

Gold Coin Investment Guide



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Gold investments are unregulated in the UK | The value of investments are variable and can go down as well as up | Past performance does not guarantee future performance.



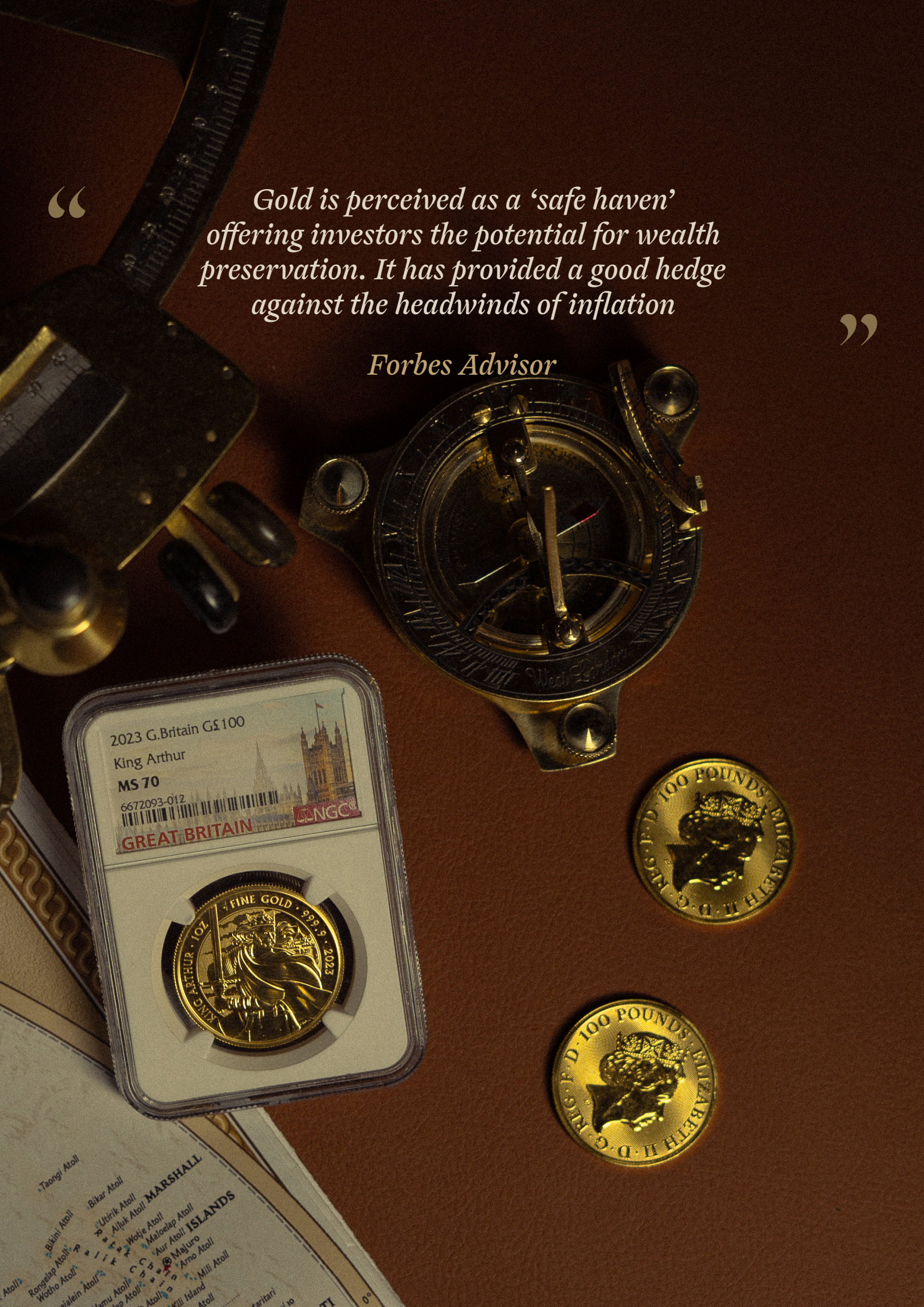
Gold carries a well established reputation as a safe-haven asset-class

We focus exclusively on graded gold coins from The Royal Mint, the pinnacle of collectable and investable assets in the precious metals market. Our expertise lies in sourcing high grade, certified gold coins that hold exceptional value and appeal for investors and collectors alike.

Our team's specialist knowledge of these rare Royal Mint pieces allows us to offer tailored guidance, ensuring you make strategic acquisitions that align with your goals. For those seeking a safe investment in the gold market, we offer fully insured delivery or secure storage options, and an exclusive buy-back scheme, making your investment as secure as it is valuable.

