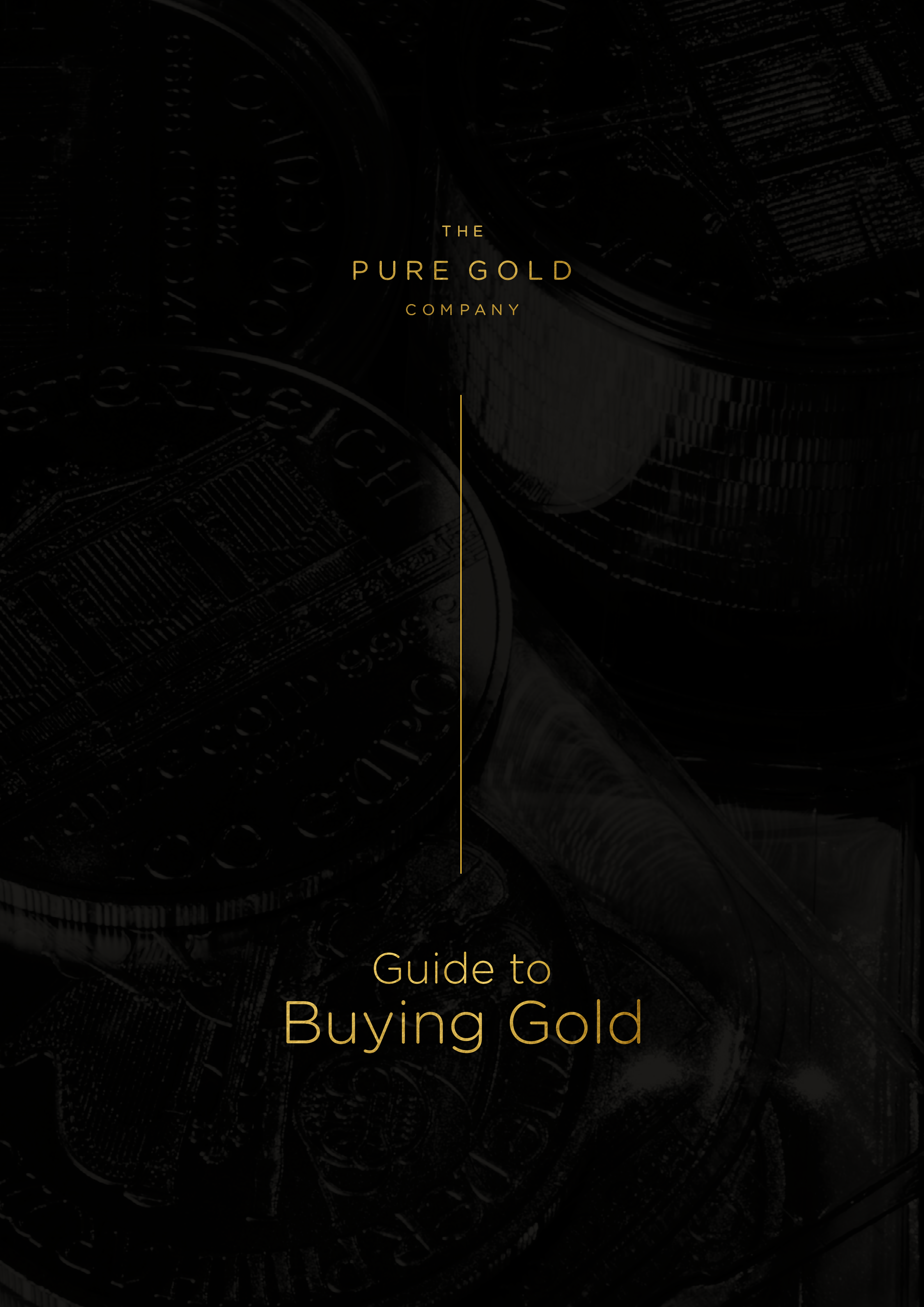


THE

PURE GOLD

COMPANY

Guide to Buying Gold

PHYSICAL GOLD IS REAL

It’s that simple.

Do you know why people trust physical gold? It isn’t just its track record. People trust gold because it is permanent. Gold doesn’t react, rust or deteriorate. It can’t be hacked, digitally manipulated or remotely accessed.

And it is always in demand.

A message from our Chief Executive

I started The Pure Gold Company because I recognised that the biggest barrier potential buyers faced was knowledge-based. That's why providing free access to expert brokers, without any pressure to buy, is central to what we do.

We know that your situation is personal to you, so our brokers listen first and focus on answering your questions. Then if you decide to buy, it is an informed decision. We take care of everything for you, including arranging secure storage should you need it.

More than anything, owning physical bullion brings peace of mind. And that starts the moment you pick up the phone to our team.

I hope you enjoy reading this guide and find it informative and useful. When you are ready to own the real thing, you know who to call.

Josh Saul
Chief Executive Officer,
The Pure Gold Company

Proud partners of the Royal Mint

We're delighted that The Pure Gold Company is part of The Royal Mint's network of trusted bullion partners. Together, we share a commitment to quality and excellence - values that have been at the heart of our organisation for over a millennium.

THE ROYAL MINT®

Andrew Dickey
Director of Precious Metals, The Royal Mint

Who are The Pure Gold Company?

We help you buy the right bullion, at the right time, for the right price. And we make the whole process as easy as possible.

These days, most companies who sell gold bullion do so directly through their websites. We chose to take a different approach because we know how confusing it can be to be faced with a sea of products with little to differentiate them, other than the price.

Making sense of all the options is so much easier when you can talk directly to an expert, especially when there is no pressure to make a purchase. So that's how we work, and our business has grown and thrived because our customers prefer it.

In 2025, we were delighted to be named "The UK's Best Gold Broker" by an independent industry panel. We look forward to showing you just why we deserve that title.

Why our consultative approach matters

It's easy enough to buy gold and silver, but buying the right gold or silver for your needs, at the right price, whilst making sure you stay on the right side of the relevant tax breaks?

We won't say it's tricky, exactly, but it is all too easy to buy a product that you later look back on and think "If only I'd known at the time, I'd have made a different choice."

This is where your reasons for wanting to buy physical bullion become key to determining which coins or bars are best suited to your needs. There are also practical considerations, such as where you live (which affects the tax side of things) and whether you are looking to store your bullion yourself or prefer to use a secure storage service.

When you call The Pure Gold Company, you get to speak directly to professional bullion brokers who will take the time to understand exactly what you are trying to achieve, whilst answering all of your questions.

We won't give you any financial advice, but we will help you to make an informed decision, even if that decision is not to purchase anything at this point. There is no pressure from our end, and our consultations are free of charge.

What do our customers say?

We are rated as “Excellent” by our customers on Trustpilot and are “top rated” by Bullion Directory.

This is typical of the feedback we receive:

Lucy was brilliant in helping me through the purchase.

D.O. , London ★★★★★

Made the entire process so simple and clear. Incredibly responsive and flexible.

M.H. , Hampton ★★★★★

The whole process was straightforward with no pressure to buy at any time.

S.C. , Cheshire ★★★★★

I have recommended Pure Gold to two friends.

S.S. , London ★★★★★

This was my first time, ever, buying gold. And not once did I feel out of my depth or pressurised.

G.B. , Worthing ★★★★★

Thomas was a delight as my broker.

