

Educational Retirement Guide



2026 IRA/401K ROLLOVER

*A Clear Guide to Precious Metals IRAs and
Retirement Diversification*



USA CAPITAL GOLD
WEALTH PROTECTION SPECIALISTS



The Benefits of a Gold IRA

Tax Advantages

- Roll over eligible retirement accounts while preserving tax benefits.
- Potential for tax-deferred or tax-free growth, depending on IRA type.

Wealth Preservation

• Gold and silver have historically helped protect against inflation and market uncertainty.

• Adds a hard-asset hedge to traditional investments.

Portfolio Diversification

• Reduce exposure to stock and bond market volatility.

• Gold has often shown resilience during financial disruptions.



Investor Control

• Choose IRS-approved coins or bars and a qualified depository.

• Flexible liquidation and distribution options when eligible.

Tangible Asset Strength

• Intrinsic value recognized worldwide.

• Not tied to corporate or monetary policy performance.

Simple Setup & Support

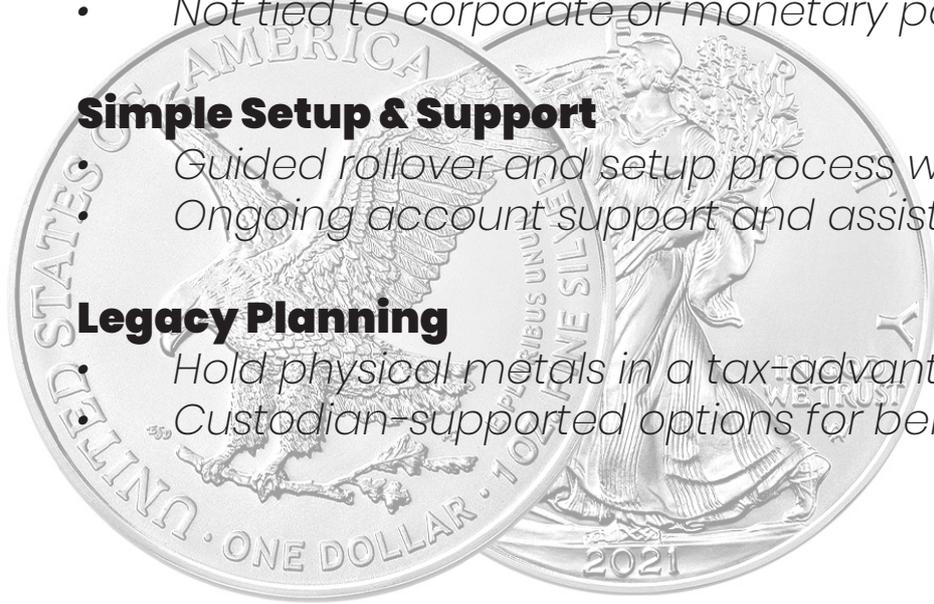
• Guided rollover and setup process with dedicated specialists.

• Ongoing account support and assistance.

Legacy Planning

• Hold physical metals in a tax-advantaged IRA.

• Custodian-supported options for beneficiary distributions.



+1-888-263-8931



SUPPORT@USACAPITALGOLD.COM



9744 WILSHIRE BLVD, SUITE 400
BEVERLY HILLS, CA 90212

How It Works?

Our Three-Step Approach



Step 1 – Private Consultation

Speak directly with a USA Capital Gold Precious Metals IRA specialist. We review your current retirement accounts, explain eligibility, and design a rollover strategy aligned with your goals and time horizon.

Eligible accounts may include:

- Traditional and Roth IRAs
- 401(k) plans
- 403(b) plans
- 457 plans
- Thrift Savings Plans (TSP)
- Other qualified retirement accounts



Step 2 – Account Setup & Finding

We coordinate the establishment of your Self-Directed Precious Metals IRA with an approved custodian and guide the rollover or transfer process. In many cases, funds can move directly between custodians, helping avoid unnecessary delays or tax complications. The setup process is streamlined and fully supported by our team from start to finish.

