



Everlasting Wealth

# Gold IRA Investing Guide

Securing Your Financial Future with Precious Metals



# The Simple 3-Step Process to Protect Your Retirement

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Securing your financial future with physical precious metals is easier than you might think. At Everlasting Wealth, we've simplified the process into three straightforward steps:



**Open Your Self-Directed IRA** – We help you establish a precious metals IRA with our trusted custodian, IRA Club. This account works just like your existing retirement account but allows you to hold physical gold and silver.



**Fund Your Account Tax-Free** – Roll over or transfer funds from your existing retirement account—whether it's a 401(k), IRA, or other qualified plan—without taxes or penalties. There's no limit to how much you can transfer from existing retirement accounts.



**Select Your Precious Metals** – Choose from IRS-approved gold, silver, platinum, and palladium products. Your metals are then securely stored in an IRS-approved depository under your name and fully insured.

That's it. The entire process typically takes just a few business days, and our specialists handle all the paperwork and coordination. You gain the security of physical precious metals while maintaining all the tax advantages of your retirement account.

Now let's explore how it works.



# How a Gold IRA Works: Simplicity Meets Security

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Establishing and managing a Gold IRA follows a straightforward process that mirrors traditional retirement accounts while offering enhanced protection. The fundamental difference is that instead of holding paper assets, your account contains physical precious metals stored on your behalf. The process begins with opening a self-directed IRA through an IRS-approved custodian that specializes in precious metals. From there, you can fund your new account through a tax-free rollover or transfer from an existing retirement plan—whether it's a 401(k), 403(b), TSP, traditional IRA, or similar qualified account. This transfer process, when properly executed, incurs no taxes or penalties, preserving every dollar of your retirement savings.

Once funded, you'll work with your precious metals specialist to select IRS-approved coins and bars for purchase. These metals aren't shipped to your home—instead, they're securely transported to an approved depository facility, where they're held in either segregated storage (your metals kept separate from others) or non-segregated storage (your metals held alongside others, but still fully allocated to you). Throughout ownership, you maintain complete control over your precious metals, with the ability to direct purchases, sales, or distributions according to your financial needs and goals.

The entire framework operates within established IRS guidelines, ensuring your retirement assets remain tax-advantaged while gaining the protective benefits that only physical precious metals can provide. This harmony of convenience and security makes the Gold IRA an increasingly essential component of modern retirement planning.

# Understanding Gold IRAs: Retirement Security Reimagined

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A Gold IRA, also known as a Precious Metals IRA, represents a powerful evolution in retirement planning. Unlike conventional IRAs limited to paper assets, these self-directed retirement accounts empower you to hold physical precious metals including gold, silver, platinum, and palladium—all while maintaining the same tax advantages of traditional retirement accounts.

This distinctive approach allows you to break free from the confines of conventional retirement options. Instead of being restricted to stocks, bonds, and mutual funds—assets that often move in tandem during market downturns—you gain the ability to own actual, physical precious metals. These tangible assets are held in your name, stored in secure, IRS-approved depositories, and fully insured against loss.

The beauty of a Gold IRA lies in its seamless integration with existing retirement benefits. You'll enjoy the same tax-deferred growth potential of traditional IRAs or the tax-free appreciation possibilities of Roth accounts, but with the added security of having part of your nest egg anchored in real, physical assets with intrinsic value. This balanced approach transforms your retirement strategy from vulnerable to resilient, from market-dependent to self-reliant.



# The Unique Benefits of a Gold IRA: Protection Meets Potential

Incorporating physical precious metals into your retirement strategy through a Gold IRA delivers multiple layers of protection and opportunity that simply aren't available through conventional investment approaches.

Perhaps the most powerful benefit is true diversification. While many investors believe they're diversified with a mix of stocks, bonds, and mutual funds, these paper assets often move in lockstep during serious economic downturns. Gold historically follows different patterns, frequently gaining strength precisely when paper investments falter. This counter-cyclical behavior creates authentic portfolio balance—when one segment struggles, another often thrives.

Beyond diversification, gold serves as a formidable hedge against the silent wealth destroyer: inflation. As central banks continue expanding the money supply, each dollar buys less over time. Gold, with its limited supply and universal demand, has consistently preserved purchasing power across generations. What required one ounce of gold a century ago typically still requires approximately one ounce today, despite the dollar's dramatic decline in value over the same period.

