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A STRONGER
TOMORROW

SOLENT BULLION

BUILDING WEALTH
ONE OUNCE AT A TIME

THE BUYER'S GUIDE TO GOLD & SILVER

A CLEAR, PRACTICAL GUIDE TO INVESTING
IN PHYSICAL PRECIOUS METALS

PROTECT
YOUR WEALTH

PRESERVE
YOUR FREEDOM

BUILD A
BRIGHTER
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YOUR COMPLETE GUIDE TO GOLD & SILVER

KNOWLEDGE
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"PRECIOUS METALS AREN'T JUST AN INVESTMENT. THEY'RE A FOUNDATION FOR A BRIGHTER TOMORROW.



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01
WELCOME TO SOLENT BULLION

WELCOME TO SOLENT BULLION

KNOWLEDGE TODAY. A STRONGER TOMORROW.

Thank you for downloading The Buyer's Guide to Gold & Silver. This guide has been created by Solent Bullion to give you clear, practical and unbiased information to help you understand, buy and own physical precious metals with confidence.

Whether you're just starting out or looking to refine your knowledge, this guide will walk you through everything you need to know — from the basics to making smarter buying decisions.

Our goal is simple: to educate, inform and empower you with the knowledge to take control of your financial future.

IN A CHANGING WORLD, KNOWLEDGE AND TANGIBLE ASSETS MATTER MORE THAN EVER.

EDUCATE
Clear, factual information.

INFORM
Help you make better decisions.

EMPOWER
Build confidence in your financial future.

REAL ASSETS
Gold & silver for a stronger tomorrow.



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02
WHY GOLD & SILVER?
TIMELESS ASSETS
IN A CHANGING WORLD

WHY GOLD & SILVER?

MORE THAN METALS. REAL VALUE.

SAME METALS. A BRIGHTER TOMORROW.



Gold and silver have been valued for thousands of years. They aren't just commodities — they are real, tangible assets that have stood the test of time. In a world of economic uncertainty, they offer a unique combination of wealth preservation, stability and independence.

While currencies can be printed and markets can be volatile, gold and silver have maintained their value across generations, making them an important part of a well-balanced financial plan.

STORE OF VALUE
Gold and silver have maintained their purchasing power for centuries, unlike fiat currencies which can lose value over time.

HEDGE AGAINST INFLATION
When the cost of goods and services rises, gold and silver often increase in value, helping to protect your wealth.

GLOBAL RECOGNITION
They are universally accepted and valued around the world, giving you financial security wherever you are.

SAFE HAVEN ASSETS
In times of economic uncertainty, market downturns or geopolitical instability, investors often turn to gold and silver.

DIVERSIFICATION
Gold and silver behave differently to stocks, bonds and property, helping to reduce overall portfolio risk.

HISTORICAL PERFORMANCE
LONG-TERM PRICE GROWTH (USD)



Source: Macrotrends (Gold & Silver USD price). Past performance is not a reliable indicator of future results.

GOLD & SILVER IN THE REAL WORLD
EXAMPLES OF WHAT THEY CAN HELP PROTECT AGAINST



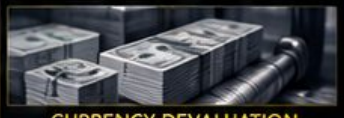
INFLATION
Protects purchasing power as fiat currencies lose value.



ECONOMIC UNCERTAINTY
A safe haven during market downturns.



GEOPOLITICAL RISK
Maintains value in times of global instability.



CURRENCY DEVALUATION
Unlike paper money, they cannot be printed.

KEY TAKEAWAY
Gold and silver aren't just investments for today — they are a proven store of wealth for tomorrow. They help protect, diversify and strengthen your financial future.

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03
A BRIEF HISTORY

A BRIEF HISTORY

FROM ANCIENT CIVILISATIONS TO A MODERN GLOBAL ASSET

Gold and silver have played a central role in human history for thousands of years. They have been used as money, a store of wealth, a symbol of power and a hedge against uncertainty. While economies, currencies and governments have changed, the fundamental value of these precious metals has endured.

Understanding their history helps us see why gold and silver remain trusted assets today.



A TIMELESS ASSET

Across empires, currencies and centuries, gold and silver have always been valued for their rarity, beauty and universal acceptance.



ANCIENT CIVILISATIONS
3000 BC+

Gold and silver were used in Egypt, Mesopotamia and other early civilisations as money, religious objects and symbols of power.



GREECE & ROME
500 BC – 400 AD

Precious metals became the foundation of trade and currency, widely used across empires to facilitate commerce and wealth.



