

Physical gold. Clearly priced.

1 oz American Gold Eagle bullion coins

Pricing + purchase-budget + break-even calculator



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Enter numbers, select Calculate, then save. Browser/mobile calculation support varies.

01 YOUR PURCHASE ASSUMPTIONS

Purchase budget (\$)

Spot reference (\$ / fine troy oz)

Supplier product premium (\$ / coin)

MAG markup (% of supplier coin cost)

Delivery + insurance (\$ / order)

Applicable purchase tax (\$ / order)

Resale bid (% of future spot)

Total selling costs (\$ / order)

Calculation status

CALCULATE

Not calculated

02 YOUR ESTIMATE

Whole coins / fine troy ounces

Client price per coin (\$)

Gold value at entered spot (\$)

Total product premium (\$)

Total MAG markup (\$)

Total purchase incl. order costs (\$)

Budget remaining (\$)

Break-even spot (\$ / fine troy oz)

Spot change to break even (%)

Coin price premium above spot (%)

Defaults are hypothetical, not live prices or a quote. Zero tax is not a tax-exemption finding.

Resale terms are assumptions, not guaranteed bids. See page 2 before using the estimate.

Understand every layer.

SPOT + PRODUCT PREMIUM + MAG MARKUP

Spot is a market reference price, not the cost of mining gold. Each modeled coin contains 1 fine troy ounce. Use fine gold content, not the alloy coin's gross weight. The supplier product premium includes fabrication and supply-chain pricing; it is not a verified mint fabrication charge. Supplier cost = spot + product premium. MAG markup = supplier cost x selected rate. Choose 5, 6 or 7 percent. Client unit price = supplier cost + MAG markup, rounded to cents.

YOUR BUDGET AND TOTAL PURCHASE COST

Whole coins = $\text{floor}((\text{budget} - \text{delivery/insurance} - \text{tax}) / \text{client unit price})$.
Total purchase = whole coins x client unit price + delivery/insurance + tax.
Budget remaining = budget - total purchase. Coins cannot be fractional here.
Enter actual dollar tax and order costs for the planned order; this PDF does not determine tax liability. Reconfirm costs if the calculated coin quantity changes.
Total MAG markup is gross compensation before business expenses.

BREAK-EVEN DEPENDS ON THE EXIT PRICE

Resale bid 100 = at spot; 98 = 2% below spot; 102 = 2% above spot.
Break-even spot = $(\text{total purchase} + \text{selling costs}) / (\text{coins} \times \text{resale bid} / 100)$.
Spot change (%) = $(\text{break-even spot} / \text{entered spot} - 1) \times 100$.
The resale assumption stays proportional to future spot. Product premiums may not be recovered. Enter all selling charges once; do not double count any charge already reflected in your resale bid. Storage, financing and opportunity costs are excluded unless you add their dollar amounts to the selling-cost input.

ILLUSTRATIVE CHECK: \$100,000 BUDGET / 6% MARKUP

At \$3,000 spot + \$120 product premium, supplier cost is \$3,120 per coin. MAG markup is \$187.20; client price is \$3,307.20. With zero order costs: 30 coins cost \$99,216, including \$5,616 MAG markup; \$784 remains. At resale at spot with no selling costs, break-even is \$3,307.20 per ounce: a 10.24% spot increase. This is a cost hurdle, not a forecast or return promise.

USING AND SHARING THE PDF

Use Calculate after every edit. Outputs clear when inputs change in a supported viewer. If Calculate does not work, reopen in desktop Adobe Acrobat Reader. Do not rely on saved results after editing in a viewer without JavaScript support. This PDF is downloadable for your website; it has no live price feed, quote lock, order submission or data transmission. Save a separate copy for each scenario.

Coin image: U.S. Mint. Image illustrates product type; supplied coin year may vary.

Reference: usmint.gov/coin-programs/bullion-coins/

Calculation technology: Adobe Acrobat JavaScript / AcroForm. Educational estimate only.