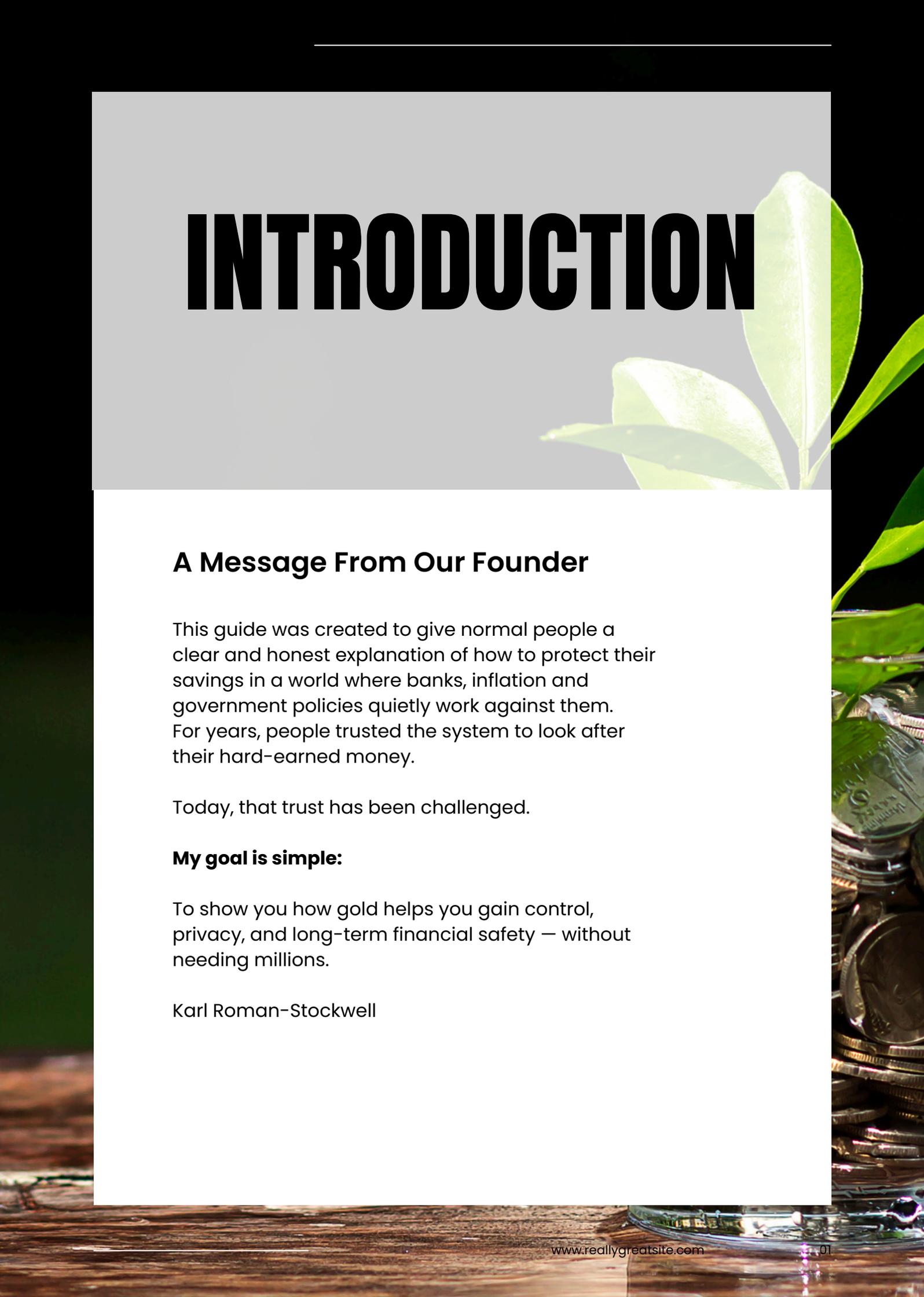


# GOLD SAFETY GUIDE

2026

How Normal People Are Protecting Their Savings – Without  
Needing Millions

# INTRODUCTION



## A Message From Our Founder

This guide was created to give normal people a clear and honest explanation of how to protect their savings in a world where banks, inflation and government policies quietly work against them. For years, people trusted the system to look after their hard-earned money.

Today, that trust has been challenged.

### **My goal is simple:**

To show you how gold helps you gain control, privacy, and long-term financial safety — without needing millions.

Karl Roman-Stockwell

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# WHY MOST PEOPLE ARE AT RISK

## THE REALITY

- Banks lend out your deposits — you hold a promise, not money
- Withdrawals over certain amounts can now be restricted
- Inflation silently destroys buying power
- FSCS only protects £120,000 — the rest is exposed

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## WHAT THIS MEANS FOR YOU

- Cash is no longer a safe store of value
- Saving in bank accounts is mathematically a loss
- You rely entirely on institutions that prioritise themselves
- Wealth can be frozen, limited, or accessed with permission

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**To protect your future, you must take control away from the system.**

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# THE PROBLEM WITH CASH



## 01 Inflation

### **Inflation destroys spending power.**

If inflation is 6% and your savings account pays 3%, you are losing 3% yearly.

