

WHY INVEST IN GOLD AND SILVER?

Physical gold and silver offer the ultimate insurance policy in uncertain times. A tax efficient investment and a stable global currency – financial experts recommend that part of your wealth be invested in this safe-haven asset, now more than ever. Find out why...

FINANCIAL SECURITY

Gold and silver represent a safe-haven asset, especially in times of economic, social and political insecurity. Today, we are witnessing more of these global uncertainties than we've seen in decades. Physical gold and silver offer **“the ultimate insurance policy – an essential part of your portfolio”** (Money Week).

The UK's national debt is 300% higher than it was in 2008 and a number of European countries are technically bankrupt. China's faltering economy has led to panic and uncertainty. These instabilities are a real and ongoing threat to global currencies, prompting many countries around the world to secure their wealth with physical gold and silver.

A UNIVERSAL CURRENCY

Physical gold and silver are currencies **recognised throughout the world**. They have an intrinsic value and unlike shares or funds, their value can never drop to zero. They can be liquidated quickly, come with no counterparty risk and don't attract management charges.

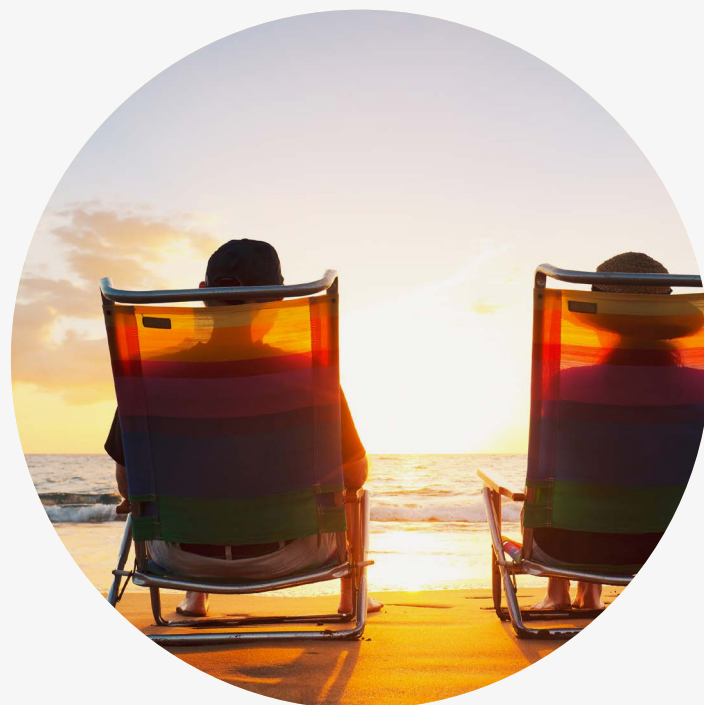
FREE FROM VAT & CAPITAL GAINS TAX

Physical gold and silver provide **several tax advantages**. Our clients are able to make private investments free from VAT and Capital Gains Tax. The UK Government allows pension holders to purchase physical gold bars through their pension scheme, whilst earning up to 45% cash back from HMRC. Call one of our consultants to find out how this could work for you – **0207 060 6902**.

