



GOLD SILVER™



The Complete Guide to Buying Physical Gold and Silver

Smart, Sensible Advice from an Industry Veteran

written by

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Welcome to our complete guide on buying physical gold and silver!

We're convinced you're in the right place, at the right time, to capitalize on the next bull market in precious metals. We'll tell you the why, what, where, and how of buying precious metals—everything you need to know to build a hard assets portfolio that will position you to profit.

But investing in gold is about more than just making money.

Many investors today believe their portfolios are diversified, yet upon even a casual review find their brokerage accounts full of mostly stocks and bonds. This is not true diversification, and leaves a portfolio vulnerable to periods of high volatility, economic downturns, and market crashes.

Real diversification starts by owning *uncorrelated assets*. In other words, an asset that zigs when the rest of your portfolio zags. A hedge, which can be especially valuable during the next inevitable bear market. True diversification includes an asset that can shield your portfolio from the financial uncertainties that always seem to accompany bear markets, scary and sudden reversals, and other unexpected events.

Gold can do this for you—it's done it for every investor in history that's owned a meaningful amount of bullion during periods of fear or unrest.

✓ *Successful investing is not just picking a stock that's expected to rise, but involves understanding how gold can act as a buffer for your other investments, and actually add to your net worth in times of crisis. How many investments do you own that will do this?*

Gold also offers specific financial benefits. [Mike Maloney](#) is convinced that [gold and silver will be the next super-bubble](#). We look forward to that, but it's about more than just the potential rise in price. Just as important, gold can preserve your purchasing power in the midst of all kinds of turmoil—currency depreciation, economic slowdowns, government miscues, geopolitical conflicts, or any other crisis that may come our way. Imagine how important it will be to own an investment that preserves your standard of living at a time when other investments are losing value.

The timing and specific nature of the next systemic crisis is impossible to predict, but there is a 100% certainty another one is on the way, [as history shows](#). It's no wonder that gold is a core asset of generationally wealthy families, institutional investors, central banks, and every individual investor who has instinctively felt the need to have some financial insurance in place.

You requested this report, so we think that includes you. Let's jump in...

Why Should I Buy Physical Gold and Silver?

In a highly digital world, where our daily lives are increasingly conducted and transacted online, it may seem unnecessary to buy a *physical* investment. But that line of thinking robs you of one of the best diversification tools available today. In fact, it is gold's physical attributes that allow us to capture all kinds of financial advantages that other investments simply don't possess, advantages most investors haven't considered or realized they could've benefitted from until it's too late.

By physical gold, we don't mean things like bullion ETFs, which are paper representations that track the gold price but don't offer delivery of real metal... nor a "pool" account where you share ownership of a gold bar with other investors... nor a trading service where you buy and sell metal that's not yours or that comes with myriad other restrictions.

No, we're talking about **real gold** and real silver... physical metal you can hold in your hands, where you have total and complete ownership, total and complete liquidity.



Considerable all the advantages you gain by owning physical gold. Gold is...

- **A tangible asset.** You can hold \$50,000 of gold coins in your hand, which you can't do with most any other investment. It can't be destroyed by fire, water, or even time. And unlike other commodities, gold doesn't need feeding, fertilizer, or maintenance.
- **Free of counterparty risk.** Gold requires no paper contract to be made whole. It is part of the only financial asset class that is not simultaneously some other entity's liability. It doesn't require the backing of any bank or government. Ask shareholders of Bear Stearns and Lehman Brothers if this is important.
- **A store of value.** Gold and silver prices fluctuate, of course, but their value is timeless. Consider how gold retains its purchasing power over long periods of time, while the US dollar, for example, has lost 98% of its purchasing power since the creation of the Federal Reserve in 1913. And since gold and silver will outlast you, they're an ideal asset to pass on to your heirs.

By the way, it's a faulty argument that gold doesn't produce any income. That's not gold's role. Its function is as money and as a store of value. That's also why it shouldn't be viewed as a commodity; it doesn't get used up, like oil or cotton. This is another reason gold has served as money for so long.

- **Highly liquid.** Gold and silver bullion can be sold virtually anywhere in the world. There are gold dealers in just about every major city on the planet. And in a crisis, both metals will be in high demand. Compare this high liquidity to artwork, which takes longer to sell, has a smaller customer base, and usually comes with a big commission.
- **Value-dense.** You can hold \$50,000 of gold coins in the palm of your hand. Gold takes up such little space that you can store a higher value of it in a safe deposit box than stacks of dollar bills.

