

**HOW**

# **GOLD AND SILVER**

**HELP BUILD WEALTH AND PROTECTED  
AGAINST MARKET VOLATILITY**



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# How Gold and Silver Help Build Wealth and Protected Against Market Volatility

Investing in the stock market can feel like a roller coaster with your money almost daily. Every year the market changes, and you're constantly at the whims of the rise and fall of the market. The last thing you want to have to happen is to keep losing money in a falling market. There's got to be a better way to build your portfolio and protect it against the volatility of the markets.

How can you maximize your investment portfolio and protect your money against market volatility? That's exactly what this eBook is for.

**How Gold and Silver Help Build Wealth and Protect Against Market Volatility** is a game-changing guide to wealth preservation and financial stability in today's constantly changing economic landscape.



Inside this guide, you'll discover our expertise and insights on how the world of precious metals investment can revolutionize your portfolio and provide you with long-term stability.

In this book, you'll discover why gold and silver have stood the test of time as valuable stores of wealth and why they should be a fundamental part of your overall financial strategy. From the earliest civilizations to the modern era, gold and silver have been used as currency, ornamentation, and even a symbol of divine power. Today, their status as alternative investment options has only become stronger, thanks to their resilience against market crashes and ability to preserve your wealth for generations.

By taking this journey with us, you will learn about various ways to invest in gold and silver, such as physical bullion, exchange-traded funds (ETFs), and more. You'll also gain in-depth knowledge about the many benefits of investing in these precious metals, including diversification, a hedge against inflation, and protection against market volatility. Furthermore, you'll see how gold and silver can help preserve your wealth and secure your retirement savings even during economic turmoil.

## But who are we?

Metals Mint is your trusted partner in precious metals. As a full-service firm, we are dedicated to helping our clients safeguard their financial future by backing their IRA with precious metals or utilizing our exclusive MetalsEdge Storage Account.

We pride ourselves on our expertise in navigating the complex landscape of the precious metals markets. Unlike many others, we steer clear of options, risky futures contracts, and stocks. Instead, we focus solely on the tangible, physical asset.

Our team of precious metals experts understands that embarking on this investment journey may seem daunting, especially with common fears and misconceptions surrounding gold and silver. We've dedicated an entire section of this book to addressing these concerns and clarifying any confusion. We'll debunk the myths that gold and silver are too risky, don't generate income, or are difficult to buy and store. Our goal is to empower you with the knowledge and confidence to make wise investment decisions based on the unique advantages of gold and silver.

After reading this eBook, you'll be equipped with the tools and strategies to take control of your financial future and successfully navigate the unpredictable waters of the global economy. You'll be joining many satisfied clients who have utilized the expertise of Metals Mint to transform their financial lives – so don't just take our word for it; listen to their testimonials throughout the book!

Are you ready to unlock the true potential of your portfolio? To dive headfirst into gold and silver investing and reap the rewards of a more stable financial future? If so, let's embark on this exciting journey together.

## CHAPTER ONE

# THE BASICS OF GOLD AND SILVER INVESTING



This chapter aims to provide you with a solid foundation and understanding of the different forms of gold and silver bullion investments. This knowledge will enable you to make informed decisions in your journey toward protecting your assets from market volatility and achieving financial success.

This book will explore various aspects of precious metals investment, diving deep into the strategies, tools, and expert analysis to achieve your investment goals. But before we can do that, it's essential to understand the history of gold and silver as stores of value.

## Brief History of Gold and Silver as Stores of Value

Before we dive into modern investing strategies, it's essential to appreciate the historical context that led to gold and silver's status as valuable assets. Starting with an engaging overview of their significance throughout human history, we will discuss gold and silver's roles in ancient cultures and modern economies and the reasons behind their enduring value.

Gold and silver have a rich history dating back thousands of years, essential to human culture and commerce. Eagerly adopted as currency for its rarity and universal demand, these precious metals have held a prominent position as a hallmark of wealth and prosperity long before the advent of paper money.