THE MIDDLE AGES
400 – 1500

Gold and silver were used by monarchs, funded exploration and helped build the world's early banking systems.



EXPLORATION & EMPIRES
1500 – 1900

New supplies from across the world expanded global trade. Gold and silver backed economies and were central to the rise of international finance.



MODERN ERA
1900 – TODAY

While paper currencies have replaced metal-backed money, gold and silver remain globally recognised as trusted stores of value and portfolio diversifiers.

A GLOBAL LEGACY

From ancient temples to modern financial markets, gold and silver have stood the test of time. Their history shows a simple truth — when uncertainty rises, people return to real assets.



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04
SPOT PRICE EXPLAINED
THE REAL-TIME PRICE BEHIND THE MARKET

SPOT PRICE EXPLAINED

THE REFERENCE PRICE FOR GOLD & SILVER.

The spot price is the current market price for one ounce of gold or silver, based on global trading markets. It's the price at which the metals can be bought or sold right now for immediate (spot) delivery.

The spot price constantly moves up and down, 24 hours a day, as it's influenced by supply and demand, economic news, currency movements and global events.

It's important to understand that the spot price is just the starting point. When you buy physical gold or silver, you'll usually pay a premium above the spot price (covered on page 7).





KEY POINTS

- The spot price is the real-time market price per ounce.
- It's set by global markets, mainly in USD.
- It changes constantly, 24/7.
- The spot price is the same worldwide (in USD).
- You'll usually pay a premium above the spot price for physical coins and bars.
- The spot price is not the price you sell for either – dealers will buy below the spot price.

WHO SETS THE SPOT PRICE?

The spot price is determined by global trading on major exchanges, primarily the London Bullion Market (LBMA) and the COMEX in the US. It's based on the collective buying and selling activity of banks, institutions, hedge funds and other market participants.

WHY DOES THE SPOT PRICE MOVE?

The spot price is influenced by many factors, including:

- Global economic news
- Inflation and interest rates
- Currency movements (e.g. the US dollar)
- Geopolitical events
- Supply and demand
- Central bank activity
- Stock market performance
- Market speculation
- Mining production
- Changes in investor sentiment

LIVE SPOT PRICES (EXAMPLE)



GOLD
$3,216.45
per ounce
▲ +18.32 (+0.57%)



SILVER
$47.88
per ounce
▲ +0.62 (+1.31%)

Prices shown are for illustrative purposes only and may not reflect the current live price.

KEY TAKEAWAYS

- The spot price is the foundation of the precious metals market.
- It's the global reference price, set in USD.
- It moves constantly based on global events and market trends.
- You'll pay a premium above the spot price when buying physical metals, and usually receive below the spot price when selling.
- Keep an eye on the spot price, but remember to look at the bigger picture for long-term value.

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05
WHAT IS A BULLION PREMIUM?
THE REAL COST BEHIND GOLD & SILVER

WHAT IS A BULLION PREMIUM?

MORE THAN THE METAL. MORE THAN THE PRICE.



A bullion premium is the amount you pay above the spot price when buying physical gold or silver (coins or bars). It covers the costs of producing, distributing and selling the product, as well as a profit for the dealer.

Understanding premiums helps you make better buying decisions, compare products and get good value for your money.

WHY A PREMIUM?

You're not just buying the raw metal. The premium covers:

- Manufacturing and minting costs
- Distribution and wholesale costs
- Dealer operating costs
- A margin for the retailer
- Product design, security features and packaging
- High demand and limited supply (can increase premiums)

FACTORS THAT AFFECT PREMIUMS

- Type of product – coins usually have higher premiums than bars due to design and demand.
- Brand and mint – well-known mints (e.g. The Royal Mint) can command higher premiums.
- Size – smaller products (e.g. 1oz or fractional coins) have higher premiums per ounce than larger bars.
- Market demand – premiums can rise during times of high demand or market uncertainty.
- Condition and rarity – limited editions or special designs often have higher premiums.

EXAMPLE: GOLD PREMIUM

SPOT PRICE	TYPICAL PREMIUM	RETAIL PRICE
£3,216.45 per ounce	+ 3% to 7% (£96 – £225)	£3,312 – £3,441 per ounce

EXAMPLE: SILVER PREMIUM

SPOT PRICE	TYPICAL PREMIUM	RETAIL PRICE
£47.88 per ounce	+ 10% to 20% (£4.80 – £9.60)	£52.68 – £57.48 per ounce

COINS vs BARS

COINS
Higher premiums but more liquid, widely recognised and often easier to sell.

