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# PHYSICAL GOLD & SILVER

Real Ownership. Long-Term Protection.

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A practical guide to protecting your savings through direct ownership of physical gold and silver.

# Introduction

In an era defined by persistent inflation, rising sovereign debt, and global uncertainty, the preservation of purchasing power has become a priority for serious investors.

Across the UK, everyday savers are becoming increasingly aware that traditional savings and cash ISAs are no longer providing meaningful protection.

Gold offers a time-tested way to preserve purchasing power, reduce risk, and regain control over long-term savings.

Many savers now look for tangible ways to protect what they've built.

Crownmark exists to provide clients with direct access to physical gold and silver as a means of long-term wealth protection.



For many savers, the real risk is not market crashes — it's standing still while prices rise.

# Who Buys Gold?

**Gold is trusted by governments, central banks, organisations, and individuals alike. This broad demand underpins its long-term value. Gold ownership is no longer reserved for institutions — it has become a practical tool for everyday protection.**

Governments increase gold reserves to strengthen financial security and reduce reliance on paper currencies.

Central banks have purchased record levels of gold to protect national reserves from inflation and currency weakness.

Businesses allocate gold to offset the long-term erosion of cash.

Everyday individuals choose gold to protect savings held in cash, ISAs, and bank accounts.



Gold is not about speculation — it is about protection, stability, and peace of mind.

THE REAL RISK:

# Inflation

Cash may feel safe, but over time inflation quietly erodes purchasing power. This loss rarely feels dramatic — but over 10, 15, or 20 years it quietly erodes what your savings can actually buy. Even modest inflation compounds into significant loss. Excessive long-term cash holdings expose investors to structural risks including negative real returns, taxation, and systemic banking exposure.

## Gold VS Cash

From 2000 to 2025, £1 invested in gold increased in value to approximately £18.48.

In contrast, £1 held in cash over the same period lost purchasing power, equivalent to around £0.48.



**GOLD PRICE PERFORMANCE:**

# Long-Term Resilience

**Gold does not rely on earnings, dividends, or policy promises.**

Gold's price performance over decades reflects far more than short-term market sentiment. It is driven by structural, long-term forces that consistently support its value. Central bank money creation, rising global debt, currency debasement, and geopolitical uncertainty all contribute to gold's upward re-pricing over time.

Unlike equities, gold does not rely on corporate earnings. Unlike bonds, it does not depend on interest rate policy. Gold's performance reflects its role as a monetary asset rather than a speculative instrument. Historically, periods of strong gold performance have coincided with moments when confidence in paper assets weakens.



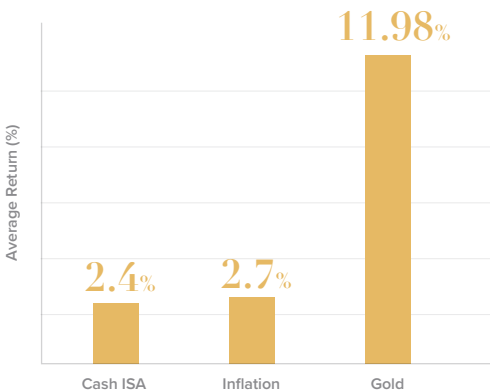
This makes gold uniquely positioned as a stabilising force within a diversified portfolio.

**GOLD VS CASH ISA:**

# Real Returns Matter

Cash ISAs are often perceived as a low-risk, tax-efficient solution for savers. However, tax efficiency alone does not equate to wealth preservation. When inflation exceeds interest earned, the real value of savings declines.

**Average Annual Returns (2000 - 2025)**



*Based on historical averages. For illustrative purposes only.*



Between 2000 and 2025, Cash ISAs delivered average returns of approximately 2.4% per annum, while inflation averaged closer to 2.7%. Over the same period, gold delivered average annual returns of approximately 11.98%.

This is not about abandoning ISAs  
it's about recognising their limits in an  
inflationary world.

**The result is stark:**

Investors who prioritised perceived safety over real returns often lost purchasing power, while those holding gold preserved and significantly grew their real wealth.