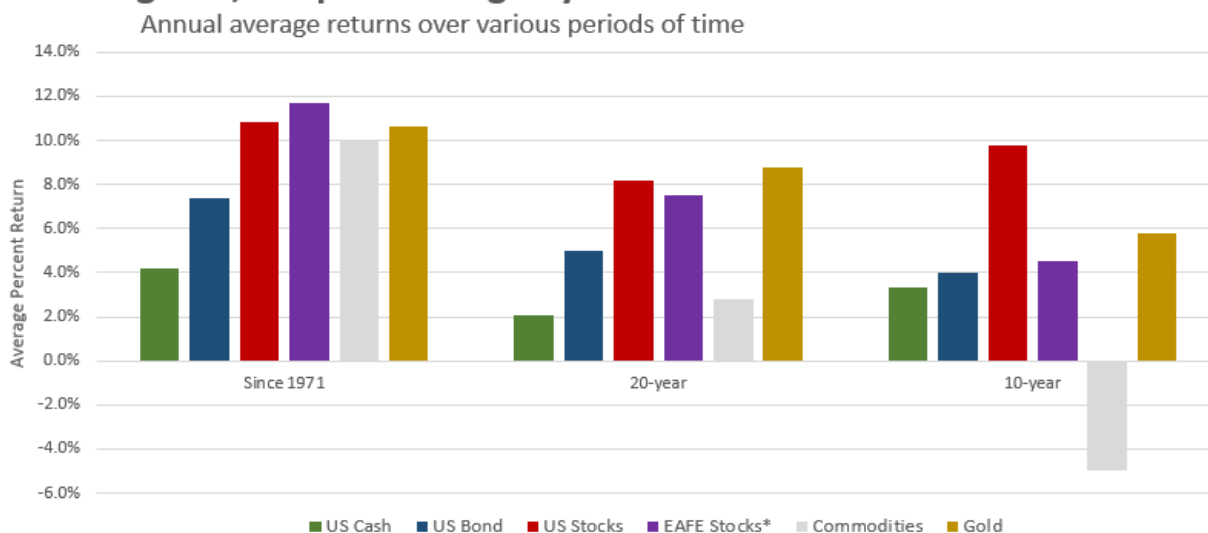
- **Private and confidential.** How many assets can you say that about in today's world? [You must pay taxes on any gain](#), of course, but if you want a little privacy or confidentiality, just buy some physical gold or silver!
- **Portable.** You can take some gold with you wherever you go in the world.
- **Can't be hacked or erased.** It's probably not a good idea to keep all your wealth in digital form today. Physical gold and silver are immune to cybertheft.
- **Requires no specialized knowledge.** If you don't know how to spot a real diamond, aren't familiar with the paintings of Van Gogh, or don't know which comic books are more valuable than others, just buy some gold bullion. No special skills or advanced training needed.
- **Comes with low maintenance and carrying costs.** Compare the cost of a home safe or a small storage fee to the costs and taxes and headaches of real estate. You don't even need a stock broker to buy and sell gold.

✓ *How many investments do you know that come with all these advantages? You gain them all by buying gold and silver coins and bars.*

And that's not all...

Gold is usually thought of as a defensive asset. And it is; when fear runs high among investors, gold tends to be at its best. But it can also be a profit-making investment. In fact, did you know that gold has frequently outperformed stocks and bonds? Check out this research from the World Gold Council that spans over four-and-a-half decades.

Gold Has Delivered Positive Returns Over the Long Run, Outperforming Key Asset Classes



* Equity performance of Europe, Australasia, and Far East

Source: Bloomberg, ICE Benchmark Administration, World Gold Council

As of the end of 2017, gold has not only registered positive returns over long periods of time, it has frequently outperformed other investments. There is no reason to expect this trend won't continue.

✓ *There is no magic or mystery here. Gold gives you both powerful advantages and long-term capital gains potential.*

Let's talk about what to own, for both protection and profit...



What Gold and Silver Do I Buy?

Cable TV commercials... coin ads... website pop-ups... jewelry promotions... headlines of newly discovered treasure... more TV commercials... It can be confusing in a world full of spiffy marketing ads and paid celebrity endorsements to know what an investor should actually buy when it comes to gold and silver.

It's been said by many, from coaches to CEOs, and it's just as true for precious metals: Focus on the basics. And in the case of gold and silver, that advice not only serves you well but will also save you a lot of money.

After working in the bullion industry for many years, helping many investors make the best decisions for their situations, and seeing firsthand the industry's best and worst, here are the basic guidelines I recommend to all buyers of precious metals, especially those new to this investment class.

#1: Gold & Silver Coins: Buy "Sovereign"

If you want to hold the gold and silver that's best for purchasing-power protection, as well as strong liquidity (easy to sell), buy investment-grade bullion. "Investment grade" simply means metal that has high quality, purity, and liquidity.