BARS
Lower premiums, especially in larger sizes (e.g. 100g, 1kg), but can be less flexible to sell in smaller amounts.

IS A HIGHER PREMIUM WORTH IT?

A higher premium can be worth it if:

- You value the design, security features and recognition
- You want smaller, more flexible sizes
- You're buying from a trusted, reputable dealer
- You see it as part of a long-term wealth strategy, not a short-term trade

KEY TAKEAWAY

The premium is the cost of ownership. It's the price you pay for a tangible, secure asset, manufactured to a high standard and ready to hold. Compare premiums, understand why they exist, and choose the right product for your goals.

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06
COINS
VS BARS

COINS VS BARS

BOTH REAL ASSETS. DIFFERENT ADVANTAGES.

Both gold and silver coins and bars are excellent ways to invest in physical precious metals. The right choice depends on your goals, budget and personal preference. Here's a clear comparison to help you decide.



COINS

FLEXIBILITY, RECOGNITION AND COLLECTABILITY

- Highly recognizable globally
- Easier to buy and sell in smaller amounts
- Often carry numismatic (collectible) value
- Wide variety of designs and government mints
- Ideal for building your stack gradually

BARS

COST-EFFICIENT AND SIMPLE

- Lower premiums over spot price
- Available in a range of sizes (1g to 1kg+)
- Simple, no-frills investment
- Efficient for larger investments
- Easier and cheaper to store per ounce

THE BOTTOM LINE

There's no right or wrong choice — coins and bars both have a place in a well-balanced strategy.

Many investors choose a mix of both to benefit from flexibility, lower costs and long-term value.

POPULAR EXAMPLES





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07
THE BRITISH BRITANNIA
A MODERN ICON WITH A RICH HERITAGE

THE BRITISH BRITANNIA

TRADITION. SECURITY. GLOBAL RECOGNITION.



The British Britannia is one of the world's most recognised bullion coins. First introduced in 1987 by The Royal Mint, it has become a trusted choice for investors around the globe due to its purity, security features and iconic design.

The Britannia represents the strength, stability and maritime heritage of the United Kingdom, making it not only a valuable investment, but also a symbol of British tradition and craftsmanship.

ISSUED BY THE ROYAL MINT

The Britannia is produced by The Royal Mint, the official mint of the UK, with a history dating back over 1,100 years.

HIGH PURITY

Available in both gold (999.9 fine) and silver (999 fine), the Britannia is among the purest bullion coins in the world.

ADVANCED SECURITY FEATURES

Incorporates innovative security features to help prevent counterfeiting and give investors added confidence.

GLOBAL RECOGNITION

Widely recognised and easily traded worldwide, making it a highly liquid and trusted investment.

DESIGN & SYMBOLISM

Britannia is a powerful symbol of the UK, representing strength, resilience and protection. The design has evolved over the years, with modern versions featuring enhanced security features while retaining the classic image of Britannia with her trident and shield.



DETAILED DESIGN
A timeless and elegant design recognised around the world.



A SYMBOL OF STRENGTH
The trident and shield represent defence, security and stability.

AVAILABLE SIZES

The Britannia is available in a range of sizes to suit different budgets and investment goals.



1 oz | 1/2 oz | 1/4 oz | 1/10 oz

SECURITY FEATURES (LATEST DESIGNS)

Modern Britannias include a range of advanced security features, such as:

- Latent image (switches between a padlock and trident)
- Micro-text
- Radial lines in the background
- Tincture lines on the shield
- High levels of detail and precision minting



KEY TAKEAWAY

The British Britannia combines tradition, purity, security and global recognition, making it an excellent choice for both new and experienced investors.

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08
PURITY, FINENESS & HALLMARKS
UNDERSTANDING WHAT YOU'RE REALLY BUYING

PURITY, FINENESS & HALLMARKS

KNOW THE MARKS. BUY WITH CONFIDENCE.

Purity, fineness and hallmarks tell you exactly what your gold or silver contains, who made it, and that it meets official standards. Understanding these details helps you buy with confidence and avoid common mistakes.



GOLD PURITY

Investment grade gold is normally 999.9 fine, which means 99.99% pure gold (24 carat). This is the highest purity available in modern bullion.

SILVER PURITY

Investment grade silver is normally 999.0 fine, which means 99.90% pure silver. Some products, like the British Britannia, are 999.0 fine with added security features.

UNDERSTANDING FINENESS

Fineness shows the proportion of pure metal in an alloy, expressed in parts per thousand.