Once funded, you select from a curated range of IRS-approved gold and silver products that match your portfolio objectives.



Step 3 – Secure Storage & Future Delivery options

Your selected metals are delivered to an approved, high-security U.S. depository for insured storage under your IRA. These facilities are designed specifically for precious metals custody and auditing. When you reach distribution eligibility, you may choose to receive proceeds in cash or take physical delivery of your metals, subject to IRA distribution rules.



USA CAPITAL GOLD
WEALTH PROTECTION SPECIALISTS

Physical Gold vs. Paper Gold

Understanding the Difference Between Owning Gold and Tracking Gold

PHYSICAL GOLD <i>(Coins & Bars)</i>	PAPER GOLD <i>(ETFs & Gold Securities)</i>
Type of Ownership real, tangible gold	Financial exposure to gold through shares or contracts
Physical Possession	No access to physical metal
Full control in your hands or with a custodian	Subject to fund rules & institutions
Counterparty Risk	Reliant on multiple third parties
Primary Use Case	Trading & price speculation
Wealth preservation & security	Trading & price speculation
Inflation Protection	Tracks gold price, no direct ownership
Redeemable for Gold	Generally not redeemable
One-time purchase & storage fees	Ongoing management fees
Privacy Considerations	Fully tracked in brokerage
Greater privacy, off the grid	Highly liquid in market hours
Estate & Legacy Planning	Passed as financial shares
Globally recognized & tradable	Highly liquid in market hours
Crisis Resilience	Market-dependent instrument
IRA Eligibility	Self-Directed Precious Metals IRA
Self-Directed Precious Metals IRA	Limited to select gold ETFs



+1-888-263-8931



SUPPORT@USACAPITALGOLD.COM



9744 WILSHIRE BLVD, SUITE 400
BEVERLY HILLS, CA 90212

How Much Gold Exists?



Gold is one of the rarest and most studied assets in the global financial system. All the gold ever mined throughout human history is estimated to total roughly 200,000+ metric tons – a surprisingly small amount when compared to worldwide demand and modern wealth creation. Much of this supply has been produced only in the modern era, reflecting advances in mining and refining technology.

Where the World's Gold Is Held



Jewelry --45-50%

Nearly half of all gold is held in jewelry form. Beyond adornment, jewelry serves as a cultural generational store of wealth in many regions of the world.



Bars & Investment Coins – 20-25%

A significant portion is held as investment-grade bars and coins by private investors seeking portfolio protection and tangible asset ownership.



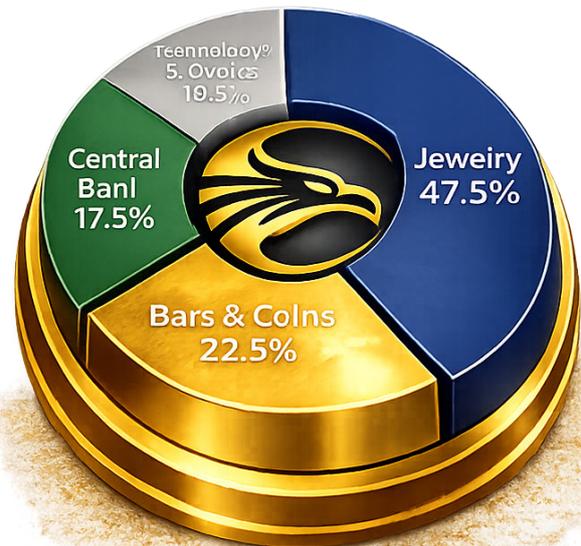
Central Bank Reserves – 15-20%

Central banks maintain large gold reserves as part of their monetary security strategy and reserve diversification.



Technology & Other Uses – 10-15%

The remainder is used in industry, technology, and specialized applications.



USA CAPITAL GOLD
WEALTH PROTECTION SPECIALISTS

Frequently Asked Questions

Can I add gold to my retirement account?