Trading in these metals as a means of exchange dates to the Ancient World, when the creation of Lydian coins in 600 BC marked the first recorded use of gold and silver as a store of value in trade. Over the course of the next 2,500 years, gold and silver established themselves as the dominant form of currency, first in the empires of ancient Egypt and Persia and later in Rome and across Europe.

The Byzantine Empire continued to utilize gold coins during the Middle Ages, even following the fall of Rome. At the same time, England adopted the Noble coin in the 14th century, and Sterling – a term still in use today – originated from a pound of silver in medieval times. On the European continent, the Italian Florin and the German Augustulus were among the first widely used gold coins, with the Venetian Ducat, frequently used to purchase goods from the East, also playing a major role in currency exchange.

The influx of gold from the New World in the 16th century propelled the ascendancy of gold and the widespread use of coins such as the Spanish doubloon. As money became more centralized, few authorities were granted the right to issue coins, resulting in the punishment of those who subverted the royal privilege, such as Persian governors who attempted to mint their own coins under Darius the Great.

During the 17th century, gold and silver production had advanced considerably, leading merchants to accumulate vast amounts of these precious metals. Kept in royal mints, these reserves grew with time. In 1931, under the leadership of Ramsay MacDonald, the United Kingdom moved away from the gold standard. The United States would follow suit several decades later, in 1971.



While numerous central banks still possess significant amounts of gold, no major current monetary system supports its currency with gold as official backing. Could we see a return to this system in the future? It's a question that remains open. Some U.S. states now accept gold and silver coins as currency, but the world has moved on from the historical reliance on precious metals.

Still, in economic instability, gold and silver represent a secure means of protecting one's wealth. Year after year, these metals are stable and reliable investments. Central Banks bought more gold last year than in all recorded history, some investors and brokers believe we are going back to a gold standard. This means that they remain valuable commodities that can provide peace of mind to investors seeking safe haven assets.



## What are the Different forms of Gold and Silver Investments?

Are you looking for ways to prepare for uncertain times? Consider investing in precious metals like gold and silver. Understanding how these metals differ and their sensitivities to market and economic changes can help you decide which is right for your portfolio.

***When it comes to investing in gold or silver, there are four key factors to keep in mind***

**Silver is More Tied to the Global Economy:** Silver has a broad range of applications in heavy industry and high technology, making its demand more sensitive to economic changes than gold.

**Silver is More Volatile than Gold:** Silver prices can fluctuate two to three times as much as gold on a given day, which can pose a challenge when managing your portfolio's risk.

**Gold is a More Powerful Diversifier:** While silver can be a good diversifier for your portfolio, gold has consistently held a weaker correlation to stocks and other major asset classes, making it a more powerful diversifier.

**Silver is Currently Cheaper than Gold:** For investors who want to own precious metals as physical assets, silver may be the more accessible option, as it tends to be cheaper per ounce than gold.

By considering these factors, you can make an informed decision about whether to invest in gold or silver and how it may benefit your portfolio. But how can you invest in silver and gold today?



## Investing in Gold and Silver: A Quick Guide

Gold and silver are attractive investment options that can be purchased in various investment forms, making them popular among investors worldwide. This section will discuss the critical investment forms with all their pros and cons.

### PHYSICAL METALS

Investing in precious metals has been a popular practice since ancient times. While wearable wealth like jewelry was the original method, coins, and other standardized forms soon followed. Today, investors have two main categories to choose from bullion and jewelry. This evolution has made investing in physical gold and silver accessible to a broader audience.

Due to the structure of the market, purchasing bullion and jewelry typically requires the involvement of a reputable dealer. These transactions can be completed online, in person, or even over the phone, with the dealer's reliability being the chief factor in one's decision-making process, followed by markup and fees. Dealers also provide valuable services such as verifying the purity of the purchased metals, storage, and insurance.

Investing in precious metals has proven to be a wise financial decision for many and is relevant today. By understanding the evolving nature of the industry and working with a trustworthy dealer, people looking to invest in physical gold and silver can be assured of the legitimacy and value of their investments.

