



# Investing in Precious Metals

Coins. Bars. Digital.



GENETS. 10Z. FINE PLATINUM. 999.5.20

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# More Than Just Metal

The Royal Mint is one of the oldest and most prestigious organisations in the world. For 1,100 years we have produced coins for monarchs and governments – coins that are trusted and respected wherever they are presented. Governed by great minds like Sir Isaac Newton and home to some of the finest engravers to have ever worked on British coinage, our reputation for quality, accuracy and integrity has been earned over centuries.

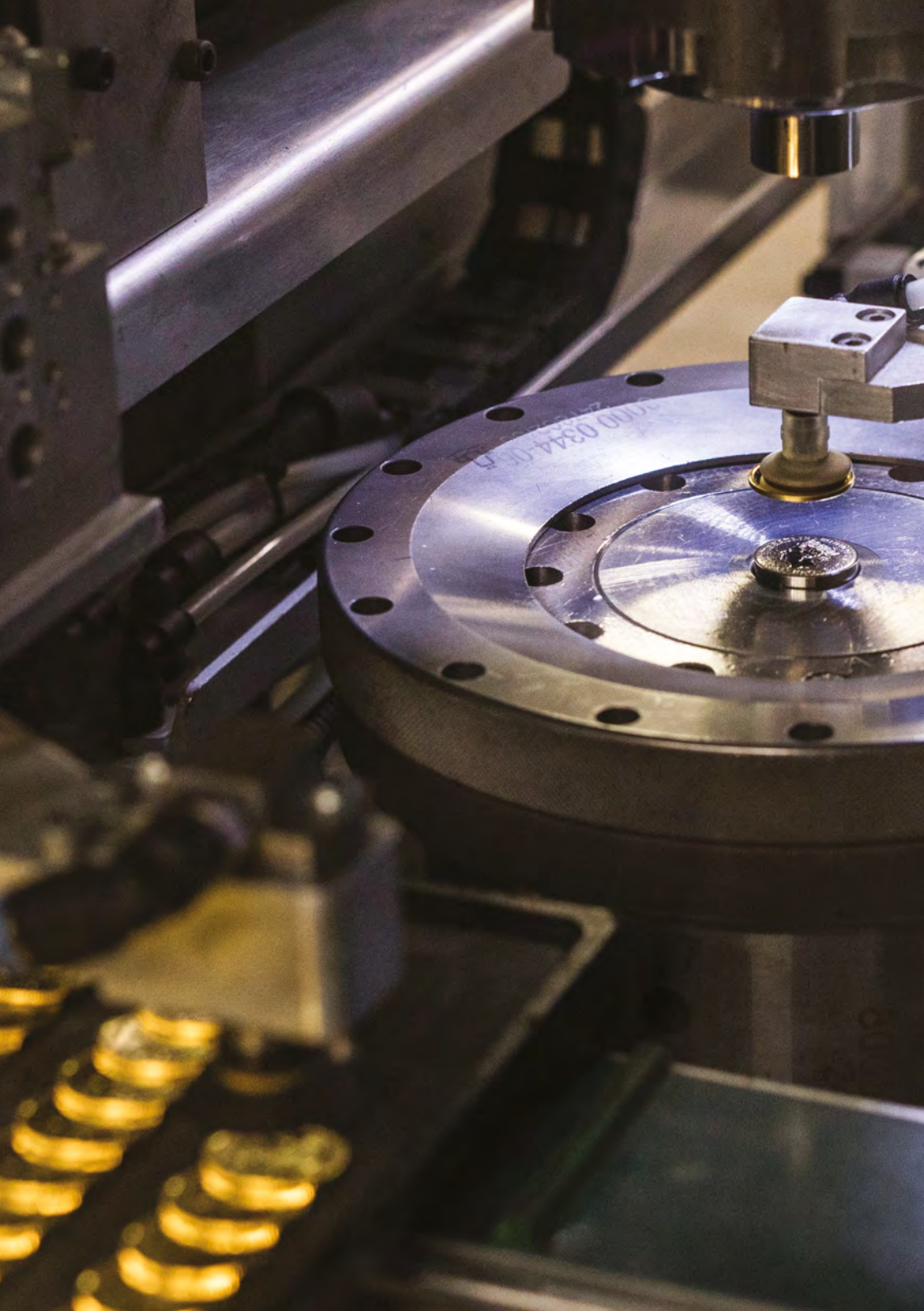
This unrivalled legacy underpins our bullion offering and today The Royal Mint combines modern production techniques with time-honoured quality assurance in equal measure. Our coins are verified by the Trial of the Pyx, an exacting quality control process dating back to the thirteenth century, which today draws on the latest in assay technology. As a customer you can be sure that every item we produce meets the exact specification we promise, with our bullion coins and bars available in 999.9 fine gold, 999.5 fine platinum and both 999.9 and 999 fine silver.