N.A. , Gloucester ★★★★★

What you can expect from us

Expert Guidance

Coins vs bars, storage vs delivery, gold vs silver? Our brokers will help.

Fully certified bullion

How to prove your gold is real, where it came from and what it’s worth.

Total peace of mind

From fully insured delivery to our buyback guarantee that ensures liquidity.

BEST GOLD BROKER UK, 2025
THE PURE GOLD COMPANY

Award Winning Service

Voted “The UK’s Best Gold Broker” by industry experts.

THE ROYAL MINT®
OFFICIAL PARTNER

Royal Mint Official Partners

We also supply Royal Mint products to the wider industry.

LBMA
AFFILIATE MEMBER

LBMA Members

Reinforcing our track record and reputation as a trusted supplier.

THE

PURE GOLD

COMPANY

as featured on

BBC

REUTERS

theguardian

CNBC

WSJ

Trustpilot

“Excellent”

Contents

Gold currency: a journey back in time

In the era of digital finance, you would think that gold's distinctly analogue presence would be nearing the end of its relevance. And yet central banks are buying more gold than ever to underpin their digital currencies.

The reason is simple: it is precisely because gold remains the ultimate analogue asset that its importance is assured. Solid, scarce, and incorruptible. As debt, inflation and political risk rise, gold's relevance as a stabiliser only grows stronger.

4700 BC

We know that at least 6,500 years ago gold had been processed and turned into jewellery and lavish ornaments, with items discovered in the Varna Necropolis in Bulgaria dated to between 4,700 and 4,200 BC. That gold remains in perfect condition today, because gold neither deteriorates nor tarnishes over time.

The crucial combination of physical "foreverness", desirability and finite supply meant gold became the key that unlocked the development of practical, trusted global currencies.

600 BC

The dawn of gold as money

Around 600 BC, the Lydians, in what is now Turkey, minted what are believed to have been the very first gold coins – the Croesus Slater, named after King Croesus.

Gold as a trusted currency started here.

AD 1821

The gold standard: made in Britain

In 1821, Britain became the first major nation to adopt a formal "Gold Standard". By the late 19th century, much of the developed world had followed, with ownership of physical gold being the glue that held everything together.

Present day

Trust in FIAT currencies starts to fall

Once freed from governmental control, gold became a global investment asset and soared in value, highlighting just how overvalued currencies had become under the previous systems.

Individuals now wanted physical gold for all the same reasons governments and central banks had wanted it. They trusted in gold's desirability and permanence more than they did in digital currency and government promises.

AD 1931

The gold standard falters and falls

After the war, Britain made the disastrous move of returning to the standard at the pre-war exchange rate, which massively overvalued the pound. Exports suffered, and the economy faltered. By 1931, amid the Great Depression, Britain finally abandoned the Gold Standard entirely.

AD 1944

Bretton Woods: dollar gold

Following World War II, world leaders met in Bretton Woods, New Hampshire to try and rebuild the global economy. The resulting "Bretton Woods" system saw the US Dollar pegged to gold at $35 per ounce, and other currencies pegged to the Dollar.

AD 1971

The switch to FIAT currencies

In August 1971, President Nixon terminated the Bretton Woods system, marking the start of the FIAT currency era. Currencies would now be backed wholly by a government's credibility rather than with physical gold.

Should you buy physical gold or digital gold?

If you are reading this guide, then the odds are you have already shown an interest in buying physical gold. Which of course is what we specialise in.

However, we also feel it is important for you to understand the various "digital gold" alternatives you might come across, and how they differ in terms of the main benefits and risks they present you with.

Key pros and cons of buying physical gold

The most important thing to keep in mind when comparing physical to digital gold is this: when you buy physical gold, you directly own and have possession of the underlying asset itself.

In other words, it is truly yours from the moment you make the payment. There is no middle-man or business between you and it, removing the counterparty risk.

Physical gold is real, not simply a number on a screen.

Key pros and cons of buying physical gold

- ✓ Can be bought entirely tax-free[1]
- ✓ Can grow in value entirely tax-free[2]
- ✓ Removes counterparty risk
- ✓ You immediately possess the gold itself
- ✓ It's a private investment
- ✓ It's easy to understand what's going on
- ✓ It can be sold anywhere in the world
- ✓ There are no management charges

- × You have to store it somewhere[3]
- × Insurance cost if storing at home
- × The costs involved in buying and selling are higher

1. Gold bullion coins and bars are VAT-exempt in the UK.
2. Royal Mint produced gold bullion coins are CGT-exempt for UK residents. Gold can also fall in value.
3. The costs of professional secure storage can be comparable to the management costs of a gold ETF.

Different types of digital gold

The most common forms of digital gold investment are "Gold ETF's" (Electronically Traded Funds). These funds track the price of gold and give investors a proxy to the gold price, without providing direct ownership of the physical metal. For people who want to dip in and out of gold quickly at the lowest possible cost, in order to speculate on the gold price, a gold ETF can make good sense. As with any investment, always take professional advice first.

Other ways of investing digitally include investing in the gold mining companies that find and mine gold, which is another step further removed from the gold price. Or gold "futures" which involve betting on the price of gold at a future date. Both of these require expert knowledge and an acceptance of higher risks. Again, seek professional advice first.

Then there are companies that allow you to own just part of an actual gold bullion bar. At first glance, these sound more secure than an ETF because you know the bar exists. But could you ever take delivery of your "part of a bar"? And what happens if the company should fail or change its rules? It just isn't the same as actually possessing the physical gold yourself.

Key pros and cons of buying digital gold

- ✓ The costs of buying and selling are typically lower
- ✓ The ease of selling at short-notice[4]

- × Counterparty risk – the provider could fail
- × You don't possess the actual gold
- × Management charges will apply[5]
- × Any growth is liable for taxation[6]
- × Subject to government oversight

4. The Pure Gold Company's buyback guarantee ensures you can sell your physical gold quickly.
5. The management costs of an ETF can be comparable to the storage costs for physical gold bullion.
6. For example, Capital Gains Tax on investment growth. Gold can also fall in value.

Did you know?

Neither physical gold nor gold ETFs are seen as "specified investments" by the UK financial regulators. Gold is instead considered to be a commodity and hence is not regulated by the Financial Conduct Authority.

This also means that gold ETFs are generally not protected by the Financial Services Compensation Scheme in the way you might expect a digital investment to be.

Neither is physical gold, of course, but as you already own and have possession of the gold itself this is not really a consideration for most people.

Coins or bars – which is best?

Gold bullion coins

Let's not beat around the bush: Royal Mint manufactured UK legal-tender gold coins are by far the best option for most UK residents looking to buy gold bullion.

Why? Because you can purchase them entirely VAT-free, and if their value grows over time then you can sell them and pocket the profits without being liable for any capital gains tax.

They are available in a range of designs and sizes with varying pure gold content. And it is the combination of these elements that determines how much each coin is worth, based on the gold spot price and the demand for that particular coin.

This is why you see so many options on gold dealers' websites. Take away 'collectability' and special editions, though, and things get much simpler. We prefer to focus on the most important bullion coins for wealth protection purposes.

