



PROTECT YOUR PENSION

HOLD PHYSICAL GOLD



**SHARPS
PIXLEY**

WHY GOLD?

Historical Performance*

There is an expression, "Oh! it's as safe as houses." Well since 2000 physical gold in sterling terms has outperformed average UK residential property almost threefold and average London property twofold. Gold has achieved a compounded annual growth rate of more than 11% y-o-y making it one of the best performing asset classes. Whilst past performance is no guarantee of future results, gold is the only asset with a 3,000 year track record in successful wealth preservation, making it perfect for a pension.

Long Term Store Of Value

Historically physical gold has served as a repository of wealth maintaining its value in terms of real purchasing power. One ounce of gold bought you a suit of clothing in biblical times, a suit of armour in Tudor times and you can still buy a tailored suit today for one ounce of gold (approx. £1000).

Real Asset

In a world of algorithms, visual augmentation and digital clouds, it is reassuring to invest in a tangible, real asset; something physical stored in a secure vault outside the banking system.

Safe Haven Asset

We live in a time of heightened geopolitical risk, record global debt and negative real rates. In periods of economic and political turmoil, investors have been rewarded with a flight to safety to physical gold. Investment grade bars are the most secure method of gold investment with no counterparty risk. Your metal is 100% allocated, segregated, audited bi-annually by Deloitte and Alex Stewart International, a leading gold assayer and fully insured through JLT, a Lloyd's of London broker.

Diversification

Gold serves as a portfolio diversifier because it tends to have low correlations to most other asset classes. It preserves wealth: gold is typically considered a hedge against inflation, but it also acts as a currency hedge, in particular against the dollar with which gold correlates negatively. Furthermore it protects against infrequent but consequential 'Black Swan' events.

Liquidity

Unlike alternative real assets, such as property, physical gold is highly liquid. Upon sale, funds will be returned to your trustee's bank account the same day.

WHY A SIPP OR SSAS?

SIPP / SSAS

Individuals can invest in gold through a Self-Invested Personal Pension (SIPP) while companies must set up a Small Self-Administered Scheme (SSAS). A SSAS is an occupational pension scheme designed for fewer than 12 members and often has an independent professional trustee. Investment flexibility, choice and control are what make both these schemes attractive investment vehicles.

Tax Efficient

In 2006, the UK government allowed individuals to make gold bullion investments into pension plans to increase the choice of investments which can be made in tax efficient ways to prepare for retirement. Depending on your personal circumstance, you could be entitled to 45% tax relief on your pension contributions up to the maximum annual allowance of £40,000. Furthermore, investment gold is VAT free and any gains will be free of Capital Gains Tax (CGT).

Standard Asset

In 2014 the Financial Conduct Authority (FCA) added physical gold bullion to its list of standard assets making it an easily transferable investment should the worst happen to your pension provider. If you already have a pension you can add a new SIPP alongside it or you can transfer an existing pension into a SIPP.

* The LBMA pm Gold fix on 04/01/2000 was £171.93 and £979.73 on 28/04/2017. According to the Nationwide house price index, from Q1 2000 to Q1 2017, the average UK house price increased from £77,698 to £207,308 and the average London house price from £140,148 to £478,782.



GOLD BARS



1oz Sharps Pixley Bar
Purity: 99.99%
VAT-free



100g Sharps Pixley Ingot
Purity: 99.99%
VAT-free



250g Degussa Ingot
Purity: 99.99%
VAT-free



1,000g Sharps Pixley Ingot
Purity: 99.99%
VAT-free

Please note it is not possible to hold silver, platinum, palladium or gold coins within your pension.

WHY SHARPS PIXLEY?

London's Gold Bullion Dealer

The Sharps Pixley name dates back to 1778, but whilst our business was built on old-fashioned trust and discretion, it comes with a very modern perspective. This is what made us bring gold into the heart of London with our state of the art showroom and secure storage facility in St. James's, London.

