Love Gold Issues Five-Point Checklist for Gold IRA Rollovers

August 03, 2026

LOS ANGELES, CA - August 03, 2026 -
Chicago research publisher Love Gold has released a five-point due diligence checklist for retirement savers weighing 401(k) rollovers into self-directed gold IRAs amid record gold prices in 2026.

Gold traded above $4,800 per ounce in January 2026, and retirement savers shifted 401(k) funds into self-directed gold IRAs at an accelerating pace, according to a January 2026 Investing.com analysis of rollover activity. Love Gold, an independent gold IRA research publisher based in Chicago, Illinois, released a five-point due diligence checklist this week to help savers vet a provider before moving retirement money.

The field those savers face has grown crowded. Fewer than 10 firms offered gold IRA services in 2014. Today more than 100 do, according to Love Gold's research team, and the newest entrants are often the hardest to vet. A gold IRA is a self-directed individual retirement account that holds physical gold, silver, platinum, or palladium instead of paper assets such as stocks and bonds, giving savers a way to diversify beyond traditional markets.

The global precious metals market was valued at $565.08 billion in 2025 and is projected to reach $984.77 billion by 2033, according to Grand View Research, growth that continues to pull new providers into the sector faster than most savers can research them.

Love Gold's checklist asks savers to confirm five things before opening an account: a verified complaint history rather than a single Better Business Bureau score, a fee schedule published in writing instead of quoted only by phone, third-party storage at an IRS-approved depository such as Delaware Depository, a written buyback policy, and confirmation that the metals offered meet IRS purity requirements. Cross-referencing a Better Business Bureau rating against recent Trustpilot complaints, rather than reading either in isolation, is among the simplest checks the publisher recommends before any rollover call is scheduled. The checklist is free to access and applies to any provider, regardless of size or advertising budget.

"Investors are often shown a ranked list without being told how the ranking was built," said a spokesperson for Love Gold. The spokesperson added that the checklist was designed to turn provider research into a process savers can run themselves, without relying on promotional material. "A provider that will not put its fee schedule in writing before a phone call is telling you something," the spokesperson said.

Written disclosure is already standard practice among established firms. Goldco, which holds an A+ rating from the Better Business Bureau and a Triple-A rating from the Business Consumer Alliance, publishes its fee and rollover procedures in writing. The checklist cites the firm as an example because that documentation is publicly available, the kind of paperwork savers should request from any provider they contact.

The rollover shift has accelerated through 2026 as savers react to persistent inflation and a weaker dollar by moving part of their retirement funds into assets that do not track equities. The Internal Revenue Service set the 2026 annual IRA contribution limit at $7,500, or $8,600 for savers age 50 and older, figures that apply to self-directed gold IRAs as well. Love Gold's approach draws on the disclosure-first methods used by consumer finance publishers such as Bankrate and Forbes Advisor, applied specifically to the precious metals sector.

Pre-retirees age 55 and older make up the largest share of people researching gold IRA providers, according to the publisher, since that group is most often weighing a rollover against a fixed retirement timeline. High-pressure tactics, including same-day pricing deadlines and repeated unsolicited calls, remain the clearest warning signs of an unreliable provider, the publisher notes.

Much of that research begins online, where savers comparing the best gold IRA companies encounter dozens of ranked lists built on undisclosed criteria. The full checklist, along with the reasoning behind each of the five points, is published at lovegold.com for savers to review ahead of a rollover decision.

About Love Gold

Love Gold is an independent gold IRA research and comparison publisher based in Chicago, Illinois, that evaluates self-directed retirement account providers on fees, storage, and transparency. Love Gold may receive referral compensation from providers featured on its platform; its published research reflects the company's editorial assessment and is not influenced by commercial relationships.

More information is available at https://www.lovegold.com/.

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