

A GUIDE FROM SENTRY BULLION

Gold & Silver, Explained *Simply*.

Why investors hold physical bullion — and how to decide between a self-directed IRA and a direct cash purchase.



THE CASE FOR BULLION

Six reasons investors hold gold & silver

Physical precious metals have played a role in investment portfolios for centuries. Here are the reasons investors most often cite for owning them today.



Inflation hedge

Gold and silver are widely viewed as a store of value during periods of rising prices, since they aren't tied to any single currency's purchasing power.



Portfolio diversification

Precious metals often move differently than stocks and bonds, which is why many investors use them to reduce overall portfolio correlation.



Tangible & scarce

Unlike a stock certificate or digital asset, bullion is something you can physically hold — and global supply grows slowly and predictably.



Crisis & currency hedge

Demand for gold has historically risen during geopolitical uncertainty and periods of currency instability.



Globally recognized

Gold and silver bullion are bought, sold, and valued using the same standards nearly everywhere in the world — a liquidity advantage over many alternative assets.



No counterparty risk

Physical bullion you hold or store isn't a claim on another institution's solvency — its value doesn't depend on a company or bank staying in business.

Keep in mind: like any asset, precious metals prices fluctuate and can lose value. Past performance doesn't predict future results, and gold and silver pay no dividend or interest while held.

KNOW THE DIFFERENCE

Gold vs. silver, at a glance

Both are precious metals, but they behave differently as investments. Here's how they typically compare.

Factor	Gold	Silver
Primary role	Store of value, wealth preservation	Store of value + industrial demand (electronics, solar)
Typical volatility	Comparatively steadier	Historically more volatile, larger price swings
Entry price point	Higher cost per ounce	Lower cost per ounce — easier to buy in smaller amounts
Market size	Larger, deeper global market	Smaller market than gold
IRA-eligible purity	99.5%+ fineness	99.9%+ fineness
Storage footprint	Compact relative to value	Bulkier — more physical volume per dollar invested

Many investors hold both — gold for stability, silver for growth potential and a lower entry point. The right mix depends on your goals, timeline, and risk comfort.

TWO WAYS TO BUY

Self-directed IRA vs. direct cash purchase

Once you've decided to own gold or silver, the next choice is how. Each path has real trade-offs worth understanding.

Self-Directed IRA

- **Tax-advantaged growth** — gains grow tax-deferred (Traditional) or tax-free (Roth).
- **2026 contribution limit:** \$7,500/year (\$8,600 if 50+).
- Held by an IRS-approved custodian (e.g. Rocket Dollar) — you never take physical possession.
- Must be stored at an insured, IRS-approved depository — home storage isn't permitted.
- Withdrawals before age 59½ generally trigger taxes and a 10% penalty.
- Best suited for long-term retirement savings, not near-term liquidity needs.

Direct Cash Purchase

- **Immediate possession** — take delivery or choose your own storage.
- No annual contribution limit — buy as much or as little as you want.
- Full liquidity — sell whenever you choose, no age restrictions or penalties.
- No custodian or depository required, though secure storage is still worth planning for.
- No tax-advantaged wrapper — gains are generally taxed as collectibles, up to a 28% federal long-term rate.
- Best suited for near-term flexibility or metals outside your retirement strategy.

Which one fits you?

- ✓ If this is retirement money you won't touch for years, and you want tax-advantaged growth — an **IRA** usually makes more sense.
- ✓ If you want metals you can physically access, gift, or sell on your own timeline — a **direct purchase** usually makes more sense.
- ✓ Many investors do both: an IRA for long-term retirement allocation, and a smaller direct holding for flexibility.



Ready to see what fits your goals?

A Sentry Bullion specialist can walk through IRA eligibility, current pricing, and storage options — with no pressure and no obligation.

Start at sentrybullion.com/get-started

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