6 REASONS WHY YOU'RE NOT INVESTING IN GOLD

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9 REASONS WHY YOU'RE MISSING OUT

BROOKVILLE CAPITAL

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“I’M HERE TO HELP YOU NAVIGATE YOUR WAY TO BECOMING A SAVVY AND INFORMED INVESTOR.”

I’M SIMON POPPLE,

I’m a professional investor who has written for Moneyweek (Metals & Miners) and Agora Financial (Gold Speculator). I’ve been investing for over 20 years, and it’s become second nature.

But I know how daunting it can be to get started. Believe me, I’ve experienced the ups and downs of the gold market.

That’s the reason I wanted to get this short guide together. To help you navigate your way through to becoming a savvy and informed investor.

I know it’s NOT easy. Here’s my story.

I started off on the normal path to success….

After completing my MBA at Birmingham University, I worked in the Corporate Finance team at Singer & Friedlander. I was then headhunted to join the Senior Banker group at ABN Amro and after several years I became one of the founding members of their Financial Sponsors team within the Corporate Finance Franchise. From there I went on to become Head of Investment Management at Strutt & Parker Real Estate Financial Services and then he joined Topland (one of the World’s largest private property companies) as a Director.

That was considered “successful”.

I had a Porsche a nice house, a good job…..

Thought I was pretty successful. "All that and a cup of tea”.

Turns out - I wasn’t.

I was a director of one of the World’s largest private companies in my 30’s. Anyone "looking in"….would be impressed.

But they didn’t see my pension statement. I kept that to myself.

On the face of it…..it didn’t look too bad. But there were an awful lot of “assumptions”.

One was about INFLATION. Let’s just say it was LOW.

I didn’t care. Inflation WAS low.

Retiring was a long way away.

Fortunately, 12 years ago, I did a bit of maths.

The question was really simple. What happens to my pension if we get inflation?

I crunched a few numbers (I can be a bit of a nerd).

Now it gets depressing…..

If you assume an inflation rate of 8% over the next 10 years - The present value factor is 0.463

Let’s say your pension pot is worth £1,000,000.

Bear with me, this is a bit boring. If you the multiply that pot by the present value factor, that means if we get 8% inflation for 10 years, in today’s money, it’s worth about £463,000

Scary eh!

It gets worse.

If you apply an annuity rate of 4.5% that gives you an income of less than £21,000 a year - I assumed I'd retire at 60.

When I’d crunched the numbers, annuity rates were A LOT HIGHER. But it still didn’t look very good.

I just stared at the screen - Unbelievable.

Back to TODAY. Things have got a lot worse.

£21,000 a year…..seriously? What about AFTER 10 years? I’m hoping to live longer than that!

I did this simple math in my early 40s.

I had a choice. Do nothing or something.

I chose SOMETHING.

I packed in my well-paid job (I was raking in well over £100,000 a year) and started researching commodities. I was convinced they were the future. People thought I was mad.

Come to think of it. That does sound a little bonkers.

My investments went well.

I was asked to write a Newsletter for Moneyweek called Metals & Miners. Following this, I was asked to work with Jim Rickards on Gold Speculator, a Newsletter run by Agora Financial.

This was great, but I was still worried about inflation.

What about inflation? I told people - they didn't listen. They do NOW.

8% inflation…..are you crazy? It was then running at less than 2%.

No one believed me.

At the time of writing, my personal level of inflation (which is important to ME) is over 10% and it could get WORSE. A lot WORSE…..please do something….or you'll ALWAYS be scared of that heating bill and not being able to afford the food you want. I'm sure you NEVER want to worry about those kind of things.

This is why I wrote my book. I've learned a lot and wanted to share it with YOU.

Once you've read this free guide, you can download it, The Beginner's Guide To Investing In Gold, to learn more about gold markets and how to allocate your funds like a pro.

It's my goal to help as many people as possible fight inflation and learn how to become successful investors – I'm tired of the gatekeepers who want to keep this valuable information behind closed doors.

Skip all the speed bumps, dodge a lot of the mistakes I made when I first got started, and get actionable, effective strategies for making money in the gold market.

