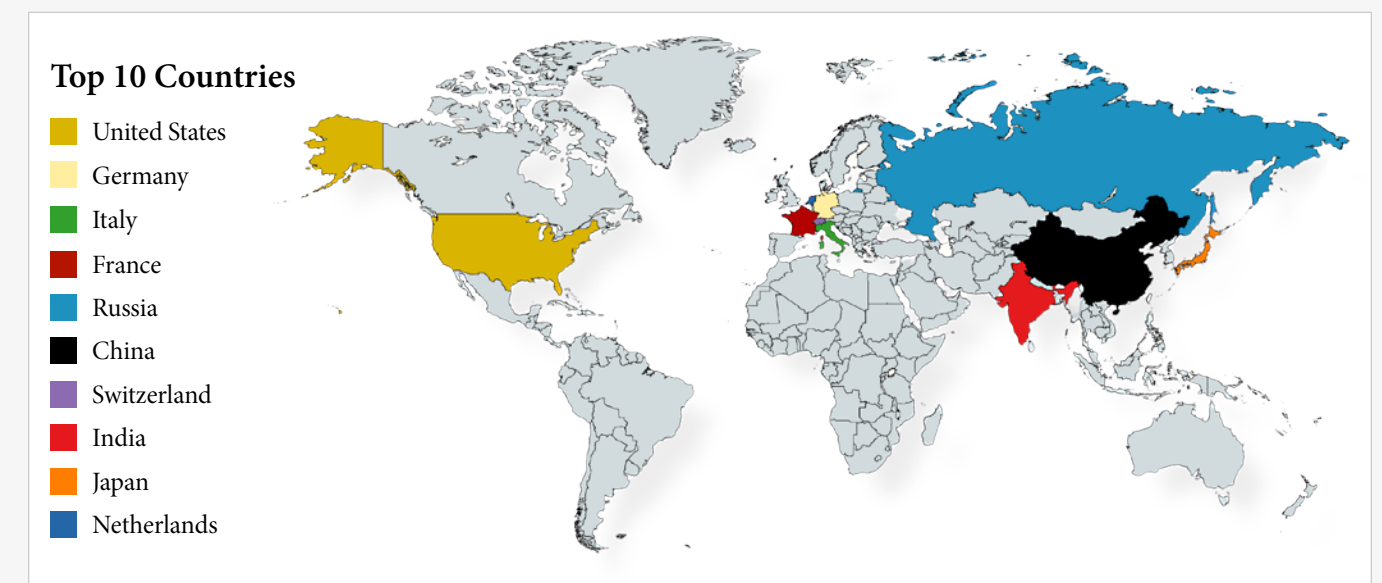
Gold has long been a cornerstone of wealth preservation, and today's market landscape highlights its enduring value. The current price of gold reflects trends driven by inflation fears, geopolitical tensions, and central bank policies. With global economic uncertainty, gold continues to act as a hedge against volatility.



Gold performance over time. Source: Trading View.