“ Gold is perceived as a ‘safe haven’ offering investors the potential for wealth preservation. It has provided a good hedge against the headwinds of inflation ”

Forbes Advisor



Graded Coins

In coin collecting, there's a stark difference between graded and ungraded coins, with graded coins almost always carrying a higher value. A graded coin is one professionally certified and assigned a rating on a precise 1-to-70 scale: 1 means it's barely recognisable scrap, while 70 indicates flawless perfection.

Top grading bodies, like the PCGS (Professional Coin Grading Service, and NGC (Numismatic Guaranty Corporation), give investors confidence that what they are purchasing is not only genuine gold, but is also in investment grade condition. Bullion Club deals exclusively in coins graded by PCGS or NGC to ensure the authenticity and quality of our investors' portfolios.



Benefits of Owning Graded Coins

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- 01 Graded coins can increase in value at a higher rate than loose coins or bars.
 - 02 You have the confidence in knowing your coin is 100% genuine.
 - 03 Has a collectibility factor that gold bars and bullion coins don't have.
 - 04 Though the metal content is worth more than its face value, its legal tender status gives it additional use.
 - 05 The scarcity of fine mint state coins increases the value.
 - 06 In the event of an economic catastrophe, Graded Coins are simpler to trade.
-

Loose Coins

Loose coins, produced by sovereign government mints, might sound appealing, but they come with significant drawbacks compared to graded coins. Sure, they have face value, year stamps, and inscriptions of weight and purity, but that's about where the confidence ends. Loose coins are just that—loose, unverified, and inconsistent. Their authenticity, condition, and quality are not guaranteed, leaving collectors vulnerable to flaws, wear, or even counterfeits. Without a professional grade, you're left guessing about the coin's actual value, condition, or whether it's even worth holding on to. Graded coins eliminate these uncertainties, providing collectors with verifiable quality, market confidence, and ultimately, better value.



Lion of England:
Tudor Beast

1oz Gold Coin



Little John:
Myths & Legends




1oz Gold Coin



Britannia Great
Britain

1oz Gold Coin

Graded vs Loose Price Examples

<div>Graded</div> <div>20162024</div> <div>£1,350 ▶ £4,850</div> <div>+259.25% Total ROI</div> <div>+32.40% Annualised ROI</div>	<div></div> <div>Lion Of England Queen's Beasts Beast Series 2016 10z (Gold)</div>	<div>Loose</div> <div>20162024</div> <div>£1,150 ▶ £3,130</div> <div>+172.17% Total ROI</div> <div>+21.52% Annualised ROI</div>
<div>Graded</div> <div>20172024</div> <div>£1,280 ▶ £4,835</div> <div>+277.73% Total ROI</div> <div>+39.67% Annualised ROI</div>	<div></div> <div>Red Dragon Of Wales Queen's Beasts Beast Series 2017 10z (Gold)</div>	<div>Loose</div> <div>20172024</div> <div>£1,080 ▶ £2,718</div> <div>+151.66% Total ROI</div> <div>+21.66% Annualised ROI</div>
<div>Graded</div> <div>20222024</div> <div>£2,200 ▶ £3,100</div> <div>+40.90% Total ROI</div> <div>+20.45% Annualised ROI</div>	<div></div> <div>Little John Myths & Legends Series 2022 10z (Gold)</div>	<div>Loose</div> <div>20222024</div> <div>£1,658 ▶ £2,302</div> <div>+38.84% Total ROI</div> <div>+19.42% Annualised ROI</div>
<div>Graded</div> <div>20202024</div> <div>£5,295 ▶ £18,500</div> <div>+249.38% Total ROI</div> <div>+62.34% Annualised ROI</div>	<div></div> <div>Three Graces The Great Engravers Series 2020 20z (Gold)</div>	<div>Loose</div> <div>20202024</div> <div>£4,995 ▶ £12,000</div> <div>+140.24% Total ROI</div> <div>+35.06% Annualised ROI</div>

Gold Bars

Gold bars, or "ingots," are simple rectangular slabs of gold available in sizes ranging from 1 gram to 400 ounces. They might seem like a practical choice for wealth protection, but they fall short compared to graded coins. Gold bars don't appreciate significantly in value; they're pegged closely to the spot price, missing the boost of rarity or historical value that graded coins can offer. They lack the premium collectability that can drive coin prices up. Moreover, gold bars aren't exempt from Capital Gains Tax, which means your profits can take a cut—unlike certain collectible coins. In times of financial crisis, larger bars can also be cumbersome, making them difficult to barter or liquidate quickly. Simply put, gold bars are just a static store of value without the added benefits or potential upsides of graded coins.