And the bullion that meets these criteria the best are what we call sovereign coins, which means they're produced by a government mint. Sovereign coins come with a guarantee of content and purity, and in most cases, a face value. The face value is mostly symbolic at this point, since the gold price is much higher than the value printed on the coin, but it does mean they are legal tender, something non-sovereign coins are not.

The reason everyone should start with—and comprise most of their bullion portfolio of—sovereign coins is because they are the most liquid coins in the world. Every dealer in the world will recognize them and buy them from you with little question. They track the price of gold, and have the widest customer base versus any other coin.

✓ **Recommendation: All investors should start by buying sovereign gold and silver coins.**

The most popular gold and silver coins in the world are listed below. Most are 24-karat (some are 22-karat), and they all contain a full ounce of gold. Content and purity are guaranteed by their respective governments, and other than the Krugerrand are IRA-eligible...

Coin	Gold Coins		Silver Coins		Government	
	Purity	Face Value	Purity	Face Value	Mint	Backing
Eagle	.9167 (22-karat)	\$50	0.999	\$1	U.S. Mint	U.S. government
Maple Leaf	0.9999	\$50 Canadian	0.9999	\$5 Canadian	Royal Canadian Mint	Commonwealth of Canada
Philharmonic	0.9999	\$100 Euro	0.999	1.50 Euro	Austrian Mint	Republic of Austria
Kangaroo	0.9999	\$100 Australian	0.9999	\$1 Australian	Perth Mint	Australian government
Krugerrand	.9167 (22-karat)	no face value	None	*	South African Mint	Government of South Africa
Britannia	0.9999	£100 pounds	0.999	£2 pounds	Royal Mint	British government
Buffalo	0.9999	\$50	None	**	U.S. Mint	U.S. government

*The silver Krugerrand was manufactured for the first time in 2017; we do not recommend buying it because the premium is excessive—in some cases the total purchase price is higher than silver’s all-time high of \$50!

**You can find silver Buffalo coins, but these are produced by private mints and not the US mint, and thus are not a sovereign coin. Premiums may be low, but we recommend focusing on sovereign coins rather than privately-produced rounds.

NOTE: The Chinese government also produces a sovereign gold and silver coin, the Panda, which is attractive and comes with a guarantee and government backing. However, they do not contain one full ounce and for that reason are not IRA-eligible. Also, the premiums are high and beyond bullion-level pricing, especially on the silver Panda, so we would not start with these coins.

If you want to buy gold and silver coins, this is where to start. You’ll have beautiful coins, backed by a sovereign government, which can easily be sold when the need arises. Even if you don’t sell them but pass them on to your heirs, they will need something that’s easy to sell.

Many of these coins come in lower denominations, such as half-ounce, but I recommend at least starting with one-ounce coins, because the premiums are higher on fractional coins (and very high when you get down to quarter-ounce and tenth-ounce). But if you can’t afford a full ounce, some bullion is certainly better than no bullion.

We’re prepared extensive how-to guides on buying [gold coins](#) and [silver coins](#). Click on the links to get more in-depth information

What about rare gold coins? Numismatics can be a fun hobby, and offers the collector beautiful artifacts representing interesting people or historical periods.

Unfortunately, many novice investors that dabble in this market have lost money. Read our article [Should I Buy Numismatics? 3 Risks to Rare Gold Coins](#) to find out why you should avoid this market unless you’re willing to become an educated collector. There are exceptions, though, so if this is something you’re interested in, check out [Should I Buy Collectible Silver? The 3 Criteria to Look For](#)

This isn’t to say you shouldn’t buy other coins. The point is that every investor should have a meaningful stack of sovereigns before buying anything else. These coins are your safety net, you and your family’s monetary insurance hedge that can be easily sold if the need arises.

#2: Gold & Silver Bars: Buy for Storage

Why should an investor consider gold and silver bars?

Because they have lower premiums! Ounce for ounce, bars are less expensive, because coins have a more intricate design and thus greater labor and machining costs. Coins may be prettier, but that appeal costs more to manufacture.

There's another advantage to bars: they're easier to store. A gold bar takes up less space than the same number of ounces of coins.



In fact, bars were originally designed specifically for ease of storage.

And that's our first hint on what to do with bars: [stick 'em in vault storage](#).

Naturally you can take home delivery of bars and store them yourself. But since they were originally minted for professional storage, and since they're not as attractive as coins, that's the most logical thing to do with them.

Regardless of what you do with your bars, bars don't compromise any of the core advantages of gold and silver: They're portable, private, liquid, and will last forever.

Here's a few guidelines on what to buy:

SIZE

Bars come in different sizes and weights. They're as small as [one gram](#) (sometimes called wafers because they're so thin), and as big as [400 ounces](#), which is the size central banks, exchanges, and ETFs buy.