UK minted gold coins vs Gold bars

UK minted gold coins

- ✓ VAT-exempt
- ✓ CGT-exempt for UK residents
- ✓ Many coins command higher premiums

Gold bars

- ✓ VAT-exempt
- ✓ Suitable for purchase via a pension

Key coin types to know

UK Gold Britannias

- ✓ Gold Britannias have the best aesthetics of any gold coin, and since 2013 have been minted in the highest purity at 999.9 fine (24 Carat)
- ✓ Britannias are described by the weight of their gold content – for example ½ oz or 1oz

UK Gold Sovereigns

- ✓ Gold Sovereigns are physically more robust but less pure coins, being minted in 22 Carat gold. A "rose" colour finish was used from 2000 to 2025
- ✓ Sovereigns are described by name, for example Full Sovereign or Quarter Sovereign

Gold bullion bars

The classic gold bar that most people imagine is the 400oz "London Good Delivery" bar typically seen in heist films. This is the international standard used for central bank trading and is neither practical nor affordable for the majority of individuals to purchase.

Most retail gold bars are considerably smaller and flatter, with weights in the 5g to 100g range being much more common.

But should you buy gold bars instead of gold coins? For most UK buyers, UK minted gold coins are a better option as they benefit from the full range of tax exemptions. There are exceptions, though.

Gold bars are right for pensions

It's a strange quirk of the UK financial regulations that makes gold bars the right choice to buy if you are purchasing through your pension.

In fact, they are your only choice, because you are not allowed to purchase gold coins in this way. The good news is that the pension acts as a "tax wrapper", which means that you won't pay any VAT or CGT on gold bars bought this way.

Classic Gold Sovereigns

- ✓ Many classic sovereigns, such as the Victoria, George or Edward, are considered highly desirable and hence command a higher premium than newly minted coins
- ✓ Their price is still determined primarily by their gold content and the gold spot price, however, reinforcing the longevity of gold coins for wealth protection

Non-UK Gold Coins

- ✓ There are mints around the world producing gold bullion coins, for example in Australia, Canada, Austria, South Africa and the U.S.
- × These coins are typically of less interest to UK buyers, simply because they do not attract the same tax exemptions as UK coins

How does gold's growth in value compare?

Most of our customers come to us looking to use physical gold to protect their existing wealth.

Our customers tend not to be speculators and see growth as being a welcome secondary bonus, should it happen[1]

With that said, gold's recent performance in investment terms has been hard to ignore. In the ten years from the end of 2015, gold has more than quadrupled in value.

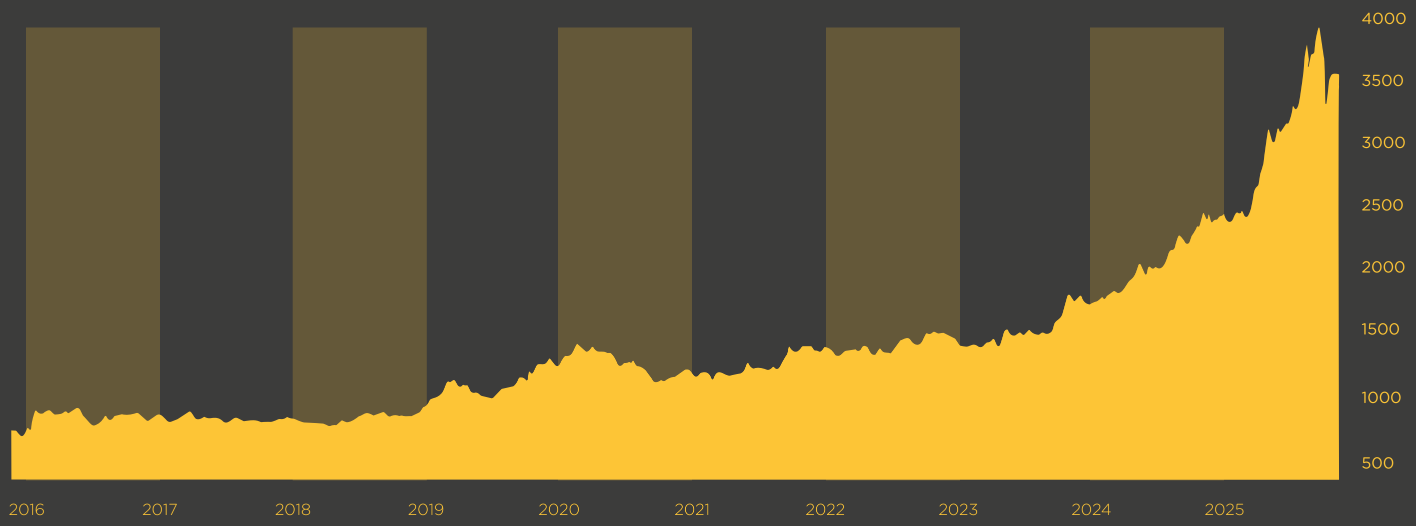
The reasons for this are varied, with one of the most prominent being the consistent bulk purchasing of physical gold by central banks.

Many believe the driver for this is to enable countries, including China, to both move away from the US Dollar, and safeguard themselves from the sort of currency sanctions imposed on Russia following the Ukraine war.

In other words, a distrust of the true value of FIAT currency and the fear of potential governmental interference. The very same fears voiced by many of our customers.

1. The price of gold can go down as well as up. Historical performance cannot be used as a reliable guide for future performance. Always seek professional advice if considering any purchase as an investment.

The gold spot price 10 year chart



Source: Historical daily LBMA AM prices in UK Stirling (£ GBP)

Gold bulk purchasing by central banks

Central bank holdings represent around a fifth of all the gold that has ever been discovered, and they are still buying. In recent years, it has been China and Poland who have led the charge to further increase their gold holdings.

Gold vs alternative stores of wealth

It's often said that when the price of gold goes up, it doesn't signal that gold's intrinsic worth has increased – it is actually reflecting the decrease in the buying power of the currency that you are using to buy the gold.

Whilst that may be an oversimplification, especially when looking at short-term fluctuations in price, we believe it is fundamentally true.

This is why so many financial institutions use gold as a hedge against inflation. Gold is a commodity that does not deteriorate over time, has a known and limited supply, and can demonstrate a history of being in demand that goes back thousands of years.

All of which make gold an excellent benchmark as a store of wealth. So how does it compare to the alternatives?

What would £20,000 invested 10 years ago now be worth?[2]

This doesn't tell the whole story, though, because it ignores the effects of inflation on the real value of your money: in real terms, your £20,000 cash today could only buy what £14,612 would have bought in 2016.

If you had invested in UK residential property, you would have just about kept the same buying power. Whilst in real terms, the buying power of your gold would have more than tripled.

There is no guarantee that this level of performance will continue into the future, of course. But one thing you can guarantee is that the buying power of uninvested cash will always reduce over time due to inflation.

£87,035

↑

335%

	Value After 10 Years	Total Return
FTSE 100 (Total Return Tracker)	£46,600	+133%
UK Residential Property	£27,550	+38%
Cash ISA	£24,140	+21%
10-Year UK Gilt	£23,500	+17.5%
Cash (Uninvested)	£20,000	0%

(Jan 7, 2016 – Jan 7 2026)

2.Sources: Gold: LBMA (PM Fix price in GBP) , FTSE 100: London Stock Exchange (LSE) & FTSE Russell (FTSE 100 Total Return Index) , UK Residential Property: Nationwide House Price Index (UK Average House Price (Non-seasonally adjusted) , Cash ISA: Moneyfacts & Bank of England (Historical "Best Buy" tables for 5-Year Fixed Rate ISAs) , 10-Year UK Government Bonds: UK Debt Management Office (DMO) & Investing.com (Yield on the 10-Year Benchmark Gilt at the time of purchase), Inflation (Cost of Living): Office for National Statistics (Consumer Prices Index). All via Google Gemini Pro.