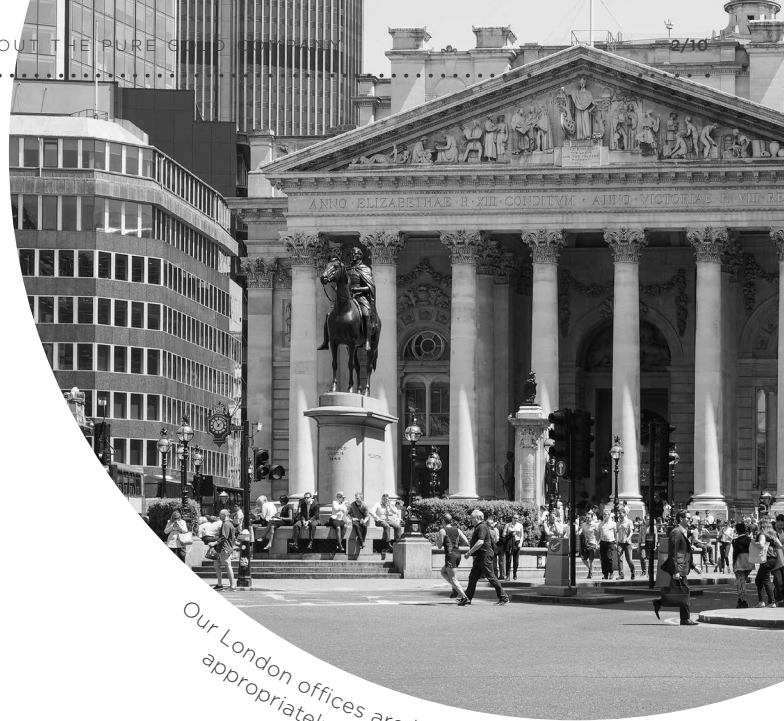
FLEXIBLE INVESTMENTS, TAILORED TO YOU

Gold or silver can be purchased as a one-off investment or as part of a regular savings plan or sophisticated portfolio. **It's suitable for both experienced investors and those with little or no investment experience.**

This Investor Guide will explore how gold and silver can benefit you and the various tax efficient ways to get started.



ABOUT THE PURE GOLD COMPANY



Our London offices are located at No 1 Royal Exchange, appropriately positioned beside the Bank of England.

Founded in 2012, The Pure Gold Company has quickly established itself as a **trusted market leader**. Our recent membership of the National Association of Pension Funds (NAPF) is a reflection of our reputation. We are also a member of the Royal Numismatic Association, the Information Commissioner, The British Chamber of Commerce and an **authorised distributor for The Royal Mint**.

We offer a **uniquely consultative approach** to buying and selling physical gold and silver, guiding clients who range from experienced investors to those who are just getting started.

Our in-house specialists hold qualifications in Law, Accountancy, Investment Banking and Property and use their broad and extensive knowledge to deliver practical and tax efficient solutions for our clients.

“Trust and integrity are essential for any relationship. The Pure Gold Company went above and beyond.”

Jason Bartfeld, Queens Council (Fleet Street Chambers)

WHY CHOOSE THE PURE GOLD COMPANY?

- **Transparent & Trustworthy** – we’re proud of the independent testimonials we’ve received from respected UK business leaders.
- **Investment Guidance** on products, markets and timing, with no obligation to purchase.
- **Simple Yet Innovative Solutions** designed to safeguard your wealth and minimise tax exposure.
- **Suitable for Beginners and Experienced Investors.**
- **Personal Gold Consultant** and a service tailored to you.
- **Fully Accredited** by the National Association of Pension Funds and The Royal Numismatic Society and authorised distributor for The Royal Mint.
- **Fully Certified Metals** with supporting documentation.
- **Free Insured Delivery** or vaulted storage options.
- **Buy Back Guarantee** enables you to liquidate your gold and silver at any time.
- **Private & Confidential** – your personal details and transaction history are kept strictly confidential.

GOLD INVESTMENT IN MORE DETAIL



A HISTORIC GLOBAL CURRENCY

Gold has been traded as a form of currency for thousands of years. In fact, it was goldsmiths during the 17th century who created the banking industry, as we know it today. Gold's rarity and adaptability ensure it's a tradable currency throughout the world, and the ultimate store of wealth.

Central banks and countries are duty-bound to hold a certain percentage of their wealth in gold, in order to protect themselves from financial risk.

WHY BUY GOLD NOW?

Economic Instability – Financial, social and political uncertainty leads to economic instability, such as these ongoing threats:

- Financial insecurity in the Eurozone and China
- Bank insecurities and counterparty risk
- Quantitative easing (QE)
- Increasing national debt (now 300% higher than in 2008)
- The increasing global terrorist threat

INVESTMENT BENEFITS

During uncertain times people are reluctant to invest in the stock market or leave money in the bank. However physical gold has always been used as a safe store of wealth, its value growing with demand, much like it did in 2008. Find out how you could benefit...

Private Investment – Unlike shares or banking, there is no requirement to register ownership of gold. Physical gold is one of the only forms of private investment left today.

Inheritance & Legacy – Physical Gold can be tax efficient when leaving your wealth to loved ones.

Insurance Against Inflation – In times of inflation, gold's value tends to increase in line with other products and commodities.

