FREQUENTLY ASKED QUESTIONS

COMMON QUESTIONS INCLUDE:
Clarity on Ownership, Pricing & Account Structures

Physical precious metals ownership involves distinct structures, pricing mechanics, custody requirements, and transaction considerations.

The following questions address many of the topics individuals commonly review when evaluating direct ownership, Precious Metals IRAs, product selection, and physical precious metals ownership.

Each response is intended to provide objective educational context and support informed decision-making.

Educational information only.
No forecasts. No recommendations. No obligation.

+ STRUCTURE & OWNERSHIP
+ PROCESS & EXECUTION
+ PRICING & PRODUCTS
+ STORAGE & DELIVERY
+ LIQUIDITY & RISK CONSIDERATIONS
+ PRECIOUS METALS IRA CONSIDERATIONS
+ PRODUCT EDUCATION
+ TAX & REGULATORY CONSIDERATIONS
+ ATLAS ROLE & BOUNDARIES
+ ATLAS ALIGNMENT PROGRAM

STRUCTURE & OWNERSHIP

What is the difference between direct ownership and a Precious Metals IRA?

Direct ownership involves purchasing physical precious metals using personal funds and taking possession outside of a retirement account structure.

A Precious Metals IRA is a self-directed retirement account that permits certain IRS-approved precious metals to be held within a custodial retirement framework.

RELATED READING:
Cash Purchase vs Precious Metals IRA +
Precious Metals 101 +

What is a self-directed IRA?

A self-directed IRA is a retirement account structure that permits certain alternative assets, including qualifying physical precious metals, to be held within the account.

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Can I take physical possession of metals held within an IRA?

Not while assets remain within the retirement account structure.

Metals held within a Precious Metals IRA are generally stored at an approved third-party depository until a qualifying distribution occurs.

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Who holds metals within a Precious Metals IRA?

Metals are typically held at an approved third-party depository in the name of the retirement account and administered through an independent custodian.

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What types of metals are eligible for a Precious Metals IRA?

Only certain coins and bars meeting defined IRS purity and structural requirements are eligible.

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IRA Approved Metals +

How should I decide between a Precious Metals IRA and direct ownership?

The appropriate structure depends on several factors, including source of funds, liquiditypreferences, tax considerations, retirement planning objectives, and ownership preferences.

RELATED READING:
Cash Purchase vs Precious Metals IRA +
How to Buy Physical Precious Metals Responsibly +

PROCESS & EXECUTION

What happens during a discussion with Atlas?

Conversations generally review ownership structures, pricing mechanics, account funding considerations, product formats, transaction sequencing, and educational resources.

Atlas does not provide investment recommendations or market forecasts.

How long does an IRA rollover typically take?

Timelines vary depending on the originating institution and custodial processing requirements.

Most transfers range from several days to a few weeks.

RELATED READING:
Gold IRA Guide +

Are transactions reviewed prior to execution?

Yes. Product type, quantity, pricing structure, delivery direction, and transaction details are reviewed prior to final confirmation.

Can transactions begin gradually?

In some cases, yes.

Certain individuals prefer phased or incremental approaches depending on timing, liquidity preferences, and broader planning considerations.

Is there a minimum transaction size?

Atlas Gold Group generally maintains a minimum transaction size of $25,000 for both directownership and Precious Metals IRA transactions.

Exceptions may occasionally be considered depending on circumstances.

PRICING & PRODUCTS

How are physical precious metals priced?

Pricing generally reflects:

- Global spot market pricing
- Product premiums
- Fabrication and minting costs
- Distribution logistics
- Market demand and availability

Physical bullion products are not sold at spot price alone.

RELATED READING:
How Precious Metals Are Priced →

Why do premiums vary between products?

Premiums fluctuate based on:

- Product format
- Mint or refiner recognition
- Supply conditions
- Market demand
- Denomination and availability

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How Precious Metals Are Priced →

What is the difference between bullion and investment-grade metals?

Standard bullion products are valued primarily based on metal content.