The tax advantages of a Gold IRA further enhance its appeal. Your precious metals can appreciate free from immediate taxation, allowing for more efficient growth potential. With a traditional Gold IRA, taxes are deferred until distribution; with a Roth Gold IRA, qualified distributions can be completely tax-free—even if your metals have substantially increased in value.

Perhaps most importantly, a Gold IRA offers peace of mind through tangible ownership. While digital assets can be hacked and paper investments can collapse, physical gold and silver have maintained value for thousands of years. This enduring security, combined with professional storage and full insurance, creates a foundation of stability few other retirement options can match.



# IRA-Eligible Precious Metals: Meeting Exacting Standards

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The IRS maintains strict requirements for precious metals that qualify for inclusion in a self-directed IRA. These standards ensure that your retirement holds only investment-grade assets with recognized purity and authenticity. For gold, coins and bars must meet a minimum fineness of 99.5% purity, with a few specific exceptions like the American Gold Eagle, which has recently become eligible for IRAs. Silver must achieve 99.9% purity, while platinum and palladium require 99.95% purity levels. Beyond these technical specifications, eligible products must come from recognized mints and refiners with established reputations for quality and authenticity.

At Everlasting Wealth, we've carefully curated a selection of IRA-approved precious metals that meet or exceed these rigorous standards. Popular options include the Gold American Eagle, Canadian Gold Maple Leaf, Australian Gold Kangaroo, Silver American Eagle, Canadian Silver Maple Leaf, and Austrian Silver Philharmonic. We also offer platinum and palladium options for investors seeking exposure to these rarer industrial precious metals.

Each product in our lineup has been vetted for IRA compliance, ensuring your retirement contains only the highest quality, most liquid precious metals available. When you purchase these metals for your Gold IRA, they're delivered directly to your chosen depository under full insurance coverage, where they remain securely stored until you decide to sell or take a distribution. This careful attention to compliance and quality control eliminates potential complications while maximizing the protective power of your precious metals holdings.

# Tax-Free Rollovers: Preserving Every Dollar of Your Retirement

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Transitioning existing retirement assets into a Gold IRA can be accomplished without tax consequences or penalties when handled correctly. This preservation of capital ensures your hard-earned retirement savings remain intact throughout the diversification process.

The rollover process begins with establishing your self-directed precious metals IRA with an IRS-approved custodian. Once this account is open, you can initiate a transfer or rollover from your existing retirement accounts—whether traditional IRAs, Roth IRAs, 401(k)s, 403(b)s, TSPs, or similar qualified plans. A direct transfer, where funds move directly between custodians without passing through your hands, is typically the cleanest approach, avoiding any potential for accidental tax consequences.

After funds arrive in your new self-directed IRA, you can direct your custodian to purchase your selected precious metals. Everlasting Wealth strategists help you navigate this entire process, handling the paperwork, coordinating between custodians, and ensuring all IRS requirements are met. We've streamlined what could otherwise be a complex procedure into a simple, stress-free experience.

It's worth noting that the IRS does impose contribution limits for new money added to IRAs each year, but there are no limits on the amount you can transfer or roll over from existing qualified retirement accounts.





## Selecting Your Gold IRA Custodian: A Decision That Matters

The custodian you choose for your precious metals IRA plays a pivotal role in your experience and security. Not all financial institutions are equipped to handle physical precious metals within retirement accounts, and even fewer specialize in this unique area.

When evaluating potential custodians, several factors deserve close attention. First, consider their experience and track record specifically with precious metals IRAs—this specialized knowledge ensures compliance with all IRS regulations. Second, examine their fee structure for transparency and reasonableness, as excessive fees can erode returns over time. Third, verify their reputation through independent reviews, industry ratings, and regulatory standing.

The storage facilities your custodian works with are equally important. These depositories must provide maximum security, full insurance coverage, and regular auditing to verify holdings. They should also offer options like segregated storage, where your metals are kept physically separate from other investors' holdings.

Everlasting Wealth has partnered with IRA Club, one of the industry's most respected custodians with deep expertise in precious metals IRAs. Through this relationship, your metals are stored in either Brinks or Delaware Depository, both offering state-of-the-art security systems, comprehensive insurance coverage, and impeccable reputations for integrity.