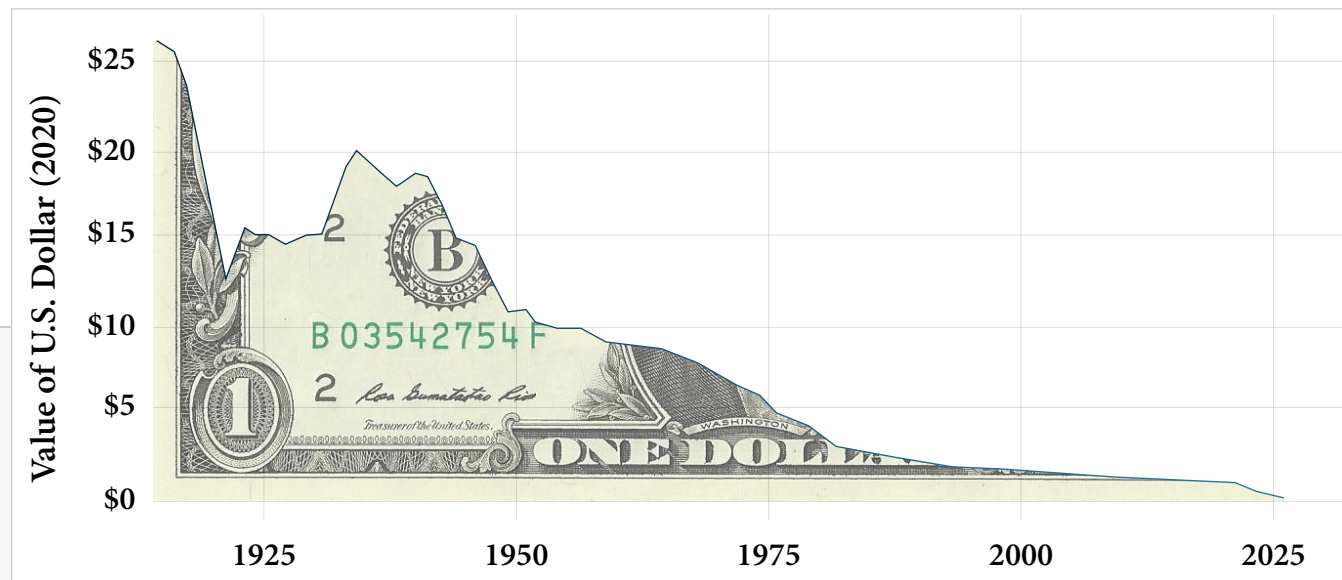
Why Gold Matters Right Now

Central banks around the world continue accumulating gold at historically high levels, signaling a strategic shift away from overreliance on fiat currencies. When the largest financial institutions prioritize gold, it reinforces its role as a long-term store of value.



Gold reserves by country as of Q3 2025. Source: World Gold Council.

The Case for Gold



Purchasing power of the U.S. Dollar. Source: Bureau of Labor Statistics Consumer Price Index, Morris County Library of Historic Prices.

The Enduring Value of Gold in an Inflationary Economy

“In the absence of the gold standard, there is no way to protect savings from confiscation through inflation. There is no safe store of value” – Alan Greenspan, 13th Chairman of the Federal Reserve

Inflation is not a flaw in the financial system – it is a deliberate feature. The Federal Reserve manages U.S. monetary policy and targets a 2% annual inflation rate to encourage growth while maintaining price stability. But even at this “moderate” level, inflation steadily erodes purchasing power over time. For long-term savers and retirees, this erosion is especially consequential. Over a single decade, a 2% inflation rate reduces the dollar’s value by roughly 18%, meaning retirement savings must work harder just to maintain the same standard of living.

And that represents a best-case scenario. Inflation is notoriously difficult to control and often runs higher than expected. Following the economic turbulence of the COVID-19 pandemic, inflation averaged 5.6% – nearly three times the Federal Reserve’s stated target. At that rate, a dollar would lose about 42% of its purchasing power over ten years. For retirees or those nearing retirement, this kind of decline can materially affect income sustainability, healthcare affordability, and overall financial security.

Real-world examples illustrate the long-term effects of inflation more clearly. Consider the cost of a vehicle. In 2014, the MSRP of a new Toyota Highlander was \$31,980, while gold traded at approximately \$1,199 per ounce—meaning the vehicle cost about 27 ounces of gold. By 2025, the MSRP

of the same vehicle rose to \$41,270, an increase of roughly 30%. Over that same period, gold averaged around \$3,250 per ounce—up approximately 171%. As a result, the same vehicle could be purchased for about 13 ounces of gold, less than half the amount required in 2014. While prices rose in dollar terms, gold preserved its purchasing power.

Even policymakers acknowledge the uncertainty surrounding inflation. Federal Reserve Chairman Jerome Powell stated, “We now understand better how little we understand about inflation.” That admission underscores a critical reality for retirement planning: inflation risk is unpredictable, persistent, and difficult to manage through traditional financial tools alone.

For long-term investors and retirees, protecting purchasing power is just as important as growing assets. One effective way to help shield retirement savings from inflation is through assets that historically retain or increase value as currency weakens. Gold, traded globally and priced in U.S. dollars, has long served this role. When the dollar declines, gold has often risen in value, acting as a counterbalance to currency devaluation. This dynamic makes gold a valuable component of a diversified, long-term retirement strategy—designed not just to build wealth, but to preserve it through decades of economic change.

***“The best predictor of future behavior is past behavior. And gold has always had a special attraction for humans.”
– Jim Rickards, Financial Expert***

Gold: A Reliable Shield Against Market Volatility

Gold’s role as a stabilizing asset was put to the test throughout 2025, a year marked by pronounced price swings driven by shifting interest-rate expectations, geopolitical uncertainty, currency movements, and ongoing central-bank demand. Rather than moving in a straight line, gold experienced periods of sharp rallies followed by pullbacks, reflecting how quickly global markets reacted to economic data, policy signals from the Federal Reserve, and international developments.