## EXCHANGE-TRADED FUNDS (ETFs)



Investing in precious metals can be a lucrative way to diversify your portfolio. Still, many investors are put off by the hassle of storing, buying, or selling physical gold or silver. To address this inconvenience, gold and silver ETFs are marketed as a solution. These funds claim to offer exposure to precious metals without the logistical headaches. However, these funds come in various forms, making it even more confusing and potentially risky for investors.

Some of these funds aim to mimic the price movements of precious metals by holding a fractional amount of gold, while others rely on a mix of physical gold, options, and futures. The expenses associated with managing these funds, known as the expense ratio, can significantly eat into the fund's performance. The more active the fund's strategy, the higher the costs, making it even less appealing.

Exchange-traded funds (ETFs) have gained popularity as an alternative to physical assets. They allow investors to buy shares and hold them in a traditional brokerage account, eliminating the need for physical storage. However, investing in an ETF means investors don't have direct access to the underlying metals. You may be surprised to learn gold ETFs don't give you exposure to gold. The GLD prospectus states "GLD represents fractional, undivided interest in the Trust." When you invest in a gold ETF, you are buying shares of the Trustee. Basically, you are a shareholder of the trust, not a gold holder.

As such, these ETF shares represent a paper claim on gold, not gold itself. This negates a major reason for owning it—protection during crises. If the economy collapsed and brought down a part of the financial system with it, the Trustee will settle your claim in cash, not gold. The real irony is the price of gold could be skyrocketing and the fund could be going bankrupt at the same time.

Moreover, investors should be aware that some funds invest in mining companies rather than directly in precious metals. These types of investments carry their own unique risks, making them an entirely different and potentially treacherous investment avenue.

Considering the inconveniences, hidden costs, limited access to the underlying metals, and the complexity of various fund structures, investing in precious metals through funds becomes an unappealing and risky proposition for investors who seek a reliable and straightforward investment strategy.

## MINING STOCKS AND FUNDS

Investing in gold and silver mining stocks or mutual funds that hold portfolios of mining companies may seem like a promising opportunity, but it comes with several drawbacks and risks that investors should be cautious about.



To begin with, investing in gold and silver mining stocks requires a significant amount of time and effort to truly understand the intricacies of the industry. The performance of these stocks is heavily influenced by the market price of the mined minerals, but this connection is far from being an exact science. The stocks' value depends on the mining companies' ability to accurately assess mineral deposits and determine the feasibility of extracting them efficiently. These evaluations are complex and subject to frequent recalculations driven by market fluctuations, making it difficult to predict the stocks' performance.

The mining industry is divided into different segments, with junior mining companies primarily focused on exploration and prospecting for land with potential mineral deposits. Investing in junior mining stocks can be even more volatile compared to major mining companies, which tend to pay dividends and align more closely with the prices of precious metals.

For investors seeking exposure to the gold and silver mining sector, one option is to invest in a diversified portfolio of mining stocks. However, direct investment in mining stocks requires a deep understanding of the industry, including factors such as preliminary feasibility studies, reserve estimates, and valuation methods. Thorough research and comprehension of these factors are essential before making any investment decisions.

While there is a potential for growth in gold and silver mining investments for knowledgeable investors, it's important to exercise caution. It is worth noting that investing in physical assets of gold and silver, rather than relying on paper-based ownership, is generally considered more reliable. Paper-based ownership does not offer true ownership, raising concerns about the security and authenticity of the investment.

Considering the complexity of the industry, the unpredictable nature of mining stocks' performance, and the risks associated with paper-based ownership, investing in gold and silver mining can be a challenging and potentially risky endeavor. Investors should carefully weigh the potential benefits against the considerable effort and expertise required to navigate this sector successfully.

Whether you're an experienced investor or a beginner looking to diversify your assets, let this chapter be the starting point to understanding why direct ownership of the physical asset is most likely going to be the best investment vehicle to diversify into precious metals. Next, we want to explore the benefits of choosing to invest in gold and silver instead of the volatile stock market.





## CHAPTER TWO

# BENEFITS OF GOLD AND SILVER INVESTMENTS



Investing in gold and silver is one thing. But at Metals Mint, we believe that when you understand the benefits of investing in gold and silver, you can invest smarter every time. That's why we wanted to take some time and explore the enticing advantages that gold and silver investments have to offer. As you continue your journey into the world of precious metals, this chapter will be your treasure map—a guide to help you navigate the glittering world of gold and silver investments.

