2026 EDITION · INTERACTIVE WORKBOOK

Gold IRA Company Comparison Workbook

A side-by-side comparison of the 7 leading providers — plus the Due Diligence Scorecard customers can use to score any provider on a 100-point scale.

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How to use this workbook

1. Review the side-by-side provider comparison (pages 3-6)
2. Use the Due Diligence Scorecard (pages 7-9) to score the providers being considered
3. Calculate the total score and use the interpretation scale to make the decision
4. Use the recommended next steps to request information from the top-scoring providers

Why this workbook exists

Choosing a Gold IRA company is one of the most consequential decisions a customer makes during the entire retirement-funding process. A strong provider can save thousands in fees and prevent costly mistakes; a weak provider can erase years of compound growth through markups, restrictive policies, and below-spot buybacks.

The trouble is that comparing providers is hard. Each company markets itself differently. Some emphasise education, some emphasise minimums, some emphasise specific promotions. Comparing them on a like-for-like basis requires a structured framework — which is what this workbook provides.

The workbook is built around six diligence criteria that experienced Gold IRA customers weigh:

1. Minimum investment requirements
2. Fee transparency

3. Buyback policy
4. Storage options
5. Educational resources
6. Customer support quality

Each criterion is worth up to a fixed number of points. The total is on a 100-point scale. Any provider scoring 85+ is a strong contender. Below 60 is a walk-away.

> "A provider's marketing tells the customer what the company wants to be known for. The Scorecard tells the customer what the company actually delivers."

Model the impact of a Gold IRA allocation first

Before scoring providers, use the **Gold IRA Calculator** on the site to model how a precious-metals allocation could affect a retirement projection. The output of the calculator is the dollar amount of metal a customer will eventually be holding — which determines which providers' minimums even qualify.

Open the Gold IRA Calculator →

The calculator is for educational projection purposes only. Past performance does not guarantee future results.

Side-by-side provider comparison

The seven Gold IRA companies covered on this site, side-by-side. The top three reflect this site's overall ranking; the remaining four are alternatives suited to specific brackets.

Top picks

#1 — Goldco

Minimum: $25,000 · BBB: A+ · Best overall

Goldco is widely regarded as a strong provider in the Gold IRA space. Customers can access a Guaranteed Buyback Program, A+ BBB rating, and a free Gold & Silver Kit at signup.

STRONG POINTS

- Guaranteed Buyback Program — committed to buying back at or above spot
- A+ BBB rating with strong complaint-resolution record
- Free Gold & Silver Kit at signup with educational materials
- Broad appeal — suits customers from $25k to high-net-worth
- Long operating history and established custodian relationships

TRADE-OFFS

- $25,000 minimum excludes smaller starter portfolios
- Markup details typically disclosed on the phone, not on the website

→ **Get Goldco's Free Gold & Silver Kit**

#2 — Augusta Precious Metals

Minimum: $50,000 · BBB: A+ · Best education and fee transparency

Augusta Precious Metals provides an education-first approach with white-glove onboarding, transparent fees, and zero BBB complaints — suited to customers with larger portfolios who want a careful, slow approach.

STRONG POINTS

- Zero BBB complaints across its operating history
- Published fee schedule with no "quote required" entries
- Free one-on-one web conference with an Augusta director before any commitment
- Lifetime customer support included
- Joe Montana endorsement and strong educational library

TRADE-OFFS

- $50,000 minimum is the highest in this list — excludes smaller portfolios
- The "education-first" model takes longer than competitors — not for customers in a hurry

→ **Request Augusta's Free Guide**

#3 — Noble Gold

Minimum: $2,000 · BBB: A+ · Best for beginners

Noble Gold offers one of the lowest minimums in the market and a simple onboarding process. A no-hassle buyback policy and lowest-fee positioning makes it accessible to first-time investors and starter portfolios.