These fluctuations underscored an important distinction for long-term investors—particularly those focused on retirement. Short-term volatility in gold did not signal weakness; instead, it highlighted gold’s responsiveness to systemic risk. As equities whipsawed in response to changing growth forecasts and monetary policy assumptions, gold repeatedly reasserted its role as a portfolio stabilizer, attracting capital during moments of heightened uncertainty and risk aversion.

For retirement investors, 2025 served as a reminder that market turbulence is not limited to stocks alone, but neither is protection. While equity markets struggled to find consistent footing, gold’s movements reflected its function as a hedge rather than a speculative asset. Its ability to retain value across shifting economic narratives helped offset broader portfolio volatility, particularly during periods when traditional assets moved in lockstep.

The gold market’s behavior in 2025 reinforced a core principle of long-term retirement planning: diversification matters most when conditions are uncertain. Including gold as part of a retirement strategy is not about timing short-term price movements, but about building resilience. Over time, gold’s tendency to respond to inflation risk, currency pressure, and geopolitical stress can help smooth portfolio performance and provide stability through the inevitable cycles that define long-term investing.



***“Market prices for stocks fluctuate at great amplitudes around intrinsic value but, over the long term, intrinsic value is virtually always reflected at some point in market price.”
– Warren Buffet, Legendary Investor***

The Power of Self Directed Investing

The Individual Retirement Account (IRA) was designed to break the stranglehold that a few powerful Wall Street firms had over retirement accounts, allowing individuals to truly drive their own retirement planning by holding a far broader range of assets inside tax-advantaged accounts.

And it worked. These days, Americans hold more than \$25 Trillion in IRAs, rapidly outpacing other retirement structures.

However, most IRAs opened at major brokerages—such as Fidelity or E*Trade—are not truly self-directed. While they offer tax advantages, they limit you to the assets those firms sell: stocks, bonds, ETFs, and mutual funds managed within the Wall Street ecosystem.

If an asset doesn't fit neatly into that system, it's simply unavailable—regardless of whether the law allows it.

That's where the self-directed IRA, a structure that grants investors full control over what they own, not just who manages it, becomes essential.

The True Self-Directed IRA: The Ultimate Expansion of Your Options

A self-directed IRA offers the same tax advantages as a traditional or Roth retirement account—tax-deferred or tax-free growth—while dramatically expanding what you're allowed to own.

Under this framework, investors are permitted to hold assets far beyond the narrow menu offered by big brokers, including:

- Private equity and private placements;
- Directly owned real estate;
- Promissory notes and alternative income assets; and
- Physical precious metal bars and coins

In fact, Congress went a step further with metals, establishing specific eligibility rules to ensure only widely traded and recognized forms of gold, silver, platinum, and palladium qualify for these tax-advantaged retirement accounts.

The self-directed option pairs your IRA with a specialized custodian, one equipped to administer alternative investments such as precious metals. Opening or transferring into a self-directed IRA is a straightforward process, similar to establishing any other retirement account.

Once in place, it allows you to build a retirement portfolio that reflects your convictions—not just Wall Street's product list.

Triple Tax Advantages:



Tax deferral on contributions



Tax-free growth



Tax avoidance of capital gains

Why Precious Metals Shine in an IRA

Taxes should never be the sole reason to make an investment—after all, they're only paid on profits. But when the law deliberately creates incentives around certain assets, smart investors pay attention.

Gold and other precious metals occupy a unique position in the tax code. Unlike stocks and bonds, gains on physical metals are not treated favorably under long-term capital gains. Recognizing this imbalance, Congress designed retirement accounts to provide a powerful counterweight: a tax-advantaged structure that allows precious metals to be owned without the usual tax drag.

This approach mirrors how lawmakers have long encouraged other forms of wealth building, such as real estate, through deferrals, deductions, and preferential treatment. When Congress created the self-directed IRA, it acknowledged that precious metals have played a foundational role in American investing since the nation's founding and provided a clear, tax-incentivized path to hold them inside retirement accounts.

This is not a loophole or a workaround. It is a deliberate policy choice. One that allows precious metals to do what they've always done best: preserve purchasing power across time.

“Adding gold to your retirement portfolio is like holding a key to private wealth – tangible, secure, and free from the risks of an ever-changing financial system.”

Gold = A Stronger Retirement Portfolio

1. Tax-Deferred or Tax-Free Growth

Inside a self-directed IRA, precious metals aren't subject to capital gains or sales and use taxes, allowing you to adjust your allocations over time. Investors can take advantage of long-term shifts in supply and demand without worrying about the tax impact. In fact, few assets benefit as much as precious metals from tax-deferred or tax-free treatment.