6 REASONS WHY YOU DON'T OWN GOLD

WHEN I WORK WITH NEW CLIENTS, I FIND 6 COMMON REASONS WHY THEY HAVEN'T CONSIDERED GOLD AS AN INVESTMENT OPPORTUNITY YET...

REASON 1: GOLD IS TOO EXPENSIVE

You probably think you've "missed the boat". Yes, the price has moved up, but here are a couple of things you should consider before looking elsewhere.

Firstly, the price is high (relative to where it's been) for a reason.

The question is…..will it go higher?

These two charts may be of interest to you…..perhaps go some way to explain why there are some compelling arguments for why it could go higher.

First up, as debt increases, the gold price seems to go up. Of course there are times when the gold price goes down and debt goes up….but take a look at this:

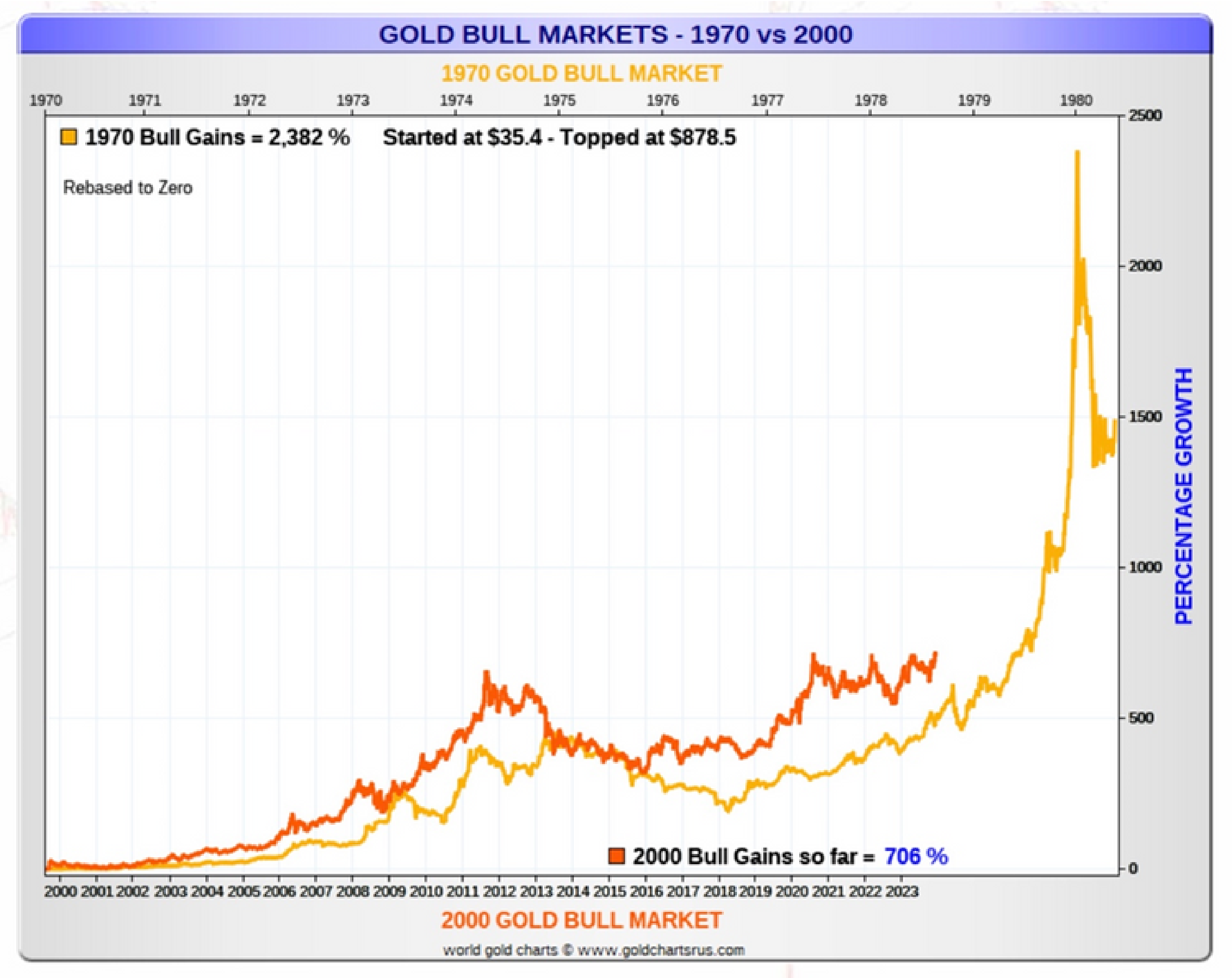
Source: Elements Visual Capitalist

What do you think?

I’m yet to hear a convincing argument as to why debt might come down.

Secondly, if history were to repeat itself and we get a bull run, similar to that in the late 1970’s, the current gold price could turn out to be very cheap.

Take a look at this:



Finally, I’d like you to think about this. According to the World Gold Council, in the 2nd quarter of 2023, the All-in sustainable cost of gold was around US$1,315 per ounce. This is an average.

Think about this logic.

If the gold price fell below this, then I'd expect a lot of producers to stop producing – why would you produce at a loss? If there's less production, there's less supply. Assuming demand stays the same (why would it go down?), I'd expect the price to increase.

Clearly, there's no actual floor to the gold price, but if you were to assume that it's unlikely to fall below US$1,315 per ounce for a prolonged period of time, and there's at least some logic for thinking like that. However, there does not seem to be any cap on the upside.

Could be very exciting.

A logical floor but no ceiling. I like that.