## INFLATION:

# The Most Underestimated Risk

Inflation is rarely dramatic, which is precisely why it is so dangerous. It operates silently, eroding purchasing power year after year. Essentials such as housing, energy, food, and education often rise faster than official inflation figures, placing additional pressure on savings.

Gold has historically served as a direct hedge against inflation because it is priced globally and cannot be created at will. As currencies lose value, gold adjusts accordingly, helping investors maintain their standard of living over time.

**This is why many savers now look beyond interest rates alone.**

# The Simple Solution

After earning and saving money, the next important step is protecting its value.

Over time, cash alone can lose purchasing power — often quietly, and without warning. Physical gold has been used for centuries as a way to preserve wealth. It offers a straightforward, tangible alternative to holding everything in cash or financial products you don't fully control.



## Reduced Reliance on Financial Institutions

When you own physical gold, you are not relying on banks, fund managers, or third parties to safeguard your wealth. Gold held directly in your name is outside the banking system.

There are no promises, no counterparties, and no exposure to institutional failure. It is ownership in its purest form.

## A Long History of Reliability

Gold has maintained value for over 3,000 years across wars, recessions, currency changes, and political uncertainty.

While the value of cash can be eroded by inflation over time, gold has historically acted as a store of value — helping people preserve purchasing power across generations.

Past performance is not a guarantee of future results, but gold's history is unmatched.

You don't need to predict markets     you need  
to preserve purchasing power.

## Liquidity When You Need It

Physical gold is one of the most widely recognised and liquid assets in the world. When circumstances change, gold can be converted back into cash efficiently and with minimal friction, subject to prevailing market conditions.

Crownmark offers a clear and straightforward buyback process, providing flexibility without locking wealth into long-term structures or illiquid commitments.

Liquidity ensures that capital remains accessible — without compromising long-term protection.



## A Physical Asset You Can Hold

Gold exists independently of financial systems, institutions, or digital infrastructure. It is tangible, verifiable, and universally recognised.

For many investors, the reassurance of owning something real — outside balance sheets, servers, and counterparties — is a defining advantage. Physical ownership provides clarity and certainty that paper claims and digital balances cannot replicate.

## Recognised as a Low-Risk Asset

Physical gold is classified as a Tier 1 asset under international banking standards — one of the highest designations for financial security.

This classification reflects gold's long-standing role as a monetary asset and its ability to retain value during periods of financial stress, currency weakness, and systemic uncertainty.

## Tax Efficiency (UK Clients)

Under current UK legislation, investment-grade gold is exempt from VAT, and certain British legal tender gold coins are also exempt from Capital Gains Tax.

This structural tax efficiency allows investors to retain more of their wealth over time. Tax treatment depends on individual circumstances and may change in the future.

# Gold Coins

## The Benefits of Gold With Added Flexibility and Tax Efficiency

For many first-time buyers, coins offer flexibility, familiarity, and simplicity. Owning physical gold in coin form offers all the enduring benefits of gold bullion, alongside additional advantages that make coins a compelling choice for many investors. Gold coins are typically issued with a specific year and limited mintage, introducing an element of scarcity that can enhance long-term value beyond the underlying gold price.



While gold coins usually trade at a modest premium above spot price, their recognisability, collectability, and strong secondary market demand can provide greater flexibility and attractive growth potential over time.

There are no promises, no counterparties, and no exposure to institutional failure. It is ownership in its purest form.

## Why Invest in Gold Bullion Coins?

- Additional demand from both investors and the global collector market
- British legal tender status, making qualifying coins exempt from Capital Gains Tax
- VAT-free on investment-grade gold coins
- High liquidity, allowing for easier resale in smaller denominations
- Practical and secure storage, suitable for private ownership

## Tax Advantages of Gold Coins

All gold coins supplied by Crownmark are produced by sovereign government mints and carry legal tender status. As a result, qualifying gold coins are exempt from both VAT and Capital Gains Tax, making them one of the most tax-efficient ways to hold physical gold in the UK.



