

GOLD & SILVER

**PROTECT YOUR FINANCIAL FUTURE
YOUR EXCLUSIVE METALS INVESTMENT GUIDE**

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Chapter 1

Reasons to Invest in Precious Metals

Here are a few of the reasons to invest in precious metals to your portfolio, especially during economic uncertainty.

Protect against Economic Collapse

One of the main reasons to invest in Gold and Silver is to provide a hedge against the monetary currency. As mentioned earlier, your government can decide to improve the value or devalue your currency. You may recall the Greek government announced in 2011 that they were on the verge of bankruptcy. That crisis worsened after that announcement. It took other governments forgiving massive amounts of Greek debt for that country to begin rebuilding its economy. Additionally, if something catastrophic occurs, such as a zombie apocalypse, electric grid breakdown, or some other end-of-world scenario, paper money may become worthless. More "realistically," COVID-19 has seen the value of both Gold and Silver soar due to the Federal Reserve bank's constant printing of money. Having physical Gold, silver, and other precious metals on hand, especially bullion pieces, gives you a globally recognized source of currency, which will only rise in value if there are additional severe economic activities that strike in your area.

High-Value, Small Size

One Troy ounce of Gold traded around \$2,000 in July of 2020 (we had to update this, as we wrote it in 2018, the price was \$1,200!). One ounce of gold bullion is about the size of a silver dollar, extremely portable, and carries a lot of cash value. Precious metals provide a lot of purchasing power, and they don't take up much storage space, whether that be in your pocket, purse, or a safe at your home.



Portfolio Diversification

The wealthiest investors in the world always tell you to diversify. They recommend holding some position in government bonds, stocks which pay dividends, small business stocks, real estate, cash, precious metals, and other investments. Precious metals give you one more safety net to fall back on if some of your other investments don't pan out.

Getting Started with Little Money

Silver was trading at around \$26 per ounce in July of 2020. You can begin your precious metals investment education with little to no risk or financial outlay. Any time you enter the investment arena, you learn lessons about money management. An extraordinarily cheap and proven method of investing, precious metals investing has shown excellent returns over time and can get you thinking about saving and investing for your future. With Wealth Perpetual, you can invest in physical precious metals for a little money up front, and you will be able to grow your wealth long term.



Chapter 2

How Much Should I Invest in Precious Metals?

The decision on how much money you should invest in Gold and Silver is personal. Suppose you have a definite belief that global economies will crash sometime soon, and the economy of your home nation is in peril. In that case, you may want to spend more money investing in precious metals than stocks and bonds. Generally speaking, most investment advisors recommend not spending more than 10% to 15% of your entire investment capital on any type of investment.

Diversification is the key to financial security and will deliver a safe and steady return over time. If your investment portfolio includes real estate, cash, precious metals, stocks, and bonds, some of those investments may make money. In contrast, others may stagnate or lose money. On the other hand, you may have done a lot of research that leads you to believe platinum, Gold, or silver is due for a massive upturn over the next year or so. If this is your belief, you may want to increase the amount of money you invest in precious metals. The amount of money you will spend will also have to do with whether you are investing for the long term, as a hobby, or as a protection against economic or civil collapse. Aside from not spending more than 10% to 15% of your available capital on any one type of investment, a smart financial advisor will tell you to plan for the worst.

To decide how much money to invest in precious metals, it is a good idea to have a well-formed budget in place. You should know where you spend every penny you make, how much you save, what your current investments are worth, and your financial plans for the next year, five years, and ten years. You can't make a reasonable estimation of how much you can safely invest in anything until you know your daily, monthly, and annual expenses and income. If you are interested in meeting with one of our financial planners, please reach out to us. They will design a financial plan for you and your family with written goals and ways to achieve financial freedom and security. Email us – info@wealthperpetual.com, and we will set up a meeting.

Even if your calculations show you have a substantial amount of money to spend, it is probably wise to get started with a minimal amount of money at first while learning about Gold and Silver. You may make mistakes during your precious metal's education. Suppose you start off buying single ounce quantities of silver, and something goes dramatically wrong. In that case, you have very little money on the table. After you move from beginner to veteran as a precious metal's investor, you can invest more of the money you have earmarked for this type of investment.

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Chapter 3

Types of Metals to Invest In

Gold

As of 2011, only 181,881 tons of Gold had been dug up out of the ground. This means that since the beginning of human history, only 363,762,732 pounds of Gold had been mined up to that time. That may seem like a lot of Gold, but when you realize this is the accumulation of all historical human efforts at getting our hands on Gold, you can see why this is such a rare commodity.

