

Should seniors invest in gold in 2025? Here's what experts say

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A gold investment could make sense for many seniors going into 2025.

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Gold's dramatic price rise through 2024 has captured widespread attention. Prices surged steadily before hitting a record \$2,790 per ounce in October, though they've pulled back recently. The rapid appreciation has sparked renewed interest in the precious metal, especially among retirement-focused investors.

The appeal is easy to understand in today's economic climate. Gold has long served as a safety net during uncertain times, offering protection against inflation and market turbulence.

But is it smart for seniors and retirees to add gold to their portfolios? It's not a simple yes or no decision. While some may benefit from gold's wealth-preserving qualities, others could find better options elsewhere. We asked financial experts to share their thoughts on how [gold fits into seniors' 2025 investment plans](#). Below, we'll break down what you should know.

Should seniors invest in gold in 2025?

"I honestly think it's a wise move for seniors to include gold in their investment strategies for 2025," says Brandon Aversano, founder of The Alloy Market. He cites its strength in preserving wealth during uncertain times.

Still, "the answer depends largely on [your] circumstances, including financial goals, risk tolerance and the need for diversification," stresses Derek Miser, investment advisor and CEO of Miser Wealth Partners.

Let's explore when [gold makes sense for older investors](#) — and when it doesn't:

When it would make sense for seniors to invest in gold

Gold investments could make sense if you rely on a fixed income. "[It acts] as a hedge against inflation and currency devaluation, helping [you] maintain purchasing power during economic shifts," explains Miser. This protection becomes particularly valuable in market uncertainty because gold typically holds its value when other investments such as stocks and bonds decline.

Aversano offers practical advice for seniors who may already own precious metals: "If you have gold items [including] coins, jewelry or bars tucked away, get them valued." In today's market, "many people are finding they're worth more than they thought," he notes.

Timing also plays a key role in gold investment decisions. Aversano recommends [watching gold prices](#) and considering strategic selling when markets peak. However, he emphasizes the importance of working with trusted platforms or advisors to ensure fair pricing and avoid common scams that target older investors.

When it wouldn't make sense for seniors to invest in gold

Investing in gold doesn't make sense for everyone. "Seniors that require a stream of portfolio income or have liquidity needs shouldn't consider [it] since it's speculative in nature and won't provide dividend or interest income," warns Michael Unger, Coral Gables Trust's vice president of investments and planning.

Miser also points out [physical gold requires storage](#) and insurance costs. This can eat into any returns you get. Its value can also swing sharply in the short term, creating risks for seniors who need quick access to their money.

If you need steady cash flow, Unger suggests looking into dividend-paying stocks instead. These investments can provide regular income that often grows over time while offering some inflation protection. This approach might work better if you want your investments to help cover daily living expenses.

Other investments to consider if gold isn't a good fit

Miser and Unger highlight the following alternatives if gold isn't the best fit for your 2025 investment strategy:

- **Treasury inflation-protected securities (TIPS):** These government bonds protect against inflation. Your investment value grows automatically when the principal rises.
- **Municipal bonds:** These provide tax-exempt income in many cases. Plus, your money helps fund local community projects.
- **Real estate investment trusts (REITs):** "We're transitioning to a normal interest rate environment which will impose tailwinds on REITs," says Unger. Lower interest rates tend to boost property values and reduce borrowing costs for these investments. With a REIT you'll invest in real estate without actually buying the property in question directly.
- **Exchange-traded funds (ETFs):** These make investing simple and affordable. You can buy or sell them easily when necessary through a brokerage. They also help spread risk across different investment types.

The bottom line

Start small if you've decided to add gold to your retirement portfolio. Most experts suggest limiting gold investments to about 5% of your holdings. Unger recommends reviewing this allocation yearly to ensure it still matches your goals.

Also, keep it simple. "Opting for something tangible [such as] gold coins or gold bars might feel more secure because you own a physical item," suggests Aversano. "Stay away from options that sound too complex or burdensome."

Your main goal as a retiree is to choose investments you understand well and feel confident managing over time. If you haven't already, speak with a reputable financial advisor. They can share reliable resources, go over personalized options and help build a strategy that supports you in your golden years.