Investment-grade precious metals may also reflect additional market considerations such as limited supply, broader recognition, and product demand characteristics.

RELATED READING:
Investment-Grade Precious Metals →

Do investment-grade metals rely on collector value?

Investment-grade metals may reflect market-driven demand beyond metal content, but they are generally not dependent upon rarity or collector markets to the same extent as fully numismatic coins.

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Investment-Grade Precious Metals →

What is the difference between coins and bars?

Coins are minted products typically issued by sovereign mints.

Bars are generally valued primarily based on weight and purity.

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Gold Overview →
Silver Overview →

What is the difference between bid and ask price?

The bid price represents what buyers are willing to pay.

The ask price represents seller pricing.

The difference between the two is commonly referred to as the spread.

RELATED READING:
How Precious Metals Are Priced →

How is the value of gold determined globally?

Gold pricing is influenced by global supply and demand dynamics, currency movements, centralbank activity, interest rates, and broader economic conditions.

RELATED READING:
Gold Price Explained →

Do you offer ETFs or paper-based metals products?

No. Atlas focuses exclusively on physical precious metals and does not offer securities, derivatives, ETFs, or paper-based precious metals exposure.

RELATED READING:
Physical vs Paper Metals →

STORAGE & DELIVERY

Are direct ownership shipments insured?

Yes. Direct ownership shipments are insured while in transit until delivery confirmation.

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How to Buy Physical Precious Metals Responsibly →

Are IRA metals insured while stored?

Approved depositories maintain insurance coverage according to their internal policies and custodial arrangements.

Insurance coverage, security procedures, and storage protocols vary by depository.

RELATED READING:
Gold IRA Guide →

Does Atlas store metals for direct ownership clients?

No. Atlas Gold Group does not provide storage services for direct ownership transactions.

Storage decisions remain entirely with the client.

RELATED READING:
Physical vs Paper Metals →

What role does storage play in physical metals ownership?

Storage considerations may influence accessibility, insurance, liquidity, security, and overall ownership preferences.

Storage options vary depending on whether metals are held directly or within a retirement account structure.

RELATED READING:
How to Buy Physical Precious Metals Responsibly →

Can precious metals be held outside the financial system?

Physical precious metals can be held directly by the owner outside traditional financial institutions.

However, storage, insurance, accessibility, and security considerations should be carefully evaluated.

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Physical vs Paper Metals →

How long does direct delivery typically take?

Delivery timelines vary based on product availability, market conditions, and transaction volume.

Estimated delivery timing is reviewed prior to transaction confirmation.

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How to Buy Physical Precious Metals Responsibly →

LIQUIDITY & RISK CONSIDERATIONS

Is liquidity guaranteed?

No. No asset class guarantees liquidity.

Liquidity may be influenced by:

- Product recognition
- Market conditions
- Transaction size
- Timing
- Bid / ask spreads

RELATED READING:
How to Buy Physical Precious Metals Responsibly +

How does buyback coordination work?

Atlas may assist clients with structured buyback coordination.

Pricing reflects prevailing market conditions, product recognition, and current market spreads at the time of the transaction.

RELATED READING:
How Precious Metals Are Priced +

Do you charge liquidation fees?

Atlas Gold Group does not charge liquidation fees.

Buyback pricing reflects prevailing market spreads and market conditions at the time of transaction.

RELATED READING:
How Precious Metals Are Priced +

Are precious metals guaranteed to increase in value?

No. Precious metals fluctuate based on:

- Global economic conditions
- Interest rates
- Currency movements
- Supply and demand
- Investor sentiment

No asset class is guaranteed to appreciate in value.

RELATED READING:
Gold vs Inflation +
Gold vs Equities +

What does diversification mean in this context?

Diversification refers to distributing exposure across different asset categories and structures.

Diversification may help manage risk but does not eliminate risk or guarantee positive performance.

RELATED READING:
Precious Metals 101 +

How are precious metals typically evaluated within broader planning?