# Bullion Gold Bars

## The Enduring, Most Direct Way to Own Physical Gold

Gold bullion bars represent the most traditional and efficient route to owning physical gold. They offer all the long-term benefits associated with gold ownership, while typically carrying lower premiums, making them a cost-effective choice for investors focused on pure exposure to the gold price.

In today's global bullion market, gold bars remain a cornerstone of serious wealth preservation strategies, valued for their simplicity, transparency, and universal recognition.



## Why Invest in Gold Bullion Bars?

- Lower premiums compared to gold coins
- VAT-free on investment-grade gold bars
- Highly liquid, with strong global demand
- Simple and secure storage
- Universally recognised across international markets

Gold bars are often favoured by those focused on maximising exposure to the gold price.

## Quality, Security and Pricing

Crownmark supplies gold bars from trusted, internationally recognised refiners. Bars are available in a range of weights, from 1 gram to 1 kilogram, allowing investors to tailor holdings to their individual strategy.

Each bar is sealed in tamper-evident, serialised security packaging, with a unique serial number that matches the number engraved on the bar itself. This acts as a certificate of authenticity, ensuring full traceability and confidence in ownership.

All pricing is transparent and calculated using the live market rate at the time of purchase.

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## Capital Gains Tax Considerations

Gold bars, also referred to as ingots, do not qualify as legal tender and are therefore subject to Capital Gains Tax under UK tax regulations.

Only British Legal Tender gold coins benefit from Capital Gains Tax exemption.



This ensures what you buy today remains easy to verify, value, and resell in the future.

GOLD VS PROPERTY:

# Simplicity And Liquidity

Property is widely regarded as a dependable investment, yet it introduces complexity and concentration risk. Stamp duty, legal fees, maintenance costs, insurance, taxation, and illiquidity all reduce real returns.

Gold requires none of these. It is liquid, divisible, portable, and simple to own.

Over the past 25 years, gold has outperformed average UK property growth without leverage, tenants, or ongoing management. This makes gold an effective complement to property rather than a replacement.

Gold is not a replacement for property  
it is a powerful counterbalance.

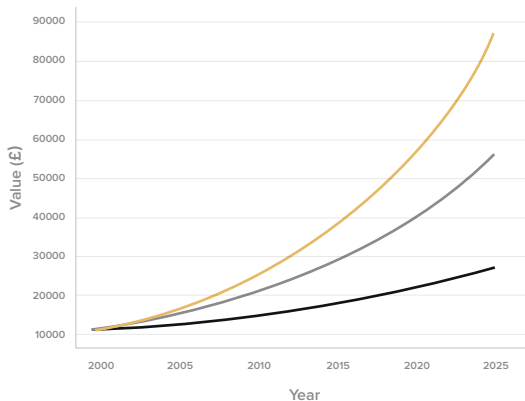


## GOLD VS STOCKS & BONDS:

# Portfolio Stability

### £10,000 Invested in 2000: Gold vs Stocks vs Bonds

When people think about investing, they're often told they must choose between growth and safety. In reality, long-term data shows that gold has delivered both.



*Based on historical averages. For illustrative purposes only.*

The chart opposite illustrates what would have happened if £10,000 had been invested in the year 2000 and held for 25 years across three widely used asset types:

- Gold
- Stocks
- Bonds

Over this period, gold did more than simply protect purchasing power — it outperformed both stocks and bonds, despite periods of economic stress, market crashes and global uncertainty.

## What this means for everyday savers

Stocks can generate strong returns, but they are exposed to sharp falls and long recovery periods. Bonds are traditionally seen as “safe”, yet over long timeframes they often struggle to keep pace with inflation.

## Gold behaves differently.

Rather than relying on company profits or government promises, gold's value is driven by:

- Scarcity
- Global demand
- Its role as a store of value during uncertain times

This is why many investors use gold not as a replacement for everything else, but as a foundation within their long-term savings.

## Why this matters today

Over the last two decades, savers have faced:

- Market crashes
- Inflation eroding cash
- Near-zero interest rates
- Rising national debt

Despite this, gold has remained resilient — providing both stability and competitive long-term growth.



For many Crownmark clients, this isn't about trying to “beat the market”.