2. A Time-Tested Hedge Against Systemic Risk

Gold has historically protected wealth against inflation, excessive government debt, financial instability, and market volatility—performing when paper assets falter. With systemic risks like government debt and deficits, political tensions, and market valuations at heightened levels, gold's role has become all the more important in a long-term financial plan.

3. True Portfolio Diversification

Precious metals tend to move independently of stocks and bonds, reducing reliance on traditional financial markets and helping stabilize overall portfolio performance. They provide a way to protect purchasing power even when traditional assets are eroded by inflation and other economic forces.

4. A Legacy Asset Built to Endure

Gold has preserved purchasing power for thousands of years and remains a globally recognized store of value, making it uniquely suited for multigenerational wealth planning. Whatever way you hold them, when building your wealth, ensure precious metals are part of the legacy you leave behind.

IRA Eligible Accounts

IRA-Eligible Account Types We Support

While all IRAs used for precious metals investing are self-directed, the most important distinction is which type of IRA best fits your financial situation. Most investors use one of the two standard options below, while business owners and self-employed individuals may qualify for higher-contribution alternatives.

Traditional IRA

A Traditional IRA is the most commonly used retirement account for investors seeking tax-deferred growth. Contributions may be tax-deductible, and taxes are paid when distributions are taken in retirement. **This option is often ideal for those who want to reduce taxable income today while building long-term retirement savings.**

Roth IRA

Roth IRAs are funded with after-tax dollars, allowing qualified withdrawals in retirement to be taken tax-free. **With no required minimum distributions during the account holder's lifetime, Roth IRAs offer long-term flexibility and are a popular choice for investors focused on future tax certainty.**

The majority of investors—nearly 90%—use either a Traditional or Roth IRA.

IRAs for Business Owners and Self-Employed Individuals (SEP & SIMPLE)

For those who own a small business or earn self-employment income, SEP and SIMPLE IRAs provide higher contribution limits than Traditional or Roth IRAs, allowing qualified investors to grow tax-advantaged holdings more quickly.

These accounts are commonly used by business owners looking to maximize retirement contributions, but they only apply to certain taxpayers based on income structure and employment status.

If you are transferring funds from an existing SEP or SIMPLE IRA—or if you qualify to make contributions directly—we can help you set up the appropriate self-directed account and ensure the process is handled correctly.

Common Question

Can I own gold in my 401(k) or 403(b) plan?

Not directly. However, you can complete a partial or full rollover from a 401(k) or 403(b) into a tax-equivalent IRA with no taxes or penalties. This allows you to maintain the same tax advantages while gaining access to a broader range of investment options, including physical precious metals.

IRA Eligible Metals

“Gold is money. Everything else is credit.”

- JP Morgan, Banker

Not all precious metals products are eligible for IRA investing. To ensure only the most liquid and widely traded metals are held in retirement accounts, there are specific rules governing the quality, type and form of metals allowed. These IRS guidelines set strict standards for purity, source, and approved forms of metals, even prescribing and prohibiting certain coins.

Despite these regulations, there are still many options to build a diversified and balanced portfolio of precious metals.

At the U.S. Gold Bureau, we specialize in offering the highest quality legal tender coins produced by the U.S. Mint and other sovereign mints, alongside dozens of other IRA-eligible products.

We recommend a balanced portfolio that includes a mix of bullion and proof coins and bars to provide maximum protection and growth potential. This approach ensures you meet IRS requirements while diversifying your investment across metals and form factors.

Key Requirements for Precious Metals IRAs:

- **Purity Standards:** Gold (99.5%), Silver (99.9%), Platinum and Palladium (99.95%).
- **Approved Forms:** Only specific bullion coins and bars qualify, such as American Gold Eagles, Canadian Gold Maple Leafs, and products from certified refiners.
- **Custodial Accounts:** Metals must be held in an IRS-approved depository—personal storage is not allowed.
- **Accredited Dealers:** Always purchase metals from trusted and accredited dealers to ensure quality and compliance with IRS standards

Find a full list of our IRA-eligible selections on our website, or work with your representative to build out a portfolio just for you.

Customer Testimonial

“I’m interested in more secure investments, like metals, due to recent stock market volatility. After hearing positive feedback from a friend who works with the U.S. Gold Bureau, I decided to do business with them. Overall, I’ve been happy with the company’s professionalism and honesty.”

