AtCostMetalsUp

Ten Questions to Ask Before Buying Gold or Silver.

A simple checklist to protect first-time buyers.

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1. **Is it physical metal — and do I take title?**

   Confirm you own real, allocated metal (not a paper claim or pool), and that it's titled to you with the option to take delivery.

2. **What is the spot price right now?**

   Know the live spot price for the metal and weight before you judge any quote. Everything else is premium over spot.

3. **What's the premium over spot — and why?**

   Ask for the all-in premium and what it covers. Lower, transparent premiums are the whole point of buying at cost.

4. **Can I price-check this exact product today?**

   A legitimate price holds up to a real-time comparison against two or three large dealers for the same item.

5. **What are the shipping, insurance, and storage costs?**

   Delivery and optional insured storage have real costs. Get them in writing so the true total is clear.

6. **How do I sell it back, and at what spread?**

   Understand the buy/sell spread and the sell-back process before you buy. Liquidity matters.

7. **Is the product widely recognized?**

   Recognized coins and bars (Eagles, Maples, major-refiner bars) are easier to sell anywhere, anytime.

8. **Are there membership or account fees?**

   If a membership unlocks pricing, weigh the one-time fee against your expected savings over time.

9. **What's the return/dispute policy?**

   Know the policies before you commit — reputable sellers make them easy to find.

10. **Does this fit my goals and risk tolerance?**

    Metals are a long-term decision, not a trade. Make sure the purchase fits your own plan — and consult a licensed advisor.