It's about owning something real, outside the financial system, that has a proven record of holding and growing value over time.

**SILVER:**

# Silver: A Dual-Role Precious Metal

Silver occupies a unique position within precious metals.

It combines centuries of monetary history with essential modern-day industrial demand, giving it characteristics that are distinct from gold.

For many investors, silver is not a substitute for gold, but a deliberate complement — offering tangible ownership, diversification, and exposure to long-term structural demand.



## Why people choose silver

✓ **Flexible Position Sizing**

Silver allows investors to build or adjust precious-metal exposure with greater precision. Its smaller unit price enables incremental allocation and diversification alongside gold.

✓ **Tangible and Finite**

Like gold, silver is a physical asset with a limited supply. It cannot be created or printed, and its value does not depend on the performance of a company, bank, or government.

✓ **Structural Industrial Demand**

Silver plays a critical role in modern technologies including renewable energy, electronics, medical applications, and electric vehicles. This creates persistent global demand that exists alongside its monetary role — a combination few assets possess.

✓ **Diversification Alongside Gold**

Silver often behaves differently to gold over shorter periods, which can add balance when both are held together. Many investors use silver to complement gold rather than replace it.

## Silver as part of a long-term approach

### Silver can experience greater short-term price movement than gold.

Over longer periods, however, it has historically tracked inflationary and economic cycles — which is why many investors view silver as a long-term holding rather than a trading instrument. Many experienced precious-metal investors hold silver alongside gold to introduce

diversification within tangible assets, rather than relying on a single metal alone.

For savers, this means silver is best viewed as:

- A long-term holding
- A tangible hedge against currency debasement
- A way to add diversity within precious metals ownership

It is not about timing the market, but about owning something real and globally recognised.

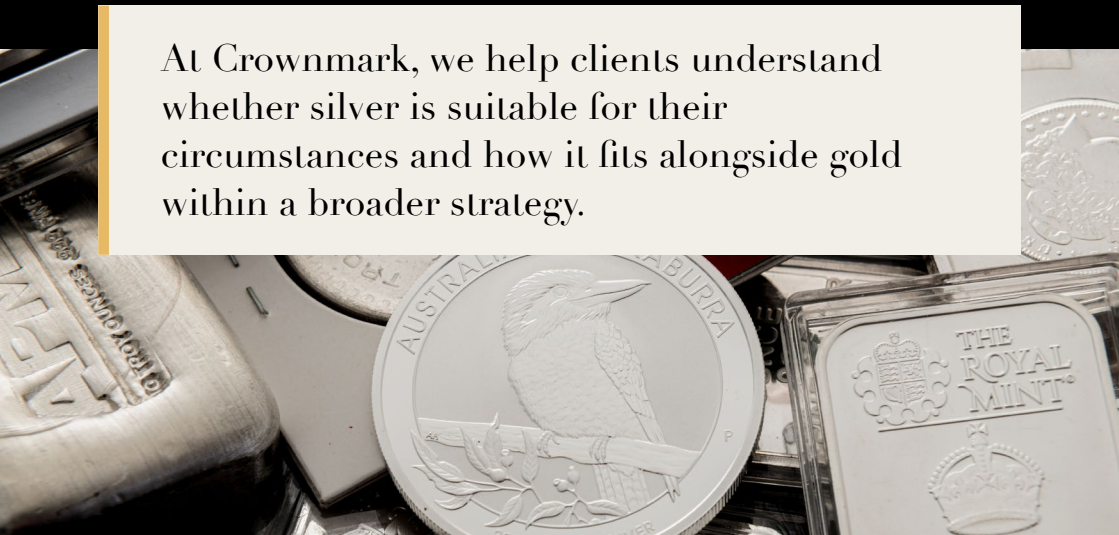
## Understanding tax considerations

Unlike gold, silver is subject to VAT in the UK. This is an important distinction and one we explain clearly to all clients before purchase.

Despite VAT, many investors still choose silver because of:

- Its lower entry price
- Its industrial importance
- Its potential for long-term demand growth

At Crownmark, we help clients understand whether silver is suitable for their circumstances and how it fits alongside gold within a broader strategy.