1oz Britannia Gold bar, image
Source: The Royal Mint

Why Coins over Gold Bars

	VAT Free	Capital Gains Tax Free	Collectability
			
			
			

Gold Movement

01 The Supply and Demand for Gold

The economics of supply and demand dictate that when there is more demand for gold than there is available supply, the price of gold increases.

02 The Economic Uncertainty

Gold is considered a safe haven and during economic uncertainty or market volatility, investors tend to flock to gold as a way to preserve their wealth.

03 Inflation

When inflation is high, investors often turn to gold as a hedge against rising prices.

04 Strength of the Dollar

Gold is usually denominated in US dollars so there can be an effect on gold prices as the value of the dollar increases and decreases.

05 Geopolitical Circumstances

Unrest in the world can lead to an increase in the demand for gold as a safe haven. The Russia-Ukraine war, Brexit, and uncertainty around the new US presidency are all events that caused the price of gold to spike as investors sought refuge in the precious metal.

06 Interest rates

When interest rates are low, investors tend to buy more gold since it offers a reliable store of value without the risks tied to fluctuating returns from traditional markets.



2022 G.Britain £100
Little John
MS 70
6672093-025
GREAT BRITAIN
NGC

2022 G.Britain £100
Tudor Beasts
MS 70
6672093-026
GREAT BRITAIN
NGC

2022 G.Britain £100
Seymour Panther
First Releases
PF 69 ULTRA CAMEO
6672093-024
GREAT BRITAIN
NGC

2022 G.Britain £100
Maid Marian
MS 70
6672093-028
GREAT BRITAIN
NGC

2022 G.Britain £100
Tudor Beasts
Lion of England
First Releases
PF 70 ULTRA CAMEO
6322298-024
GREAT BRITAIN
NGC

2023 G.Britain £100
King Arthur
MS 70
6672093-032
GREAT BRITAIN
NGC

2023 G.Britain £100
Lion of England
MS 69
6672093-037
GREAT BRITAIN
NGC

Why choose gold

01

Stable Store of Wealth

Since 2000, gold has demonstrated impressive resilience and consistent growth, averaging an annual increase of around 8-10%. This stability has allowed gold to maintain its purchasing power even as other forms of currency depreciate, making it a dependable hedge against inflation. Gold continues to outperform many traditional savings vehicles, providing a combination of security and long-term appreciation that attracts investors looking for a reliable store of value during times of economic uncertainty.

02

Time Tested

It is estimated that gold was discovered approximately 5000 years ago and has been used as a form of currency for 3000 years.

03

Universal

Gold is universally accepted anywhere in the world.

04

Decentralised

Gold is not controlled by governments or central banks. Therefore investment opportunities like bitcoin and Ethereum, which are decentralised, have become so popular in recent years.

05

Tax-Exempt

All the gold coins that we supply are minted by The Royal Mint, making them exempt from VAT and Capital Gains Tax

06

Flexible

Owning gold gives you financial independence. You may cash out the value at any time.

Gold vs Other Assets

Banks vs Gold

Banks have failed in the past with some high-profile cases in recent years. This can lead to big losses for depositors, who may not be able to recoup their funds. Not only can an economic downturn put your finances in jeopardy but keeping your money in a bank also puts you at the mercy of the bank's decisions. While banks sell themselves as secure, they can fail, as demonstrated in the Financial Crisis of 2008. To increase trust in the banking system, the UK government covers bank deposits up to £85,000 but anything invested more than this is at risk. *Gold falls outside the influence of the financial system, any banks, or the government, and it maintains a consistent value despite other economic downturns rendering it a reputation as a safe haven.* The tax benefits of gold when purchasing or inheriting, for example, and the fact its value rises with inflation makes it a desirable asset class as opposed to cash stored in banks.

ISAs vs Gold

ISAs (Individual Savings Accounts) are a tax-efficient option for saving, but they don't always stack up against physical gold in terms of long-term stability and returns. While ISAs benefit from government protection and tax exemptions, their performance often falls short due to low interest rates, which generally fail to keep pace with inflation. Gold, on the other hand, has historically been a reliable asset, consistently outperforming ISAs over the past decade. In contrast to the capped contributions of ISAs, gold has no investment limits, making it an attractive hedge against economic uncertainty and a means to preserve wealth more effectively during times of inflation and market instability. Gold also provides investors with flexibility—there are no annual caps, and physical ownership allows for buying, selling, and holding as desired, without the restrictions that often come with ISAs.

Property vs Gold

Property has long been viewed as a dependable investment, but it can come with substantial risks. Mortgages can stretch across decades, making investments vulnerable to fluctuations in interest rates, which directly impact monthly payments and overall costs. Liquidity is also a significant issue—selling a property is often a lengthy and costly process, limiting an investor's ability to quickly access their funds if needed. Additionally, maintenance costs and time can add up, requiring ongoing commitment. Furthermore, property investments face regulatory risks; changes in government policy, such as shifts in how landlords are taxed, can dramatically reduce profitability, especially with recent increases in property taxes and additional levies targeting landlords.