“No matter whether you’re saving for retirement, a deposit for a house or just putting something aside for a rainy day, bullion can be included as part of a balanced investment portfolio. As the manufacturer of UK bullion coins, The Royal Mint is uniquely placed to offer an exceptional service to our customers. Invest with confidence knowing that, thanks to their unrivalled reputation, our bullion bars and coins are a store of wealth trusted by banks and intermediaries all over the world.”

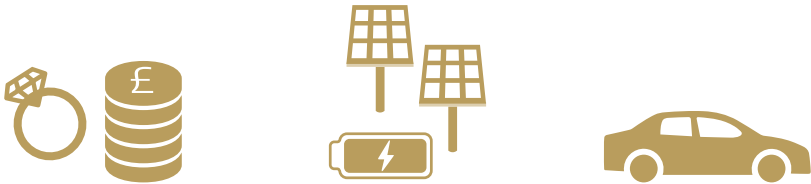
Nicola Howell, Chief Commercial Officer



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# Why Invest in Precious Metals?

The three most popular precious metals to invest in are gold, silver and platinum.



**Gold** is so rare that the world pours more steel in an hour than it has poured gold in all of recorded history.

**Silver** is considered a store of value, but is also widely used in industry. You'll find it in batteries and solar panel cells for example.

One of the rarest precious metals, like silver, **platinum** is also an industrial metal. The main driver for demand is its use in the manufacture of catalytic converters.

## Investing in precious metals can:

- Generate long-term returns – between 2009 and 2019, the price of gold rose from £621 to £1,093 per troy ounce, an increase of 76%
- Provide a safe haven during times of economic uncertainty
- Outperform fiat currencies – precious metals are liquid assets with no credit risk
- Enhance the overall performance of your portfolio – the lack of correlation to other assets means that adding precious metals to your portfolio can reduce volatility and balance risk

# Investing in Gold

## An Investment Worth Making

Investing in gold is an age-old practice. Consider this: if you'd bought £55 of gold every month for 18 years from 2002, you would have over £28,000 of gold by 2020. Compare that with putting the same amount into a 3% cash ISA – £15,700 – or simply setting it aside with no interest at all – £11,880\*.

When it comes to investing, spreading risk helps to avoid overexposure to any one particular asset class. Many experts, including the World Gold Council suggest putting around 2–10% of your portfolio into a safe haven investment such as gold.

## Why gold?

- All Royal Mint investment gold is VAT exempt
- All UK legal tender coins are CGT exempt
- Gold can mitigate losses in times of market stress\*\*

\*This comparison has been made with a 3% ISA that compounds annually. It is also based on the LBMA gold price, as fixed on the fifteenth day of each month or the previous business day, and does not take into account premiums or other storage fees that may be associated with holding gold. \*\*World Gold Council 2019





## Our Bestselling Gold Products:

- The Sovereign
- Signature Gold
- 1oz Gold Britannia
- 1g Gold Bar
- 1oz Gold Bar



# Investing in Silver

## Why invest in silver?

Silver is more affordable than gold, but it's also more volatile, attracting investors looking for short-term gains. Because equivalent weights are worth less than gold, silver can be liquidated to fund a small financial need. Silver has a long history as currency and is widely used in the manufacture of jewellery and collectables. Demand is also underpinned by a broad range of industrial applications.