- Sean C., Texas

Featured Metals

At the United States Gold Bureau we ensure only metals that meet the strict IRS criteria for tax-advantage-eligible precious metals:

- Must be 99.99% fine precious metals coins and bars, or U.S. Gold Eagle coins (91.67%)
- Only “Brilliant Uncirculated” condition bullion and raw proof items, to ensure maximum liquidity
- No jewelry or primarily collectible value pieces like rare or graded coins

Featured Gold Products



American Eagle
Proof and Bullion versions



American Buffalo
Proof and Bullion versions



Canadian
Maple Leaf



Australian Kangaroo



British Britannia



Australian
Lunar Series



1oz Valcambi Bar



1oz U.S. Gold Bureau Bar



1oz Pamp Suisse Fortuna

Featured Silver, Platinum & Palladium Products



American Eagle
(Silver)



Canadian Maple Leaf
(Silver, Platinum, Palladium)



Austrian Philharmonic
(Silver, Gold)



American Eagle
(Platinum)



American Eagle
(Palladium)



British Britannia
(Silver, Platinum)



Perth Kangaroo Bars
(Silver)



Argor-Heraeus Bar
(Platinum)



Asahi Bars
(Silver)



Craft Your Precious Metals Portfolio

Get started on your personalized journey through the investing landscape with our Precious Metals Portfolio Builder. This short but comprehensive questionnaire dives into your investing experience, risk tolerance, time horizon, and more.

Scan the QR code to the left to get started!

Proof Coins

Not all coins are created equal

The difference between bullion and proof coins goes far beyond appearance—and for many investors, that distinction matters.



Proof coins are...

- Struck with specially prepared dies and polished blanks for exceptional precision
- Sharper details and mirror-like finishes not found in standard issues
- Minted in limited quantities, creating natural scarcity
- Crafted with collector-grade standards rather than mass production
- Valued not only for metal content, but also for rarity and demand

Benefits of Proof Coins over Bullion

Lower Mintage:



Proof coins are produced in far smaller quantities than bullion coins, creating immediate scarcity that isn't dependent on future market conditions.



Additional Protection:

Proof coins add a layer of value protection by combining intrinsic metal content with scarcity-driven demand, helping diversify risk within a precious metals IRA.

Greater Demand:



The combination of limited supply, government minting, and collector appeal can drive sustained demand beyond pure metal exposure.



Unique Finish:

Struck with specially prepared dies and polished blanks, proof coins feature sharper detail and mirror-like finishes that distinguish them from standard bullion issues.

High Performance Potential:



Unlike bullion, which closely tracks spot price, proof coins may retain or grow their premiums over time based on rarity, condition, and market interest.



The Proof Advantage in IRAs

In a precious metals IRA, proof coins typically carry higher upfront premiums than standard bullion, and that difference is intentional. Proof coins are produced in far lower quantities, struck to higher standards, and designed for collectors as well as investors. The premium reflects not just metal content, but scarcity, craftsmanship, and demand.

Within an IRA, this higher premium can work to an investor's advantage over time. While bullion generally tracks the spot price alone, proof coins may retain or even increase their premium based on collector interest and limited availability, even during periods of flat metal prices.

When it comes to liquidation, IRS-eligible proof coins like Proof American Eagles are widely recognized and backed by government minting. This recognition supports orderly valuation and resale through established precious metals markets when an IRA distribution or liquidation is required. Because proof coins combine intrinsic metal value with condition-sensitive demand, they may offer more flexibility at exit than mass-produced bullion.

For IRA investors balancing long-term holding with eventual liquidation, proof coins offer a strategic blend of premium value, market recognition, and scarcity-driven demand.



Proof coins are not just metal — they are limited-issue assets backed by government minting and market recognition.

How It Works

Opening a Precious Metals IRA with the U.S. Gold Bureau is a straightforward, guided process designed to make protecting your retirement simple, secure, and fully compliant.

Step 1

Open an Account

Everyone's nest egg looks a little different, meaning there's no one-size-fits-all investment strategy. So, let's have a conversation! No pressure to get your account setup on the same day! Our specialists will ask you about your current retirement plan (IRA, 401K, 403B, etc.), define your retirement goals and discuss possible funding options.

Opening Your Account Includes:

- Completing the Application
- Selecting a Custodian
- Selecting a Depository

Once you're ready, our dedicated specialists will walk you through the application and provide valuable information to help you select a trusted custodian and depository.

Step 2

Fund Your Account

Funding your new account depends on your existing situation. How the account gets funded (transfer or rollover) is dependent upon the type of account you have prior to working with the U.S. Gold Bureau.