Tips for buying physical gold

1 Always take a long-term view

Physical gold is a brilliant tool for long-term wealth protection. What it's less ideal for is making a fast buck by speculating on short-term movements in the gold price.

If gambling is your thing, then you can trade digital funds (such as ETFs that follow the gold spot price) for a lower trading cost and with faster transaction times. We wish you the best of luck.

With physical gold, you want to be thinking in terms of holding on to it for five years or more to allow short-term fluctuations to iron themselves out, and for the impact of inflation on the cash alternative to be felt.

2 Have selling in mind, when you buy

Choosing which bullion is best for you involves more than simply looking for the coin with the lowest price. You need to consider how high the demand may be for that coin in the future.

Ultimately, no matter what the gold bullion is, it will always be gold and therefore always desirable. But generally speaking, the smaller gold coins with a lower individual value tend to be in higher demand than the ubiquitous 1oz Britannia. Hence they command a higher premium.

You might be planning to keep your gold forever, but plans can change. So always keep one eye on selling in the future.

3 Don't pay extra for "graded" coins

"Grading" as a practice is perfectly respectable, and a way for collectors to judge the condition of old and rare bullion coins. But it isn't relevant if your main reason for buying gold is to protect your existing wealth.

That doesn't stop certain dealers from trying to charge a huge markup for "graded" examples of common and new bullion coins. Don't believe them if they suggest you will get all that additional cost back and more when you sell. You are far more likely to end up out of pocket than you are to make a killing.

4 Choose your broker wisely

How do people end up choosing to buy overpriced graded coins, you might ask? It's a good question. Let's just say you should be very wary of dealer websites that display suspiciously cheap prices for bullion that isn't actually available to buy from their site without enquiring. They tend to be very good talkers...

We don't have prices on our site because we always work to the live spot price. Instead, we suggest you compare our prices on the day with as many competitors as you like. Our team will even help you find the right products on their site. Yes, we are that confident.

Choosing the right broker

So, what should you look for, when deciding who to trust?

A long track record

It is easy to check how long a company has been in business by doing a search on Companies House. You can also see how far back their reviews and social media presences go for further clues.

As you do your research, see if you get the impression they are one of the bigger players, or whether they are just trying hard to look like it.

The right memberships

Is the broker you are looking at a member of the LBMA – the London Bullion Market Association? This is a great trust indicator, as you must pass strict scrutiny to be accepted as a member.

Is the broker an official partner of the Royal Mint? If the answer is no, do you know who is supplying their gold bullion to them, and how reliable that supply is?

We can answer "yes" to both.

A good reputation

Having been independently voted "The UK's Best Gold Broker", we are pretty confident in our reputation. But what about the other brokers out there?

The obvious place to start is review sites such as Trustpilot (we are rated "Excellent", by the way) and the industry specific Bullion Directory (where we are "Top Rated").

Even better if you know someone who has first-hand experience of their service.

Is now silver's time to shine?

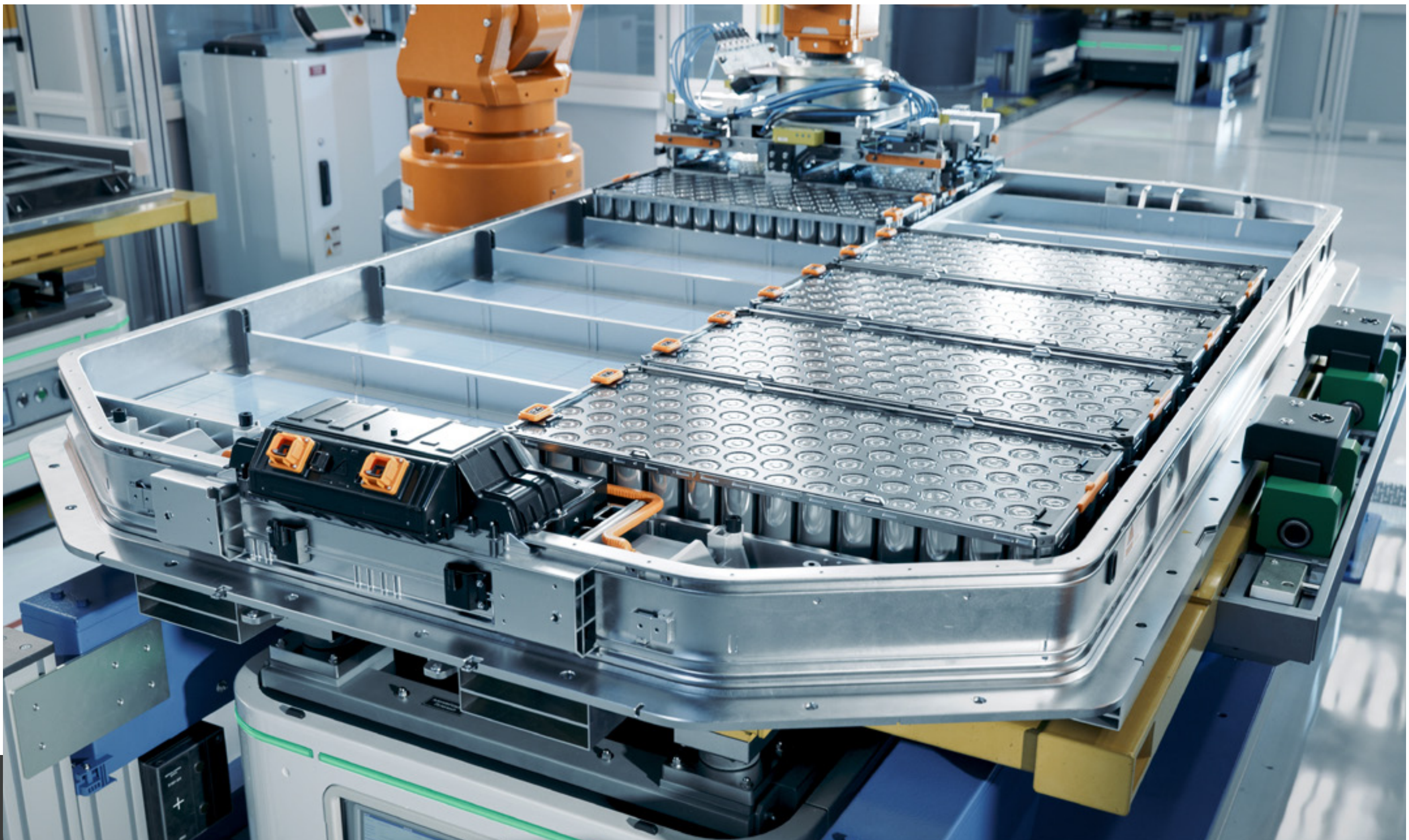
Whilst gold has been taking all the headlines over the past few years, the equally stellar rise of silver has gone almost unnoticed.