Thanks to its malleability, conductivity and resistance to corrosion, silver is an important component in the telecommunications, medical and energy sectors. You'll find silver in things like mobile phones and the cells in solar panels.



## Our Bestselling Silver Products:

- 1oz Britannia
- 2oz Queen's Beasts
- 1oz Landmarks of Britain
- Signature Silver
- 1oz Lunar





# Investing in Platinum

## Why invest in platinum?

While gold and silver need little introduction, platinum is a precious metal you might not be so familiar with. Mined primarily in Canada, Columbia, Peru, Russia and South Africa, platinum is one of the rarest of all precious metals. Annual production is around 6% of that of gold and its natural scarcity is compounded by a complex refinement process.

Thanks to its beautiful silver-blue colour, platinum is a highly sought-after component in prestige jewellery and it has a wide variety of industrial uses including: electronics, chemical processing and medical and dental applications. As an essential component in catalytic converters, platinum plays an important role in lessening the environmental impact of diesel engines.



## Our Bestselling Platinum Products:

- Signature Platinum
- 1oz Queen's Beasts
- 100g Platinum Bar
- 1oz Platinum Bar
- 1oz Platinum Britannia





# Capital Gains Tax (CGT) Explained

Capital Gains Tax (CGT) is levied in the UK on the profit made on the disposal of assets. Unlike income tax, only the gain is taxable. The cost of acquiring the asset is deducted from any calculation, along with your annual exemption limit, the amount you're allowed to receive before CGT becomes applicable.

The vast majority of assets, including paintings, antiques, most shares and any property aside from your main residence, are all liable for CGT. But, because they're legal tender, our UK bullion coins are exempt for UK residents.

In order to have to pay CGT on the sale of precious metals, a domestic buyer subject to British taxes would need to have made more profit than the annual exemption limit on the sale of all of their assets during the course of the tax year.

# VAT on Precious Metals Explained

Silver and platinum coins and bars are subject to VAT at the standard rate. However, gold enjoys the same exemption as other forms of investment like stocks and shares. This means that gold bullion transactions are VAT free.









# Invest in your future

The Royal Mint offers a number of different ways to invest in gold, silver or platinum. Designed to suit every budget, these investment opportunities include bullion bars, coins and our digital precious metals programme.

## Bars

When it comes to investing in precious metals, gold, silver and platinum bars are probably what most people think of. The most straightforward way to acquire precious metals, The Royal Mint offers bars in a range of different sizes from 1g through to 400oz. Larger bars offer greater economies of scale. Available for delivery, bars, along with all of our bullion products, can also be stored at The Vault® – our highly secure, on-site storage facility.

