

## THE BENEFITS

## GOLD

Most gold owners know that there are many benefits of gold ownership, of which they can state several. There are so many though, it's a challenge to list them all, which is what we have aimed to provide right here! In this infographic we discuss many of the wide-ranging benefits of gold.

## SIMPLICITY OF OWNERSHIP AND TRADING

The concept of gold ownership is very simple. Owners buy gold bullion or coins, they can monitor prices easily and when it comes to sell it's a very straightforward process:



## COLLECTIBLE

gold coins especially are highly collectible & easy to pass down the generations



## EASY TO BUY

gold is as easy to buy as water, in bars and coins format



## EASY TO SELL

gold is just as easy to sell, with owners able to sell to gold dealers for good prices



## GLOBAL USE

gold can be traded (bought/sold) in any country in the world



## INDESTRUCTIBLE

gold can't be destroyed whereas cash and property as examples can burn



## TACTILE

gold is tactile, owners touch/feel/enjoy it, unlike many other forms of investment

## LOW VOLATILITY

Gold has low volatility, with a finite supply. With its rarity, gold is a much sought-after commodity:



## FINITE SUPPLY

gold is finite, more gold can't be created fast, more cash can be printed



## RARITY

gold is still relatively rare; this rarity leaves it desirable and of low volatility



## BALANCE

gold reduces the overall volatility of a portfolio

## PART OF A BALANCED INVESTMENT PORTFOLIO

Gold is an incredibly useful asset to hold as part of a balanced investment portfolio. Buy for its high liquidity, low risk and for numerous other reasons:



## % INVESTMENT IN GOLD

invest 5 to 20% of portfolio in gold, circumstances dependent



## CURRENCY SWINGS

gold is a safe way of hedging against swings in currency values



## ECONOMIC UNCERTAINTY

in economically uncertain times, gold can help to "ride the storm"



## HISTORICAL PERFORMANCE

history shows gold has outperformed other investments



## INFLATION HEDGE

as inflation rises the price of gold tends to rise too. Cash devalues!



## LIQUID ASSETS

investors have long-recognised the appeal of liquid assets in a portfolio



## LONGER TERM HIGHER PROFITS

more profitable investment (e.g. vs low interest bank a/c)



## SAFE INVESTMENT

gold is a safe haven investment, it's useful to have these in a mixed portfolio



## SPREAD INVESTMENT RISK

invest in gold to spread investment risk across financial assets

## NO COUNTERPARTY RISKS

Gold is physical, you can "touch and feel" it. Many investments are "paper-based" and managed by a third-party, unlike with physical gold, this exposes certain counterparty risks:



## BANKING COLLAPSE

in the event of a banking collapse, gold prices are likely to remain intact and probably rise



## CURRENCY DEVALUATION

in currency devaluation, gold would remain at spot price



## EMPLOYEE FRAUD

investing in a business where there is employee fraud presents risks



## FINANCIAL MARKETS COLLAPSE

in this scenario gold has been sought as a safe investment



## FRAUD

owning counterfeit cash is a complete write-off for the owner. Gold ownership avoids this



## GOLD ETFS

as a financial instrument have 3rd-party risk, invest in physical gold instead



## MERGERS/ACQUISITIONS

a business may have an organisational change, creating risk



## THEFT/LOSS

some assets (e.g. cash) can be stolen/lost, securely stored gold can't

## TAX BENEFITS

There are also many benefits of gold, when it is owned in its physical form:



## INHERITANCE TAX

Gold can be given away to loved ones as gifts as part of a tax efficient way of inheritance planning. Gifts of up to £3000 per tax year can be made exempt from inheritance tax provided the gift is not less than seven years before death of the giver



## NO CGT

Also, unlike many other investments, there's no Capital Gains Tax to pay on profits of UK Sovereign and Britannia coins, as they're deemed to be legal tender



## NO VAT

There's no VAT to be paid on investment gold



## PENSION TAX RELIEF

Tax relief of up to 45% is available on qualifying gold bars, which are bought as part of a pension

## LIQUID ASSET

Gold is almost as liquid an asset as cash. In certain financial circumstances the liquidity of gold could be critical. Here are some reasons gold is considered critical:



## HISTORICAL TRACK RECORD

gold has long-term track record of 5,000+ years of trading



## KNOWN PRICE

no quibbling on price, gold spot price published and available easily 24x7



## NO DELAYS

gold can quickly be converted into cash through sale of gold to dealers



## TYPE OF CURRENCY

gold is a global currency, with no currency conversion fees!



## VOLUME INDEPENDENT

sell whatever volume you want at the prevailing rate

## HEALTH BENEFITS OF GOLD

Not that we sell gold to consume, but there are some health benefits of the body consuming small traces of gold:



## ANTI-INFLAMMATORY

gold salts used in rheumatoid arthritis treatment & related conditions



## CANCER TREATMENT

gold isotope 198 used to treat some forms of cancer



## DENTISTRY

gold alloys widely used in restorative dental surgery, e.g. bridges and crowns



## MENTAL HEALTH

treats depression, epilepsy, migraine headaches, increases awareness



## PSYCHOLOGICAL

owners believe something this valuable must also be of benefit to health!



## SURGERY

gold can repair blood vessels, bones, membranes and nerves

## CONTACTING PHYSICAL GOLD TO DISCUSS GOLD INVESTMENTS

We hope you have enjoyed our infographic "The benefits of gold" and have found it informative. Now you realise the benefits, why not buy some gold as a part of your investment portfolio? We can advise on the best strategy for your circumstances and also a range of gold investments.

Call us today on **020 7060 9992** to speak to our gold investment experts, or email [info@physicalgold.com](mailto:info@physicalgold.com) for a quick reply.

