



ABC<sup>®</sup>  
BULLION

# GOLD SAVER

A SAVINGS ACCOUNT FOR REAL GOLD



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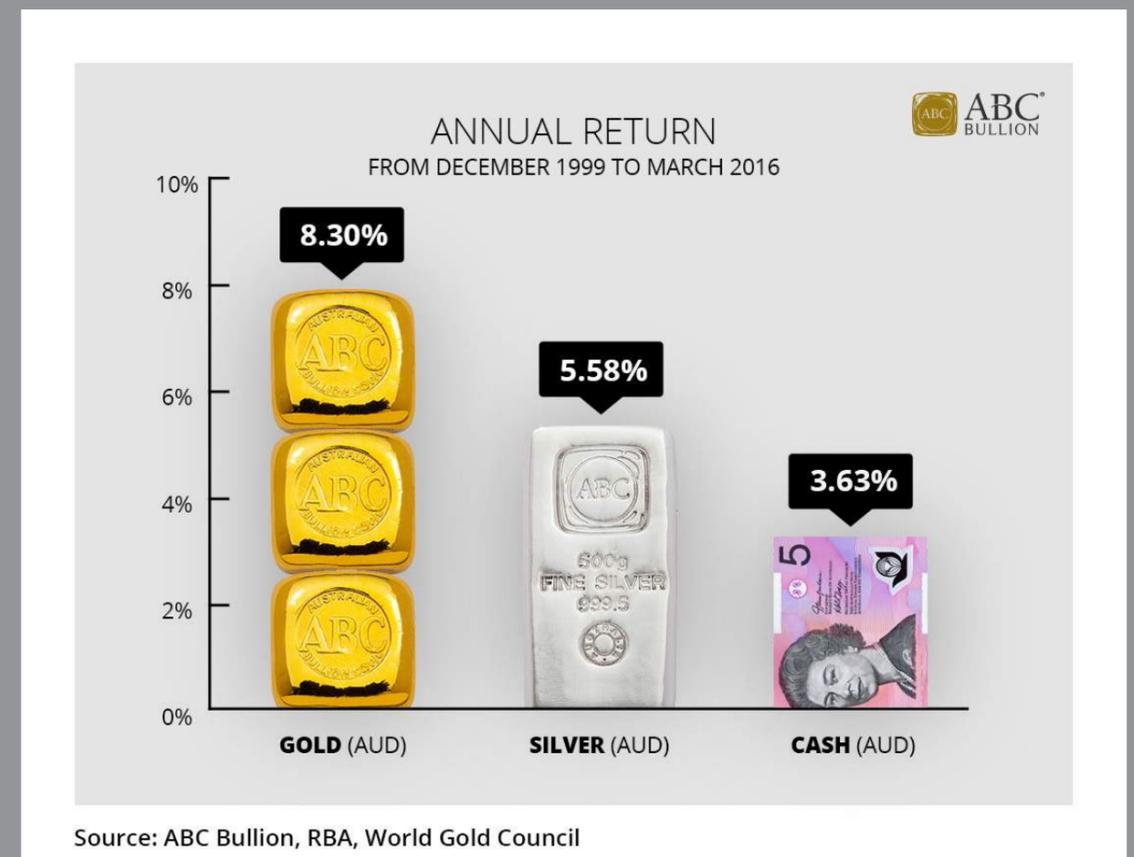
# WHAT IS THE ABC BULLION GOLD SAVER?

The ABC Bullion Gold Saver is the perfect choice to build up your savings by purchasing physical gold and silver.

An Australian first physical bullion accumulation plan, the ABC Bullion Gold Saver repositions physical gold and silver as regular savings assets, alongside a traditional bank account.

The ABC Bullion Gold Saver is akin to a savings bank account where you deposit monies each week, fortnight or month an amount that is transformed on each deposit into physical gold or silver, or both – you can choose.

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



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# ABC BULLION GOLD SAVER FEATURES

The ABC Bullion Gold Saver range has a number of features and benefits, which include;



Ability to save in either physical gold or silver, or a combination of both



Ability to buy in regular instalments - weekly, fortnightly or monthly, etc.



Regular savings can range from as little as \$50 up to \$5000 per instalment



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



Ability to track your holdings, and their value online

Ability to change the timing, dollar amount and frequency of your purchases



Low transaction costs with no ongoing storage fees



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



Stored in Australia and externally audited for peace of mind



Can be converted to physical gold and silver bars on request (charges apply)



All the gold and silver bought through the ABC Bullion product range is refined at the ABC Refinery, Australia's only independent London Bullion Market Association (LBMA) accredited gold refinery. The gold and silver is then stored at Custodian Vaults, a high security bullion vault located in Sydney, Australia.

From the mines the metal originally comes from, to the refinery where it is processed, to the vault the metal is securely stored in, the ABC Bullion Gold Saver is a truly Australian operation, and the first of its kind.

# 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 accounts will make significant differences to our final balance. But how much difference does it make?