Gold jewelry is everywhere and appears in watches and necklaces, earrings, and belt buckles. In ancient times, Gold was used for ceremonial and religious purposes and acted as a form of currency for many years. These days Gold is used in dentistry and multiple industrial applications, sometimes because it is an excellent conductor of electricity. That smartphone you can't seem to put down contains trace elements of Gold.

Roughly half of all Gold mined these days show up in jewelry. This is one of the principal drivers of the value of Gold. About 10% is used for industrial reasons, and a full 40% of the Gold in the world today is used for investing. When you realize that most of the 40% is kept in the world's biggest central banks, you understand that the amount of Gold available to the individual investor is somewhat limited.

Silver

While Gold carries more recognition power as a precious metal, silver is the most commonly traded precious metal. Because silver does not catch the eye like Gold and there is much more silver than Gold, this metal is not nearly as expensive. While less than 200,000 tons of Gold has ever been mined, industry experts estimate that there are roughly 854,700 tons of silver.

While silver does find its way to the jeweler's bench, the vast majority of silver is used for industrial purposes. Like Gold, silver is an excellent conductor of electricity. Silver also conducts heat very well. Because of those two properties, silver is used extensively in electronics and in solar energy applications.

Because of its vast supply, you can expect to spend less money purchasing silver than Gold.

Platinum

When it was first discovered, platinum was believed to be some type of silver or Gold that suffered from less purity than purer forms. Oddly, this expensive metal is usually found today as a manufacturing byproduct of mining copper and nickel. Suppose you have a catalytic converter in your car. In that case, you might be the platinum (palladium is sometimes used instead of platinum).

Platinum is extremely resistant to corrosion, and this quality makes it viable for multiple industrial uses. You will find platinum in a wide variety of electrical devices. As an investment vehicle, platinum bullion is available in ingots, bars, and coins, just like Gold and silver. Platinum can be much more volatile than the more commonly traded silver and Gold.

Palladium

If you haven't heard of palladium, that is probably because this is one of the rarest of all precious metals. Its uses are primarily industrial, focusing mostly on the electronics industry, specifically for the manufacture of capacitors that store hydrogen and electrical energy. Because of social and political unrest in South Africa and Russia, where most of the worldwide supply of palladium is found, this precious metal can be as volatile as platinum, if not more so.

Other metals, such as copper, steel, and aluminum, can be bought and sold on the futures and options market. Commodities exchanges also offer access to these and other metals. As far as precious metals go, silver, gold, platinum, and palladium are what you will find offered by most online and brick-and-mortar precious metal dealers.



Chapter 4

Why Invest in Physical Metals

Bullion and Coins

These are the physical forms precious metals take. Some gold coins become extremely rare over time, and supply and demand drive their prices up because of the gold content in the coin and the rarity of the coin itself. The most common physical form of precious metals is bullion. An industry definition of bullion is "a refined and stamped weight of precious metal." Bullion is offered in bars or ingots, and sometimes in a round form that resembles a coin.

Don't mistake a silver or gold bullion "round" as government-backed currency. Government-backed coins that may have been minted in precious metals can be spent for the coin's denomination. Bullion Rounds appear similar to coins but have no value other than the precious metal's inherent value in that round. Finally, you can invest in gold and silver coins. US-issued Silver Morgan dollars and South African Gold Krugerrands are two globally recognized precious metal coins regularly traded.

If you have enough capital, you can purchase a Good Delivery gold bar. These are the large bars of Gold you have seen in the movies. They are 400 Troy ounces in weight, so depending on the price of Gold at the time of purchase, you can expect to pay several hundred thousand dollars for a single Good Delivery gold bar. You can purchase silver bars in 1 and even 1,000-ounce sizes. The problem with large precious metals bars is that they are hard to liquidate. Unless you are making a large purchase, you would have to trade your bar for smaller quantities of metal to make smaller purchases.

If you decide to purchase physical precious metals, sticking to rounds, bars, and ingots make the most sense. You can diversify by purchasing several different types of precious metals, and still accumulate a lot of value in a small physical form.