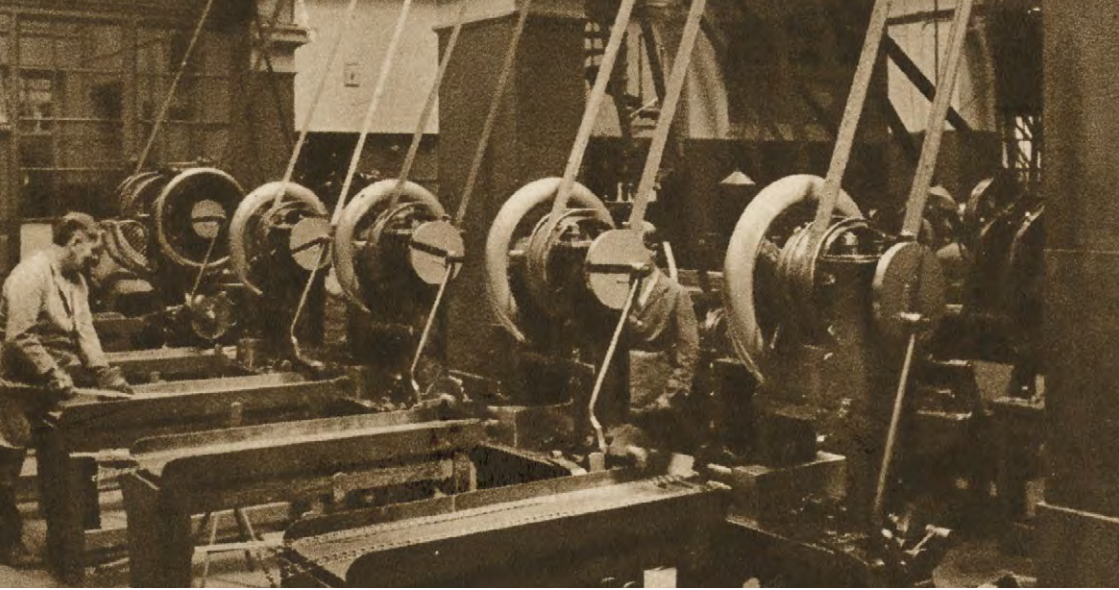
## Coins

Our UK coins are exempt from Capital Gains Tax. Ranges include Britannia and the 22 carat gold Sovereign, one of the world's oldest coins still in production today. More aesthetically pleasing than bars, they're a popular way to invest. Easy to trade, they can be liquidated at any time using The Royal Mint's buy-back service.

## Digital Precious Metals

From as little as £20, Digital Precious Metals allows you to invest in part shares of larger bullion bars which are stored at our secure site.





## Why Invest with The Royal Mint?

When it comes to investing in bullion, where better to place your confidence and trust than with The Royal Mint. As the home of British coin production, we have more than 1,100 years of experience with precious metals. Purchase with confidence, knowing that our bullion coins and bars are tested to the most rigorous standards by an independent quality assurance process. And as legal tender, their weight and purity is guaranteed by Royal Proclamation, approval that comes from the British monarch.

Tracking live precious metal prices, we offer competitive pricing and every trade you make is completely secure. Take delivery of your investment or store your bullion coins and bars in The Vault, our on-site secure storage facility. Should you choose to sell to us, we deposit your funds directly into your Royal Mint Bullion account, ready for you to withdraw or to make another purchase.

Opening an account online only takes a few minutes, and our customer services team are on hand to help every step of the way should you have any questions.



# Coins



## The Sovereign

Dating back to 1489, the modern Sovereign is struck in 22 carat gold. Tightly specified to five decimal places, it is guaranteed by UK law.



## Britannia

Instantly recognisable to investors around the world, Britannia was the perfect choice to adorn a new bullion coin launched in 1987.



## The Royal Arms

A mainstay of British coinage for centuries, the Royal Arms is a majestic symbol of royal authority.



## The Queen's Beasts

Each coin features a modern interpretation of one of the ten heraldic beasts that stood guard at Westminster Abbey for Her Majesty The Queen's coronation in 1953.



## The Shēngxiào Collection

The collection is a beautiful fusion of British craftsmanship and Chinese tradition, and celebrates each animal of the Chinese zodiac in turn.



## The Valiant

A modern take on the classic story of St George and the dragon. The action of the design seems to fill the coin, giving it an exciting sense of vibrancy.



## Gold Standard

Designed in 2016 to mark 200 years since the introduction of the gold standard, this coin is only available as a bullion edition.



# Bullion Bars

The Royal Mint offers a variety of gold bars, silver bars and platinum bars across two ranges: Royal Mint Refinery (RMR) and Britannia.

## The Royal Mint Refinery – precious metals since 1852

RMR bars epitomise integrity. Once operated by N. M. Rothschild and Sons, The Royal Mint Refinery was a trusted name that survived until 1968. Today, the brand has been revived to define a new product range in gold, silver and platinum bullion bars, and each bar bears the exclusive branded RMR logo.

## Britannia Bullion Bars

Instantly recognisable to investors all over the world, Britannia was the perfect choice when The Royal Mint launched a new one ounce gold bullion coin in 1987. Now, Britannia's story is captured on beautifully crafted bullion bars. Featuring a new design by Royal Mint designer Jody Clark, each one is stamped with a unique serial number, a guarantee of quality and authenticity.



