

ABC BULLION GOLD SAVER

A SAVINGS ACCOUNT FOR
REAL GOLD AND SILVER!



ABC
BULLION®



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A SAVINGS ACCOUNT FOR REAL GOLD



What is the ABC Bullion Gold Saver?

An Australian first fully automated physical bullion accumulation plan, the ABC Bullion Gold Saver repositions physical gold and silver as regular savings asset.

It is the perfect choice for those wanting to build savings by purchasing physical gold and silver on a regular basis. The ABC Bullion Gold Saver is akin to a savings account where you deposit money each week, fortnight or month.

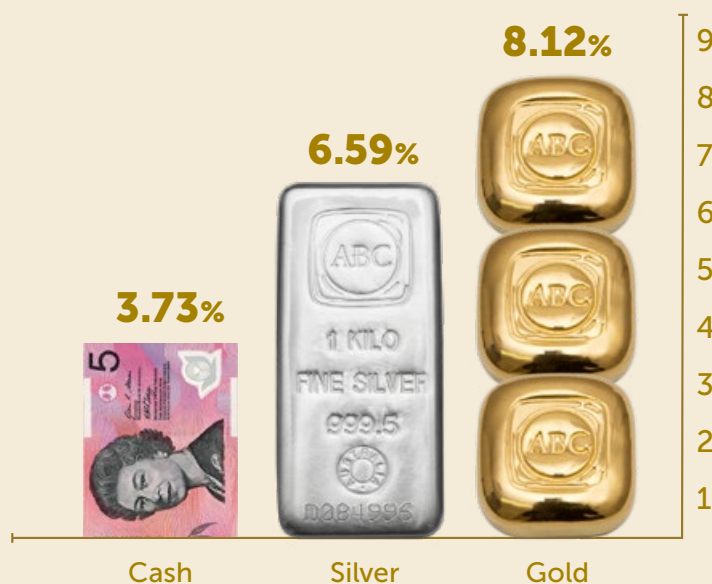
The amount deposited is then converted into gold or silver, or both (you can choose how you want your savings split), with the precious metals having generated much higher returns than money in a bank account (see chart below).

The amount you wish to save can be changed at any time, should you wish to increase or decrease depending on your upcoming financial commitments or preferences.