STRONG POINTS

- $2,000 minimum — by far the lowest in this list
- Simple, fast onboarding — well-suited to first-time customers
- Low-fee positioning
- No-hassle buyback policy

TRADE-OFFS

- Smaller operating footprint than Goldco or Augusta
- Education library is less developed than Augusta's

Alternatives — always shown

These four providers cover specific brackets and use cases. The lead is free to choose any provider that meets the criteria above.

American Hartford Gold

Minimum: $10,000 · BBB: A+ · Best for fast setup

American Hartford Gold provides a streamlined setup process with strong promotions and customer service. Free silver may be available on qualifying rollovers.

STRONG POINTS

- Streamlined setup — typically 2 weeks or less
- Strong promotional structure (free silver on qualifying rollovers)
- Active customer service and educational outreach

TRADE-OFFS

- Marketing-heavy approach (TV ads, celebrity endorsements)
- Fee transparency is moderate, not industry-leading

→ **Learn More About American Hartford**

Birch Gold Group

Minimum: $10,000 · BBB: A+ · Best product selection

Birch Gold Group offers the widest selection of IRS-approved metals and 22+ years of experience. Strong educational resources for first-time investors.

STRONG POINTS

- 22+ years operating history
- Widest product range across gold, silver, platinum, palladium
- Strong education library and dedicated account specialists

TRADE-OFFS

- Minimum-based promotions are less aggressive than peers

- Buyback program is solid but does not commit to "at-or-above spot"

→ **Learn More About Birch Gold**

Preserve Gold

Minimum: $10,000 · BBB: A+ · Best for personalized service

Preserve Gold is a family-owned provider known for personalized, dedicated representative service. Transparent pricing with a lower entry point.

STRONG POINTS

- Family-owned with dedicated-rep model
- Transparent pricing approach
- Lower entry point than the top 3

TRADE-OFFS

- Smaller operating footprint than larger competitors
- Newer to the industry — shorter operating history

→ **Learn More About Preserve Gold**

Lear Capital

Minimum: $5,000 · BBB: B− · Most experienced

Lear Capital has 27+ years in precious metals with broad market knowledge and a diversification focus. Lower minimum suits smaller starter portfolios.

STRONG POINTS

- 27+ years operating history — longest in this list
- Lower minimum ($5,000) than most competitors
- Broad market knowledge and diversification framework

TRADE-OFFS

- BBB rating is B−, lower than the rest of the list
- Customer-service consistency has been a stated concern in independent reviews

→ **Learn More About Lear Capital**

The Lear Capital BBB rating of B− is materially lower than the other six providers in this list. Customers considering Lear should specifically review the BBB complaint themes before signing anything.

Due Diligence Scorecard

Print the next three pages. For each provider being seriously considered, score them on the six criteria below. Total the score at the bottom and apply the interpretation scale.

How to score: each criterion is worth up to a fixed number of points. Be honest. The Scorecard's value comes from the customer doing the diligence — not from inflating numbers to confirm a pre-made decision.

How the points break down

Criterion	Max points	What earns the score
1. Minimum investment fit	10	Provider's minimum matches the customer's intended position
2. Fee transparency	20	Full published fee schedule, no "quote required" entries
3. Buyback policy	20	Written commitment to buy back at or above spot; fast settlement
4. Storage options	15	Segregated and commingled both offered, both priced transparently
5. Educational resources	15	Free guide, library of articles, no-pressure orientation calls
6. Customer support quality	20	BBB rating + complaint themes + Trustpilot signals + response time
TOTAL	**100**	Interpretation scale on the next page

Interpretation scale

85 – 100	**Strong contender.** Request the free information kit and schedule an orientation call.
70 – 84	**Workable.** Specific concerns to address before signing — get answers in writing.
55 – 69	**Compare with stronger options.** Move on unless a specific feature is uniquely valuable.
Under 55	**Walk away.** The provider does not meet baseline diligence standards.

Due Diligence Scorecard

Provider being scored: ______________________

1. Minimum investment fit (out of 10)

Does the provider's minimum match the customer's intended position size?