Transfer: A transfer is a straightforward, tax-free process where funds move directly from one IRA custodian to another. In this case, you don't touch the money at any point—it's handled entirely by the financial institutions involved. Because of this, the process is simple and creates a non-taxable event.

Rollover: A rollover is similar to a transfer with the exception that the funds are in check form. The client receives the check and is assisted with depositing it into their precious metals IRA account. This must be completed within 60 days to keep it in a non-taxed status.

Step 3

Select Your Metals

Once your account is funded, a dedicated representative will help you select precious metals aligned with your goals. Your metals are then shipped to the secure depository of your choice—including the option to store at the Texas Bullion Depository—where you'll receive tracking updates and confirmation upon arrival. Ongoing support is provided through periodic account statements, assistance with required distributions, and guidance whenever you have questions or decide to sell your metals.

What Are The Options?

A few considerations to keep in mind:

- All metals must meet purity standards
- Only certain bullion coins and bars are permitted
- You cannot include any metals that are in your personal possession

Ready to get started?



Here's information to have handy as you start the process:

- ✓ Beneficiary Information
- ✓ Date of Birth
- ✓ Social Security Number
- ✓ Legal Address as it appears on a utility bill or driver's license
- ✓ Current Retirement Account Statement

Personalized IRA Support

Planning for retirement involves important decisions – and having the right support matters. United States Gold Bureau representatives work directly with you to help evaluate your retirement goals and walk you through the process of establishing a Precious Metals IRA.

You'll receive help with:

- Retirement planning questions
- Precious Metals IRA education
- Strategic diversification considerations
- General funding guidance
- Continued support as your needs evolve

With one-on-one guidance and a focus on education, United States Gold Bureau helps make the IRA process straightforward, transparent, and tailored to your retirement needs.

Preferred Custodian

Equity Trust is our preferred custodian. As a leading IRS-approved custodian for alternative assets, including precious metals, Equity Trust will assist you with the creation and maintenance of your Self-Directed IRA.



We're With You for the Long Haul



Required Minimum Distributions, Liquidations & Rebalancing

While all precious metals companies are eager to help you buy metals, too few are there when it's time to sell.

Whether it's for a required minimum distribution, additional cash needs, or simply rebalancing the mix of metal in your account, at some point, you'll need to turn your metals back into cash.

Imagine the risk and headache of trying to sell your coins at a dealer, pawn shop or online auction site.

Private Market Liquidation Option

When you buy from the United States Gold Bureau, store your metals at the Texas Bullion Depository and you elect an in-kind distribution, your metals simply move between vaults inside the same secure facility. United States Gold Bureau will privately purchase your distributed metals at the rates shown on the [Sell to Us](#) feature on our website, which includes payouts for many of our most popular products. For items not listed or for a more personalized experience, you contact us directly.

Customer Benefits:

- Same-day liquidity.
- No shipping costs or risk of lost packages.
- Convert to cash quickly at market prices

Call (855) 853-9199 to speak to one of our Retirement Services Specialists today.

Disclaimer - When you buy from USGB and store at TxBD and you elect an in-kind distribution, your metals simply move between vaults inside the same secure facility. And USGB will privately purchase your distributed metals at the rates shown on our Sell to Us feature, which includes payouts for many of our most popular products. For items not listed or for a more personalized experience, contact us directly.

Choosing a Reputable Dealer

To protect yourself from potential scams and ensure that you're working with a reputable dealer, it's essential to ask the right questions. Here are four key questions to ask any precious metals dealer before making a purchase:

1. Are the prices on your website?

Transparency is crucial when investing in precious metals. A reputable dealer should list their prices openly on their website, allowing you to make informed decisions without worrying about hidden fees or markups.

The U.S. Gold Bureau prides itself on transparent and upfront pricing. Our prices are on the website and updated in real-time. There are no hidden or last-minute fees.

2. Do you have metals in your inventory and ready to ship?

Some dealers operate without a real inventory, relying on third parties to fulfill orders after a sale is made. This can create uncertainty about availability and leave you waiting longer than expected.

At the U.S. Gold Bureau, we do things differently. We maintain a large inventory of precious metals, ensuring that what you purchase is already in stock and ready for you.

3. Do you recommend U.S. Mint products?

U.S. Mint products are known for their quality and reliability. A trustworthy dealer will often recommend these products as part of a sound investment strategy, reflecting their commitment to offering the best possible options for your portfolio. Many dealers promote "exclusive" products, claiming they will appreciate in value over time, but such claims are often uncertain at best.