Why ETF, Mutual Funds, Stocks, Options and Futures are Risky

When most people think of purchasing precious metals, visions of gold and silver coins leap to mind. You can buy physical Gold in bars, rounds, and ingots as well. Many people don't know that you can play the precious metals market for a short or long-term investment without taking possession of any physical metal. This section of your report covers the physical and "paper" methods of investing in precious metals. As mentioned in the introduction, trading these investments are subject to manipulation and market fluctuations.

Gold companies that are public on the stock market usually allure to investors interested in investing in Gold. Beware, as investing in a gold stock means that the investor is typically investing in a company that mines Gold. All the ins and outs of a company, using leverage, financial, sales, and supply chain issues can arise. A gold stock is an investment in a company, not an investment in precious metal, which means the shares are subject to the broader market and other investors.

ETFs may invest in bullion, and these funds are traded on most major stock exchanges. One Exchange Traded Fund may not resemble another in any way other than the precious metal being targeted. Due diligence is required as to the history and longevity of an ETF before investing your money, as is the case with stocks, bonds, and other non-physical investment vehicles.

Mutual Funds are groups of gold stocks. Refer to the earlier mentioning of investing in Gold and Silver stocks. Again, the buyer should beware of investing in mutual funds that focus on the mining industry. There may be additional tax consequences from owning mutual funds.

Futures and options are extremely risky for the beginning investor. Unless you have extensive knowledge of trading stocks, futures, options, and commodities, you should steer clear of this type of precious metals investment. It should be noted that the extremely high risk of trading futures and options also carries with it a potential for extremely high rewards. However, as a beginner, we recommend you stay away from futures trading in precious metals.



IRA Investments in Gold and Silver

In the United States, any funds kept in an Individual Retirement Account are not subject to tax. This means that you may trade silver or Gold frequently in your IRA, and as long as your profits and losses stay in that account, you don't owe any taxes. Investing in gold or silver IRA is beneficial if you currently trade in stocks and/or bonds. Consider them "disaster insurance" for your overall retirement portfolio. Many investment advisors see Gold, silver, and other precious metals like palladium and platinum as safe and secure investments with moderate to considerable upside.

The downside of investing in a Precious Metals IRA is that IRA contributions currently require that you can't put silver directly into your account. Contributions must be made in cash. You can arrange to have a portion of your weekly or monthly check automatically sent to your precious metals IRA. This means if you have already purchased a substantial number of precious metals, you can't transfer them to your IRA directly. If you need more assistance with contributing to your IRA, please email us at info@wealthperpetual.com , and we will put you in touch with the right person to manage this for you.

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Chapter 5

Should I Buy Silver, Gold, or Both?

The most common precious metal purchase amount is 1 Troy ounce of Gold, roughly equal to 1.1 standard ounces. Gold, silver, platinum, and palladium are most commonly sold in 1 Troy ounce sizes.

We talked in an earlier about how precious metal is commonly offered as a round, ingot, or bar. You may see 1 ounce, 100 ounces, or even 1,000-ounce bullion pieces. If you are just beginning to educate yourself about precious metal investing, most responsible dealers will tell you silver is the way to go.

While you can certainly trade in palladium or platinum, those two precious metals are much more volatile and less liquid than Gold and silver. For most precious metal investors, the goal is to amass a sizable amount of silver and Gold. If you want to focus all your precious metal investing efforts on one particular commodity rather than another, there are some pros and cons you need to consider.

Gold is Expensive, Silver Is Cheap... Relatively

In the first couple of decades of the 21st century, silver has traded as low as \$5 per Troy ounce and as high as \$48. In less than three years, from 2009 to mid-2011, the spot price of Gold moved from \$800 to nearly \$1,900 per ounce. As a rule of thumb, you can expect Gold to trade somewhere between 75 and 100 times the silver spot value. That being said, it's essential to know that there is less volatility in the price of Gold - the last 20 years has seen a nice growth curve of around 7%.

The Silver Stacker

Once you get started collecting silver, whether, in coin or bar form, you may get so carried away that you become a "Silver Stacker". Silver Stackers begin to accumulate so much of this precious metal, usually in coin form, that they have to start stacking coins on top of each other in tubes because they begin to run out of storage space. When you buy a subscription from Wealth Perpetual, your first delivery will be in a case that holds 25 coins. Depending on your plan, we typically will send you ten coins to start to have room to grow.

Some estimates show that due to the low price of silver instead of gold and other precious metals, silver investing could grow by as much as 40% or 50% by the year 2024. This would pay dividends to silver stackers everywhere, and investors who accumulate even a small amount of silver. If you decide to start with a large silver purchase, consider 1-ounce bullion rounds or coins, and buy in bulk to save money.