FINENESS	PURITY %	COMMON NAME
999.9	99.99%	Gold (24 carat)
999.0	99.90%	Silver (investment grade)
916	91.6%	Gold (22 carat)
750	75.0%	Gold (18 carat)
585	58.5%	Gold (14 carat)
375	37.5%	Gold (9 carat)

UK HALLMARKS

In the UK, precious metal items (including coins and some bars) are often hallmarked by one of the four Assay Offices. A hallmark confirms the metal's purity and the maker's identity.

London Assay Office · Birmingham Assay Office · Sheffield Assay Office · Edinburgh Assay Office

A TYPICAL UK HALLMARK INCLUDES:



Maker's mark · Metal and fineness mark · Purity (999 = 99.9%) · Assay office mark (e.g. London)

OTHER COMMON MARKINGS

In addition to hallmarks, bullion products may include:

- Weight (e.g. 1 oz, 100 g, 1 kg)
- Purity (e.g. 999.9, 999.0)
- Manufacturer's logo (e.g. The Royal Mint, PAMP, Argor-Heraeus)
- Unique serial numbers (on some bars)
- Country of origin (e.g. Switzerland, UK, Canada)

WHY IT MATTERS

- Confirms you're buying genuine metal
- Helps you compare products accurately
- Supports resale value and liquidity
- Reduces the risk of counterfeits
- Gives you confidence and peace of mind

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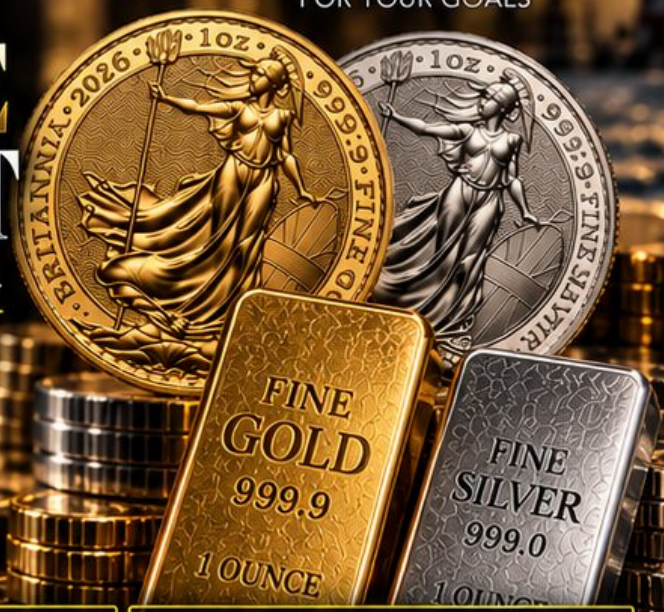
09
CHOOSING THE RIGHT PRODUCT
FIND THE BEST OPTION FOR YOUR GOALS

CHOOSING THE RIGHT PRODUCT

DIFFERENT PRODUCTS. DIFFERENT PURPOSES.

There's no single "best" way to buy gold or silver. The right product depends on your goals, budget, investment timeline and personal preferences. Coins and bars both have advantages, and within each category there are different options to consider.

This page will help you understand the key factors so you can choose the right product for your own situation.



DEFINE YOUR GOALS

What are you buying for?

- Long-term wealth preservation
- Short-term flexibility
- A hedge against inflation
- A tangible store of value
- A mix of all of the above

CONSIDER YOUR BUDGET

Your budget will influence what products are most suitable.

- Smaller budgets – consider fractional coins (e.g. 1/10 oz, 1/4 oz)
- Larger budgets – 1 oz coins or larger bars can be more cost-effective per ounce
- Regular buying – consistent smaller purchases can build your stack over time

WEIGH UP THE PROS & CONS

Coins

- Higher premiums
- Easier to sell in smaller amounts
- Widely recognised and trusted
- Often carry historical or special value

Bars

- Lower premiums per ounce
- More cost-effective for larger amounts
- Simple and efficient design
- Less flexible to sell in smaller amounts

POPULAR OPTIONS



Gold Britannia (1 oz)
Iconic, tax efficient and widely recognised.



Silver Britannia (1 oz)
Popular, affordable and highly liquid.



Gold Bar (1 oz+)
Lower premiums, ideal for larger investments.



Silver Bar (1 oz+)
Cost-effective way to build your stack.