# Why Physical Ownership Matters

Many gold-linked products do not provide true ownership. ETFs, certificates, and digital gold solutions introduce counterparty risk and reliance on financial institutions.

Physical gold, owned outright and held personally, carries no counterparty risk. It exists outside the banking system and cannot be frozen or diluted. In times of financial stress, ownership without intermediaries becomes critically important.

## Uk Tax Advantages Of Gold

One of gold's most compelling advantages for UK investors is its favourable tax treatment. Investment-grade gold is VAT free, and UK legal tender gold coins are also exempt from Capital Gains Tax, subject to current legislation.

This structural efficiency allows investors to retain more of their gains over time, enhancing the compounding effect of long-term gold ownership compared to many taxed alternatives.

**In periods of financial stress, access and ownership matter as much as price.**



# How Crownmark Works

Crownmark specialises exclusively in the supply of physical gold and silver. We do not offer pooled accounts, digital substitutes, or managed schemes.

All metals are delivered directly to clients via fully insured courier. This ensures clear ownership, transparency, and control. Our process is deliberately straightforward, designed to remove confusion and place the client firmly in control of their assets.



## Why Clients Choose Crownmark Bullion

Crownmark is a UK-based, privately owned specialist focused exclusively on physical gold and silver. We do not offer storage tie-ins, managed schemes, or product-driven upsells. Pricing is transparent and aligned to the live market rate, and our approach is relationship-led rather than transaction-driven.

Clients choose Crownmark because trust and clarity are prioritised above transactions. We educate before we sell, and allow clients to make informed decisions:

- UK-based, privately owned specialist
- No storage tie-ins or managed schemes
- Transparent pricing aligned to live spot
- Relationship-led, not transaction-driven

For many clients, the right time to act is before uncertainty becomes obvious.

# Frequently Asked Questions

## 1. Are there any tax considerations when investing in precious metals?

Investment-grade gold is VAT-free in the UK. Silver is subject to 20% VAT. Certain British legal tender coins, including qualifying Royal Mint issues, are exempt from Capital Gains Tax (CGT). Other precious metals and non-legal-tender products may be subject to CGT under UK tax regulations.

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## 2. Do I actually own the gold I buy from Crownmark?

Absolutely. When you purchase from Crownmark, the gold or silver is yours outright. We supply physical bullion that is delivered directly to you, giving you full ownership and control at all times.

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## 3. Where should I store my gold once it's delivered?

Many clients choose to store their bullion in a home safe, a safety deposit box, or a private secure storage facility. Crownmark does not hold or control client assets — once delivered, storage decisions remain entirely yours.

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## 4. How easy is it to sell gold in the future?

Gold is one of the most liquid assets in the world. It can be sold quickly and easily through reputable dealers, often at tight margins to the spot price. Physical gold bars and coins are globally recognised and in constant demand.

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## 5. Why buy gold now rather than waiting?

Timing the market perfectly is extremely difficult. Many investors buy gold as a long-term hedge against inflation, currency devaluation, and financial instability. Holding gold early allows clients to protect purchasing power before uncertainty increases.

WHY NOW?

# The Cost of Waiting

Inflation, rising debt, and currency debasement are not temporary trends. They are structural realities of the modern financial system.

Delaying action does not preserve wealth — it increases opportunity cost. Gold does not require perfect timing; it requires discipline. Historically, those who waited for certainty often paid a higher price later.



# A Measured Next Step

Gold is not about fear or speculation.  
It is about balance, resilience, and foresight.

A conversation with Crownmark is confidential, educational, and informative.  
Whether you proceed now or later, clarity is always the first return.

Physical gold offers ownership, independence, and long-term protection — qualities that matter most when uncertainty rises.





Book your consultation  
with our experts today.

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At Crownmark, we uphold the highest standards of integrity, discretion, and professionalism in every aspect of our service. Our commitment to excellence ensures clients receive trusted expertise, clear guidance, and carefully considered solutions designed to protect wealth over the long term.

Crownmark is a trading name of Makai Group Ltd.  
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