Generally speaking, the bigger the bar, the smaller the premium. That's because it costs just as much to produce a [one-ounce gold bar](#) as a [kilo gold bar](#). But that doesn't mean you should buy the heaviest bar you can afford...

- **Big bars are less divisible.** When you sell a big bar, you are liquidating a sizable investment. It's more practical to sell small bars and exchange the exact amount of gold or silver for the exact amount of currency you need. Exception: If you have a high net worth, consider dividing your purchases between both large and small bars.
- **Fewer potential buyers.** Not many investors can afford to buy, say, a kilo gold bar (32.15 ounces). If you have smaller-sized bars, you have a greater pool of customers. Exception: Bars in our vault storage will always have high liquidity, because institutional buyers are part of our pool and would snap them up.
- **Lower counterfeiting risk.** Counterfeiters prefer big bars, because they're worth a lot more. This is especially true of 1,000-ounce silver bars, so we recommend avoiding those. We don't even sell them, partly for this reason.
- **Avoids the need for an assay.** The bigger the bar, the more likely it could require an assay to be sold. An assay adds extra expense, is inconvenient, and will delay your payout. Exception: if you never take large bars out of professional storage—if they stay in the “chain of custody”—you can avoid the need for an assay, as well as the counterfeiting risk.

✓ **Recommendation: Buy one-ounce gold bars and up to 100-ounce silver bars to meet future needs as they come up. Include larger bars if you have a high net worth.**

BRAND

To get a reputable bar, buy only those that have proper stamping and a recognized hallmark. There are some private mints in the world that don't include all of this information, which could mean it's not a pure gold bar or has low quality.

Stamping includes the bar's weight, purity, refiner, and registration number. A reputable hallmark simply refers to the brand of the bar—the refiner or manufacturer that minted the bar. You want a well-recognized hallmark so that you know you're getting a high quality bar, and also so you have no difficulties someday selling it.

Get lots more useful information on [buying gold bars](#) and [silver bars](#) in our how-to guides by clicking on the links.

Let's address some questions that usually come up at this point...

✓ **Recommendation: Buy only bars with a recognized hallmark—they will have all the proper stamping, too.**

How Much Gold and Silver Should I Buy?

This is a personal decision (don't take a poll from friends and neighbors!). Here are some things to consider:

- Traditional advice suggests 5-10% of investable assets be held in precious metals. You buy them as a hedge, just like central banks and institutions do. I recommend you view this

range as a minimum when you see other investments get frothy or economic or monetary conditions begin to worsen. For example, as of the writing of this report, many investors (including me) are overweight gold and silver. We're concerned about runaway debt levels that can [lead to crisis](#)... that all other major asset classes are overvalued, something Mike Maloney calls [The Everything Bubble](#)... the weakening US dollar that appears to be [poised to begin a long-term downtrend](#)... and rising inflation, which history shows can easily [spike to scary levels](#).

- You should do your own due diligence to decide the right size for a “core” position. The bottom line is, we should own some gold at all times. You may decide to own more or less at different periods in life, but as with any investment, do what is best for your personal goals and needs.
- How important to you are all the advantages above?
How useful might they be to you in different personal and economic scenarios?
- Another guideline: buy enough to make a material difference to your portfolio and standard of living if things go sour in the economy or markets, but not so much that your portfolio performs poorly if nothing bad happens.
- Keep in mind that gold and silver will always have value. They've never gone to zero, and are an excellent way to leave assets to your heirs.

***Should I Buy More Gold or More Silver?** We definitely recommend both. However, while gold and silver are both precious metals, and silver usually outperforms gold, nothing is guaranteed. See all the differences between gold and silver in our article, [“Gold vs. Silver: The 5 Differences that Matter Most to Investors”](#) to help you decide how to denominate your bullion portfolio.*

What Portion of My Bullion Should Be In Bars Vs. Coins?

Another personal decision, but here are some guidelines to help you decide what mix might be best for your situation:

- If you want to occasionally look at your coins, you may want personal delivery instead of sticking them in storage. But you don't want too many in the house, so one option would be to take delivery of some and put the rest in storage. Keep in mind that you can always take delivery of any coins you've purchased if you use a [fully-allocated storage program](#).
- Bars are designed specifically for stacking. They're also less expensive than coins.
- Selling large bars could be subject to delays—unless they're in professional storage and have not left the “chain of custody.” Then they're easy to sell.
- In an emergency, whether personal or in the local economy, it's best to have some small denominations of gold and silver that are easily recognizable for quick and easy liquidation. That argues for your emergency stash to be more in coins than bars.