/10

10: Minimum is well below the customer's position size · **5:** Minimum is close to the customer's position · **0:** Customer does not qualify

2. Fee transparency (out of 20)

Setup, annual custodian, storage, dealer markup, wire/closing, buyback discount.

/20

20: Full published fee schedule — no "quote required" entries · **10:** Some fees disclosed, others on call · **0:** No published fee schedule

3. Buyback policy (out of 20)

The price the provider pays when buying metals back, plus settlement time.

/20

20: Written commitment to buy back at or above spot · **10:** Buy back at spot, no commitment in writing · **0:** No buyback program

4. Storage options (out of 15)

Segregated AND commingled, both priced transparently and customer-selectable.

/15

15: Both options offered, both priced · **8:** One option only · **0:** No depository information provided

5. Educational resources (out of 15)

Free guide, article library, orientation call, no-pressure environment.

/15

15: Free guide + library + no-pressure orientation · **8:** Free guide only · **0:** Sales-focused only

6. Customer support quality (out of 20)

BBB rating + complaint themes + Trustpilot signals + actual response time on inquiries.

/20

20: A+ BBB, zero or few complaints, fast response · **10:** A or A+ BBB, some complaints addressed · **0:** Below A− BBB, unresolved complaints

Total

Sum of all six criteria

/100

Print additional copies of this page for each provider being scored. Direct comparison across 2-3 providers usually surfaces the strongest fit clearly.

Due Diligence Scorecard (extra copy)

Provider being scored: ____________________

1. Minimum investment fit (out of 10)

Does the provider's minimum match the customer's intended position size?

/10

2. Fee transparency (out of 20)

Setup, annual custodian, storage, dealer markup, wire/closing, buyback discount.

/20

3. Buyback policy (out of 20)

The price the provider pays when buying metals back, plus settlement time.

/20

4. Storage options (out of 15)

Segregated AND commingled, both priced transparently and customer-selectable.

/15

5. Educational resources (out of 15)

Free guide, article library, orientation call, no-pressure environment.

/15

6. Customer support quality (out of 20)

BBB rating + complaint themes + Trustpilot signals + actual response time.

/20

Total

Sum of all six criteria

/100

Due Diligence Scorecard (extra copy)

Provider being scored: ______________________

1. Minimum investment fit

(out of 10)

/10

2. Fee transparency

(out of 20)

/20

3. Buyback policy

(out of 20)

/20

4. Storage options

(out of 15)

/15

5. Educational resources

(out of 15)

/15

6. Customer support quality

(out of 20)

/20

Total

Sum of all six criteria

/100

After scoring — recommended next steps

Once 2-3 providers have been scored, the next steps follow the totals:

- **Highest-scoring provider (85+):** request the free information kit and schedule an orientation call.
- **Second-highest provider:** request the free information kit as a comparison anchor — even if not used, it surfaces concrete differences between the top two.
- **Any provider scoring below 55:** walk away. Save the time.

1. Project the impact of a Gold IRA allocation

If not already done, use the **Gold IRA Calculator** to model the position size. The calculator output determines which providers' minimums apply.

Open the calculator →

2. Take the 2-minute matching quiz

The **matching quiz** on the site auto-applies the bracket filter and presents the top three providers a customer's bracket qualifies for — useful as a cross-check against the Scorecard's manual scoring.

Take the quiz →

3. Request a free information kit from a top-scoring provider

→ **Goldco — Free Gold & Silver Kit**
→ **Augusta Precious Metals — Free Guide**
→ **Noble Gold — Free Guide**

Final reminders

This guide is educational only. Customers should speak with a licensed financial or tax advisor before making any rollover or investment decision. The Gold IRA companies covered here do not offer tax or legal advice either.

Past performance does not guarantee future results. Gold has historically served as a potential hedge against inflation and market volatility, but historical patterns do not guarantee future performance.

All financial investments, including precious metals, involve risk. Customers should never invest more than they can afford to hold long-term.