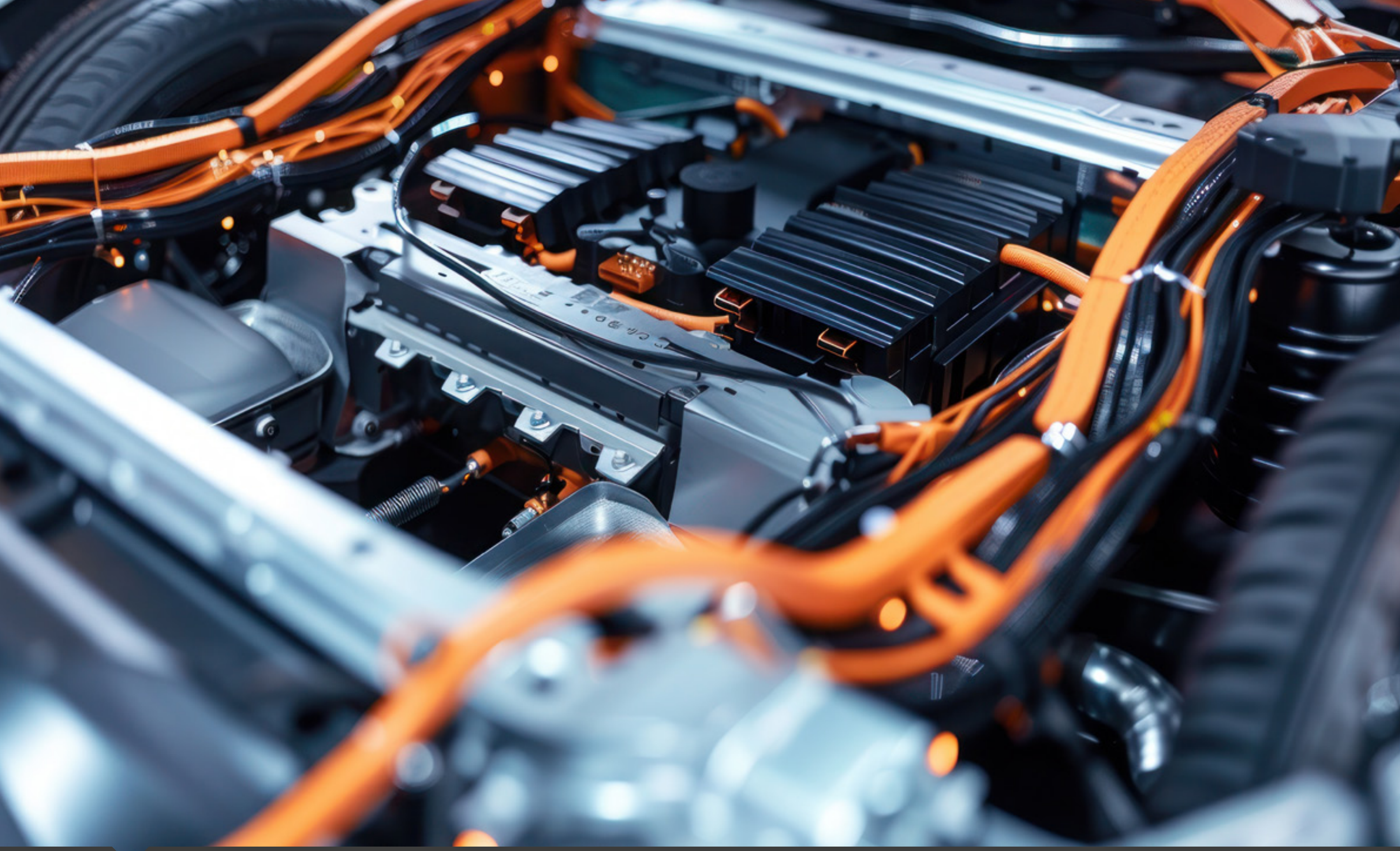
In fact, in the past 3 years (Nov '22 – Nov '25) silver actually outperformed gold in terms of growth. The big questions are "why has silver done so well?" and "can it continue?".

Let's look at the "why" first. The main drivers we see are a mix of increasing industrial demand, and the sudden interest in silver being shown by central banks, primarily Russia, India and Saudi Arabia.

There may be a lot more silver on the planet than there is physical gold, but there are also far more industrial uses for it. Silver is an excellent electrical and thermal conductor; the ideal qualities for an electronics industry focused on minimising energy losses. Hence its heavy use in solar panels and batteries.

Each new electric car uses 1-2 oz of silver in its production. Renewable energy remains a hot topic. And the new trend of central banks buying physical silver in addition to stocking up on gold is going to put further pressure on supply chains.





Key pros and cons of buying physical silver

Physical silver shares many of the same advantages as physical gold, especially when considering UK-minted silver coins.

The biggest differences are in their tax treatment, and the quantity of silver that needs to be stored for a given spend, compared to gold.

Unlike gold, silver bullion is not VAT-exempt. Which would have a significant cost implication if it wasn't for something called a "bonded warehouse". By using one of these facilities you can buy, store, and sell silver bullion without having to pay any VAT. This is something we can arrange for you.

Silver is less expensive than gold, and that means you get a lot more silver for your money. Around 60 times more, based on current prices*. Which in turn means you need a bigger space within that bonded warehouse in order to securely store your silver. So, the key disadvantage compared to gold is that the storage cost of physical silver is a little higher.