Gold Manufacturing Process

Annual Returns 1999 to 2022

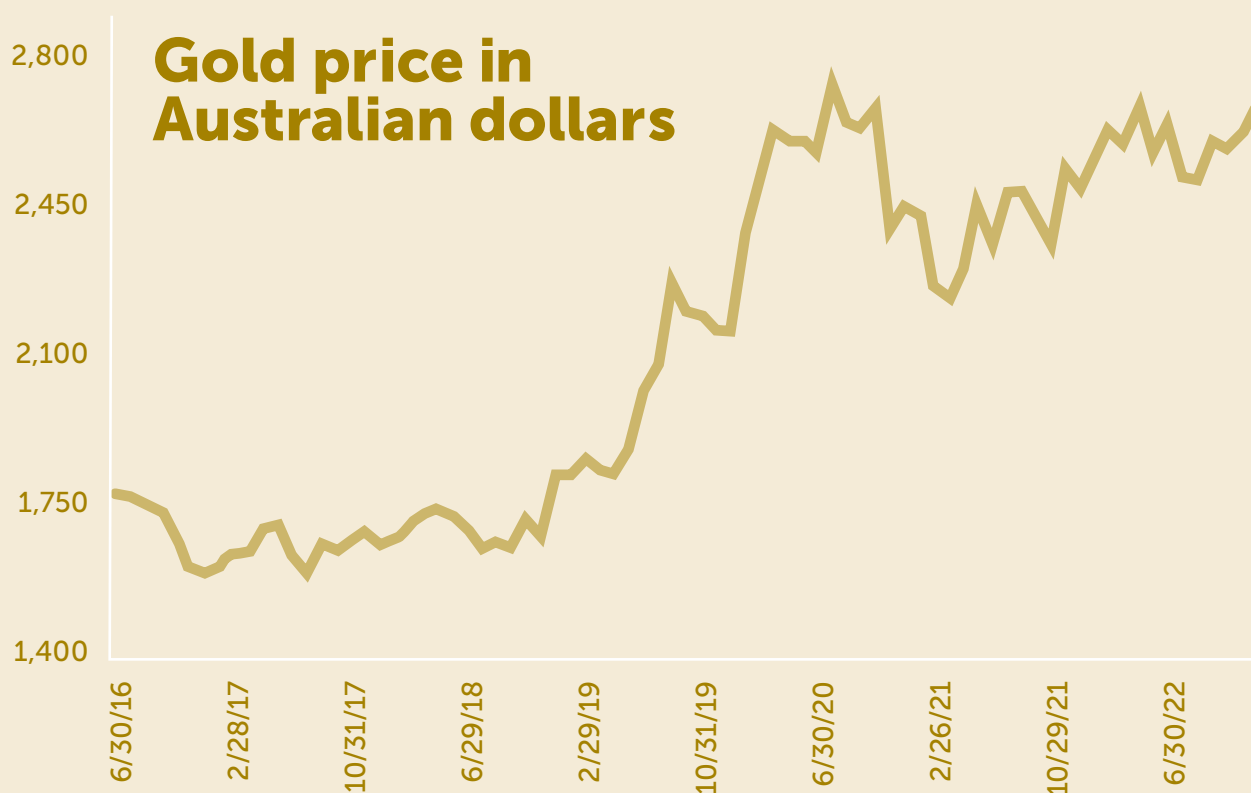


Source: ABC Bullion, RBA, LBMA.

Australian's build \$50m gold stockpile through ABC Bullion Gold Saver

It's been just over six years since ABC Bullion launched its Gold Saver product. With an investment minimum of just \$50 per installment, Gold Saver is Australia's first fully automated savings plan that allows users to build their wealth through regular investments in gold and silver.

**GOLD PRICES
HAVE RISEN BY MORE
THAN 50% SINCE GOLD
SAVER WAS LAUNCHED**



ABC Bullion Gold Saver Key Findings

Below we highlight six key facts about how Australian's use the ABC Bullion Gold Saver.



1) \$50M IN SAVINGS

Over the past six years, investors have in total accumulated \$50m worth of gold and silver.



2) MOST INVESTORS

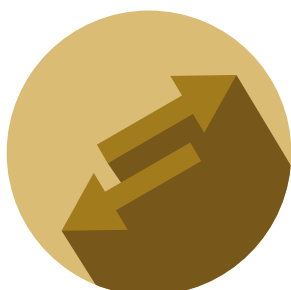
CHOOSE GOLD

Since the launch of the ABC Bullion Gold Saver, investors have put 86% of their precious metal savings into gold, with 14% going into silver.



3). STRONG RETURNS

Gold prices have risen by almost exactly 50% since the ABC Bullion Gold Saver was launched, generating strong returns for investors in the product.



4). INVESTMENT

FLEXIBILITY IMPORTANT

Nearly 40% of Gold Saver clients have a monthly savings plan. The other 60% of clients use Gold Saver on a weekly or fortnightly basis.




5). AVERAGE INVESTMENT

The average investment per week, fortnight or month into the ABC Bullion Gold Saver is almost exactly \$100. Australians are turning their green (bank notes) into gold or silver.



6). USER GROWTH

The number of Australians using the ABC Bullion Gold Saver has grown in every single year since launch, with more than 8,000 people using the product to build wealth in precious metals since 2016.



ABC GOLD SAVER FEATURES



Save in either gold or silver, or a combination of both.



Save via regular instalments - weekly, fortnightly, or monthly, etc.



Flexibility to alter the timing, dollar amount and frequency of your savings.



Investments start from as little as \$50 and range up to \$5,000 per instalment.



Low transaction costs of 2% for gold and 3% for silver, and no ongoing storage fees.



Money will be direct debited from your nominated bank account supported by BPOINT.



Easy to trade – you can sell your gold and silver back to ABC Bullion at any time.



Ability to track your holdings, and their value online.



Stored in Australia and externally audited for peace of mind.



Can be converted to physical gold and silver bars, coins, or tablets on request (charges apply).

Saving in gold vs saving in cash

We all know that growing your nest egg is critical for any successful long-term investment plan. We also know that our choices of investment products will make significant differences to our final balance. But how much difference does it make?

In the graph on page 10, we've plotted the outcome that an everyday Australian would have achieved had they started saving back in 1999, and chosen to put:



Over this more than 20-year period, the individual saver would have invested a total of \$277,000, evenly split across both gold and short-term deposits.