In many cases, yes. Most IRAs and eligible retirement plans can be rolled over or transferred into a Self-Directed Precious Metals IRA that holds physical gold and silver. Active employer-sponsored 401(k) plans may have restrictions unless they are fully vested or eligible for in-service rollover. USA Capital Gold specialists can review your account and confirm eligibility.

What is a Precious Metals IRA (Gold IRA)?

A Precious Metals IRA is a type of Self-Directed Individual Retirement Account that allows you to hold IRS-approved physical gold and silver instead of only traditional paper assets. It combines the potential tax advantages of an IRA with the stability and tangible value of precious metals.

What happens when I take a distribution from my Precious Metals IRA?

When you become eligible to take distributions, you may choose either to liquidate metals for cash or receive physical delivery of your holdings. Our team coordinates with your custodian and depository to complete the process securely and in accordance with IRS rules.

Is my personal information kept private?

Yes. USA Capital Gold maintains strict privacy and data protection standards. Client information and purchase details are handled confidentially and are not sold to outside marketers or unrelated third parties.

How are metals shipped?

Shipments are fully insured and sent through major carriers such as FedEx, UPS, or USPS. Tracking is provided, and packaging is discreet to help protect client privacy and security.

How do I move funds into a Precious Metals IRA?

Funds can typically be moved through either a rollover or a direct custodian-to-custodian transfer. Direct transfers are often the simplest method and help avoid unnecessary tax complications. Our IRA specialists coordinate the paperwork and guide you through each step.

Do I actually own physical metals in a Gold IRA?

Yes. Your IRA owns specific IRS-approved metals that are stored in your account at a qualified, insured depository. When you take distributions, you may choose physical delivery or cash liquidation, depending on your preference and eligibility.

Why can't standard IRAs hold physical gold directly?

Most conventional IRAs are limited to market-traded assets like stocks, bonds, and funds. Holding physical precious metals requires a Self-Directed IRA structure with an approved custodian and depository to maintain compliance.

Can I make new contributions to my Precious Metals IRA?

Yes. Annual contributions can generally be made, subject to IRS contribution limits and eligibility rules, just like other IRA types.

How can I monitor my account performance?

Your IRA custodian provides regular account statements. You can also follow real-time precious metals pricing through public market charts, and USA Capital Gold representatives are available to review your holdings and market conditions with you.

How long does it take to set up a Precious Metals IRA?

Account setup is typically straightforward. Many transfers or rollovers are completed within a few business days, depending on the releasing institution. Once funds arrive, you can select your metals promptly.

Are shipping and insurance included?

Yes. Qualified orders include insured shipping and tracking at no additional cost to the client.

Is there a minimum to open a Precious Metals IRA?

Minimum initial investment amounts can vary by program and market conditions. USA Capital Gold representatives can provide current minimums and account options.

What are the storage fees for a depository account?

Storage and custodial fees depend on account size, metal type, and chosen depository. In some cases, promotional or reduced-fee arrangements may be available. We provide full fee transparency before account funding.

Can I take physical possession of IRA metals anytime?

To maintain IRA tax status, metals must remain stored in an approved depository while inside the account. Physical possession is available when you take a qualified distribution. Early distributions may trigger taxes or penalties, so consulting a tax advisor is recommended.

What is a Precious Metals IRA?

A Precious Metals IRA — often called a Gold IRA — is a specialized Self-Directed Individual Retirement Account that allows you to hold physical gold, silver, and certain other approved precious metals within a tax-advantaged retirement structure. Instead of being limited to traditional paper assets like stocks and mutual funds, this account type gives you access to tangible assets designed for long-term wealth preservation.



By combining the tax benefits of an IRA with the stability of physical metals, a Precious Metals IRA gives investors an additional layer of retirement diversification and asset protection.

How it Works?