As part of the broader investing strategy presented in this book, our focus in this chapter will be to delve into the key benefits of diversifying your portfolio with gold and silver. Investors have long sought these precious metals as they offer a unique combination of diversification, historical performance, and protection against market volatility. By the end of this chapter, you'll understand why gold and silver are essential components of a well-rounded investment portfolio.

## Diversification

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Investing in precious metals like silver and gold may seem risky, but it can provide numerous diversification benefits for your investment portfolio. These metals have proven to be a haven during economic uncertainty, as they tend to retain their value even when fiat currencies lose theirs. In addition, silver and gold have a low correlation with traditional investments like stocks and bonds, making them an excellent way to diversify your holdings and reduce overall portfolio risk.

When you invest in precious metals, you own a tangible asset that can be stored physically, giving you peace of mind knowing that your investment isn't subject to the whims of a company's management team or the swings of the stock market. Whether you're looking to protect your wealth or profit from long-term gains, investing in silver and gold can provide an added layer of protection and diversification to your investment strategy.

## Hedge Against Inflation

The financial security of precious metals is widely acknowledged in the investment world. Unlike other forms of investment, gold and silver are immune to inflation and the fluctuating value of the currency. Historical analysis has shown that during economic turmoil and depression, precious metals maintain their value and perform exceedingly well.

Another advantage of investing in gold and silver is their resilience to decay over time. Rather than depreciating, they appreciate or retain their worth, making them the most reliable long-term investment.

This stability and protection have gained prominence, particularly in times of uncertainty, such as the current pandemic. It is not surprising to see discerning investors shift their focus toward precious metals for financial security and peace of mind.



## Protection From Market Volatility

Transparency has become the hallmark of the internet. With the advancement of the information age, investors from Honolulu to Hokkaido can now easily access gold and silver spot prices. Thanks to regulated market conditions of industry bodies such as the LBMA and BNTA, investors are guaranteed a level playing field, no matter where they are. It's easy to navigate online gold dealers who'll assure you of your purchase.

The current monetary value for silver and gold as of February 2023 is approximately \$21.64 and \$1,840 per ounce, respectively. Despite silver being nearly 20 times more common than gold, gold has historically been priced more than silver. This provides ample opportunity and potential avenues for investors to explore safe investment opportunities.

Investing in silver is an excellent option for those not ready to make a considerable investment yet want to contribute to their portfolio. With lesser spending, investors can avail themselves of more units of silver, exposing them to greater possible cause-and-effect changes, both favorable and unfavorable.

However, investing in low-cost assets like silver comes with caution. Those who invest in such assets are exposed to higher levels of volatility because of a small change in their price, which could result in an outsized result. At its current rate, just a \$2.16 per ounce fluctuation would lead to a 10% price variation in silver, while the exact price change in gold represents only 0.0012%.

While volatility may not always be negative, it is prudent to exercise caution, particularly for long-term investment goals. Therefore, understanding the risks and rewards of silver investment is crucial.



## Preservation of Wealth and Retirement Savings

Retirement accounts such as IRAs, SEP IRAs, and Solo 401(k)s can contain traditional investments and tangible assets such as gold, silver, platinum, or palladium. However, navigating the rules of this complex process requires due diligence.

For instance, some bullion, bars, or coins are not allowed inside any IRA, including rare or collectible ones. Choosing what to add must comply with IRS regulations and the parameters of the selected account custodian.

Storage is also critical to consider when holding precious metals in a retirement account. The physical space must comply with the IRS's minimum criteria, which may require a third-party storage deposit. The key is finding the right self-directed IRA to connect you with a reputable storage depository facility.

Whether you're a seasoned investor or a newcomer, weighing the pros and cons of precious metals within a retirement account can be challenging. Knowing the guidelines and choosing the best custodian can make the process less daunting and help ensure your golden years are everything you want them to be.