As the largest bulk purchaser of U.S. Mint Proof Coins, we protect customers with U.S. Mint coins and coins from other sovereign mints; coins that are recognized and valued worldwide.

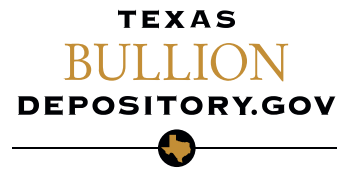
4. Will you be there for me when it's time to liquidate?

It's important to work with a dealer who will support you during the purchase process and when it's time to sell your metals. A reputable dealer should offer assistance and fair pricing when you're ready to liquidate your assets. Be on the lookout for buyback options and guarantees!

The U.S. Gold Bureau Buy-Back Guarantee is one of the best out there. We promise to buy back any metals we sell and at prices that are fair and fully transparent.



Texas Bullion Depository



The Only State-Backed Depository in the United States

Precious metals held in an IRA should always be stored in a secure vaulting facility. This helps ensure they are safeguarded and easily sold – vaulted precious metals typically benefit from easier liquidity and tighter spreads. It also helps comply with IRS rules requiring independent custody. Just as you cannot invest in a painting you hang on your wall, a beach house you use as well as rent, or a business you operate using a retirement account, IRS rules are clear that you must custody your metals outside your home with either a regulated bank or approved non-bank trustee.

Operated by Lone Star Tangible Assets, LP (LSTA), The Texas Bullion Depository is the official bullion storage facility of the State of Texas, offering secure, fully insured, and segregated storage for individuals, institutions, and businesses – while eliminating counterparty risk. It is the only vault in the world that can offer the combined benefit of:

- The speed, efficiency, and customer service of a private enterprise. LSTA, through its family of companies, has brokered billions in precious metals transactions over more than 20 years in business and is an IRS-approved non-bank trustee.
- The peace of mind from auditing, oversight, and backing of the state government of Texas, a leading voice in fiscal responsibility in government and proponent of the right and need for monetary independence of its residents and beyond.

While operated by the same parent company, the depository is a standalone state-administered facility designed to serve all IRA investors, not just those purchasing through U.S. Gold Bureau.

Benefits of IRA Storage at the Texas Bullion Depository

- **No Cross-Selling or Privacy Invasion:** Your privacy is protected by law: information on your holdings is never shared or sold for marketing or other purposes; and the state of Texas is prevented by law from sharing your holdings in response to any inquiry without a court order.
- **Best-in-Class Segregated Storage:** Each client’s metals are stored separately and never commingled. State-of-the-art facility with a Class 3 vault, biometric access, 24/7 surveillance, and armed guards.
- **Competitive Pricing:** Working through U.S. Gold Bureau, IRA investors enjoy market-leading pricing for storage and custody, including no account setup fees, and a highly competitive two-way market for buying and selling IRA-eligible metals.
- **Reduced Counterparty Risk:** As a state-administered entity, overseen by the Office of the Comptroller with regular audits, investors avoid private sector financial risks like a vault bankruptcy. For added security, depository holdings are also privately insured by Llyod’s London with daily valuation updates.

Official State of Texas Bullion Coins

State Backed. Texas Proud.

The Official State of Texas Bullion Coins mark a historic collaboration between the State of Texas and the Texas Bullion Depository, offering state-sanctioned precious metals in both gold and silver. Struck in the United States to exacting purity standards, these coins reflect Texas’ enduring commitment to independence, sound money, and tangible asset security. Each release is officially authorized by the State of Texas and tied to the nation’s first state-administered precious metals depository – embodying principles of oversight, accountability, and trust in real assets.

Two metals. One official Texas design.

Texas Bullion Coins are available in .9999 fine gold and .999 fine silver, offering flexibility for both investors and collectors. Gold appeals to those focused on long-term preservation and scarcity, while silver provides a more accessible entry point supported by strong historical and industrial demand. Both options share the same official design and state-backed legitimacy.

Each coin features a unified design celebrating Texas identity and independence. The obverse displays a relief map of Texas with the TXBD insignia, cannon, and Lone Star—symbols of protection, sovereignty, and state pride. The reverse presents a Great Seal-inspired Star of Texas framed by laurel and live oak, with the inscription “FRIENDSHIP,” honoring the origin of the state’s name.



Frequently Asked Questions



1. How do I know that the U.S. Gold Bureau is legitimate?

The U.S. Gold Bureau is an accredited and reputable company with a long-standing history in the industry. We are dedicated to transparency, security, and customer satisfaction.



