

Home Storage IRA

Sign up today your Home Storage IRA

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Protect Your Investment with a Home Storage IRA

Investors that intend to buy precious metals as part of your retirement plan are only able to do so by complying with US legislation. You are not allowed to store precious metals held in a Gold IRA at home, but we can help you invest in precious metals and store your assets securely.

IRA Storage Rules

US law explicitly specifies that precious metals purchased for the inclusion of a Gold IRA must be held by an authorised administrator. Investors that store physical gold bullion or other precious metals at home are not permitted to redeem these assets as part of a retirement plan.

There is an exception to the rule. It is possible to purchase precious metals under home storage regulations and hold precious metals as assets in a Limited Liability Company (LLC). However, ownership of the LLC must be transferred to an IRS-authorised custodian in order for you to take advantage of tax-deferred benefits permitted by Gold IRA's.

Gold IRA tax rules

Under the *Taxpayer Relief Act 1997*, US investment laws state precious metals are recognised as “collectables” and are not subject to tax advantages. However, the rules do allow investors to buy precious metals as part of a Self Directed Gold IRA.

Self Directed Gold IRA's work like traditional IRA's. The only difference is Gold IRA's allow investors to store wealth in the form of precious metals and effectively enable you to diversify your retirement portfolio with assets that are proven to protect pension funds.

However, in order to qualify for tax breaks, precious metals must be stored by an IRS-accredited custodian. Investors that are deemed to have strayed from IRS guidelines could be liable for taxes and penalties.

The role of authorised custodians

Administrators that are authorised to handle Gold IRA's provide several advantages for investors:

- Custodians are responsible for purchasing the gold on your behalf
- Arranging for the precious metals to be stored in a high-security vault
- Logging your purchase in the inventory of the depository of your choice
- Selling the precious metals on your behalf

In order to add precious metals to a retirement fund, all you have to do is open an account with Gold IRA, select a custodian and fund your account. We will then contact your chosen administrator to take care of the purchase and storage of your precious metals.

Once you open an account with Gold IRA and deposit your funds you do not have to do anything else until you want to sell your assets. It should be noted that annual fees will be charged for storing your precious metals in an accredited depository.

As the legal owner of precious metals, you have the option to choose which depository your assets are held in. Therefore, if you are not in favour of the depository your custodians have an established partnership with, you can choose another approved service provider.

Partner with Gold IRA

Gold IRA has partnered with a number of IRS-certified custodians to give you a broader choice of approved depositories. Given the IRS has issued threats to penalise taxpayers that store precious metals held in your IRA at home, we ensure your precious metal assets comply with taxpayer regulations.

Contact Gold IRA and start saving for your retirement today