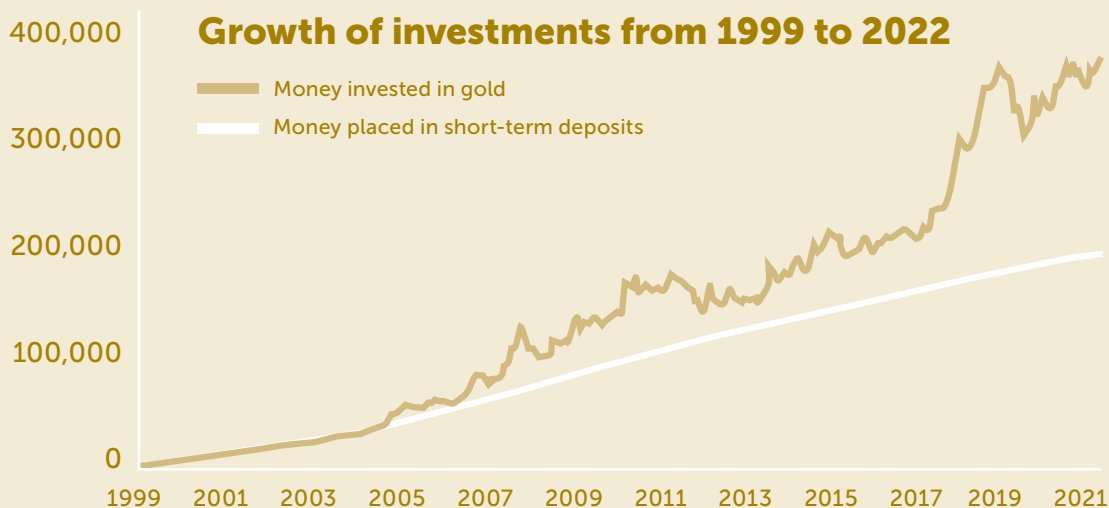
The money invested in the short-term deposits would of course have increased due to the interest payments, with the saver accruing a balance of just over \$195,000 by end June 2022. The total interest earned was almost \$55,000.

While that is not a bad return, the chart on the next page highlights how much more profitable saving in gold would have been. The value of all the gold accumulated would be worth almost \$370,000 based on an end 2022 gold price of AUD 2,675 per troy ounce.



That is almost double the amount generated by the savings by a traditional bank account.

Investment returns between gold and short-term deposits



Source: LBMA, RBA, ABC Bullion.

Gold Saver is supported by BPOINT

At ABC Bullion, we take client security and privacy incredibly seriously. As such we use BPOINT payment portal to facilitate investments into the ABC Bullion Gold Saver.

By using BPOINT payment portal, we have done more than just create a seamless process that allows you to build your gold and silver holdings through regular instalments; we have also taken every possible step to ensure bank account details are securely stored and encrypted.

This provides you with further peace of mind regarding the security of your financial information. At any stage you can log in to your account to amend your savings amount and/or allocation to gold and silver, as well as cancel scheduled payments.

How do I set up a Gold Saver Account?

Starting your Gold Saver account with ABC Bullion is a simple process that takes only a couple of minutes. The steps involved are as follows:

1

Go to **abcbullion.com.au** and either Create Account up for a new account or Login to your existing account.

2

Go to **"My Account"** area and click the Gold Saver tab.

3

Click the **"Activate Gold Saver"** button and enter the following details:

- 1) How frequently you wish to save in (weekly, fortnightly, monthly)
- 2) The dollar amount you wish to contribute in each instalment
- 3) The breakdown between gold and silver that you would like to save.

Once you've entered these details, click on Activate Gold Saver button. Please make sure you have window pop ups enabled in your browser" before clicking Activate Gold Saver.

4

This will take you to our customised ABC Bullion interface within BPOINT payment facility. Within the BPOINT facility, enter the details of the bank account you would like us to withdraw funds from, including:

- BSB, Account Number and Account Name

The name of the bank account should match the name of your account with ABC Bullion. Finally, enter a start date to commence your ABC Bullion Gold Saver.

5

You will also be asked to enter a verification text field, for additional security.

6

Once these details have all been entered, you will then be asked to click **PROCEED**, where you can review the terms and conditions of the ABC Bullion Gold Saver.

7

The final step is verifying your email and confirming registration. You will be prompted to do this via an email confirmation from BPOINT.

6 reasons gold and silver prices will rise



1) PROTECTION AGAINST HIGH INFLATION

Inflation has hit back with a vengeance in 2022, with consumer prices rising by close to 8% per annum in Australia. Gold and silver are trusted inflation hedges, having historically risen by between 15-20% in years inflation has been high.