To Diversify Your Portfolio – Experts recommend investing in gold as part of a diverse portfolio because gold tends to increase in value, when other commonly held assets fall.

Capital Growth & Returns – Gold remains the best performing UK asset of the 21st century, rising 330% since 1999, against the FTSE of 173% and a housing market rise of 231%.

Tax Advantages – Certain types of physical gold are free from any tax on growth.

Sits Outside the Banking System – When you convert your savings or pension into physical gold, you are essentially removing it from the banking system and any counterparty risks associated with it.

Universal Currency, Easy to Liquidate – Physical Gold is recognised and sought after all over the world and as such can be exchanged for global currency, goods or services and is easily liquidated.

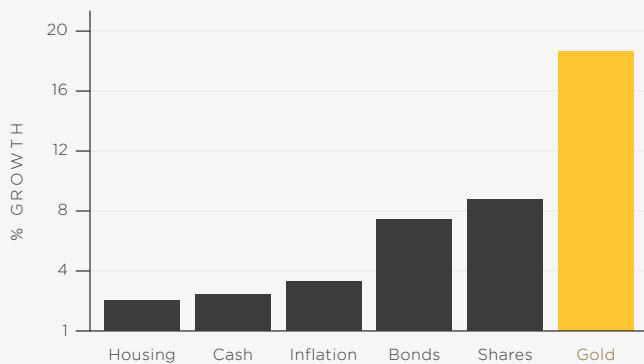
Rarity – Unlike currency, gold cannot simply be created, its finite supply ensures its enduring value. There is only enough gold in the world to fill two Olympic-size swimming pools.

A POWERFUL ASSET FOR THE FUTURE

Experts regard gold as a safe-haven asset with a promising future, **“for gold investors, the fun has only just begun,”** says Market Watch. Many of the big banks, like HSBC and Morgan Stanley were publicly warning against gold investment throughout 2014 but were quietly purchasing the precious metal each month.

As the saying goes – ‘follow what the smart money do, not what they say.’ Similarly, many of the big UK banks, who turned bullish on gold in 2011 now advise **“maybe you should sell a little of what’s gone up to buy a little of what’s gone down”**.

AVERAGE YEARLY GROWTH OVER 10 YEARS



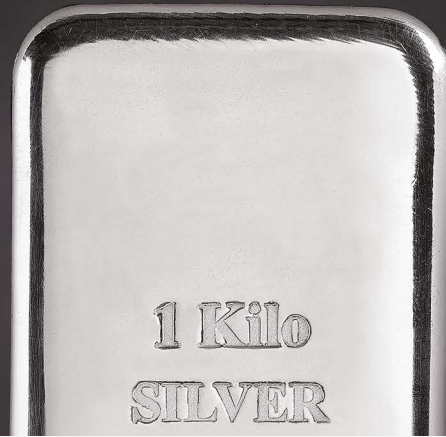
GOLD PRICES JAN '05 TO SEP '15



“A friend recommended The Pure Gold Company, as they have a reputation of assisting beginners, they were fantastic. They explained in detail how it all works and what options would best suit our circumstances. They guided us on timing and saved us 6% by waiting a couple of weeks.”

Racheline Natalie Michaels, Director,
Hexagon of Highgate Ltd

SILVER INVESTMENT IN MORE DETAIL



THE COLOUR OF MONEY

In over 90 different languages the word silver means 'money'. Unsurprising, as the precious metal has been widely traded as a form of currency for thousands of years.

The difference between silver and other precious metals is its growing demand as an industrial metal. Each year, more

and more uses are discovered for silver's unique chemical properties, ranging from biotech to electronics and there is a growing concern that in less than 15 years, there will be no silver left. There's simply not enough silver to meet this growing demand, which makes physical silver an attractive and undervalued investment.

WHY BUY SILVER NOW?

Silver is a physical, tangible asset in limited supply and many of the benefits of gold investment also apply to silver. Find out how you could benefit.