As part of the Degussa Group, one of Europe's most reputable sellers of physical bullion and owned by one of the wealthiest family offices in Germany, we have the

necessary infrastructure to provide retail and institutional investors with convenient and secure access to buy, store and sell physical gold at the most competitive prices.

Sharps Pixley are full members of the London Bullion Market Association (LBMA) and are registered with the Financial Conduct Authority (FCA) as a high value dealer and vaulting operator.



Competitive Prices

- **Low Cost** - owned by Degussa, Sharps Pixley offer you gold bars at highly competitive rates
- **Assured Quality** - 99.99% purity investment grade gold bars sourced from two leading Swiss LBMA accredited "London Good Delivery" refineries

Market Experts

- Sharps Pixley's news portal provides you with arguably the fastest and largest source of market research and analysis along with streaming market prices and charting tools, allowing you to make informed investment decisions (info.sharpspixley.com)
- Ross Norman, CEO, is the top gold forecaster for the past 15 years within the London Bullion Market
- The state-of-the-art bullion testing equipment in St James's provides precious metal assays to authenticate the purity of our precious metal and bring you confidence in the products we supply

Accessible

- Located in the heart of London at 54 St James's Street
- Online platform providing unrivalled information and ease of use
- Experienced team here to help with any questions, either in store, on the phone or via email. No appointment necessary, just pop by

HOW CAN I GET STARTED?

1

CONTACT US

Instruct your Independent Financial Advisor (IFA), wealth manager or pension provider to contact us to set up your account.

2

OPEN ACCOUNT

We provide the relevant SIPP/SSAS application form which you and the provider must complete, sign and return to us. Upon receipt, we will open your Sharps Pixley Pension Gold account.

3

INVEST

Once your account is set up we will contact you to discuss your investment and effect any gold trade required. We provide a trade confirmation to you and your trustee, who will authorise the transaction and instruct transfer of funds. Once funds are received your metal is segregated and allocated after which there is no counterparty risk.

4

STAY INFORMED

Through our secure online platform you can buy, sell or simply monitor the performance of your gold investment. Hard copies of your account summary and performance are available upon request should you prefer not to have an online account.

Sharps Pixley Online Platform

The online platform enables you to manage your investment, show real time market valuations, bar serial numbers and pictures (where applicable), account statements, and custody overview showing storage costs paid or accrued. You also have access to the very latest market news and research to keep you fully informed.

Using the account is simple as only eligible products are available to purchase. Using the 24/7 'Buy Back' Facility, account holders can sell part or all of their gold holding at any time and the proceeds will be returned on a same day basis to the trustee bank account.

FAQS

What are the rules?

In accordance with the requirements of HMRC, only investment grade gold bars with purity no less than 99.5% can be held in a SIPP or SSAS and they must remain securely vaulted. You are not permitted to take delivery of your metal. Sharps Pixley sell gold bars which are 99.99% purity sourced from an LBMA (London Bullion Market Association) accredited "London Good Delivery" refinery. **Important to note it is not possible to hold silver, platinum, palladium or gold coins in your pension.**

Please also note that you will not own your gold directly, your pension provider will hold title to the gold as a trustee on your behalf.

What does it cost to buy?

The price over the London interbank spot price offered will depend upon the size of bar. **For a kilobar you will pay approximately 1.5% over the market price** (depending upon market conditions).

What does it cost to sell?

When you choose to sell, we will buy back from you at a 1% discount to the interbank spot price. Upon sale, the proceeds plus or minus storage fees will be returned directly to your trustee's bank account on the same day.

Can I take delivery or collect the gold in my SIPP / SSAS?

As required by HMRC, the gold bullion held in your SIPP/SSAS must remain within the vaulting arrangement.

What are the storage fees?

Storage fees are equivalent to 0.3% p.a based on the prevailing market value of the gold held. An initial term, two years storage, must be paid in advance at time of purchase and Sharps Pixley add a 0.6% premium to the purchase price to reflect this fee. Any fees thereafter will accrue and be settled from the sale proceeds when the gold is subsequently sold.

Please note it is possible to arrange to view your metal at Sharps Pixley but your trustee must be present.