Pros

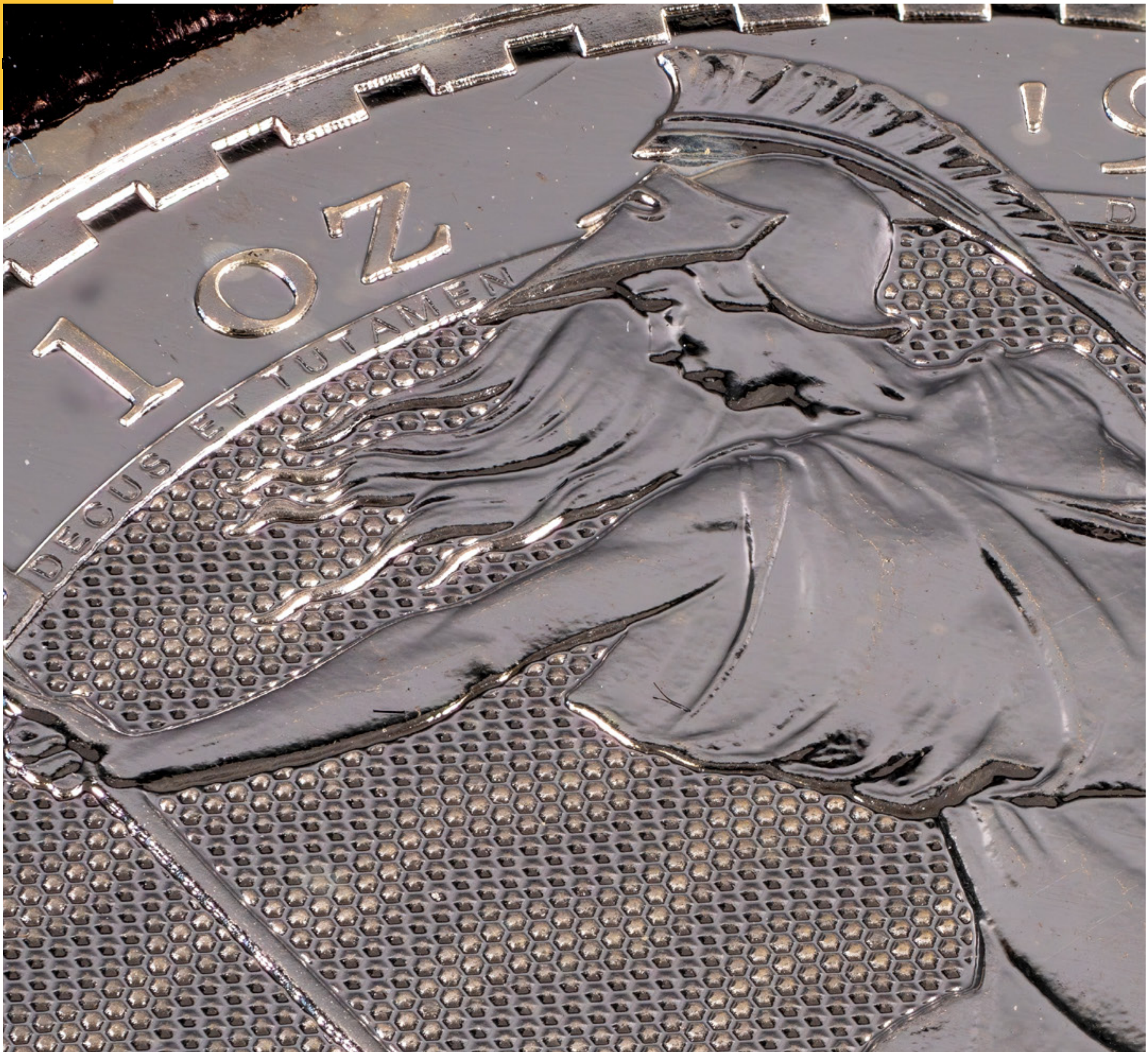
- ✓ Can still be bought entirely tax-free[1]
- ✓ Can grow in value entirely tax-free[2]
- ✓ Reduced counterparty risk
- ✓ You immediately own the silver itself
- ✓ Adds another layer of diversification
- ✓ It's a private investment
- ✓ There are no management charges

Cons

- × Liable for VAT unless stored in a bonded warehouse
- × You cannot take delivery if you want to avoid paying VAT[3]
- × The costs of storage are higher than that for physical gold

* As of 20 May 2026

1. This requires the use of a bonded warehouse facility. Otherwise, VAT is chargeable.
2. Royal Mint produced silver bullion coins are CGT-exempt for UK residents. Silver can also fall in value.
3. It may be possible to claim VAT back if purchasing through a company. Please seek advice.



Silver bullion coins

UK Silver Britannias

Royal Mint manufactured UK legal-tender silver coins, stored in a bonded warehouse, are the best option for most UK residents looking to buy silver bullion.

- Silver Britannias have a beautiful aesthetic, and since 2013 have been minted in a purity of 99.9% fineness
- Britannias are described by the weight of their silver content – for example 1oz or 2oz

How does silver's growth in value compare?

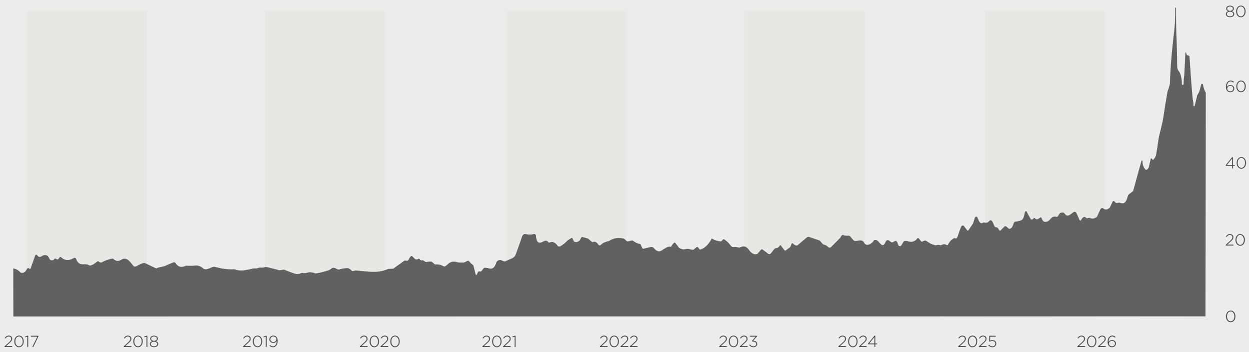
As with gold, most of our customers who are looking to purchase physical silver are doing so to protect their existing wealth, whilst adding an extra layer of diversification. They tend not to be speculators, and see growth as being a welcome secondary bonus, should it happen.[1]

If you compare the shape of silver's price chart to that of gold on page 14, you can see it follows a remarkably similar pattern. You might also notice that the graph looks a little spikier, and that's because silver tends to be a little more volatile than gold in the short-term.

The similarities in the graphs are no surprise. Silver is also a commodity that is in consistent demand, just like gold, and there is a finite (albeit much larger) supply. Like gold, silver's price rise over time can be seen to reflect the reduction in buying power of the currency being used to buy it as much as anything.

1. Silver can also fall in value.

The silver spot price 10 year chart



Source: Historical daily LBMA AM prices in UK Stirling (£ GBP)

Bonded warehouses explained

A bonded warehouse is a secure storage facility, whereby the contents stored within in it remain outside of the UK market. In this sense, they work very similarly to the duty-free zone in an airport.

Bonded warehouses are HMRC-approved for this purpose, and they are perfectly legal. Items are delivered straight from a non-UK location (typically Switzerland for silver) to the bonded warehouse. Because they have not entered the UK market at this point, no VAT needs to be paid.

The goods (silver in this case) belong to you, but you haven't taken delivery of them. They stay within the bonded warehouse until you are ready to sell. If you then sell back into the international market, no VAT will have ever been due, or paid.

Purchasing gold through a company

Something we get asked about a lot is whether you can purchase physical gold through a company, and what benefits there are for doing this. The answer is “yes”, and there are a number of reasons why you might want to consider this option if you own a business.

1 Using gold for risk mitigation and inflation hedging

If you are holding significant business reserves as cash, then you are facing two key risks:

1. Inflation is going to reduce the value of your reserves over time
2. If your bank runs into trouble, your business isn't protected like a retail customer

One of the most common reasons for purchasing gold institutionally is to act as an inflation hedge. As we have discussed earlier in this guide, the increase in the price of gold over the years has much to do with the reduction in the buying power of the currency you use. In effect, the gold is simply maintaining its true value as a stable, liquid commodity with a finite supply.

The other major benefit of holding physical gold in your company, instead of cash, is to reduce the level of counterparty risk your reserves are exposed to. What would you do, apart from panic, if your bank froze your business account and refused to engage with you? What if the bank you used failed altogether, or suffered a serious issue preventing you from accessing your funds?

Physical gold, securely stored, is a liquid asset that can be quickly sold in whatever quantity you need. And whilst it is stored, it remains fully insured.

2 Using gold for personal tax management

This is where things get a little more complicated, and you really need to seek professional advice from a tax specialist.