You own IRS-approved physical precious metals inside your retirement account

- **Assets are held by a qualified custodian and stored in an approved, insured depository**
- **The account follows the same general tax rules, contribution limits, and distribution guidelines as other IRAs.**
- **Eligible funds can often be moved from existing IRAs or retirement plans through rollovers or transfers.**



+1-888-263-8931



SUPPORT@USACAPITALGOLD.COM



9744 WILSHIRE BLVD, SUITE 400
BEVERLY HILLS, CA 90212

More Than Just Gold

While gold is the most recognized choice, a Precious Metals IRA can also

include other qualifying metals such as:

- Silver
- Silver
- Platinum
- Platinum

While gold is the most recognized choice, a Precious Metals IRA can also include other qualifying metals such as:

- Palladium (where eligible under IRS rules)
- Palladium (where eligible under IRS rules)

This flexibility allows investors to build a broader precious metals allocation based on their goals and market outlook.

Designed for Control & Diversification

Whether you're experienced with retirement accounts or exploring self-directed options for the first time, USA Capital Gold guides you through the setup and funding process step by step – helping you add physical precious metals to your retirement strategy with clarity and compliance.



USA CAPITAL GOLD
WEALTH PROTECTION SPECIALISTS

Benefits of a Precious Metals IRA

Benefit Area	Key Advantages	Key Advantages
Tax-Efficient Structure	<ul style="list-style-type: none">• Move eligible retirement funds through a rollover or transfer while maintaining tax-advantaged status.• Potential for tax-deferred growth (Traditional IRA) or tax-free qualified withdrawals (Roth IRA).• Keep your retirement strategy aligned with existing IRS contribution and distribution frameworks.	
Investor Choice & Flexibility	<ul style="list-style-type: none">• Select from a range of IRS-approved precious metals coins and bars.• Choose a qualified, approved depository for secure storage.• Decide — when eligible—whether to liquidate for cash or receive physical metals as a distribution.• Adjust your metals mix over time based on your strategy and market conditions.	
Strength of Tangible Assets	<ul style="list-style-type: none">• Physical gold and silver carry intrinsic value recognized worldwide.• Not dependent on corporate earnings, credit markets, or currency issuance.• Historically used as a defensive asset during inflation and volatility.• Provides a hard-asset component within a retirement portfolio.	
Streamlined Setup & Account Support	<ul style="list-style-type: none">• USA Capital Gold provides step-by-step guidance through account setup a funding.• Specialists coordinate with custodian to simplify transfers and rollovers.• Ongoing client support for account questions and metals selection.• Clear process designed to reduce paperwork friction and delays/time.	

How to Begin with USA Capital Gold 3 Easy Steps

Step 1 / Establish Your Account

Opening your Precious Metals IRA is fast and guided. Visit <https://usacapitalgold.com/> to submit a secure request form or call 1-888-263-8931 to speak with a USA Capital Gold account specialist. We'll help complete the required documents with you and coordinate the setup from start to finish.



+1-888-263-8931



SUPPORT@USACAPITALGOLD.COM



9744 WILSHIRE BLVD, SUITE 400
BEVERLY HILLS, CA 90212

Step 2 | Add Funds to Your Account

There are several approved ways to place funds into your new Self-Directed Precious Metals IRA: IRA-to-IRA Transfer Shift funds from an existing IRA directly into your new

Common eligible accounts include:

- Traditional IRA
- Roth IRA
- SEP IRA (when applicable)
- SIMPLE IRA (when applicable)

Workplace Plan Rollover

Move retirement assets from a former employer's plan into your Precious Metals IRA. We guide you through each rollover form and coordinate submission and follow-up.

Qualifying plans may include:

- 401(k)
- 403(b)
- 457(b)
- Thrift Savings Plan (TSP)
- Other qualified retirement programs

Step 3 | Choose Metals & Arrange Secure Storage

After your funds arrive, your dedicated USA Capital Gold specialist will help you select approved precious metals aligned with your objectives.