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

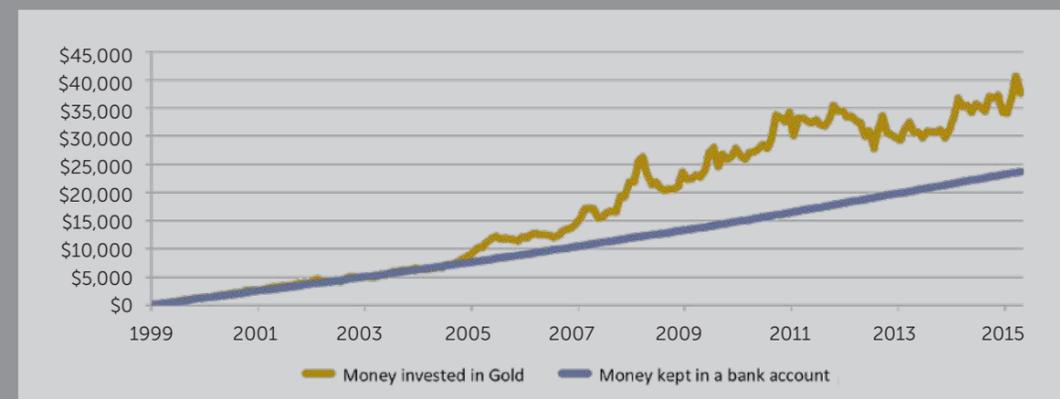
- \$100 a month into physical gold, which they kept to this date
- \$100 a month into short-term deposits, which they have consistently rolled over to this date.

Over this 15-year plus period, this individual would have invested a total of \$19,600 into 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 investor accruing a final balance in their bank account of almost \$24,000.

This is not necessarily a bad return, but as you can see from the chart below, the money invested in gold would have been far more profitable. The current value of all the gold they'd accumulated would be worth almost \$38,000, based on an end March 2016 gold price above AUD \$1600 per troy ounce.

From a return perspective, that is almost double the amount of money that was invested, and a far better outcome relative to the growth in savings that were placed in a traditional bank account.

## INVESTMENT RETURNS BETWEEN GOLD AND A BANK ACCOUNT SINCE 1999



Source: Returns are gross of fees. Gold prices in AUD from the World Gold Council, Cash returns are from the 3-month retail \$10,000 Term Deposits from the RBA.

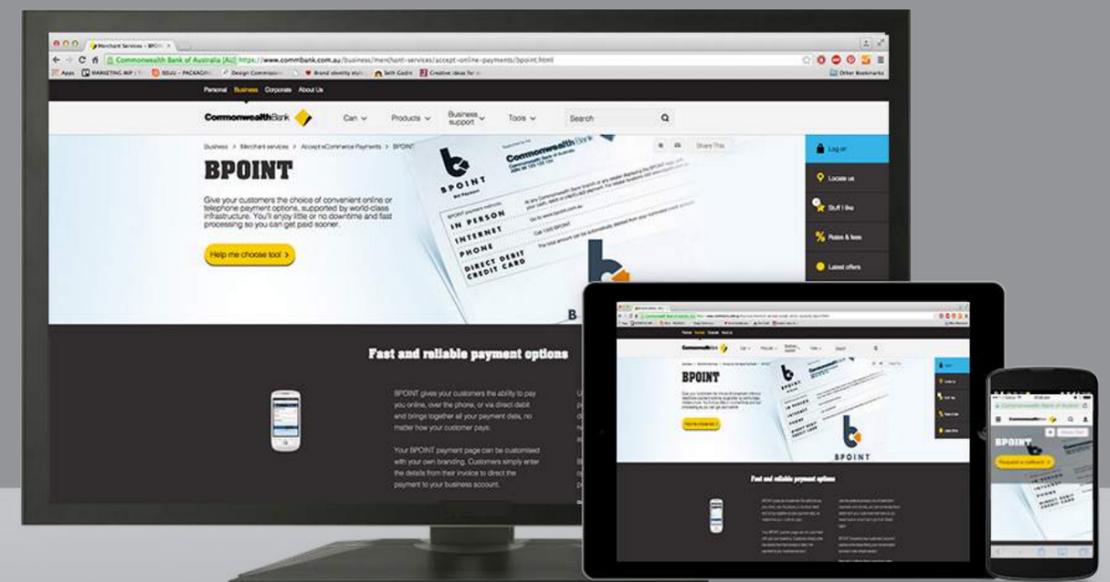
Note: This does not consider income tax for the money rolled over in term deposits, nor the capital gains that would be due upon sale of the physical gold. Whilst everyone's tax circumstances are unique, we can reasonably say that the post tax results of saving in gold would be even more favourable relative to a traditional bank account.

# GOLD SAVER IS SUPPORTED BY COMMBANK BPOINT

At ABC Bullion, we take client security and privacy incredibly seriously. As such, we have partnered with the Commonwealth Bank of Australia (CommBank), Australia's largest bank, in order to support the ABC Bullion Gold Saver.

By using CommBank's 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 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 of gold and silver.