Gold Only?

Many investors turn to precious metals as a way to diversify their portfolios. This is why it is recommended that you consider purchasing several precious metals, rather than just one or another. If you decide to focus only on Gold as a precious metal investment, understand that its currently elevated price over other metals means that it takes a considerable outlay of money to buy a minimal amount. However, to combat this, there are ways to buy Gold in smaller pieces and accumulate those over time.

A Proven Silver and Gold Investment Strategy

If silver is trading at 1/80th the gold price, you should consider accumulating roughly 80 times more silver than Gold. You can adjust this portfolio as the price ratio of gold to silver changes. If Gold's price drops substantially and silver rises, Gold may reach a level where it is 50 times as costly as silver. At that time, you would buy more Gold and stop buying silver until your portfolio reflected that ratio.

Following this strategy, you will protect yourself against large drops in one metal or another. You will still allow yourself to take advantage of a substantial price jump in either Gold, silver, or both.

While every investment in precious metals is your own, we typically recommend buying 50% gold and 50% silver to appropriately protect and diversify your portfolio.



Chapter 6

How to Make Your First Precious Metal Purchase

Open an account with Wealth Perpetual today! If you have received this guide and are already a client of ours, welcome to your Precious Metals Investing journey. With our program, you are building wealth, and on your way to receiving your first piece of bullion. If you are on the monthly subscription, you will receive your metals in a couple of months, depending on the price. We also have a "BUY NOW" option and can get you your metals faster!

Alternately visit a local brick-and-mortar dealer. If you go the online route, start up a chat conversation with a site representative. If you go to a local dealer, ask to speak to the owner or manager first. Going as close to opening time on a weekday is your best bet so that you can get some one-on-one time with a representative. Tell them you are just getting started investing in precious metals, and you would like to know the price being offered for 1 ounce of silver bullion.

When you make your first purchase, you want to steer clear of precious metal coins from government-backed mints. This is because the coin itself has some inherent value, and the precious metal contained within. Don't fall into the trap of buying junk silver, which is just what its name implies. You will often see very attractive prices on junk silver instead of .999 fine silver, and the same is true with Gold. At Wealth Perpetual, we only purchase and send our clients .999 Silver and Gold.

In the case of silver, junk metal is sometimes only 90% silver. Suppose you are taking your precious metal investing seriously. In that case, you want to deal with silver of a .999 fine purity, because this purity will be the easiest to trade or sell at a later date.

Before you make a buy, ask about any bulk specials that are being offered. You may be able to negotiate an attractive price per ounce, but make sure you keep this first precious metals purchase to a minimal amount. Most 1-ounce silver bullion purchases will include some type of protective container. Suppose you are interested in purchasing Silver or Gold in bulk. In that case, we at Wealth Perpetual have some of the best pricing in the industry. Please reach out to us for bulk purchases at info@wealthperpetual.com.

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Chapter 7

Precious Metal Storage

Precious metals can be stored just about anywhere. You can build and maintain quite a nice collection of precious metals in a closet or bookshelf. If you are concerned about keeping your investments from prying eyes, consider a safe. There are safes made that you can install into a wall or the floor of your home, you may choose a standalone safe, and there are hidden compartment and deception safes that allow you to hide your precious metals in plain sight.

You may also choose to protect your investment by storing your metals in a safety deposit box. Most banks will rent out a safety deposit box. There may be certain insurance benefits when you protect your investments this way. Precious metal depositories provide enough space for even the largest collections. The environment is both climate and moisture controlled, and these depositories operate under the highest security possible levels.

The only downfall for storing your metals in a depository or a safety deposit box is you cannot readily lay your hands upon your investments. It might be wise to keep the bulk of your collection safe and secure in a bank or precious metal depository, while also keeping some on hand in your home for quick access.

When buying larger quantities (\$35,000 or more), consider precious metals storage facilities. There are additional products that these facilities can offer, including loans on your investments and other protective services. Expect to pay about 0.50% a year in storage fees. Insurance will come with storage and make sure you have proper documentation and let any relevant parties know where your metals are being stored.



Chapter 8

How to Tell if You Are Getting a Good Price

Buying precious metals like Gold and silver requires that you understand the spot price. This is the current real-time price of the precious metal you are considering buying. Since precious metals are finite, supply, supply, and demand in the global marketplace set their rates. News, politics, civil unrest and other factors may also contribute to a precious metal's spot price.

