

One firm. 68 accounts. **\$54 million** in invisible AUM, recovered.

What happens when an RIA decides to ask every HNW client one specific question about what they already own.

68

ACCOUNTS
MIGRATED

\$0

NEW CLIENT
ACQUISITION COST

A WHITE-GLOVE TRANSFER-IN OF ASSETS

\$54M

in physical precious metals, moved on-platform across one RIA book.

No new clients. No new money. No liquidations forced. Just assets that already existed, sitting in home safes, safety deposit boxes, and private vaults, now brought above-the-line into the firm's existing reporting stack.

68

Client accounts migrated, each physically transferred into allocated FBO accounts

\$0

In new client acquisition cost. All \$54M came from assets the RIA already had relationships around.

100%

Of migrated positions now showing on the RIA's reporting system as standard billable AUM

BEHIND THE MIGRATION

The assets **already** existed. The platform connection didn't.

An independent RIA firm decided to do something most advisors don't:

systematically ask every HNW client about the physical precious metals they owned outside the managed portfolio.

The answers added up faster than anyone expected. Gold. Silver. Coins inherited. Bars accumulated through every macro moment of the last two decades.

What surfaced was the operational reality most advisors quietly live with: client positions held across home safes, safety deposit boxes, private vaults, and storage arrangements that no reporting system tracked.

Three problems repeated across nearly every position: **different storage** with no unified inventory, **no reporting integration**, and **no advisory fee captured** on any of it.

**68 accounts.
\$54M in AUM. Zero
new clients
required.**

THE TRANSFER-IN
OPPORTUNITY

GBI's transition team coordinated each transfer in-kind, working with the client's existing custody where possible.

All 68 accounts now sit in the institutional vaulting network, integrated into the RIA's reporting stack. Standard advisory fees are captured on positions that previously generated none, and for the first time those clients have a clean, institutional path to liquidity whenever they choose to draw down.

A REPEATABLE PLAYBOOK

68 accounts moved. Smooth for the client, the advisor, and the firm.

01

Discovery at scale

The firm worked through its HNW book systematically, one conversation at a time. GBI provided the playbook. Advisors handled the relationships. In most cases the client already owned the metal, and the conversation simply brought it to light.

02

Transfer execution

GBI's transition team coordinated each transfer with the client's existing custody. Physical moves where possible. Fully insured, secured transport via AuSecure LLC. Title remained with the client throughout.

03

Reporting integration

Each position landed in allocated FBO accounts, feeding the RIA's existing reporting stack as standard billable assets. Daily pricing. Unified client statements. Inspectorate-audited.

0.22%

INSTITUTIONAL GOLD
ALLOCATION

This is not a one-firm phenomenon.

The median HNW household holds **3-5%** of total wealth in unmanaged physical precious metals. Yet the value-weighted average institutional gold allocation sits at just **0.22%** (Q3 2025 13F filings). The gap between what clients already own and what their advisors manage is the largest underdiscussed opportunity in private wealth.

NEXT STEP

Want to put this transfer-in to work on your own book?

gbi.co/transfer-in

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