## 02 Bank Lending

### **Banks don't keep your money in your account.**

Deposits are instantly loaned out. You own a claim, not cash.

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## 03 Restrictions

### **Withdrawals can be restricted**

Large withdrawals can be questioned or delayed causing you stress or missed opportunities.

## 04 Protection Limit

### **Protection is limited**

Only £120,000 is insured. Anything more is at risk.

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# WHY GOLD PERFORMS WHEN CASH FAILS



**Gold protects what cash cannot.**

For over 50 years, gold has quietly protected the wealth of ordinary people during times of inflation, recession, political change, and currency decline. Unlike cash, which loses value as prices rise, gold maintains real buying power across generations. It doesn't rely on banks, governments, or financial markets — and cannot be printed, frozen, or restricted. This is why gold has consistently outperformed cash, savings accounts, and even many traditional investments during periods of economic uncertainty.

## Long-Term Value

Unlike cash, which loses purchasing power every year due to inflation, gold maintains its real value over time.

£25 in gold in 1971 is now worth more than £3,000.  
£25 in cash... is still £25.

## Private Ownership

Physical gold is one of the only assets you can own that is completely independent of banks and institutions.

It cannot be frozen, limited, or controlled — giving you true financial autonomy.

## Thrives in Uncertainty

History shows that gold rises when confidence in the system falls.

Recessions, elections, wars, market crashes — these moments consistently push gold higher while other assets decline.



**1oz in 1971 = £25 → today over £3,000+**

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# GOLD VS OTHER ASSETS

How gold compares to the assets most people rely on.

## GOLD

Gold has shown strong, reliable long-term performance while protecting savers from inflation and currency decline.

It's highly liquid, easy to sell, and UK legal tender gold coins are Capital Gains Tax exempt, allowing investors to keep more of their returns.



## PROPERTY

Property can grow in value, but it comes with costs, taxes, slow sale times, and exposure to interest rate changes.

It's far less liquid than gold and often requires significant ongoing expenses and maintenance.

## CASH / SAVINGS

Cash loses real value every year because inflation rises faster than most savings rates.

Even high-interest accounts rarely protect buying power, meaning savers fall behind over time while gold continues to hold – or increase – its value.



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# WHY PHYSICAL, NOT DIGITAL GOLD

## PHYSICAL GOLD

- You hold it
- No counterparty risk
- Cannot be frozen
- Private and discreet
- True ownership

## DIGITAL 'GOLD'

- IOUs
  - Platforms can fail
  - Can be frozen
  - You rely on companies
  - Limited privacy
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# THE TAX ADVANTAGE OF GOLD

One of the least-known advantages of UK gold coins is that they offer a level of tax efficiency unmatched by most traditional investments. While savings accounts, stocks, and property gains can all be taxed, certain forms of physical gold allow everyday people to legally grow and protect their wealth – without triggering Capital Gains Tax. This is one of the reasons long-term investors and high-net-worth individuals continue to favour physical gold as part of their financial strategy.

## CAPITAL GAINS TAX EXEMPTION

UK legal-tender gold coins are officially recognised as currency.

This means that any profit you make when selling them is completely exempt from Capital Gains Tax (CGT).

This applies no matter how much your gold increases in value.

- 100% legal
- Applies to everyone
- Protects your future gains

This gives these coins a huge advantage over property, stocks, and even many savings products.

## NO VAT ON INVESTMENT GOLD

Investment-grade gold is zero-rated for VAT in the UK.

This means:

- You do not pay VAT when buying investment gold
- More of your money goes directly into value
- You avoid the 20% additional cost that applies to most other assets