To get the most up-to-date spot price, all you have to do is power up your smartphone or computer. Type "precious metal + spot price" into your favorite search engine, replacing the term precious metal with Gold, silver, palladium, or whatever metal you are trying to price. You can alternately use any of the Android or iPhone apps listed in the next section of this report to obtain a current price.

Take note, Spot Price is not what typical consumers can purchase Gold and Silver at. These are prices typically held for dealers who buy in volume from refineries. When buying Gold and Silver, expect to pay as much as 25% over spot price, especially if you have very low volume. The more volume, the less over spot price you will pay. Some dealers will sell Kilos of Gold (1,000 grams) at 5% over spot price, which is very good. It's critical to remember that whatever price you pay, your precious metals' price will go up over time.

Bid, Ask, and .999 Pure

You should also remember that the spot price for a precious metal refers to 99.9% purity. Suppose you pay a premium above spot price for metal that is not as pure. In that case, you are probably paying too much, unless that extra premium is because of some other quality, such as the rarity of a coin. Dealers will use the term "fine" to refer to the 99.9% purity standard, and this will be represented as .999. You may also see .9999 fine as a designation, and this means the precious metal in question is 99.99% pure.

If you are purchasing online, you will see a "Bid" and "Ask." The Bid is what dealers are willing to pay for one Troy ounce of precious metal, and the Ask is what they are selling an ounce for. When comparing one dealer to another, you will usually find that the business that lists an Ask price closer to his Bid price than other dealers will be the best offer.

You will find premiums above the spot price that are all over the map. This depends on many variables, including supply and demand, what the dealer paid for the precious metal in question, and how motivated he is to sell.

Chapter 9

Top Resources for Precious Metals Investing

The following applications keep you informed with up-to-the-minute news and pricing on precious metals.

iOS

1. Gold Research
2. BullionVault
3. Monex Bullion Investor
4. Gold Tracker
5. Silver Tracker

Android

1. BullionVault
2. Gold Silver and Platinum Tracker
3. Gold Silver Price Now
4. Gold and Silver Vault
5. Gold and Silver Spot Price

On the Wealth Perpetual website, we have a feed with live spot pricing that will reflect up to the minute prices for Gold and silver.

Chapter 10

Top 10 Tips for Investing in Precious Metals

1. Set aside no more than 10% to 15% of your entire investment portfolio capital for investing in precious metals.
2. Owning a little of several different types of precious metals is a smart diversification practice.
3. Consider starting with a small purchase if you are new to investing in precious metals. This will keep your nerves calm and your wallet full while you are getting your feet wet.
4. It is a good idea to purchase through an online dealer and a local dealer in your area. You can see which experience works the best for you, since both online and brick-and-mortar precious metal investing have pros and cons.
5. Steer clear from investing in junk metal. The prices on these metals can be very attractive compared to metals with .999 fine purity. However, they are called junk metals for a reason.
6. You may find vastly different prices for the same coin, round, bar, or ingot, depending on where you shop.
7. You can keep your investment safe by storing your precious metals in a depository or safety deposit box. High levels of security in return for a small monthly fee make sense, especially if you accrue a sizable investment.
8. You should continuously monitor spot prices to ensure you get the best price on a purchase.
9. You don't have to be wealthy to invest in precious metals. From 2015 to 2018, a single Troy ounce of fine silver showed a spot price range of just \$13 to \$20.
10. Understand your reason for buying precious metals before you spend any money. If you don't have a clear plan for your capital, you won't know what to expect from your investments.



Conclusion

This guide gives you all you need to know to get started investing in precious metals. Whether for ceremonial, religious, cultural, or monetary reasons, precious metals have been valued by mankind from the beginnings of human history. These metals have industrial and fashion applications today. They can serve as a hedge against inflation and economic collapse. They pack a lot of value into a small form.

With just a few ounces of silver, gold, or platinum in your pocket, you can be carrying a substantial amount of money. Precious metals can serve as currency, you may want to invest in them purely as a hobby, or you might believe that speculation now will lead to a tidy profit down the road. Whatever your reasons for investing in precious metals, the key to becoming a savvy investor is to get started today.

We are excited at Wealth Perpetual to take this journey with you. If you have any questions, please email us at info@wealthperpetual.com, and we will be happy to give you the best service we can provide.

Good Luck Investing!

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