Some individuals evaluate physical precious metals as one component within a broader allocation framework based on:

- Liquidity preferences
- Ownership objectives
- Risk tolerance
- Long-term planning considerations

RELATED READING:
Precious Metals 101 +
Physical vs Paper Metals +

Are precious metals considered a long-term asset?

Many investors evaluate precious metals within a long-term ownership framework rather than based solely on short-term price fluctuations.

Individual objectives, time horizons, and financial circumstances vary.

RELATED READING:
Precious Metals 101 +
WHY PRECIOUS METALS HAVE HISTORICALLY BEEN HELD +

PRECIOUS METALS IRA CONSIDERATIONS

What are IRS purity requirements for IRA metals?

Eligible metals must meet minimum purity standards established by applicable regulations.

Not all precious metals products qualify for inclusion within a Precious Metals IRA.

RELATED READING:
Gold IRA Guide +
IRA Approved Metals +

Are there fees associated with a Precious Metals IRA?

IRA-related costs may include:

- Account setup fees
- Custodial administration fees
- Storage fees
- Insurance costs

Fees vary depending on the custodian and depository selected.

RELATED READING:
Gold IRA Guide +

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

Distributions may generally be taken in cash or physical metals depending on account structure and applicable rules.

Tax treatment may vary based on individual circumstances.

RELATED READING:
Gold IRA Guide +

Are distributions taxable?

IRA distributions are governed by IRS rules and may carry tax implications depending on account type, age, and distribution timing.

Individuals should consult qualified tax professionals regarding their specific circumstances.

RELATED READING:
Gold IRA Guide +

Can I take metals in-kind as a distribution?

In many cases, physical metals may be distributed directly from the retirement account when a qualifying distribution occurs.

Applicable tax treatment and reporting requirements may apply.

RELATED READING:
Gold IRA Guide +

Can I transfer an existing IRA or retirement account?

Many retirement accounts may be eligible for transfer or rollover into a self-directed Precious Metals IRA structure.

Eligibility depends on account type and custodial requirements.

RELATED READING:
Gold IRA Guide +
Rollovers & Transfers +

PRODUCT EDUCATION

What role does silver play relative to gold?

Silver and gold often serve different roles within the precious metals market.

Gold is frequently discussed in relation to monetary history, reserve assets, and wealthpreservation.

Silver may be influenced by both investment demand and industrial usage, which can contribute to different market dynamics.

RELATED READING:
Gold Overview →
Silver Overview →
Gold vs Silver →

What is the gold-to-silver ratio?

The gold-to-silver ratio compares the relative value of gold and silver by measuring how many ounces of silver equal the value of one ounce of gold.

Some investors monitor the ratio as part of broader market analysis.

RELATED READING:
Gold vs Silver →

What is an assay?

An assay is a process used to verify the purity and composition of a precious metal product.

Many bars are accompanied by assay documentation from the refiner or manufacturer.

RELATED READING:
How to Buy Physical Precious Metals Responsibly →

How do I verify the authenticity of precious metals?

Authentication methods may include:

- Veight verification
- Dimensional measurements
- Assay documentation
- Professional testing
- Verification through recognized dealers and refiners

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How to Buy Physical Precious Metals Responsibly →

What is recognized bullion?

Recognized bullion generally refers to products produced by established sovereign mints or accredited refiners that maintain broad market recognition and liquidity.

RELATED READING:
Precious Metals 101 →

Why are some products available in fractional sizes?

Fractional products provide smaller ownership denominations and may offer greater flexibility for some individuals.

Smaller denominations often carry higher premiums relative to larger products.

RELATED READING:
Gold Overview →

Are limited-mintage or specialty products available?

Certain specialty or limited-production products may periodically be available.

Liquidity characteristics, premiums, and market demand may differ from standard bullion products.

RELATED READING:
Investment-Grade Precious Metals →

What is the difference between gold, silver, platinum, and palladium?

Each metal possesses distinct characteristics, market drivers, industrial applications, and historical roles.