- **Private Investment** – Unlike shares or banking, there is no requirement to register ownership of silver. Physical silver is one of the only forms of private investment left today.
- **Inheritance & Legacy** – Physical silver can be tax efficient when leaving your wealth to loved ones.
- **Insurance Against Inflation** – In times of inflation, silver's value tends to increase in line with other products and commodities.
- **To Diversify Your Portfolio** – Silver tends to increase when other commonly held assets fall in value, which is why experts recommend investing in precious metals as part of a diverse portfolio.
- **Capital Growth & Returns** – Silver remains one of the best performing UK assets of the 21st century, rising 300% since 1999, against the FTSE of 173% and a housing market rise of 231%.
- **Tax Advantages** – Individuals who purchase physical silver within the EU are required to pay VAT. However The Pure Gold Company is able to supply physical silver free from VAT and Capital Gains Tax.
- **Sits Outside the Banking System** – When you convert your savings into physical silver you are essentially removing it from the banking system and any counterparty risks associated with it.
- **Universal Currency, Easy to Liquidate** – Physical silver is recognised and sought after all over the world and as such can be exchanged for global currency, goods or services and is easily liquidated.
- **Rarity** – As demand increases, the global supply of silver is rapidly running out, pushing up its price.

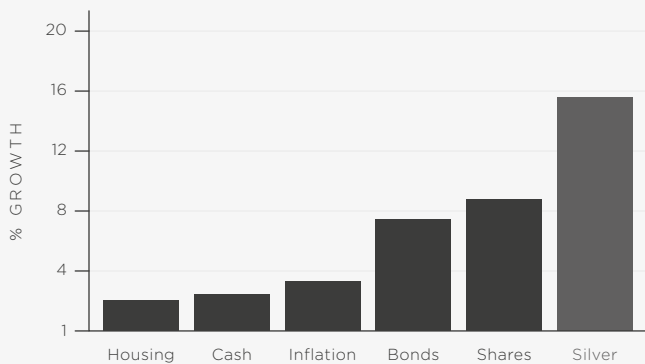
SILVER’S SHINY FUTURE

Silver investment has many of the same benefits as gold investment but any growth in gold is often magnified in silver. The relationship between gold and silver is an important one. Throughout history, 12 ounces of silver could buy you 1 ounce of gold, at a ratio of 12:1. The current ratio is 75:1, demonstrating that the silver price is massively undervalued. Many analysts believe that silver should be trading at six times this amount.

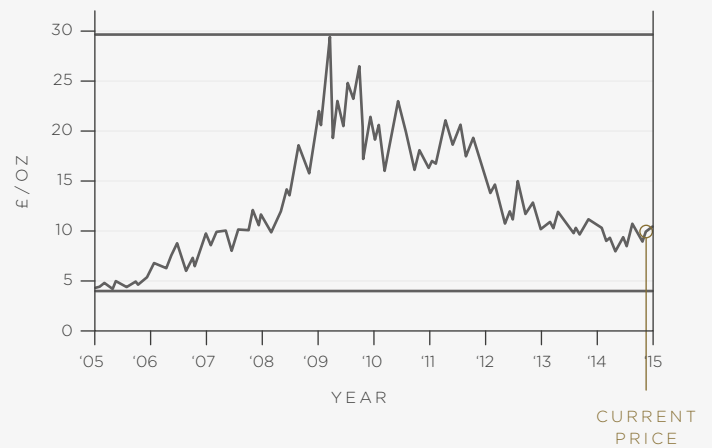
After silver has been used within industries, like medicine or photography, it becomes useless. Consequentially, the market is starting to realise that when the silver supply falls to zero, this metal will become the most precious of them all. JP Morgan amongst others bought £300m of physical silver in 2015 and the central banks are following suit.

At its current price, you can now buy 65% more silver for your money than in 2011, making it a strong buying opportunity.

AVERAGE YEARLY GROWTH OVER 10 YEARS



SILVER PRICES JAN '05 TO SEP '15



“Having thoroughly researched the gold investment market I found The Pure Gold Company. Their consultants were knowledgeable, transparent and kept it all very simple. My gold arrived the next day and I’m now discussing options for silver storage. I highly recommend them.”

Oliver Shipton, Partner at Lee & Thompson LLP

PHYSICAL VS PAPER (ELECTRONIC) METALS

There are various ways of investing in gold/silver and each has its advantages and drawbacks.

PYRAMID OF RISK



Purchasing shares in a gold or silver exchange-traded fund (ETF), a traditional fund, mining company, spread betting, futures or contracts for difference (CFD) will give you exposure to gold/silver investment but carry additional risks. These forms of investment are better suited to short-term speculation, rather than long-term stability and will not protect you from economic crises or insure your portfolio.