- Silver takes up a LOT more storage space. So after you have as much as you want at or near home, it's probably better to put more of your physical silver in vault storage.
- If you plan to leave some gold and silver to your heirs, what forms would you like them to be in?
- Coins are better for gifting.
- Diversification is important, too: Having a mix of both coins and bars prepares you for a variety of future scenarios.

Should I Buy All at Once?

Probably not, though if you have no precious metals I wouldn't delay. Otherwise it's the equivalent of living in your home with no homeowner's insurance. A lot of us just buy regularly, using [dollar-cost averaging](#) to our advantage. If you have a large allotment to purchase, you could divide it between two or three purchases. If you want to follow what we do, just accumulate regularly, so that a meaningful chunk of your savings is denominated in physical metal instead of paper currency.



Where to Buy Gold and Silver

Now that you have an idea of what gold and silver you'd like to buy, where should you buy it?

Most gold and silver is bought in one of two places: a local coin shop or online. (There are a few other places, more below.)

Believe it or not, you'll likely find better pricing online than at a coin shop, even after factoring in shipping costs. That's because the overhead at brick-and-mortar stores is higher. But that's just part of the difference.



Local Coin Shop

Here's the pros and cons of your local coin shop.

Local Dealer

Pro	Con
Can see actual product, and take immediate possession	Premiums are likely higher for purchase, and will likely be smaller when you sell
Potential for greater privacy and confidentiality	Likely has limited product choices on hand, and may have less liquidity for large buybacks

Even if you decide to buy online, I recommend checking with a local dealer, because a **relationship with them can be helpful if you need to make a quick sale**. If you decide to buy from them, see if they'll negotiate on price.

Where to find a local dealer:

- The easiest starting point is to use [this US Mint dealer locator](#).
- You can also Google "coin dealer" and your city or county. Adding the word "gold" may not help, as some dealers like to keep a low profile.

Online Dealers

Buying from an online seller comes with one obvious risk: You have to pay up front, and then trust that the dealer delivers what you purchased. But this isn't normally an issue with a well-established online dealer—the last thing they want is for word to get around that they rip people off. And if you paid with a credit card you may be able to use your bank's chargeback policy if necessary. Buying from a reputable online seller is really no different than ordering something from Amazon.



When choosing an online dealer, look to see product prices displayed on the site, along with shipping and insurance charges (you may have to search for these fees). A dealer that doesn't show prices isn't necessarily bad, but sometimes that means they want you to phone them so they have a chance to upsell you. As a result, give greater weight to transparent dealers.

Last, look for a delivery timeframe before you place an order.

Online Dealer

Pro	Con
Ability to order online and lock in price at your convenience, 24/7. Avoids talking to a salesperson.	Must trust dealer to deliver precise product
Total cost is likely lower	Credit card and wire fees are extra
Greater selection	Product only ships after payment clears

Choosing the Best Dealer, Online or Local

A good way to start is to compare prices of the same product among a few dealers. Getting a low premium is good, of course, but price isn't the only consideration. Here are a few other important questions to ask:

- Do they offer multiple forms of payment? Bank wire, credit card, cash, personal checks, money orders/cashier's checks, PayPal, and [Bitcoin](#) are being increasingly offered in the precious metals industry. And you want as many options available as possible for not just current orders but future ones, too.
- What are total costs, including commission, shipping, insurance, and credit card or bank wire fees?
- How big is the company? You want a dealer that has strong volumes, because they will have greater flexibility, bigger selection, and be better equipped to fill a large buy or sell order.
- Is the dealer educational—or pushy? Do you feel comfortable with them?
- Will the dealer sell your name or send you a lot of marketing materials? You may want these to learn about special offers, but you don't want to get bombarded or have your name sold.
- Do they offer a buyback policy? If they're not willing to buy back what you purchase today, that puts you at a disadvantage.
- What is the return policy if you receive the wrong product? Keep in mind, however, that you can't return a correctly filled order due to "buyer's remorse."

There are a few other places you'll see bullion for sale, including...

TV Dealers

It's hard to watch cable television and not see an ad from one of these dealers. But I recommend you avoid them because:

- They're almost always more expensive. Many of them pay huge advertising and/or celebrity endorsement fees.
- They usually have minimums, which may be higher than you want to buy. Most of them make it very expensive to purchase a small lot, which is particularly costly if you want to accumulate regularly.
- They usually try to talk you into buying numismatic coins, or more product than you want.
- They offer quirky and expensive payment plans, such as a "layaway plan" that charges interest until you pay in full. You could end up paying a 50% premium on a gold Eagle instead of 5%.