Equities vs Gold

Gold and equities (or stocks and shares) are both very popular, but although the rewards from shares can be big, so can the associated risks. Gold as an asset class focuses more on long-term protection against uncertain times. Gold is a physical asset that can be bought and sold, and its value is determined by the market. Equities, on the other hand, are a type of financial security that represents ownership in a company, with their value tied to the performance of that company. In all, the stock market's success or failure is influenced by numerous unstable forces beyond our control. ***Gold, however, is a physical asset that has consistently retained its value over time.***

Gold Market Performance and Tax

Banks vs Gold

There is a unique advantage regarding VAT an CGT (Capital Gains Tax) when it comes to purchasing gold bars and coins. As of 1st Jan 2010, VAT on gold of 90% purity or above was abolished by HMRC and for British legal tender gold and silver coins there is a complete CGT exemption. Given that VAT is at 20%, gold being VAT free offers collectors and investors a great advantage when maximising the value of their purchase. When it comes to CGT, any legal tender UK coin is CGT free.

Banks vs Gold

	Gold	Silver
Bars	VAT Free	20% VAT
Coins	VAT Free	20% VAT
UK Gold coins	VAT Free + CGT Free	20% VAT + CGT Free

If you are a UK tax-paying resident, you qualify for purchasing Tax-Free Gold. Similarly to an ISA you wouldn't pay taxes on your gains. However, unlike ISA, you will not be exposed to inflation and can cash out whenever necessary.

“

*Gold is honest money that survived the
ages Will live long after the political fiats of
today have gone the way of all paper.*

Hans F. Sennholz

”



How to start collecting

01 step

Call our Experts

Bullion Club's UK-based team will be happy to answer any questions you may have and guide you through every step of the buying process.

02 step

Discuss your Options

One of our account managers will be glad to assist you in building a personalised collection suited to your personal interests and budget.

03 step

Place your Order

Once you understand your choices and are ready to place your order, we will open a Bullion Club account in your name with a dedicated account manager. Payment can be made via bank transfer or a personal cheque.

04 step

AML Documentation

Those placing orders over £5,000 are obligated by law to satisfy the AML (Anti-Money Laundering) legislation and to comply with our internal security procedure by providing proof of identity.

05 step

Taking Delivery

Your gold will be delivered in tamper-resistant packaging with an insurance policy that covers the full value of your shipment. Your gold will be dispatched and a unique tracking number will be provided. Alternatively, on request, we can recommend one of our 3rd party insured storage vaults.



Frequently asked questions

01 What is the Meaning of “Bullion”?

Bullion is gold and silver that is officially recognised as being at least 99.5% and 99.9% pure and is in the form of bars, ingots and coins.

02 Are Gold Bullions Subject to VAT?

As of the 1st January 2000, investment gold is NOT subject to VAT throughout the EU. This includes all gold bullion bars and coin purchases in the UK and EU.

03 Why is your Gold Price Above the Current Spot Price?

The additional price for acquiring physical bullion products above the current spot price is due to the costs associated with minting, manufacturing and refining along with brokerage fees, transportation, insurance or storage.

04 Are Bullion Coins Exempt from CGT?

Capital Gains Tax is exempt on all British legal currency. Any coin produced by The Royal Mint with a face value will benefit from being CGT free.

05 Why Should I Purchase “Graded Coins”?

Graded coins are protected and sealed in a tamper proof casing which retains their certified grade and guarantees authenticity. In almost every case a graded coin is of higher value than ungraded. Bullion Club solely apply graded coins by the PCGS or NGC as they are among the top tier of a 3-tier grading service.

06 What is the Delivery Process?

Bullion Club will update you of the intended delivery date and will supply you with a unique tracking number. All orders are fully insured for your peace of mind.



Gold investments are unregulated in the UK. The value of investments are variable and can go down as well as up. Past performance does not guarantee future performance. Values can fall as well as rise. Any information relating to the past performance is not a guide to future performance. Prices may go down as well as up, and you may not get back the original amount invested.

Bullion Club (Aurum & Argenti Limited) is not regulated by the Financial Conduct Authority and does not offer investment or tax advice. Gold investments are unregulated and investments will not be covered by the Financial Services Compensation Scheme or Financial Ombudsman Service. We only sell coins minted by the Royal Mint, which as legal tender are exempt from Capital Gains Tax

Bullion Club cannot guarantee that the information provided is 100% accurate and error-free, and we provide no warranty as to the accuracy of the statements and information in this guide.

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