As you can see from the Pyramid of Risk, owning and investing in physical gold/silver bullion presents the least risk and highest level of control, in a tax-efficient way.

GOLD AND SILVER AS ALTERNATIVES TO TRADITIONAL SAVINGS

Many people invest in gold and silver, as an alternative to traditional cash savings, to insure against inflation and economic instability and enjoy higher returns. Here's why...

INSURE YOUR SAVINGS AGAINST INFLATION

In 1920 a \$20 note or a 1oz gold coin would rent you a two-bedroom flat in London for one week. Today, the same \$20 note wouldn't be enough to cover a week's electricity bill for that flat. However, the 1oz gold coin would cover two weeks rent. This is a prime example of how gold has more than maintained its purchasing power, whereas currency has been slowly disintegrated by inflation. Is it really worth risking your hard-earned savings, in exchange for the 1% currently offered by savings accounts?

WHY SAVE GOLD OR SILVER INSTEAD OF CASH?

- **Higher Returns** – Gold and silver have beaten inflation whereas cash has not.
- **No Minimum Investment** – So you can start small and grow your investment as and when you are able.
- **Liquid Investment** – Gold and silver can be liquidated easily and sold in any quantity.
- **Flexible** – You can sell gold or silver at any time with no penalty.
- **100% Insured & Protected** – While bank accounts are only guaranteed for up to £85k.
- **Security** – Gold and silver are physical, tangible assets and not exposed to counterparty risk.

YOUR TAX FREE INVESTMENT OPTIONS

TO DISCUSS
YOUR INVESTMENT
OPTIONS, CALL
A CONSULTANT ON
0207 060 6902

All our products are designed to minimise your tax exposure and protect your wealth.

TAX FREE GOLD

Tax Free Gold allows you to invest in and grow your gold investment without paying tax on your gains. Tax Free Gold, in the form of UK investment-grade gold coins, is legal tender and therefore HMRC does not regard any growth as taxable. Tax Free Gold is also extremely sought after by the investment market, so liquidation is quick and easy.

TAX FREE SILVER

Tax Free Silver allows you to invest in and grow your physical silver portfolio without having to pay any tax on your gains. Under usual circumstances, people in the UK are required to pay VAT on the purchase of physical silver. However The Pure Gold Company is able to supply physical silver, free from VAT and Capital Gains Tax.

GOLD PENSION PLAN

In 2006 the government made it possible for individuals to diversify and protect their nest egg by purchasing physical gold bars, within their pension or SIPP and benefit from up to 45% tax relief. As leaders in our field, we are ideally placed to explain how this simple but effective structure could work for you.

GOLD SAVER

Our Gold Saver allows clients to invest an affordable monthly sum with complete control and flexibility. From as little as £200 per month, you can begin receiving regular deliveries of gold.

“I found The Pure Gold Company knowledgeable and trustworthy and wouldn't hesitate in recommending them.”

Sir Geoffrey Leigh, Property Entrepreneur

HOW TO GET STARTED

Whether you're ready to invest or would like to explore your options, we'd love to hear from you. Call for a no-obligation consultation today on: 0207 060 6902



CONSULTATION

One of our dedicated specialists will work with you to identify which products are available to you and will benefit you most. The length of the consultation is down to you and is an opportunity to ask us as many questions as you like.



PURCHASE ORDER

When you feel confident that you've had all your questions answered, you will be asked to complete a purchase order, which is your instruction to purchase metals.



PAYMENT

In order to lock in the price and complete your order, you must then make a payment, via bank transfer or personal cheque. For smaller orders we may accept debit or credit cards.



STORAGE OR DELIVERY

We can either deliver your gold directly to you, via our complimentary insured delivery service, or you can choose to have your gold safely stored, in a London Bullion Market Association (LBMA) vault, where your physical metals are allocated in your name.

Investing in physical gold and silver involves risk – the value of your investment and the return from it may go down as well as up. Investing in physical gold and silver is not an activity regulated by the FCA. That means you will not have the protection of the Financial Ombudsman Service or the Financial Services Compensation Scheme. If you are unsure about investing, you should seek independent financial advice.