THINGS TO LOOK FOR

Whichever product you choose, make sure it has:

- Recognised brand or mint
- Correct weight and purity (e.g. 999.9 gold, 999.0 silver)
- Clear hallmarks and security features
- Good liquidity (easy to buy and sell)
- Reputable dealer
- Competitive pricing

AVOID COMMON PITFALLS

- Paying excessively high premiums
- Buying from unknown or unverified sellers
- Chasing rare or "collectible" items if your goal is pure investment
- Not considering how easy it will be to sell later
- Putting all your budget into one product type

KEY TAKEAWAY

The right product is the one that fits your goals, budget and circumstances. Take time to compare options, understand the trade-offs and buy from reputable sources.

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10
WHERE TO BUY
TRUSTED SOURCES.
REAL METAL.
PEACE OF MIND.

WHERE TO BUY GOLD & SILVER

TRUSTED SOURCES. REAL METAL. PEACE OF MIND.



Buying gold and silver is easier than ever, but it's important to use reputable dealers to ensure you receive genuine products, fair pricing and good service.

There are several trusted options in the UK and worldwide. Below are the most common places to buy, along with the pros and cons of each, so you can choose what's right for you.

ESTABLISHED UK DEALERS

TRUSTED & REGULATED

- Reputable and well known
- Wide range of coins and bars
- Clear pricing and buyback options
- Often members of the LBMA or industry bodies

EXAMPLES

ATKINSONS BULLION & COINS
BULLION BY POST

INTERNATIONAL DEALERS

WIDER CHOICE

- Large selection of products
- Competitive pricing
- Access to global markets
- May offer unique coins and larger bars

EXAMPLES

APMEX Investments You Hold
SD BULLION The Lowest Price. Period.

ONLINE MARKETPLACES

CONVENIENT

- Easy to compare prices
- Wide range of products
- Often good for smaller purchases
- Check seller ratings and reviews

EXAMPLES

amazon
ebay

PHYSICAL COIN SHOPS

BUY IN PERSON

- See the product before you buy
- Get personal advice
- Build a relationship with a local dealer
- May have higher premiums than online

EXAMPLE

LOCAL INDEPENDENT COIN SHOPS

BANKS

LIMITED AVAILABILITY

- Some banks sell gold (usually coins)
- Very trusted and secure
- Limited range and higher premiums
- Not always the most cost-effective option

PRIVATE SALES

BUYING FROM INDIVIDUALS

- Potentially lower premiums
- Can find rare or discontinued items
- Higher risk of counterfeits
- Always verify authenticity and use secure payment methods

THINGS TO CHECK

BEFORE YOU BUY

- Reputation and reviews
- Transparent pricing (premium over spot)
- Authenticity guarantees
- Buyback options
- Secure payment methods
- Insured and trackable delivery
- Customer service

AVOID SCAMS

STAY SAFE

- If the price seems too good to be true, it probably is
- Buy from established dealers
- Check for authenticity certificates
- Avoid unverified sellers on auction sites
- Use secure payment methods
- Keep records of your purchases

KEY TAKEAWAY

Buy from trusted, reputable sources, compare your options, and always prioritise authenticity and security. A little research goes a long way.

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11
SAFE STORAGE & SECURITY
PROTECT WHAT YOU'VE BUILT

SAFE STORAGE & SECURITY

DIFFERENT OPTIONS. DIFFERENT NEEDS.



Once you've invested in physical gold and silver, keeping it safe is essential. The right storage method depends on the size of your holdings, your personal circumstances and how quickly you might need access.

This page covers the main storage options, their pros and cons, and key security considerations.

HOME STORAGE

KEEP IT CLOSE

- Immediate access
- Full control
- No ongoing fees
- Private and discreet

CONSIDERATIONS

- Risk of theft (ensure good security measures)
- Consider a high-quality safe (hidden and bolted)
- Keep details private
- May not be suitable for larger amounts

BANK SAFE DEPOSIT

TRADITIONAL OPTION

- Secure and professional
- Low personal risk
- Suitable for smaller holdings
- Discreet

CONSIDERATIONS

- Limited access (bank hours)
- Annual fees
- Not suitable for very large holdings
- In rare cases, access could be restricted during crises

PRIVATE VAULT STORAGE

MAXIMUM SECURITY

- High level of security
- Suitable for larger holdings
- Fully insured options
- Professional storage facilities (often outside the banking system)

CONSIDERATIONS

- Annual storage fees
- Requires a reputable provider
- Less convenient access
- Do your due diligence on location, insurance and ownership terms

ALLOCATED STORAGE

OWNED & IDENTIFIED

- Your specific bars or coins are stored and identified
- Highest level of ownership and security
- Often insured
- Suitable for significant holdings

CONSIDERATIONS

- Higher fees than pooled storage
- Less convenient access
- Choose a trusted, established provider
- Check insurance and jurisdiction

SECURITY TIPS

- Use a high-quality, fire and water-resistant safe
- Keep your storage location confidential
- Consider splitting storage across different locations
- Maintain a record of your holdings
- Use trusted and reputable storage providers
- Review your security arrangements regularly

INSURANCE

Many home insurance policies have limited cover for precious metals. If you hold significant amounts, you may need specialist insurance. Check the policy limits, terms and conditions carefully.