## What About the Historical Performance of Gold and Silver During Economic Downturns?

One of the most significant benefits of investing in gold is its tendency to move inversely to mainstream assets such as the stock market. Considered a “countercyclical investment,” gold has historically demonstrated an upward trajectory when other assets falter. As the stock market dives, many investors flock to gold as a safe-haven, causing gold prices to rise. Conversely, investors often divert their funds from gold to assets with more significant ties to the economy when the market booms.

Smart investors know that gold’s counter-cyclicity may be a portfolio buffer during economic crises. Instead of selling stocks, investors can liquidate their gold assets for cash during a recession. This approach can provide a cushion to take advantage of undervalued assets without selling off their own investments.

Meanwhile, silver’s value is linked more intricately with the overall economy than gold’s. The high demand for silver in the industry drives prices up when the economy is robust, yet prices may falter during economic downturns when less silver is necessary for manufacturing. As a result, investors who are looking to diversify their portfolio may consider gold as a safer and less predictable option.

Now that you’re armed with a better understanding of the unique benefits of investing in gold and silver, you can secure your wealth, protect your assets, and pave the way toward a more stable and prosperous future.

But what about some of the most common fears and misconceptions about investing in gold and silver?

## CHAPTER THREE

# THE MOST COMMON FEARS AND MISCONCEPTIONS ABOUT INVESTING IN GOLD AND SILVER



If you've ever considered investing in precious metals to protect your assets from market volatility, you've come to the right place. In this chapter, we'll address the most common fears and misconceptions about adding gold and silver to your investment portfolio. Knowledge is power, and by understanding the truths behind these concerns, you'll be better equipped to make informed decisions and potentially unlock the potential of precious metal investing.

Throughout this book, we've been examining various aspects of investment and wealth protection strategies. In the previous chapter, we focused on different investment vehicles and how diversification can help you achieve financial security. In this chapter, we will demystify some key concepts relating to gold and silver investments. This chapter will empower you to take the next step in your investment strategy journey while remaining well-informed and ready to tackle any challenges that might come your way.

### ***We will address the following misconceptions***

- 01** | **Gold and silver are too risky:** We'll explore the factors contributing to the perception of risk in precious metal investing and weigh these against the potential rewards.
  
- 02** | **Gold and silver do not generate income:** Here, we'll examine the validity of this assertion, review alternative ways of generating income from gold and silver holdings, and highlight essential aspects to consider.
  
- 03** | **Gold and silver are difficult to buy and store:** We'll discuss the simpler, more manageable methods of purchasing and safeguarding your precious metal investments, emphasizing the importance of due diligence and vigilance.
  
- 04** | **Gold and silver are only for expert investors:** We'll debunk this myth by outlining resources available to beginners, strategies for success, and ways to avoid common pitfalls.



Each section will include valuable tips and personal anecdotes from experienced investors, providing real-life insights into gold and silver investing. These relatable stories are sure to help you grasp a better understanding of the investment journey and make informed, confident decisions.

Armed with the facts and guidance provided in this chapter, you can approach gold and silver investing with an open mind, separate the myths from the realities, and ultimately determine if this path is the right one for you. So, let us delve into this golden world and uncover the truths that will empower your next investment decision!

## **MISCONCEPTION #1**

## **GOLD AND SILVER ARE TOO RISKY**

Some investors may try to convince you to believe the myth that gold investments are risky. However, a closer examination reveals that gold investments carry a lower degree of risk when compared to other forms of investment. Gold has historically acted as a hedge against rising inflation rates and has remained a widely recognized haven in times of global political and financial crisis.

It's also important to point out that despite constant price fluctuations, the price of gold has never gone to zero, which sets it apart from other investments in terms of its holding power. Understanding the potential benefits of gold can provide investors with solid returns over the long term.

## MISCONCEPTION #2 GOLD AND SILVER DO NOT GENERATE INCOME

One common misconception is that gold and silver cannot generate income. This belief may come from the fact that these precious metals do not have any inherent cash flow, unlike stocks or bonds. However, this limited perspective fails to consider the many ways in which gold and silver can provide income to savvy investors. For one, these metals can increase in value over time, allowing investors to sell them for a profit.