Are there any other costs?

Not from our side but if you don't already have a SIPP/SSAS, there can be initial setup costs and annual admin costs which may vary among providers so be sure to carry out your due diligence to ensure fee transparency.

Do Sharps Pixley provide financial advice?

No we are not regulated to provide financial advice to either the trustees or the members. You should seek your own independent financial advice from an FCA regulated adviser.

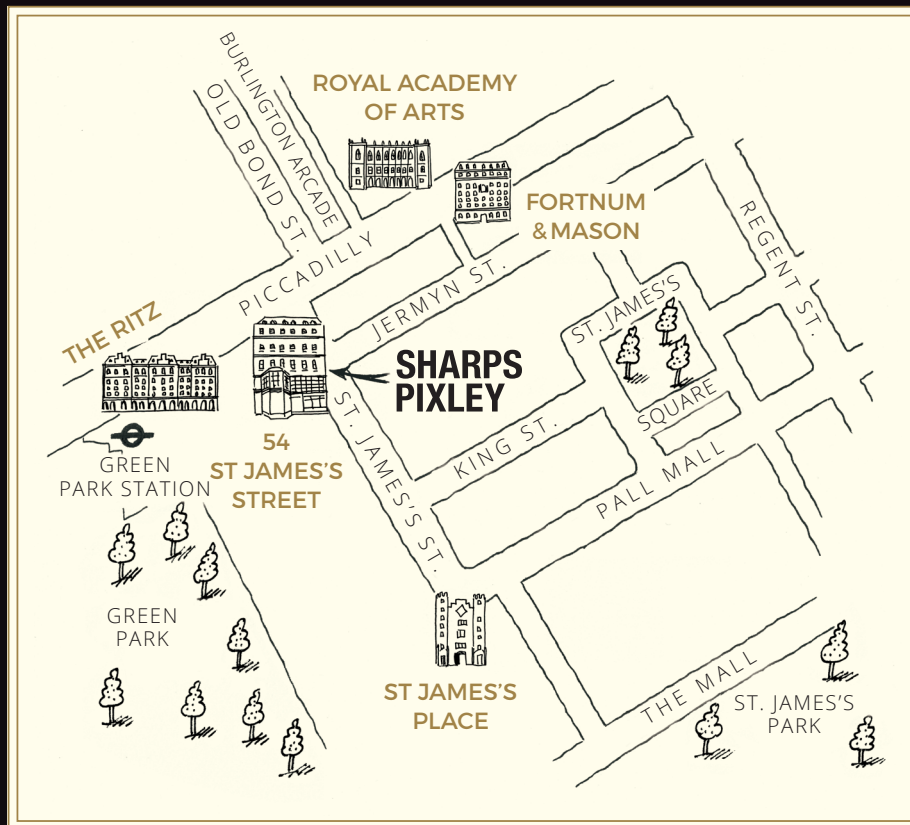
What happens if I die?

If you die, your pension scheme benefits will normally be paid to your beneficiaries – either as a lump sum or an ongoing pension. You'll need to complete a nomination form declaring who you want the payments to go to. The tax treatment of any death benefits paid from your pension scheme will depend on your circumstances.

PLEASE VISIT US AT

54 St James's Street, London SW1A 1JT

to discuss the process in person, no appointment necessary
open Monday to Friday 10am - 5pm



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DISCLAIMER

We encourage you to discuss the investment with your financial adviser and ask them to contact us or your pension provider. Physical gold bullion is an unregulated investment, meaning there is no investor protection. Commodity prices are volatile and can go down as well as up. No responsibility is accepted by Sharps Pixley Limited for any loss caused by acting on information we have provided. We do not offer financial, tax or pensions advice and recommend you seek suitable independent advice and conduct independent research before making investment decisions. Sharps Pixley is not authorised, under the Financial Services and Markets Act 2000 nor by the Financial Conduct Authority. The information presented here is not intended to constitute financial, tax or pensions advice and should not be relied upon in making any decision.