KEEP RECORDS

Maintain a detailed record of your purchases, including receipts, photos and serial numbers (where applicable). This can be useful for insurance purposes and future resale.



KEY TAKEAWAY

Your bullion is a long-term asset. Take the time to choose the right storage solution to keep it safe, secure and accessible when you need it.

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BUILDING WEALTH
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REAL FREEDOM

12 COMMON MISTAKES TO AVOID
LEARN FROM OTHERS. INVEST SMARTER.

COMMON MISTAKES TO AVOID

BE INFORMED. BUY SMARTER. KEEP MORE OF YOUR WEALTH.



Investing in gold and silver is simple, but there are common mistakes that can be costly. By understanding what to avoid, you can make better decisions, protect your wealth and build your stack with confidence.

Here are the most common mistakes and how to avoid them.

1 PAYING OVER THE ODDS

- Not comparing prices between dealers
- Ignoring premiums over spot
- Buying in a rush
- Paying high premiums for common items

HOW TO AVOID:
Compare prices, understand typical premiums and be patient.

2 BUYING FROM UNTRUSTED SOURCES

- Using unknown or unverified sellers
- Risking counterfeit products
- No clear returns policy
- Lack of customer reviews

HOW TO AVOID:
Buy from reputable, well-known dealers with a proven track record.

3 FOCUSING ONLY ON PRICE

- Choosing the cheapest option without checking authenticity
- Overlooking dealer reputation
- Ignoring service, insurance and delivery
- Missing better long-term value

HOW TO AVOID:
Consider the full picture – price, reputation, service and security.

4 BUYING THE WRONG PRODUCTS

- Buying high-premium or novelty items
- Choosing less liquid products
- Not considering your long-term goals
- Falling for marketing gimmicks

HOW TO AVOID:
Stick to recognised, liquid products such as Britannias, Maple Leafs or standard bars.

5 NOT THINKING ABOUT STORAGE

- No clear storage plan
- Keeping large amounts at home
- Not considering insurance
- Making it easy for thieves

HOW TO AVOID:
Choose a secure storage solution that suits your needs – home safe, bank safe deposit or private vault.

6 NOT KEEPING RECORDS

- Losing receipts and certificates
- No record of purchase prices
- Forgetting serial numbers (where applicable)
- Making it harder to sell later

HOW TO AVOID:
Keep a clear record of all purchases, including receipts, photos and documentation.

7 EXPECTING QUICK PROFITS

- Thinking prices will always go up
- Trying to time the market
- Getting discouraged by short-term dips
- Investing money you can't afford to tie up

HOW TO AVOID:
Take a long-term view. Precious metals are a wealth preservation tool, not a get-rich-quick scheme.

8 NOT DIVERSIFYING

- Putting all your money into one product
- Only buying gold or only silver
- Ignoring other asset classes
- Overexposing your portfolio

HOW TO AVOID:
Consider a mix of gold and silver, and ensure your overall portfolio is diversified across different assets.

9 FALLING FOR SCAMS

- Fake websites and deals that seem too good to be true
- Online marketplaces with unverified sellers
- Pressure sales tactics
- Phishing emails and fake investment schemes

HOW TO AVOID:
Be sceptical of unusual offers, verify the seller, and never share personal or financial details with unknown sources.

KEY TAKEAWAY
Avoiding these common mistakes will help you protect your money, buy with confidence and build a stronger, safer stack for the future.

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BUILDING YOUR STRATEGY
A CLEAR PLAN FOR LONG-TERM SUCCESS.

BUILDING YOUR STRATEGY

A SIMPLE, DISCIPLINED APPROACH.



A successful precious metals strategy is built on clear goals, the right products, sensible allocation and a long-term mindset. It doesn't need to be complicated — it just needs to be consistent.

This page gives you a step-by-step framework to build a strategy that works for your circumstances, helping you protect your wealth and grow it over time.

1 SET YOUR GOALS

BE CLEAR ON WHAT YOU WANT

- Wealth preservation
- Protection against inflation
- Generational wealth
- A hedge during economic uncertainty
- Income diversification
- A combination of the above

KEY QUESTION:
Why are you investing in gold and silver?