In principle, buying gold through your company when you have surplus profits means you don't trigger tax liabilities at that point. For example, income or dividend taxes.

Any profits made when selling the gold inside the business would normally be taxed at corporation tax rates. And if you were intending to wind down the company at some point, you could potentially access the gold's value under Business Asset Disposal Relief rules. But this kind of planning is best looked at through the eyes of a tax expert.

Just remember, you can't treat gold purchased through your company as your own personal emergency stash. Legally, the gold belongs to your company and not to you.

Pros and cons of purchasing through a company

- ✓ An effective hedge against inflation[1]
- ✓ Gold is VAT-exempt, even for business purchases
- ✓ Reduces counterparty risk of bank failure or account issues
- ✓ Highly liquid and divisible as an asset
- ✓ Can aid personal tax management when realising profits

- × Must be securely stored (home storage equals an accounting nightmare)
- × If the company becomes insolvent, its gold holdings could be seized

1. Gold's value can go down, as well as up. Especially in the short-term.

Purchasing gold through a pension

Many people don't realise that you can buy and hold physical gold bullion through a personal pension.

This is something we are seeing more of, especially with those who want to take a similar approach to protecting their pension as they do with their accessible savings.

Why would someone add gold to a pension?

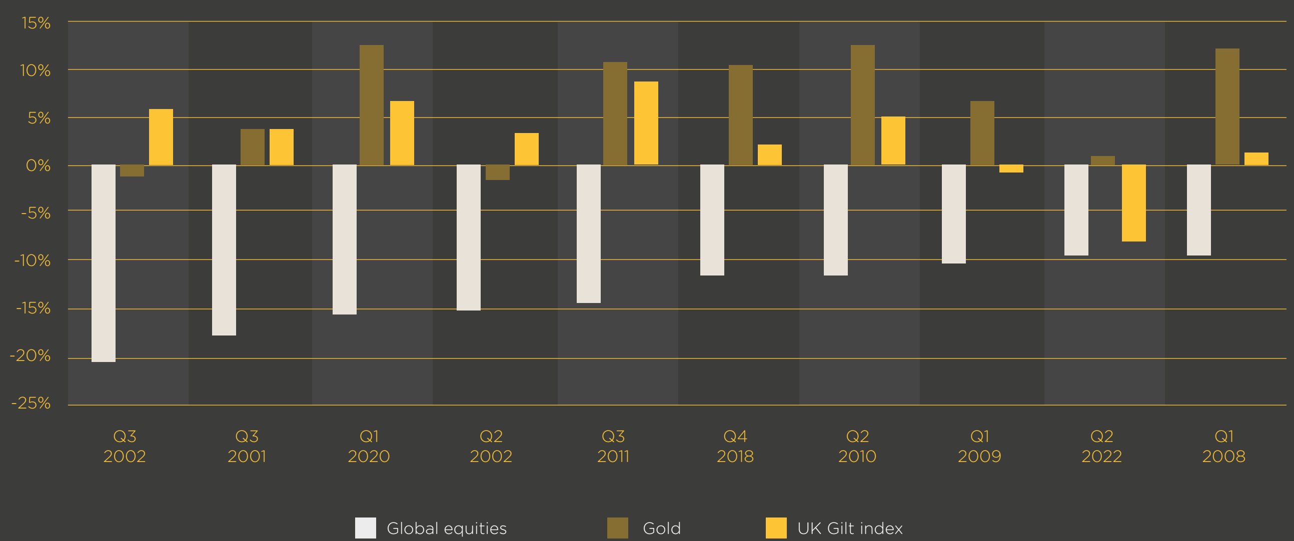
Most people we speak to who are looking to do this tell us it is for risk-mitigation first and foremost. The majority of pensions are heavily invested in stocks, shares and government bonds. For people who have specific concerns about the risks of these investments, holding a percentage of physical gold can act as a further diversification tool outside of the normal institutions.[1]

The World Gold Council's research into the impact of holding gold in a typical personal pension found that just a 5% allocation produced a higher median portfolio at retirement, reduced the potential worst outcomes and provided a more secure income in retirement.[2]

1. Always seek professional financial advice when considering a change to your pension
2. "The Case for Gold in DC Asset Allocation", September 2023, The World Gold Council

Gold provides downside protection

Global equities, UK gilts and gold return (in GBP) during periods of systemic risk*



* Data from 31 December 1999 to 31 August 2023. Source: Bloomberg, ICE Benchmark Administration, World Gold Council

What is a SIPP or SSAS pension?

A SIPP is a Self-Invested Personal Pension. These are now incredibly common, being popular with those who want a greater degree of control over their pension savings.

A SSAS is a Small Self-Administered Scheme, aimed at company owners and directors as a highly flexible type of occupational pension.

What are the rules around this?

When the government first allowed physical gold to be included in a SIPP or SSAS pension portfolio in 2006, they specified that the gold must be in the form of investment-grade gold bars.

You may remember that gold bars are VAT-exempt, but (unlike some gold coins) they are not CGT-exempt. This isn't a problem when you purchase through a pension, however.

One of the biggest advantages of a pension is that it acts as a "tax wrapper" and the assets within one can grow in value without being liable for capital gains tax.[3]

The other key rule to bear in mind is that your gold bars must be securely stored in the name of your pension scheme. You cannot store them at home.

- ✓ Only investment-grade physical gold bars are acceptable
- ✓ They must be securely stored in the name of your pension scheme

3 The value of gold can go down as well as up

Always seek professional advice first

We work directly with your adviser and pension provider

Pensions, whilst simple in principle, come in all shapes and sizes. The benefits and rules around the schemes can vary, so if you are thinking about purchasing gold through a pension you should always speak to an Independent Financial Adviser.

At The Pure Gold Company, we do not provide any financial advice. We work with your financial adviser and your scheme provider to make the practical side of purchasing physical gold through a pension as smooth as possible. You should already have taken professional financial advice about whether to do this before speaking to us.

We make buying physical bullion simple and secure

When you call The Pure Gold Company, you are speaking directly with professional brokers who can answer all your bullion-related questions.

What you can expect from us

More than anything, you can expect us to be on your side from start to finish. We want you to be totally confident in the decisions you are making, so listening to you and answering your questions is a key part of our service.

We will help you to make the right choices without any pressure to buy. And if you decide to make a purchase, we will take care of everything for you. That includes providing secure storage, should you need it, and a buyback guarantee to make selling in the future fast and simple.

1 Expert guidance

Coins vs bars, storage vs delivery, gold vs silver? Our friendly broker team are here to help. We stick to plain English, and you can ask as many questions as you like.

2 Fully certified bullion

We are official Royal Mint trade partners and members of the LBMA, so you can be sure our bullion is responsibly sourced. We provide you with full certification for your bullion.

3 Total peace of mind

From fully insured delivery or storage to our buyback guarantee that ensures you can sell your gold quickly and easily whenever you need to, we take care of everything.

"The informal first contact conversation was so helpful and informative, Alfred was great."

G.M. , Doncaster

BEST GOLD BROKER UK, 2025
THE PURE GOLD COMPANY

Experience our award-winning service

Speaking to our broker team is free of charge and without any obligation to buy.

You will quickly discover that we are always happy to talk about bullion!