# Digital Precious Metals

The Royal Mint's digital precious metals programme offers you an alternative way to access the precious metals market by purchasing part shares in larger gold, silver or platinum bars from as little as £20. Each part share that you own is clearly allocated and stored in The Vault, meaning we deal with storage and insurance, so you don't have to.

More flexible and affordable than buying bullion coins or smaller bars outright, this programme allows you to invest as much or as little as you want, making it appealing if you'd like to invest a certain amount each month, while enjoying the economies of scale offered by larger bars.

# Gold for Pensions

## Why hold gold in a pension?

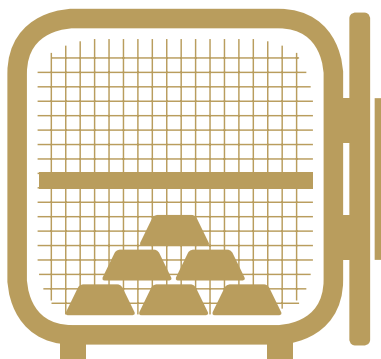
Gold is even more tax efficient as part of your retirement planning. Tax relief of up to 45% means £5,000 of gold could effectively cost as little as £2,750. And unlike some other forms of investment, your pension can also grow free of Capital Gains Tax. Holding gold bullion in your Self-Invested Personal Pension (SIPP) or Small Self-Administered Scheme (SSAS) may help you balance your investment portfolio and maximise your return.

## How do I hold my gold in a pension?

A Self-Invested Personal Pension is a product that allows you to decide your own investment strategy. While a Small Self-Administered Scheme is an occupational pension, usually set-up by company directors for a small number of employees.

You must have either a SIPP or SSAS to hold gold in a pension. If you're unsure what type of pension you have and whether you qualify, please call us to discuss your situation in more detail. Although please note, we don't provide SIPPs or SSASs directly through The Royal Mint. You will be required to go through a pension provider to access this service.





## Safe Storage

The Royal Mint is one of the country's most secure sites. Here you'll find The Vault, our purpose-built precious metal storage facility, which is housed behind the same state-of-the-art security systems that are trusted by royalty and the government to accommodate the production and storage of UK coinage.

The Vault was built to Federal Standard 832 Class A and is guarded by dedicated security staff around the clock. Your bullion is held securely – outside of the banking and London Clearing System – and can be liquidated at any time.

Located in South Wales, The Vault offers secure and convenient storage for your precious metal investments.

### Benefits include:

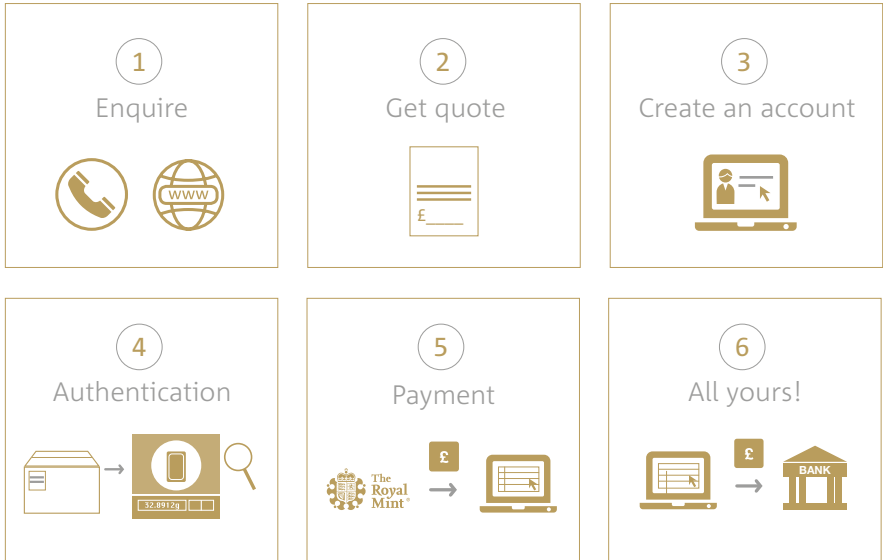
- Independently audited
- Fully insured
- Securely guarded around the clock



# Buy-Back Service

The Royal Mint offers you the flexibility to sell your gold, silver and platinum bullion coins and bars to us at competitive rates, based on live market prices, regardless of origin. We will gladly accept enquiries regarding coins and bars from other mints and refineries around the world. Either send your coins and bars to The Royal Mint using a track and trace delivery service or deliver in person to one of our approved partners.