- Review eligible gold and silver products
- Place your metals order within the IRA
- Assets are shipped to an approved, fully insured U.S. vault facility
- Hold for long-term strategy or plan for future distribution options when eligible



USA CAPITAL GOLD
WEALTH PROTECTION SPECIALISTS

Popular IRA-Eligible Coins - USA Capital Gold Offerings

Gold American Eagle

MINT: UNITED STATES MINT

- **ONE OF THE MOST RECOGNIZED GOLD BULLION COINS IN THE WORLD**
- **BACKED BY THE U.S. GOVERNMENT FOR WEIGHT AND PURITY**
- **FREQUENTLY SELECTED FOR PRECIOUS METALS IRAS**
- **STRONG GLOBAL RESALE MARKET AND INVESTOR DEMAND**



Silver American Eagle

Mint: United States Mint

- **Flagship U.S. silver bullion coin**
- **Highly liquid and widely traded**
- **Popular choice for silver IRA allocations**
- **Known for consistent quality and recognition**



 +1-888-263-8931

 SUPPORT@USACAPITALGOLD.COM

 9744 WILSHIRE BLVD, SUITE 400
BEVERLY HILLS, CA 90212

Gold Canadian (Royal Canadian Mint Issue)



Mint: Royal Canadian Mint

- Produced by one of the world's most respected sovereign mints
- High purity gold bullion standard
- Internationally recognized and actively traded
- Commonly used in IRA precious metals portfolios

Silver Canadian (Royal Canadian Mint Issue)



Mint: Royal Canadian Mint

- Investment-grade silver bullion coin
- High purity specifications
- Strong global investor acceptance
- Suitable for Precious Metals IRA inclusion

IRA Eligibility Note

All coins placed in a Precious Metals IRA must meet current IRS purity and qualification

standards and be held in an approved depository under custodian oversight. USA Capital Gold

reviews every order for compliance before funding.



USA CAPITAL GOLD
WEALTH PROTECTION SPECIALISTS

Secure Depositories & Custodians

Trusted Storage & Custody Solutions for Your Precious Metals

USA Capital Gold provides clients with access to established, IRS-approved custodians and secure depository facilities for the proper handling and storage of Precious Metals IRA assets. We work with recognized industry partners that specialize in self directed retirement accounts and alternative asset custody.

Our team will explain your available options and help you select the custody and storage arrangement that best aligns with your account structure, security preferences, and long-term objectives.

Approved Custodian Partners

USA Capital Gold works with qualified, IRS-approved custodians that focus on Self-Directed IRAs and precious metals administration. These firms are selected based on experience, compliance standards, service quality, and account support capabilities.

Equity Trust Company

A well-established self-directed IRA custodian with decades of industry experience and a large national client base.

- IRS-approved self-directed IRA custodian
- Extensive experience with alternative assets
- Established operational history
- Online account access and reporting tools



+1-888-263-8931



SUPPORT@USACAPITALGOLD.COM



9744 WILSHIRE BLVD, SUITE 400
BEVERLY HILLS, CA 90212

Kingdom Trust

A custody provider known for alternative asset support and modern account management platforms.

- Specializes in alternative asset custody
- Strong compliance framework
- Technology-enabled account access

New Direction Trust Company

Focused on self-directed retirement accounts with dedicated support for precious metals and other non-traditional assets.

- Self-directed IRA specialization
- Precious metals account experience
- Investor education resource

The Entrust Group

A long-standing self-directed IRA administrator offering broad custodial services and account support.

- Comprehensive SDIRA services
- Precious metals IRA support
- Established industry presence

Approved Depository Storage

Precious metals held within IRA accounts must be stored in qualified, insured depositories that meet federal requirements.

- Comprehensive SDIRA services
- Precious metals IRA support
- Established industry presence



USA CAPITAL GOLD
WEALTH PROTECTION SPECIALISTS



USA CAPITAL GOLD
WEALTH PROTECTION SPECIALISTS