You can avoid most of these tactics by not calling them in the first place.

eBay

I have friends that prefer buying bullion on [eBay](#). It's convenient, and shipping is usually free. The risk is that your trust quotient is forced way up, since you're usually buying from an individual (though some dealers post products on eBay).

Since many eBay buyers are investors who know exactly what they want and know a good deal when they see it, I recommend you don't start with eBay until you are more knowledgeable about gold and silver.

Coin Shows

Most coin shows focus on collectable coins, not bullion. I've been to many shows over the years and frequently can't find a one-ounce gold Eagle, the most common coin in the world! You also have to travel to the show, which takes time and costs money (which you could otherwise invest in bullion!)

Buying at a coin show is not for a novice and not an ideal way to buy bullion. They can be a fun event if you decide to become a coin collector.

Banks

If you live in the US, it is a common misconception that you can buy gold and silver at a bank. But today most bullion is purchased from non-bank distributors. Even the US Mint requires retail customers go through an "authorized purchaser" (although you can buy [proof products directly from the Mint](#)).

If you're in Europe or Asia, check with your bank. Some banks offer bullion products to retail customers. I know several people that have done this very thing in Switzerland, for example.

To find out if a bank offers gold or silver, just give them a call (it may not be advertised on their website, for security reasons). One caution: make sure you compare premiums, so that you're not being overcharged. Also, inquire if they offer lower rates to existing bank customers.

✓ **Recommendation: You will likely find the best pricing at a reputable online dealer rather than a coin shop, even after shipping costs. But it pays to shop around the first few times until you find a dealer you're comfortable with.**

How to Keep Your Gold and Silver Safe

Now that you're buying gold and silver, where will you keep it?

Most investors instinctively know precious metals must be kept safe. Many end up hiding their bullion at home, or in a safe deposit box at the local bank. But those methods aren't risk-free. In fact, they come with more risk, and more cost, than many investors realize.



✓ ***There's no replacement policy that comes with precious metals; once you lose them, they're gone for good. This fact underscores how important it is to store your bullion for maximum security without compromising liquidity.***

The choices for storage come down to three basic options. Here are the choices, along with their advantages and drawbacks.

#1 Home Storage

We recommend investors keep some physical bullion at or close to home. It loses its value to you as an emergency asset if you can't get to it right away.

But I would encourage you to not keep all your bullion in the house. So before you decide how you might store your metal at home, let's talk about how much you may want to have there in the first place. Here's a checklist of questions to help you decide how much bullion to keep in the house...

- Does more than one person know you own precious metals? If so, who might they tell, even if it's innocent? Do your kids know? Depending on their age and maturity, who might they tell? The more people that know, the less you may want to keep in the house.
- Are your income or total assets high enough to make you a natural target? Do you work in the public eye? Have you talked positively about gold and silver, including on social media? "Yes" to any of these questions might make it a wise choice to reduce how much is kept at home.
- Do you have an alarm system? This may not prevent a theft but would ideally give you an immediate police response.
- Are your hiding spots clever enough? To answer this, "think like a thief"; how long before a persistent and desperate burglar finds your bullion?
- If you use a safe, is it fireproof? What level of protection does your safe have against natural disasters like hurricanes, earthquakes, and floods?
- Is your safe small enough that a thief could walk out with it? If it's secured to the floor in some way, how would you respond if a thief found it and demanded you open it?

What about insuring your home-stored bullion? I generally advise against this, because a) It's costly; b) Most home insurance plans won't cover the full value if precious metals prices rise a lot; and c) It breaks the golden rule of telling too many people what you have—insurance agents, office staff, corporate offices, appraisers and their staff—and don't forget who they might tell. Insuring your home-stored bullion is a personal decision, but we prefer privacy.

Hiding Tips

Here's a few tips for any bullion you may keep in the house:

Nothing Obvious: No fake cookie jars, rocks, or carved out books. They're too common. If you've seen your hiding spot in a movie, find another one. Also, think of places where a plumber, electrician, gardener, or maid won't stumble across it.

Three Layers Deep: Since most burglars look for things they can grab and go, a good rule of thumb is to store your silver three layers deep. For example, a floor safe, covered by floor boards, with carpet and a china cabinet over it.

Safes: A safe is certainly much better than behind some books, but keep in mind that no safe is 100% secure. A safe buys you time, nothing more. If you use a key safe, it's probably best to hide the key separately from the safe. If you use a combination lock, don't assume you're immune from a robbery—a friend of my father's had robbers point a gun to his wife's head and demanded the combination to his safe.