We make selling gold easy, safe and secure and for higher value orders we may be able to offer a convenient collection service from your registered address. Please contact our Customer Services team to discuss this in more detail.





# Account Management

Our Account Management Service is available to private individuals looking to invest £50,000 or more in precious metals. On hand to deliver a one-to-one personal service, your own dedicated Account Manager can assist by providing additional bullion product and service information, enabling you to make better informed investment decisions.

## The advantages of using our Account Management Service include:

- Bespoke quotations
- Competitive rates on storage and sell-backs
- Help with product information and benefits
- Assistance with registration, funding and withdrawals
- Advance notification of new product releases
- Pre and post-sale support

# Live Pricing

On our investment platform you can track live precious metal prices using your PC, laptop, tablet or smartphone. Gold, silver and platinum prices are updated in real-time throughout the day. During checkout you'll have a 15-second window to confirm you're happy to proceed based on the price quoted.

Invest with confidence knowing that you have access to competitive, clear prices, no matter which precious metal you're looking to trade. And if you're looking to sell, set up automated alerts to receive notifications when the spot price moves beyond a certain point.



# Secure Delivery



We offer free UK delivery on all of our bullion coins and bars anywhere in the United Kingdom, including Northern Ireland, Highlands and Islands, Channel Islands and Isle of Man.



For international orders, expect delivery within 2-5 working days after despatch depending on the destination. Delivery charges are calculated on the destination, weight and size of the parcel(s).



For orders under £250, please allow 2-3 days for delivery after despatch from The Royal Mint. Orders over £250 will be delivered one working day after despatch.



These packages may be assessed for import or customs fees. Customers must comply with all laws and regulations of the destination country.

# Getting Started

Opening an account with The Royal Mint is free and only takes a few minutes.



## Step 1: Register

Visit our registration page and enter your details. Next, select a username and password, along with a security question and answer. During registration we perform an ID check to ensure your details are correct.



## Step 2: Add credit to your account

Because our products are priced using live-market rates, you need to pre-fund your account before purchase. You can add credit by bank transfer or with most UK debit cards.



## Step 3: Invest in precious metals

Your purchase is eligible for free UK delivery or you can choose to put eligible items in The Vault – our high-security storage facility – for an additional fee.



## Step 4: Sell your bullion

With digital precious metals or bullion stored in The Vault, simply log into your account and choose the sell option. For bullion in your possession, sell it back to us using our buy-back service.



# Commemorative Coins

As well as bullion coins, The Royal Mint produces a range of commemorative coins struck in gold, silver and platinum. The superior finish is designed to appeal primarily to collectors who place greater value on the quality of numismatic art over and above the intrinsic value of the precious metal contained within the coin.

Commemorative coins mark anniversaries and events celebrating almost every aspect of British history and culture, and also include flagship releases such as Britannia and The Sovereign.

Historic coins from The Royal Mint offer collectors the opportunity to own a tangible link to the past – a small piece of history you can literally hold in your hands. Sourced, authenticated and graded by our team of experts, buy with confidence knowing that all of the historic coins and themed sets we sell are genuine and accurately described.



# Customer Testimonials

“ I get nothing but the best customer service from the Royal Mint bullion team. They are always friendly and happy to help me with any queries I have about my account or specific products. ”

“ I only buy Royal Mint bullion because I trust in the product I get from them. The quality and the service is always reliable and that counts for a lot. ”



Kick start your **invest**ment journey today



Online

[royalmint.com/invest](http://royalmint.com/invest)



Telephone

0345 600 5014



Email

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