Additionally, gold and silver can be used as collateral for loans, providing a source of income when cash is needed. In short, while it may be true that gold and silver do not generate income in the same way as other investments, it is a misconception to assume that they cannot provide a source of economic gain.



**MISCONCEPTION #3**

**GOLD AND SILVER ARE DIFFICULT TO BUY AND STORE**

Many people have been shying away from investing in gold and silver due to the common misconception that buying and storing these precious metals is challenging. However, this could not be further from the truth. Buying gold and silver has never been easier, thanks to the many reputable dealers now available online. You can easily purchase gold and silver bullion or coins with a button and have them delivered right to your doorstep.

As for storage, there are various options available to suit your needs. You can store your gold and silver at home in a safe or deposit box or opt for third-party storage facilities that offer secure and insured storage services. Furthermore, owning gold and silver can provide a sense of security and stability to your investment portfolio, as these metals have been known to hold their value even during economic downturns. Don't let misconceptions hold you back from investing in these valuable assets, as buying and storing gold and silver is easier than you might think.

**Our Pro Tip on Storage:** Storing precious metals is crucial to ensuring you have a secure financial future. However, it can be a daunting task to figure out the best way to store your assets. This is where professional storage facilities like TDS Vaults come in. Unlike keeping your assets in your home, storing them in a vault provides peace of mind as it offers high levels of security, insurance, and ease of access.

By storing your metals in a depository like Brinks, your assets are liquid, meaning you can quickly sell or trade them when you're ready. Plus, with the insurance provided by TDS Vaults, you know that your assets are protected. Choosing vault storage over storing at home just makes sense, and TDS Vaults provides a safe and hassle-free method to ensure your investments are secure.



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## MISCONCEPTION #4

## GOLD AND SILVER ARE ONLY FOR EXPERT INVESTORS

Many people believe that investing in precious metals like gold and silver is only for seasoned investors, but that's not necessarily true. While it's true that investing in these assets can sometimes be complicated, the overall process is not as intimidating as many believe. Investing in gold and silver is an excellent way for novice investors to dip their toes into the world of finance and potentially make money. Unlike stocks and other securities, the value of gold and silver tends to remain stable even during economic turmoil, making them a relatively safe investment choice. Additionally, the availability of physical gold and silver bullion makes it easy for anyone to invest in precious metals. So don't let the misconception that gold and silver are only for expert investors keep you from exploring these valuable investment options. With a bit of research and the help of an expert, anyone can confidently invest in these precious assets.

## So, How Can You Start Investing in Gold and Silver?

Learning how to start investing in the world of precious metals is critical to your financial success. The team at Metals Mint, with their extensive experience and expertise, will be your trusted guides on this fulfilling journey.

### *Investing in gold and silver starts with a couple of crucial elements*

- 01** | **Understanding the different forms of gold and silver investments:** From physical bullion to ETFs, we'll discuss the benefits and drawbacks of each type of investment. Which we've already covered within the pages of this eBook.
- 02** | **Know How to choose the right dealer:** Your choice of dealer can make or break your investment experience, and we'll provide the necessary insights to make the best decision. This is where the precious metals specialists at Metals Mint come in!
- 03** | **Navigating taxes, storage, and insurance:** Investing in precious metals comes with unique considerations, which we help you with every step of the way.
- 04** | **Creating a diversified portfolio:** Learning to ensure that your portfolio stays balanced and diversified to minimize risks and maximize returns is essential to your success. And it's critical to ensure that your portfolio is protected against market volatility.

Take a deep breath and remember that embarking on investing in gold and silver is not an impulsive decision. It requires careful planning, extensive research, and dedication. But with the guidance provided in this eBook, you'll soon realize that navigating the world of gold and silver investments is not daunting but rather an enriching experience for you and your family's future.

Taking action is the key to turning your newfound knowledge into tangible results. That's why we invite you to schedule your free consultation with the precious metal specialists at Metals Mint today and embark on your journey toward financial freedom and security.



**RISK DISCLOSURE:** Purchasing precious metals involves a degree of risk that should be carefully evaluated prior to investing any funds. Metals Mint strongly recommends reading our Risk Disclosure and conducting due diligence before committing any money.