2) THE "INSURANCE" EFFECT

Whenever there is increasing uncertainty surrounding the economy, or extra volatility in financial markets, investors gravitate towards physical gold and silver. This is because physical precious metals have always been considered wealth "insurance" and tend to outperform other assets in periods of uncertainty.



3) STRONG LONG-TERM RETURNS

Gold prices have risen more than any other mainstream asset class since the turn of the century. These strong returns for precious metals are leading an increasing number of investors to put money into gold and silver.



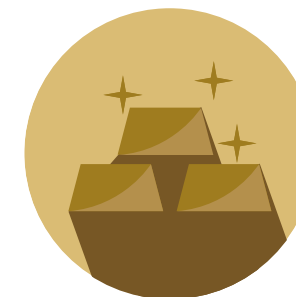
4) CENTRAL BANK DEMAND

Central banks, including the Reserve Bank of Australia, collectively hold more than 35,000 tonnes of physical gold, worth almost AUD \$3 trillion. They are also buying hundreds of tonnes of gold every year, which will facilitate increasing prices in the coming years.



5) CHINESE AND INDIAN GOLD DEMAND

Consumers in the world's most populous nations already buy an average of about 1,800 tonnes of gold every year, equivalent to about 50% of total new supply. This number is set to rise going forward due to high savings rates, income growth and gold's premiere status as a savings asset in these countries.



6) LIMITED SUPPLY

Unlike the dollars saved in an everyday bank account, the supply of both gold and silver is limited. This helps precious metals hold their value over the long term.

Start a savings plan for your children or grandchildren

Parents and grandparents often save money on a regular basis for their children or grandchildren. This money is then often gifted to the children when they reach adulthood and can be used for purchases such as a first car or help towards university fees or maybe even form part of a home deposit.

However, with inflation at multi-decade highs, and interest rates still near multi-decade lows, saving and building wealth to pass on to a future generation via a bank account or term deposit no longer works the way it used to.

Physical gold and silver have a great track record of preserving wealth, with their value rising over the long term, more than offsetting the impact of inflation.

Indeed, as per the table below, precious metals tend to offer higher returns than money in the bank, with gold outperforming cash over the short, medium and long-term.



Performance of gold vs money in the bank to end 2022

Source: ABC Bullion, London Bullion Market Association, RBA.

ASSET CLASS	1 YEAR	5 YEARS	10 YEARS	15 YEARS	SINCE 1999	SINCE 1971
GOLD	6.6	10.0	5.3	7.2	8.5	8.8
MONEY IN THE BANK	1.7	1.0	1.7	2.7	3.9	7.0

The fact that precious metals can sometimes be more tax efficient only reinforces their potential value as a savings asset and further illustrates why gold and silver can be well suited to those wanting to build and preserve wealth for their children or grandchildren.

With interest rates in Australia likely to remain below the rate of inflation for some time, and a number of factors potentially pushing precious metal prices higher, the outperformance of gold and silver relative to cash could continue for years to come. This makes saving in precious metals a sensible choice, and one that more people are looking to do every day.

Taking physical possession

ABC Bullion will provide free storage for your Gold Saver holdings for as long as you like, as well as buy your Gold Saver holdings back from you at any time.

ABC Bullion will also happily assist those who wish to convert their Gold Saver holdings into actual physical gold and silver bars, coins and tablets. The ABC Bullion Gold Saver is redeemable in both the ABC Bullion Cast Bar Range, and the signature range of ABC Bullion Eureka products.



ABC Bullion Cast Gold Bar

ABC CAST BAR RANGE

Manufactured since 1972, the ABC Bullion brand of precious metals is recognised Australia wide. As the leading independent gold trader in the country, the ABC Bullion trademark is accepted everywhere in Australia, guaranteeing you maximum liquidity on your purchase, so you can trade exactly when you need to.

ABC Bullion refines and manufactures our precious metals right here in Australia, so clients can be assured of both quality and reputation.

Each of our products, regardless of size, is stamped with its purity alongside our very own ABC Bullion hallmark, with our entire cast bar range produced at the LBMA, SGE and CME Group accredited ABC Refinery.

ABC EUREKA RANGE

The Eureka is the ABC Bullion signature minted collection. An exceptionally high-quality finish is a recognised ABC Bullion hallmark. All metal used in Eureka production is sourced solely within Australia.

