



AtCostMetalsUp

# The Comparison Checklist.

How to compare any precious-metals seller — including us.

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# The Comparison Checklist

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- ✓ **Price vs. live spot**  
Compare the member price against today's spot for the exact weight and product.
- ✓ **All-in premium**  
Add up premium, shipping, insurance, and any fees for the true total cost.
- ✓ **Same-item, same-moment check**  
Put the identical product side by side with 2–3 large online dealers in real time.
- ✓ **Membership math**  
If a membership is required, divide the fee across your expected purchases.
- ✓ **Delivery vs. insured vault**  
Decide ship-to-self or insured third-party storage, and compare costs.
- ✓ **Sell-back spread**  
Note the buy/sell spread and how sell-back works before buying.
- ✓ **Product recognition**  
Prefer widely recognized coins/bars for easy future liquidity.
- ✓ **Transparency**  
Can you verify pricing and policies yourself? If not, that's your answer.
- ✓ **Total over time**  
Project your cost across a year of buying, not just one purchase.
- ✓ **Fit & advice**  
Confirm it fits your goals and risk tolerance; consult your own advisor.

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