Book a call
0207 060 6902

Book an appointment
ThePureGoldCompany.co.uk

How buying bullion through us works

1 Free access to expert brokers

The last thing you want when purchasing bullion is to be confused. So our brokers' first job is to answer your questions and help you to reach the point where you can make an informed decision with confidence.

2 Choose what bullion to purchase

Once you have decided how much you want to purchase, and which bullion is the right fit for your needs, the appropriate funds are transferred securely to our holding account.

3 We lock in the price when you are ready

Our bullion prices are based on live spot prices, which are constantly in flux. Once your funds have been transferred, you choose when you are ready to commit to the purchase. We then lock in the prices, so you know exactly what you are paying. You remain fully in control.

4 Decide on secure storage or delivery

If you choose to use our secure storage option, we will transfer your bullion directly to the facility, where it will be stored in your name. If you choose insured delivery, we will agree a date with you and make all the arrangements. The majority of our customers choose secure storage.

What about selling your bullion in the future?

Most of our customers hold on to their bullion for a long time. It tends to be purchased for peace of mind more than anything, after all.

At some point, though, there is a good chance you will want to sell either some or all of it. That's where our buyback guarantee comes in. It takes all the pressure off, especially if circumstances mean you need to sell some of your bullion in a hurry.

Our buyback guarantee means:

- ✓ We will buy your bullion back, at a fair price, without delay

You don't have to sell your bullion back to us, of course. One of gold's greatest draws is the knowledge that you can sell it pretty much anywhere in the world, whenever you want to. People know exactly what gold bullion is, and what it is worth.

If you do decide to sell back to us, though, you will find we are very competitive. We are committed to providing quick valuations and settlement, and this is particularly easy for us to do if we are already storing your bullion for you.

If you have already purchased bullion from us and would like to sell some of it back, please just call us on **0207 060 6902**, or book an appointment via our website.

> "Having sold my gold after purchasing from them 3 years ago, The Pure Gold Company honoured their buyback guarantee. I checked all prices when buying and selling – they were by far the most competitive! I would continue to recommend"

Steve Riddell – Electrician

Your storage options: home vs secure

One of the most important considerations when purchasing physical gold is deciding where to keep it.

Most of our customers choose professional secure storage as the best option for them, but others prefer home storage for that sense of total control. Let's look at the pros and cons of each.

Storing at home – for total control

If the most important thing for you is to remove any counterparty risk, then home storage will do that. You also save the cost of the storage fees. It is important to consider the risks that do apply, however, as well as the likely additional costs you will incur.

By storing at home, you are taking full responsibility for what happens to your gold. We would always recommend investing in a high quality hidden safe, if you do not already have one. You also need to inform your insurance company, and there is a good chance that your insurance premium will increase. This cost, in particular, is one you should weigh up against the cost of professional storage.

The biggest risk you face is almost certainly theft, so please be careful who you mention your purchase to. That includes friends and family.

Many of our customers do choose to store at home (at least one chose to bury his gold in various locations in his garden) and it is a perfectly practical option provided you go in with your eyes open.

Storing at home – pros and cons

Pros

- ✓ You are in total control – there is no counterparty risk
- ✓ If you need access to your bullion in a hurry, then it is right there at home
- ✓ No 3rd party storage fees to pay
- ✓ We deliver discreetly, and at no cost for most UK customers[1]

Cons

- × You are taking responsibility for all the risks
- × The costs of additional security, if needed, such as a high quality hidden safe
- × Your home insurance costs are likely to increase
- × Buybacks take longer to process

1. We use plain packaging and 'standard' courier services to avoid any undue attention. Deliveries outside of mainland UK, or from storage, may incur a delivery fee. Our broker team will confirm everything with you.

Secure storage – the professional option

For the ultimate in stress-free security, it is hard to beat professional secure storage in an LBMA-member vault. These facilities are some of the most secure in the world, and on top of that your bullion is fully insured whilst in storage.

When you store your gold with The Pure Gold Company you also get the benefit of your bullion being fully allocated and segregated in your name. Meaning that should anything ever happen to us, there are no question marks over who owns your gold. Always check that this is the case when considering a professional storage option.

The other benefit of professional storage is speed when you come to sell. If you decide to take advantage of our buyback guarantee, we can complete a sale very quickly if your bullion is in storage with us. Simply because we don't need to check its condition.
The initial cost of professional storage is remarkably reasonable, and generally comparable to the annual management charges of a typical pension fund.

The Pure Gold Company offers secure storage from just 0.65% per annum.

Storing your gold professionally with The Pure Gold Company

Pros

- ✓ Your gold is extremely secure
- ✓ Your gold is fully insured
- ✓ Your gold is fully allocated, segregated and stored in your name[2]
- ✓ Buybacks are much quicker when you sell
- ✓ Security is someone else's problem
- ✓ You home insurance costs don't increase

Cons

- × There are storage fees to be paid – comparable to the annual management charges of a typical pension fund
- × You don't have physical possession of the gold you own whilst it is in storage

2. Not all secure storage services offer the same benefits, such as full allocation and segregation, so always check the details with your provider.

What about storing silver?

In principle, the same pros and cons should apply to silver bullion as for gold. But there are a couple of important caveats to note:

1 Silver bullion is not VAT-exempt on purchase

The way around this is to store your silver in a bonded warehouse (see page 21), and that means... **professional storage**. If you were to take delivery of your silver and store it at home, you would have to add VAT to your purchase costs.

2 For a given £ amount, silver takes up a lot more space.

Gold is significantly more expensive than silver. What that means practically is that you need much more room to store silver than you do the same value of gold.

Both the above points make silver more expensive to store than gold, and also highlight why professional storage is the way to go.

The Pure Gold Company can provide secure bonded warehouse storage at very competitive rates. For more information, speak to our broker team.

Getting in touch with us is easy

If you've got a question or have decided that now is the time to buy, the quickest option is to pick up the phone and call us on **0207 060 6902**.

Free consultations, with no pressure to buy

If you've got a pressing question or just want to get a feel for what our team is like, then please do give us a call. We understand that purchasing bullion is rarely a snap decision.

Equally, if you are in a hurry for whatever reason, just let us know and we will pull out all the stops to action things quickly.

Basically, we are here to help, and that includes going at your pace.

I hope you found this guide useful

Thank you so much for taking the time to read our guide. I hope you found it informative and that we have been able to increase your knowledge around gold and silver bullion.

We were immensely proud to be named "The UK's Best Gold Broker", and we fully intend to keep earning that title. When you are ready, we hope you choose to experience what that looks like for yourself."

Josh Saul,
Chief Executive Officer, The Pure Gold Company

Stay up to date on the bullion markets

For the latest updates, hints and tips, you can follow us on LinkedIn and YouTube.

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/company/the-pure-gold-company

Speak directly to our team

Call us on

0207 060 6902

Our normal hours are

Mon-Fri, 9.00am – 6.00pm.

To book an appointment

You can book a telephone consultation with our broker team using our live booking system at:

ThePureGoldCompany.co.uk

You can also email our team directly at info@thepuregoldcompany.co.uk

> "Fast, effective and efficient. Helpful advice with knowledgable staff who are customer aware, friendly and not overpowering."

M. Robinson

Trustpilot

“Excellent”

July 2026

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It is important to understand that investing in physical gold and silver is not regulated by the FCA so the protections offered by the Financial Ombudsman and the Financial Services Compensation Scheme are not applicable.