# HOW DO I SET UP A GOLD SAVER ACCOUNT?

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



# MAJOR REASONS GOLD & SILVER PRICES WILL RISE IN YEARS AHEAD



## Low interest rates:

Whenever interest rates are low, investors are encouraged to withdraw money from the bank, and invest it into assets like gold and silver, which benefit from the increased purchasing.



## Central bank demand:

Central banks, including the Reserve Bank of Australia, hold tens of thousands of tonnes of physical gold. They are buying hundreds of tonnes of gold every year, which will facilitate increasing prices in the coming years.



## Strong long-term returns:

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



## Chinese and Indian gold demand:

The world's most populous nations already buy over 2,000 tonnes of gold every year, and this number is set to rise between now and the end of the decade.



## Limited supply:

Unlike the dollars you save 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.



## 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".

## 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 usually gifted to the children when they reach adulthood, and is often used for purchases such as a first car or university fees.

However, when interest rates are at record lows, as in the current environment, saving and building wealth through a traditional bank account or term deposit no longer works. Inflation also eats away at the value of that money saved over time.

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

As such, precious metals tend to be a higher returning savings assets compared to traditional bank accounts, and are better suited to individuals wanting to build and preserve wealth over the long term.

This is captured neatly in the table below, which highlights the returns on physical gold compared to cash over various time periods ending 31st March 2016.

RETURNS TO END MARCH 2016 (%)				
Asset Class	1yr	10yr	Since Dec 1999	45yr
Gold	2.85	6.97	8.30	8.91
Cash	1.94	3.75	3.63	6.19

Source: Cor Capital, IRESS, RBA, Chant West, ABC Bullion

As you can see, the return on physical gold has been much higher than the interest earned in a traditional bank account, over the short, medium and long term.

With current interest rates in Australia at 2% , and a number of factors potentially pushing gold prices higher, the higher returns for gold and silver could well continue for years to come.

This makes saving in precious metals a sensible choice, and one that more and more people are investing in.

## TAKING PHYSICAL POSSESSION

Whilst 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 anytime, we also understand that in many cases, clients will want to convert their holdings for actual physical gold and silver bars, coins and tablets.

If that is you, then ABC Bullion will happily assist. The ABC Bullion gold saver is fully redeemable in both the ABC Bullion Cast Bar Range, and the signature range of ABC Bullion Eureka products.

### 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 our clients can be assured of both quality and reputation. Each of our bars, 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 accredited ABC Refinery.



## TAKING PHYSICAL POSSESSION (cont.)

### 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 this service, other than the 'barring charge' which covers the cost of turning your gold saver holding into the actual physical bar, coin or tablets 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 \$1500. Assume that at the same time, ABC Bullion is selling a physical 1 troy ounce gold cast bar, for AUD \$1530. 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, plus GST.

## WHERE IS THE GOLD REFINED?

All physical Gold and Silver bought by individuals through the ABC Bullion Gold Saver are produced at ABC Refinery. ABC Refinery is the only independent LBMA accredited gold refinery in Australia.

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.

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

[www.abcrefinery.com](http://www.abcrefinery.com)



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## WHERE IS YOUR GOLD STORED?

Physical gold and silver purchased in your ABC Bullion Gold Saver account is stored at Custodian Vaults. A sister company of ABC Bullion, Custodian Vaults is located in Sydney, Australia.

Independent of the Australian banking system, Custodian Vaults offers state of the art facilities with 24-hour physical monitoring, bio-metric security and access 6 days per week. We have engaged the most professional experts with decades experience in secure storage.

Custodian Vaults is a private, purpose built bullion storage facility, and is the perfect location to securely store your precious metals. It is the only secure vaulting facility in Australia to have been specifically designed to withstand large weights of up to 240 kilograms.

As an ABC Bullion Gold Saver account holder, you also have the peace of mind your bullion is stored and fully insured at no cost to you.

For further information, visit the Custodian Vaults website [custodianvaults.com.au](http://custodianvaults.com.au)



## FREQUENTLY ASKED QUESTIONS ABOUT THE GOLD SAVER

- 1. Is there an application fee to open an account?**  
No. Opening a ABC Bullion Gold Saver account with ABC Bullion is completely free of charge, with no ongoing administration and maintenance fees.
- 2. What precious metals can I save in?**  
The ABC Bullion Gold Saver provides you the opportunity to save in both gold and silver. You can choose a 100% gold allocation, a 100% silver allocation, or a combination of the two.
- 3. 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 at anytime 24 hours a day, 7 days a week by accessing your online account.
- 4. 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 anytime. A small barring fee will apply, after which time we will either deliver you the gold and silver, or you can collect it from us in person at any of our offices.
- 5. How is the ABC Bullion Gold Saver taxed?**  
Physical gold and silver are treated as regular capital gains assets in Australia. As such, any gain you make on the money invested in gold and silver attracts tax in the same way as any other asset you incur a capital gain. This is another attractive element of saving in gold and silver, as, provided you have held the asset for more than 12 months, tax savings may apply. ABC Bullion is not registered to give tax advice. We recommend you seek specific tax advice if you require further information.
- 6. 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 products to suit your needs.
- 7. Is the ABC Bullion Gold Saver an actual 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.

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



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