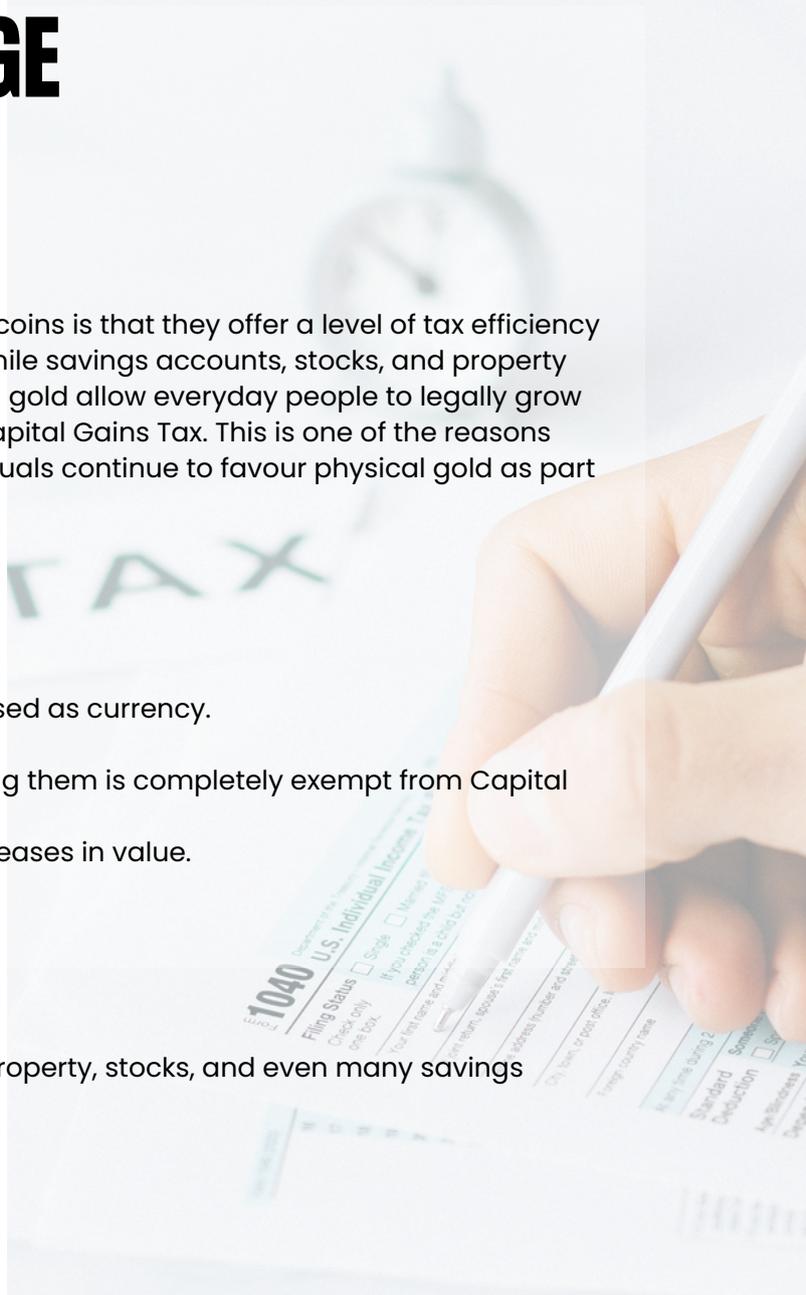
It's one of the simplest and most efficient ways to preserve your purchasing power.

## PROTECTED AGAINST FUTURE TAX CHANGES

Because Royal Mint issued gold coins are legal tender, they sit in a unique category.

Even if the government raises or changes Capital Gains Tax in the future, these coins would remain exempt – giving investors long-term confidence and stability.

In an era of economic pressure and rising taxation, this protection has become more valuable than ever.



# WHY ROMAN BROTHERS

## BUY BACK GUARANTEE

- Graded: Spot +5%
- Bullion: Spot -3%
- No delays or negotiation

## INVESTMENT-GRADE

- No scrap
- No low-grade coins
- Only MS68+ graded coins

## LUXURY SERVICE

- White-glove packaging
- Insured delivery
- Personal account manager
- Fully private shipments



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# BEGINNER MISTAKES TO AVOID

Most people who lose money with gold don't lose it because of the market — they lose it because they bought the wrong type of gold, from the wrong seller, or at the wrong price. These mistakes are incredibly common among new buyers and can easily be avoided with the right guidance.

Understanding these pitfalls will help you buy safely, confidently, and profitably.

## **Number 1: Buying From Marketplaces**

Websites like eBay, Etsy, Facebook Marketplace, and private sellers are the biggest sources of fake, damaged, or misrepresented gold.

Even experienced buyers get caught out.

Without professional authentication, you are taking unnecessary risk with your money.

**Professional dealers protect you. Marketplaces don't.**

## **Number 2: Buying Gold You Can't Resell**

Not all gold is equal.

Ungraded coins, damaged coins, obscure foreign pieces, or items without certification can be extremely hard to resell or may fetch much lower offers.

Investment gold should be:

- Recognised
- Authentic
- Tradable
- In excellent condition

**This is why Roman Brothers focuses on graded coins and investment-grade bullion.**

## **Number 3: Waiting for the "Perfect Price"**

Gold is a long-term wealth protector — not a short-term trading tool.

New buyers often wait for the "right moment" and end up missing the move entirely. Smart investors don't try to time the market.

They focus on time in the market, not timing the market.

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# BEGINNER MISTAKES TO AVOID

## Number 5: Keeping All Wealth in the Bank

Banks can freeze withdrawals, limit transfers, enforce checks, or delay access — and inflation reduces the real value of every pound you hold.

Relying solely on cash or savings accounts exposes your wealth to:

- Inflation
- Currency risk
- Institutional control
- Economic uncertainty

Gold gives you private, independent un-freeze able wealth — something cash cannot.

### THE FASTEST WAY TO LOSE MONEY WITH GOLD

**Is to buy the wrong type of gold from the wrong place.**

**This single mistake has cost new buyers thousands.**

**Proper guidance prevents it.**



# WHAT HAPPENS NEXT

**Book your 1:1 Wealth Safety Call.**

We will:

- Review your situation
- Explain your options
- Answer every question
- Help you start safely

**This is not a sales call. It's a wealth protection consultation.**

# THANK YOU

**We are ready to assist you**

Book Your Private Wealth Safety Consultation

Your savings deserve:

**Safety. Privacy. Control.**



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