Individual ownership objectives often influence product selection.

RELATED READING:
Gold Overview →
Silver Overview →
Platinum Overview →
Palladium Overview →

TAX & REGULATORY CONSIDERATIONS

Does Atlas provide tax advice?

No. Atlas Gold Group does not provide tax advice.

Individuals should consult qualified tax professionals regarding their personal circumstances.

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Does Atlas provide legal advice?

No. Atlas Gold Group does not provide legal advice.

Individuals should consult qualified legal professionals regarding legal matters.

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Does Atlas provide investment advice?

No. Atlas Gold Group does not provide investment recommendations, portfolio allocation advice, or performance forecasts.

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Risk Disclosure →
Our Approach →

Are there state sales taxes on precious metals purchases?

Tax treatment varies by jurisdiction and product type.

Applicable laws may change over time.

Individuals should consult qualified tax professionals regarding their state-specific circumstances.

RELATED READING:
Risk Disclosure →

Are precious metals subject to reporting requirements?

Certain transactions may be subject to applicable reporting requirements based on current regulations and transaction characteristics.

Requirements may vary depending on product type and transaction structure.

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ATLAS ROLE & BOUNDARIES

What does Atlas Gold Group provide?

Atlas Gold Group provides

- Educational resources
- Structured transaction coordination
- Precious Metals IRA coordination
- Direct ownership transaction support
- Educational guidance regarding ownership structures and process considerations

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About Atlas →
Our Approach →

Does Atlas act as a custodian or depository?

No. Atlas Gold Group does not operate as a custodian, trustee, storage facility, or depository.

Custody and storage services are provided by independent third parties.

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Gold IRA Guide →

Does Atlas predict metal prices or currency movements?

No. Atlas provides educational context and structured transaction coordination only.

We do not make forecasts regarding future precious metals prices, interest rates, inflation, currencies, or economic outcomes.

RELATED READING:
Market Insights →

What does Atlas focus on?

Atlas focuses exclusively on physical precious metals, including:

- Gold
- Silver
- Platinum
- Palladium
- Direct ownership
- Precious Metals IRA coordination
- Educational resources

RELATED READING:
Precious Metals 101 →

Do you sell securities, ETFs, mutual funds, or paper-based metals products?

No. Atlas focuses exclusively on physical precious metals ownership and does not offer securities, exchange-traded products, derivatives, or paper-based precious metals exposure.

RELATED READING:
Physical vs Paper Metals →

Can Atlas work with my financial advisor, CPA, or attorney?

Yes. Atlas welcomes coordination with qualified financial advisors, CPAs, attorneys, and other professional advisors when appropriate and authorized by the client.

RELATED READING:
For Financial Advisors →

ATLAS ALIGNMENT PROGRAM

What is the Atlas Alignment Program?

For qualifying transactions, eligible clients may elect to direct a defined allocation credit toward:

- Additional precious metals
  or
- A qualified charitable organization

Program eligibility, thresholds, and terms may vary.

Please speak with an Atlas representative for current program details.

STILL HAVE QUESTIONS?

Physical precious metals ownership involves important considerations regarding structure, custody, pricing, liquidity, and long-term planning.

For individuals seeking additional context regarding direct ownership, Precious Metals IRAs, or product structures, Atlas welcomes a private educational discussion.

Schedule a Private Discussion →
Receive the Atlas Investor Guide →

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Education Hub →
Explore foundational articles covering ownership structures, pricing mechanics, retirement account frameworks, and precious metals fundamentals.

Market Insights →
Review educational commentary covering monetary policy, inflation, interest rates, global markets, central bank activity, and economic developments.

Atlas Market Notes →
Stay current with ongoing commentary regarding Federal Reserve policy, inflation reports, employment data, BRICS developments, CBDCs, and precious metals legislation.

Gold Dashboard →
Access historical charts, market indicators, monetary data, and long-term precious metals trends.

Glossary →
Explore commonly used precious metals, monetary, and investment terminology.

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