2 CHOOSE YOUR PRODUCTS

FIND WHAT FITS YOUR STRATEGY

- Gold coins (e.g. Britannia, Sovereign)
- Gold bars (various sizes)
- Silver coins (e.g. Britannia, Maple Leaf)
- Silver bars (various sizes)
- Consider a mix of coins and bars
- Choose trusted and reputable dealers

KEY POINT:
Focus on recognised products with high liquidity.

3 DECIDE ON ALLOCATION

FIND THE RIGHT BALANCE

- Consider 5–20% of total wealth (depending on goals and risk tolerance)
- Balance gold and silver based on your objectives
- Adjust over time as your circumstances change
- Don't put all your wealth into one asset
- Keep a diversified portfolio

KEY TIP:
There's no perfect percentage – choose what feels right for you.

4 PLAN YOUR PURCHASES

USE A DISCIPLINED APPROACH

- Consider regular, smaller purchases (pound cost averaging)
- Buy at different times, not all at once
- Take advantage of market dips
- Keep within your budget
- Factor in premiums and additional costs

KEY POINT:
Consistency often delivers better long-term results than timing the market.

5 ARRANGE SECURE STORAGE

KEEP YOUR METALS SAFE

- Home storage (if suitable)
- Bank safe deposit box
- Private vault storage (UK or overseas)
- Ensure insurance is in place
- Keep purchase records safe
- Choose a solution that fits your needs and risk tolerance

KEY QUESTION:
Is your storage secure, insured and accessible when you need it?

6 REVIEW AND ADJUST

STAY ON TRACK

- Review your strategy at least annually
- Reassess your goals if circumstances change
- Consider rebalancing your allocation
- Keep learning about the market
- Stay informed on global trends
- Remain disciplined and avoid emotional decisions

KEY REMINDER:
A long-term strategy is a living plan – review and adjust when needed.

KEY TAKEAWAY
A clear strategy, followed with discipline, can help you protect your wealth, navigate uncertainty and build a stronger financial future.

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14 GLOSSARY & KEY TERMS
SIMPLE DEFINITIONS. GREATER UNDERSTANDING.

GLOSSARY & KEY TERMS

KNOW THE LANGUAGE. INVEST WITH CONFIDENCE.

Precious metals and investing can sometimes come with unfamiliar terms. This glossary explains the most common words and phrases in simple, clear language to help you feel more confident and make better decisions.



BULLION

Physical gold or silver in the form of bars or coins, valued for its metal content rather than its design.

COIN

A minted piece of metal, usually produced by a government mint, with a recognised weight and purity (e.g. Britannia, Maple Leaf).

BAR

A rectangular piece of precious metal, available in various weights (e.g. 1 oz, 100 g, 1 kg). Often lower premium than coins.

PREMIUM

The amount above the spot price that you pay for a coin or bar. Covers manufacturing, distribution and dealer costs.

SPOT PRICE

The current market price for gold or silver per ounce. It constantly changes throughout the trading day.

PURITY

The percentage of pure metal in a product. Common purities are 999.9 (99.99%) for gold and 999.0 or 999.9 for silver.

TROY OUNCE

The standard unit of measurement for precious metals, equal to 31.1035 grams (slightly heavier than a regular ounce).

LIQUIDITY

How easily an asset can be bought or sold. Gold and silver are highly liquid, meaning they can be quickly converted into cash.

HEDGE

An investment that helps protect your wealth against inflation, currency devaluation or economic uncertainty.

STORE OF VALUE

An asset that maintains its purchasing power over time. Gold and silver have been stores of value for thousands of years.

VOLATILITY

The size and frequency of price movements. Precious metals can be volatile in the short term, but are valued for long-term stablity.

DIVERSIFICATION

Spreading your investments across different asset classes to reduce risk. Gold and silver can complement stocks, bonds and cash.

ALLOCATED STORAGE

Your specific bars or coins are stored and identified in a secure vault, in your name.

UNALLOCATED STORAGE

You own a share of a larger pool of metals, rather than specific items. Lower cost, but you don't have direct ownership of individual bars or coins.

CAPITAL GAINS TAX (CGT)

A tax on the profit you make when you sell an asset. In the UK, certain gold coins (e.g. Britannias) are exempt from CGT.

VAT

Value Added Tax. In the UK, investment gold (e.g. Britannias and bars of 99.5%+ purity) is exempt from VAT. Most silver is subject to 20% VAT.

SOVEREIGN COIN

A coin issued by a government mint and backed by that country (e.g. Britannia, Maple Leaf, American Eagle).

NUMISMATIC

Refers to collectible coins valued for rarity, age or rather than just metal content.