Another consideration is the weight of the safe. One that weighs 100 pounds could be stolen by one or two burglars, while a 300-400 pound safe removes the risk of theft by a single person. Heavier than 500 pounds and you're immune from most home burglaries, unless there's a group of them with a heavy-duty vehicle and equipment. Don't forget that the contents of the safe increase the weight, especially if you've got silver in it. Of course, the heavier the safe the more likely you'll need it delivered and installed, which signals to the installation crew that you've likely got a lot of valuables in the house.

Home Security Systems: The more metal you have at home, the more you need to consider a security system that offers both video recording and monitoring. You might want to consider a nanny cam; they're not expensive. There's also an abundance of hidden camera video recorder systems disguised as alarm clocks, wall clocks, smoke detectors, clothing hooks, and even light bulbs, which record many hours of surveillance video and allow you to monitor it live, over the Internet, from anywhere in the world, on your cell phone or computer. If you go this route, be sure to get a system with plenty of memory.

Decoys: Consider some decoy bullion or valuables. Or maybe two safes, a cheap one with just a few items in it so the thief thinks he got your stash, and then the real one well hidden in a different part of the house with your bullion and other valuables.

Bury it: The term "midnight gardening" comes from people who bury their precious metals at night so the digging isn't noticed. Here are a few pointers if you go this route:

- Use a container that is airtight, waterproof, and won't rust.
- Consider how easy or difficult it is to find. If it's too easy, a thief could find it. But if it's too difficult your heirs may have a hard time locating it. Find a place, on property you own, that you'll always remember but isn't obvious if someone learns you've buried something valuable. It's probably not a good idea to leave complicated instructions, but if you use a "treasure map," consider giving part of the instructions to one person you trust and the other part to a different confidant.
- Be aware that metal detectors can detect up to a depth of about 4 feet.
- Make sure your digging isn't noticed or raises your neighbor's suspicion.

The drawbacks to burying metal is that a) It takes time to dig it back up; b) If anyone sees you digging or re-digging, you'll have to find another method; c) Depending on the container used, the bullion may need cleaned; d) It's difficult to accumulate metal this way, to buy-and-dig on a regular basis; e) You are still exposed to some natural disasters—earthquakes and floods could be risks, and even though buried gold should be protected from fire, I know someone whose house burned down and when the bulldozers cleared the property, guess what they unearthed?

Diversify: Use more than one hiding spot. But don't use so many that you forget where they all are! You can probably think of dozens of places in your home where no one would think to look. The trick is to hide your bullion in such a way that it isn't too complicated for you or your heirs to find, but is very hard for a thief to find.

✓ **Recommendation: Home storage is practical for small quantities. Keeping all your metal inside the house, however, would put your entire investment at risk.**

#2 Bank Safe Deposit Box

The advantages to using a safe deposit box at your local bank are straightforward: easy, simple, and relatively inexpensive.

But there are drawbacks...

- Your access is restricted. You can only get to the bullion during regular banking hours. No evening, weekend, or holiday access. And what if you're out of town when you need it? Keep in mind that during 9/11, some banks were closed for a period of time, too.
- No insurance against robbery or disaster. Think about the customers in Japan whose bank deposit boxes were washed away in the 2011 tsunami.
- Lack of privacy. If the government or an aggressive attorney comes after you, they'll thank you for the generous clue you provided them of where some of your assets are stored.
- Silver is impractical: it takes up so much space that you'd likely be forced to pay for a larger box. And it might not be an option at all; a monster box of silver is too big for most bank safe deposit boxes.

Remember, one reason we own physical bullion is to protect *against* the banking system. If you go this route, be aware of the risks and only place a small portion of your metal there.

#3 Professional, Private Vaulting Service

Once your stash starts to grow, I recommend using professional vault storage. Think about it: as you accumulate more metal, your risk grows commensurately. It thus becomes critical that you diversify your storage locations. You don't want to be wiped out if something happened to your one stash of bullion.

The answer is professional storage. But only if it meets certain criteria.

Look for a professional storage facility where your metal will be:

1. Outside the banking system
2. Fully allocated (or segregated) in your name
3. Fully insured
4. Available via easy online access, with high liquidity (easy to buy, sell, and take delivery).

Very few programs have *all* of these benefits. Some are easy to use for trading purposes, but don't offer delivery or have high minimums or are expensive... some programs are exposed to the banking system... others have super-low storage fees but skimp on adequate insurance coverage... and with some, you don't even own the metal.

You can avoid all these shortcomings by using [GoldSilver's allocated storage program](#). It stores metal in your name, is not part of the banking system, comes with \$50 million of insurance per account, is easy to open and use, and is highly liquid whenever you may need to sell or take delivery.

For a long time, the professional storage option has been out of reach for the average retail investor. Most depositories were geared toward institutions, and the costs made it impractical for most investors. But GoldSilver's private, non-bank storage is affordable and easy to use for everyone.