Set against an iconic Australian backdrop, the Eureka range captures the spirit of a definitive moment in Australian gold mining history, The Eureka Rebellion. Also referred to as the Eureka Stockade, the Eureka Rebellion is a key event in the birth of Australian democracy and the term "Digger".

All Eureka minted coins and tablets are wholly produced in Australia using the latest in international minting technologies and struck from the finest precious metal, certified by the LBMA accredited ABC Refinery laboratories.

Each bar is individually serialised and sealed in protective ABCeal™ packaging guaranteeing origin, assayed fine precious metal content, weight and quality.

WHAT DOES IT COST TO TAKE POSSESSION OF THE METAL?

There are no additional fees charged for taking possession of physical metal from your Gold Saver account, other than a delivery fee (if applicable), and a 'barring charge'.

The barring charge covers the cost of turning your Gold Saver holding into the actual physical bar, coin or tablet (s) you wish to take personal possession of.

HOW DO BARRING CHARGES WORK?

The barring charge is very simple calculation. Assume you have 1 troy ounce of gold bullion in your ABC Bullion Gold Saver account, worth AUD \$2,500. Assume that at the same time, ABC Bullion is selling a physical 1 troy ounce gold cast bar, for AUD \$2,530. In this case, the differential between your holdings, and the physical cast bar itself, is AUD \$30.

If you wanted to take possession of your ABC Bullion Gold Saver holdings in an actual physical bar, then the fee you would pay would simply be AUD \$30.



WHERE DOES THE GOLD COME FROM?

Physical gold and silver bought by individuals through the ABC Bullion Gold Saver is produced at ABC Refinery

ABC Refinery has been involved in the refining and processing of precious metals in Australia since 1978 and is the exclusive producer of ABC Bullion product which has become one of the cornerstones of the Australian physical gold trading system.

Since then, ABC Refinery has developed into Australia's most technologically advanced precious metal refining, assaying and minting facility featuring state of the art equipment and security. ABC Refinery is the only independently owned and operated LBMA accredited gold and silver refinery in Australia. ABC Refinery is also accredited by both the SGE, and the CME Group.

As a wholly owned subsidiary of Pallion, ABC Refinery plays a fundamental role in its fully vertically integrated model of precious metal services.

ABCREFINERY.COM

Frequently Asked Questions

Is there an application fee to open an account?

No. Opening an account with ABC Bullion is free of charge. There are also no ongoing administration, maintenance, or storage fees.

What precious metals can I save in?

The ABC Bullion Gold Saver allows for savings in both gold and silver. You can choose a 100% gold allocation, a 100% silver allocation, or a combination of the two.

Can I change the amount of money or the frequency with which I invest?

Yes. You can amend your direct debit details, altering the dollar value, frequency, and breakdown between gold and silver 24 hours a day, 7 days a week through your online account.

Can I cancel at any time?

Yes. You can cancel your Gold Saver plan at anytime.

Can I take physical delivery of the gold and silver I've accumulated?

Yes. You can request delivery of the physical gold and silver at any time. We will either deliver you the gold and silver, or you can collect it from us in person at any of our offices located in Sydney, Melbourne, Brisbane, or Perth. Fees apply.

How is the ABC Bullion Gold Saver taxed?

Physical gold and silver are treated as capital gains assets in Australia. Provided you have held your gold or silver for more than 12 months, tax savings may apply.

Please note that ABC Bullion is not registered to give tax advice. We recommend you seek specific tax advice if you require further information.

Is Gold Saver the only product I can purchase through ABC Bullion?

No. Trading since 1972, ABC Bullion is Australia's leading independent bullion dealer, offering a full range of gold and silver bars and coins. Over this time, we have dealt with tens of thousands of clients, from first-time buyers to Self-Managed Superannuation Funds, to Family Offices and Institutional Asset Managers. No matter what type of investor you are – ABC Bullion has precious metal products to suit your needs.

Is the ABC Bullion Gold Saver a bank account?

No. The ABC Bullion Gold Saver is a physical gold and silver accumulation plan. Investors in the product build their savings in gold and silver through regular direct debits and top up transactions. ABC Bullion store this metal on their behalf, with the gold and silver fully insured and independently audited.



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For more information on investing in precious metals, please contact our Client Services team on comms@abcbullion.com.au, call us on **1300 361 261** or visit any of our showrooms.

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