

Please tell me what the best retirement account is, if there is one, that is a roth IRA, which includes a gold ETF, and a bitcoin ETF.

💡 Thought for 22s

A Roth IRA is an excellent retirement account option for tax-free growth on qualified withdrawals, and yes, you can absolutely structure one to include both a gold ETF (for exposure to precious metals as a hedge against inflation) and a Bitcoin ETF (for high-growth potential in cryptocurrency). There's no single "Roth IRA product" that inherently bundles these specific ETFs—Roth IRAs are customizable accounts you open with a broker—but major brokerage platforms allow you to buy and hold them commission-free within the account.

The Best Option: Fidelity Roth IRA

Based on factors like low costs, ease of use, broad ETF access, retirement planning tools, and no account minimums or trading fees, **Fidelity Investments' Roth IRA** stands out as the top choice for this setup in 2025. Here's why it fits your criteria and edges out competitors:

- **Access to Gold ETFs:** Fidelity offers hundreds of gold-focused ETFs, including top performers like:
 - iShares Gold Trust (IAU): Tracks physical gold prices with a low 0.25% expense ratio.
 - SPDR Gold Shares (GLD): The largest gold ETF, also with a 0.40% expense ratio. These are fully tradable in a Fidelity Roth IRA, just like stocks.
- **Access to Bitcoin ETFs:** Fidelity supports spot Bitcoin ETFs in Roth IRAs, including its own low-cost option:
 - Fidelity Wise Origin Bitcoin Fund (FBTC): A direct spot Bitcoin ETF with a 0.25% expense ratio (waived to 0% until mid-2025 for new investors). You can also trade others like BlackRock's iShares Bitcoin Trust (IBIT) or ARK 21Shares

Bitcoin ETF (ARKB). Note: These provide indirect Bitcoin exposure via regulated ETFs, avoiding direct crypto custody issues in traditional IRAs.

• **Why Fidelity is the Best Overall:**

- **Fees:** \$0 commissions on U.S. stocks/ETFs, no Roth IRA setup or maintenance fees, and ultra-low expense ratios on their proprietary funds.
- **User Experience:** Intuitive app and website for ETF research/screening, automated Roth conversions, and free financial planning tools tailored to retirement.
- **Flexibility:** Unlimited ETF trades, fractional shares (buy partial ETF units), and seamless integration with other Fidelity accounts.
- **Ratings:** Consistently tops lists for best Roth IRAs (e.g., #1 by StockBrokers.com and The Motley Fool in 2025) due to its balance of features for both beginners and active investors.
- Compared to alternatives:

Gold ETF				
Broker	Access	Bitcoin ETF Access	Key Pros	Key Cons
Fidelity	Yes (full range)	Yes (including own FBTC)	Lowest fees, best tools	Slightly more than Vanguard
Charles Schwab	Yes (full range)	Yes (third-party like IBIT)	Strong customer service, thinkorswim platform	No proprietary Bitcoin ETF
Vanguard	Yes (full range)	Limited/No (considering in late 2025)	Ultra-low index funds	Restrictive crypto ETFs currently
E*TRADE	Yes (full range)	Yes	Good for options trading	Higher minimums for some funds

• **How to Get Started:**

1. Open a Roth IRA at Fidelity (fidelity.com) if eligible (under age 73, earned income, contributions up to \$7,000 in 2025 or \$8,000 if 50+).
2. Fund it via bank transfer or rollover.

3. Search for and buy your chosen ETFs (e.g., allocate 60% to diversified stocks, 20% to IAU, 20% to FBTC—adjust based on risk tolerance).
4. Fidelity's ETF screener lets you filter by theme (e.g., "commodities" for gold, "crypto" for Bitcoin).

This setup keeps everything tax-advantaged in the Roth IRA. Consult a financial advisor for personalized allocation, as Bitcoin and gold can be volatile. If you meant direct holdings (not ETFs) or a specialized crypto IRA, let me know for alternatives like iTrustCapital.

↳ [Compare Fidelity vs Schwab Roth IRAs](#)

↳ [Roth IRA contribution limits 2025](#)