I'm familiar with most of the depositories around the world (I even helped start one), and can personally attest to the excellence of GoldSilver's allocated storage program. I use it, and it's where [Mike keeps the vast majority of his metal](#).

See how this portfolio of benefits could be useful for your storage needs, too:

Ultimate Security: You simply cannot store your metals in a safer and more secure environment. We use only independent, non-bank, Class 3 (the highest rating in the industry) vault facilities, with armed guards and 24/7 surveillance.

Fully Allocated: The gold and silver you buy is shipped directly to storage, and held in full in your account's name and title (individually, joint, trust, or LLC). No pool accounts, no shared ownership, no fractional claims on large bars—just what you bought, in your title, all the time.

Fully Insured and Independently Audited: Your gold and silver is insured for full replacement value (up to \$50 million per account). It is audited by a leading, independent commodities inspector and verified regularly. You receive custody certificates documenting your holdings, and of course can log on to view your account 24/7. No storage location in the world is 100% secure from threats like natural disasters, but professional storage is 100% insured.



Outside the Banking System: Your bullion is stored in a professional, private vault, outside of the banking system. You can scratch bank system risk off your list by using our allocated storage.

Easy to Open, Easy to Buy: Just pick your products, select your vault location, and buy online or over the phone. We'll create an account for you automatically. Once your payment clears, your metal is shipped directly to the vault. No paper forms to complete, no ID or passports to mail, and no waiting at home to sign for a shipment. It's as easy and straightforward as shopping for delivery, easier even.

Anytime Delivery: Want delivery of some or all of your metal? Just click or call. Metals will be shipped to your address of record, or you can have them delivered to another address almost anywhere in the world (subject to security verification to protect your assets).

You can transfer some or all of your holdings between vaults—just pay shipping. And you can even visit your metal (24-hour notice required).

Easy Selling: You can sell back your holdings from storage at any time. This makes your exit plan easy, simple, and quick—no messing with packing up your coins or bars, and no traveling to a dealer's shop (and worrying if anyone is watching you enter or exit). This convenience makes your metal more liquid than storing at home or in a bank.

International Options: Diversify internationally with the same great service and convenience, and the same low storage rates. Current vault offerings include Salt Lake City, USA; Hong Kong; Singapore; and Toronto, Canada.

Very Affordable: Allocated storage is now officially inexpensive, thanks to the scale provided by GoldSilver's status as one of the leading bullion sales and storage providers in world. The fee for our allocated program is just 0.06% of metal value per month, \$4 monthly minimum, per customer account. And you can mix and match metals and vaults as you see fit, at no additional charge. [\(Check out the fun table in this article about how affordable allocated storage really is\).](#)

Yes, as metals prices rise so will your storage bill—but that's what you want! Your storage costs will never rise without your net worth rising exponentially more.

Segregated Storage Available: Have strict corporation security requirements? Holding assets in trust for clients? Or just prefer additional peace of mind for substantial assets? You can also elect segregated storage to get all the benefits of allocated, plus your assets will be separately shelved, wrapped, and marked apart from all other assets held by your chosen vault provider. You can even switch between the plans as required—just call customer service to arrange a transfer, or look for the link to request it yourself on your account page.

✓ ***Recommendation: Add up all the risks of home and bank storage, and all the benefits of professional storage, and you can see why I recommend every investor consider allocated vault storage for the bulk of their precious metals holdings.***

✓ You can get started or check it out further [here](#).



GOLDSILVER™

Why Buy From GoldSilver?

I don't want to sound like a promoter, but as you begin or continue your gold and silver buying, there are a few key differences between GoldSilver and other dealers that I'd like to make sure you aware of:

Trusted online dealer. We have been in business since 2005, and have a [very strong TrustPilot rating](#). We have [many thousands of loyal customers](#).

Mike Maloney. Mike is the founder of GoldSilver.com, and author of [Guide to Investing in Gold and Silver](#), still the #1 bestselling book on precious metals. Check out the interesting story of how and why he started the company in the link.



Hidden Secrets of Money. Mike is the host of this smash hit video series, a movie-quality production that covers the basics of sound economics, and shows why economic cycles repeat over and over again throughout history and will lead to a gold and silver rush like we've never seen before.

US-based company. Some of our competitors are based overseas—which automatically puts their customers under foreign rules, regulations, and sometimes even tax structures. You can avoid these added complications—such as having to file [Form 8938](#) or an [FBAR](#) if you use an international vault—by using a US-based firm with all the rights and protections of US law.

✓ *I hope you have found this report useful. Whatever you do, I encourage you to buy and hold a meaningful amount of physical gold and silver so that you and your family are positioned for both protection and profit.*