3. Where do my metals go once purchased?

Your metals are stored in an approved depository for safety and compliance.



5. Are there any penalties or tax consequences for switching to a Precious Metals IRA?

There are no tax penalties for rolling over an eligible retirement account to a Precious Metals IRA, provided the rollover is completed within the specified timeframe.



2. Are my purchases reported to the IRS?

Most precious metal purchases are not reported to the IRS unless specific thresholds or transactions require reporting. Consult with your tax professional for specific guidance.



4. What are my funding options?

You can fund your Precious Metals IRA through rollovers from existing retirement accounts, transfers, or direct contributions.



6. How easy is it for me to liquidate my precious metals?

Liquidating your metals is straightforward. The U.S. Gold Bureau offers buy-back services, or you can sell through other channels at your discretion.

The U.S. Gold Bureau Advantages

We make it easy and worry-free to get started with a Precious Metals IRA.



Transparency

All our prices are shown on our website and are updated in real time.



Quality

Bullion products are offered from a variety of trusted, accepted refineries and mints. For proof coins, we exclusively recommend products from the U.S. Mint.



No Start-Up Costs

Application and setup fees are waived.*



2 Years of Free Storage

We'll cover your storage fees for two full years.*



Private Market Liquidation Option

Guarantees fast, private buy-back at market prices.*



Bonus Metals

Unlimited 1% match on qualified rollovers.*

Understand the Risks

ALL INVESTMENTS INVOLVE RISK, INCLUDING ALL TYPES OF PRECIOUS METALS. YOU MAY LOSE MONEY INVESTING IN PRECIOUS METALS. PRICES MAY RISE OR FALL RAPIDLY, AND INVESTORS MUST HAVE ADEQUATE FINANCIAL RESERVES TO SUSTAIN THROUGH SUCH MARKET MOVEMENTS. The precious metals, rare coin, modern certified coin and currency markets are speculative, unregulated and volatile, and prices for these items may rise or fall over time. United States Gold Bureau does not guarantee that any client buying for investment purposes will be able to sell for a profit in the future.

The value of bullion metals and coins is largely determined by the current spot or market price of bullion. This price fluctuates throughout the trading day. The value of a numismatic, rare coin, or Certified Investment Grade Coin is determined by multiple factors which can and do fluctuate independently from bullion prices. These factors include: the perceived scarcity of the coin, its quality, current demand, market sentiment, and economic factors.

You should consult with your independent financial advisor regarding whether an investment in precious metals or currency is right for you. United States Gold Bureau employees are not licensed investment advisors, we only provide information on the items we offer for sale. You should not acquire any products from us or anyone else if you are not qualified to make your own financial decisions. You should obtain a thorough understanding of the coin and bullion products you want to acquire before you secure these products as a collector or investor.

***No Start up costs:** Disclaimer: Startup costs, including application and setup fees, are waived through a discount applied to the total value of your metals order. Please note that the minimum order amount is \$50,000. Additionally, we cannot pay custodian or depository fees on your behalf; however, this discount is designed to help offset those costs. Limit one offer per household address. This offer cannot be combined with other offers or coupons. This offer can end at any time and is valid for individuals only. Qualification is not guaranteed and will be wholly determined by USGB. Other conditions or exclusions may apply.

***2 years of free storage:** Disclaimer: This offer provides up to 2 years of free storage for your precious metals IRA through a discount applied to your total order amount. The discount is intended to offset storage fees and cannot be directly paid to the depository or custodian on your behalf. Please note that the minimum order amount is \$100,000 in qualifying metals. Limit one offer per household address. This offer cannot be combined with other offers or coupons. This offer can end at any time and is valid for individuals only. Qualification is not guaranteed and will be wholly determined by USGB. Other conditions or exclusions may apply.

***Private Market Liquidation Option:** Disclaimer: When you buy from USGB and store at TxBU and you elect an in-kind distribution, your metals simply move between vaults inside the same secure facility. And USGB will privately purchase your distributed metals at the rates shown on our Sell to Us feature, which includes payouts for many of our most popular products. For items not listed or for a more personalized experience, contact us directly.

***Bonus metals:** Disclaimer: This offer is valid with a minimum purchase of \$30,000 in qualifying precious metals for a retirement account. The specific US Mint bullion product provided may vary based on availability and market prices. Processing for retirement account funding may take approximately 2-3 weeks. Limit one time offer per household address.



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