This carefully selected custodial relationship ensures your precious metals remain safe, accessible, and properly documented throughout your ownership period.



# Why Gold Matters Now More Than Ever

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In today's increasingly unpredictable economic landscape, gold has emerged as a critical component of a truly diversified retirement strategy. As we navigate through 2025, investors face a perfect storm of challenges: persistent inflation eroding purchasing power, volatile interest rates creating market uncertainty, and an ever-expanding national debt threatening long-term dollar stability. Combined with growing recession concerns and heightened global tensions, these factors have created an environment where traditional investment vehicles alone may no longer provide adequate protection.

Gold stands apart from speculative investments—it represents a time-tested hedge against economic chaos and uncertainty. For millennia, this precious metal has maintained its intrinsic value while fiat currencies have repeatedly faltered. Today's savvy investors recognize gold not merely as another asset class, but as essential insurance for their hard-earned wealth. In a world where digital assets can vanish with a keystroke and paper investments can collapse overnight, physical gold provides tangible security that transcends market cycles.

The question isn't whether gold belongs in your portfolio—it's how much you need to properly insulate yourself from the economic headwinds ahead. For many forward-thinking Americans, a Gold IRA has become the cornerstone of their retirement preservation strategy.

## Physical vs. Paper Gold: Understanding the Critical Difference

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Many investors mistakenly believe they have gold exposure through ETFs, mining stocks, or futures contracts—but these paper proxies deliver fundamentally different benefits and risks compared to physical metal ownership. With paper gold investments, you never actually own the metal itself. Instead, you hold a financial instrument designed to track gold's price. This arrangement introduces significant counterparty risk—your investment depends on the financial health and honesty of the issuing institution. Should that institution face financial difficulties or fail to maintain proper metal backing, your supposed gold exposure could quickly become worthless.

ETFs particularly suffer from fine-print complications. Most gold ETFs contain language allowing for cash settlements rather than metal delivery during crises—precisely when physical gold would be most valuable. Mining stocks, while potentially offering leverage to rising gold prices, remain vulnerable to management issues, production problems, and general stock market downturns, often moving more in line with equity markets than with gold itself.

Physical gold held in a Gold IRA, by contrast, represents direct ownership of the actual metal. Your name is on those specific coins or bars, which are professionally stored and fully insured. There are no derivatives, no complex financial instruments, and no reliance on any institution's promise to pay. This tangible ownership eliminates the counterparty risks inherent in paper gold investments, providing genuine protection against systemic financial crises.



# Why Everlasting Wealth Leads the Industry: Excellence Through Integrity

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In an industry sometimes plagued by high-pressure sales tactics and hidden fees, Everlasting Wealth has distinguished itself through unwavering commitment to transparency, education, and client services. These values that have earned us recognition amount investors as the trusted source for all your precious metals needs.

Our approach begins with education. We believe informed investors make better decisions, which is why we provide comprehensive resources and one-on-one consultations focused on understanding your unique situation before making any recommendations. This educational foundation creates confidence and clarity, allowing you to move forward with precious metals ownership based on knowledge and understanding.

Our business practices reflect this commitment to integrity. We ensure every aspect of our operation meets the highest standards of transparency and accuracy. We consistently offer the best IRA-eligible bullion coins and bars in the United States, maximizing the value of every dollar you invest.

## Getting Started: Everlasting Wealth to Protect What You've Earned

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Now that you've reviewed your Gold IRA materials, the next step is clear: Open your account. Here's what happens next:

- You'll speak one-on-one with a **Senior Private Client Strategist** who will guide you through the process and help you choose the right metals for your portfolio.
- We'll handle all the paperwork—from setting up your **self-directed IRA** to facilitating a tax-free rollover from your current retirement account.
- You'll get expert support selecting **IRS-approved gold and silver products** and arranging secure, insured storage.

**It's fast. It's simple. And it's one of the smartest moves you can make to protect your wealth in today's uncertain world.**

Call Everlasting Wealth at **855-403-1298** or visit **[EverlastingWealth.com](https://www.EverlastingWealth.com) to open your account.** Because peace of mind shouldn't have to wait. There's no guesswork. No pressure. Just a clear path to owning real wealth.

In just a few business days, you can have your Gold IRA fully established—and with it, peace of mind that your retirement is backed by the enduring power of physical gold and silver. Your future is worth more than paper promises. Make it real.