FIAT CURRENCY

Government-issued money (e.g. pounds, dollars, euros) that is not backed by a physical commodity.

INFLATION

A general increase in prices over time, which reduces the purchasing power of money. Precious metals can help protect against inflation.

KEY TAKEAWAY

Understanding the key terms gives you the confidence to make informed decisions. Knowledge is the foundation of a stronger financial future.

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15 BUYER'S CHECKLIST

BUY SMART. BUY SAFE.
BUY WITH CONFIDENCE.

BUYERS CHECKLIST

BUY SMART. BUY SAFE. BUY WITH CONFIDENCE.



Use this checklist when buying gold and silver to make sure you're getting genuine products, fair prices and a reputable service. A few simple checks can help you avoid costly mistakes.

1 BUY FROM A REPUTABLE DEALER

- Use established, well-known dealers
- Check reviews and ratings (Trustpilot, Google, etc.)
- Ensure they are authorised and compliant
- Be wary of unusually low prices
- Prefer dealers who are members of recognised industry bodies

2 CONFIRM AUTHENTICITY

- Buy from authorised sources only
- Check for security features (mint marks, holograms, edge lettering, etc.)
- Be aware of common fakes (especially online)
- Use trusted brands and government mints
- Consider independent verification for high-value purchases

3 CHECK THE PRODUCT DETAILS

- Verify the metal type (gold or silver)
- Check the weight (e.g. 1 oz, 100 g, 1 kg)
- Confirm the purity (e.g. 999.9 fine)
- Look for recognised brands and mints (e.g. Britannia, Maple Leaf, Rand, Valcambi)
- Ensure clear markings and quality finish

4 CHECK PAYMENT & DELIVERY

- Use secure payment methods
- Be cautious with bank transfers to unknown sellers
- Confirm insured and tracked delivery
- Check delivery times and costs
- Ensure someone is available to receive the package

5 UNDERSTAND THE TOTAL COST

- Check the live spot price
- Compare the premium (dealer markup)
- Look for any additional fees (delivery, insurance)
- Compare prices across multiple dealers
- Remember: the cheapest option isn't always the best value

6 PLAN YOUR STORAGE

- Decide where you will store it before buying
- Options: home safe, bank safe deposit box, or private vault
- Ensure it is kept safe, secure and insured
- Keep purchase records and receipts
- Do not share details of your holdings

7 RECEIVE AND VERIFY

- Check packaging for signs of tampering
- Verify the product matches your order
- Use basic tests if you're unsure (weight, dimensions, magnet test, ping test) or get it independently verified
- Report any issues to the dealer immediately

8 KEEP RECORDS

- Save invoices, receipts and certificates
- Keep a record of purchase dates, weights and prices
- Store records securely (physical and digital)
- This will help for insurance, future selling, and tax purposes (e.g. CGT)

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FINAL THOUGHTS
KNOWLEDGE TODAY.
A STRONGER TOMORROW.

SOLENT
STRONGER
BRIGHTER
FURTHER

FINAL THOUGHTS

A CLEARER, STRONGER FINANCIAL FUTURE.

Gold and silver have stood the test of time for a reason. They are real, tangible assets that can help you protect your wealth, navigate uncertainty and build a stronger financial future.

By understanding the key principles in this guide and following a disciplined approach, you'll be in a much better position to make informed decisions with confidence.



KNOWLEDGE EMPOWERS

- Understanding precious metals gives you more control over your financial future.
- Take the time to keep learning and stay informed.
- The more you know, the better decisions you can make.

PROTECTION MATTERS

- Gold and silver can help protect your wealth against inflation, economic uncertainty and currency devaluation.
- They are not a get-rich-quick solution, but a long-term defence for your financial security.
- A small allocation can make a big difference over time.

DISCIPLINE DELIVERS

- Build your strategy, stick to your plan and avoid emotional decisions.
- Buy consistently, focus on value, not short-term price movements.
- A disciplined approach helps you build wealth steadily and sustainably.

THINK LONG TERM

- Precious metals are a long-term investment, not a short-term trade.
- Focus on the bigger picture and what you want to achieve.
- Time, consistency and patience are powerful tools.

TAKE ACTION

- Start with a plan, however small.
- Use reputable dealers and follow the checklist.
- Make informed purchases, store them securely and review regularly.
- The best time to start building your position is now.

A STRONGER TOMORROW

- Precious metals are part of a broader financial strategy.
- They can help you build wealth, protect what you've worked hard for and create more freedom in the years ahead.
- Knowledge today puts you in a stronger position for tomorrow.

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