One reason I'd not be averse to entering the market at this point. In my book, I show how you can do this.

REASON 2: GOLD ISN'T ACTIVELY PROMOTED

Governments would rather you have the fiat currency (it's an endorsement of your country). Because of this, gold is not actively promoted.

I think this point is somewhat self-explanatory. Each country has a fiat currency system the government wants people to use. Why would they promote a currency other than their own?

REASON 3: GOLD IS SEEN AS RISKY

Because the price goes up and down, people often feel they're taking a risk. Which you are with any investment.

Before I get into this, let me ask you a really simple question. What does risk mean to YOU?

Risk - it's a word we use a lot, but it can mean many different things to different people.

Be honest, I bet the first question you ask on ANY investment is: What return do I get?

But I think that's wrong. I like to start "from the other end".

My first question is what level of risk am I comfortable with? If I'm not comfortable with the risk, the return's irrelevant.

As I've got older, the level of risk I take has got a lot more important.

I like to manage it. Carefully.

There are many different ways you can invest in gold. There are plenty of options, so you can choose a risk profile you're comfortable with.

It's important you pick a strategy that works for YOU.

Start with the universe of what you can invest in (I talk about the different gold products in my book).

Understand the risks of each potential investment and then decide whether it's right for you.

Although I've made some life-changing returns from some of my investments, I'd be a nervous wreck if my whole portfolio was in high-risk companies. I like to have a blend (lower and higher risk opportunities) – manage my risk.

When looking at risk, I think that currencies are very relevant. Your house, earnings and pension are probably all in the SAME currency. Am I right? Gold is a global asset. It's currency agnostic.

Take a look at this:

Gold Performance since 2000 in Various Currencies

	USD	EUR	GBP	AUD	CAD	CNY	JPY	CHF	INR	Average
2000	-5.3%	1.2%	2.4%	11.2%	-1.9%	-5.4%	5.8%	-4.2%	1.4%	**0.6%**
2001	2.4%	8.4%	5.3%	12.0%	8.8%	2.4%	18.0%	5.5%	5.8%	**7.6%**
2002	24.4%	5.5%	12.3%	13.2%	22.9%	24.4%	12.2%	3.5%	23.7%	**15.8%**
2003	19.6%	-0.2%	8.0%	-10.7%	-1.3%	19.6%	8.1%	7.4%	13.9%	**7.2%**
2004	5.6%	-2.0%	-1.7%	1.5%	-2.0%	5.6%	0.8%	-3.1%	0.1%	**0.5%**
2005	18.1%	35.2%	31.6%	25.9%	14.1%	15.1%	35.9%	36.3%	22.8%	**26.1%**
2006	23.0%	10.4%	8.1%	14.3%	23.3%	19.0%	24.2%	14.1%	20.7%	**17.5%**
2007	30.9%	18.4%	29.2%	18.0%	12.0%	22.5%	22.5%	21.8%	16.9%	**21.4%**
2008	5.4%	10.0%	43.0%	30.5%	28.7%	-1.5%	-14.2%	-0.8%	30.0%	**14.6%**
2009	24.8%	21.8%	13.0%	-1.6%	7.9%	24.8%	27.9%	21.1%	19.2%	**17.6%**
2010	29.5%	38.6%	34.2%	13.9%	22.8%	25.1%	13.2%	16.8%	24.8%	**24.3%**
2011	10.2%	13.8%	10.6%	9.9%	12.7%	5.2%	4.5%	10.7%	30.7%	**12.0%**
2012	7.1%	5.0%	2.4%	5.3%	4.2%	6.0%	20.7%	4.5%	11.1%	**7.4%**
2013	-28.0%	-30.9%	-29.4%	-16.1%	-23.0%	-30.1%	-12.6%	-29.8%	-19.1%	**-24.3%**
2014	-1.8%	11.6%	4.4%	7.2%	7.5%	0.7%	11.6%	9.4%	0.2%	**5.6%**
2015	-10.4%	-0.2%	-5.3%	0.6%	6.8%	-6.2%	-9.9%	-9.7%	-5.9%	**-4.4%**
2016	8.5%	12.1%	29.7%	9.4%	5.3%	16.1%	5.4%	10.3%	11.4%	**12.0%**
2017	13.1%	-0.9%	3.3%	4.6%	5.9%	6.0%	9.0%	8.3%	6.3%	**6.2%**
2018	-1.5%	3.0%	4.3%	9.0%	6.8%	4.1%	-4.2%	-0.8%	7.3%	**3.1%**
2019	18.3%	21.0%	13.8%	18.7%	12.6%	19.7%	17.2%	16.6%	21.3%	**17.7%**
2020	25.0%	14.7%	21.2%	14.1%	22.6%	17.2%	18.8%	14.3%	28.0%	**19.5%**
2021	-3.6%	3.6%	-2.6%	2.2%	-4.3%	-6.1%	7.5%	-0.6%	-1.7%	**-0.6%**
2022	-0.2%	6.0%	11.6%	6.3%	7.0%	8.3%	13.7%	1.1%	10.8%	**7.2%**
2023 YTD	8.3%	7.3%	5.3%	11.0%	7.9%	10.0%	14.0%	5.4%	8.6%	**8.7%**
Average	**9.3%**	**8.9%**	**10.6%**	**8.8%**	**8.6%**	**8.4%**	**10.4%**	**6.6%**	**12.0%**	**9.3%**

Source: Reuters Eikon (as of 05/19/2023), Incrementum AG

As you can see, it's done pretty well. Look at all that green! Does that look like a risky asset to you?

If you go back even further in the history books, since the "IPO of gold" on August 15, 1971, when Nixon ended the convertibility of the US dollar into gold, the average annual increase of the gold price in US dollars amounts to 10.0%.

Yes – that's 10%!

REASON 4: NO GUARANTEED RETURNS

Although there are clearly no guarantees of the return you get on gold, the chart above (that shows the gold price going up with debt) gives me a lot of comfort. I'm yet to hear a convincing argument as to why debt will come down.

REASON 5: GOLD IS ARCHAIC

Gold is viewed as archaic, people want something new such as crypto which is often considered to be "sexier".

Gold's been around for 1000's of years. Whilst on the one hand, it is archaic, it's also "got form". It's been there for investors in very tough times. Crypto is obviously a "new kid on the block", it's worked pretty well in good times, but we don't know what will happen when the going gets tough.

REASON 6: LACK OF KNOWLEDGE

Whilst I hope by reading this report, you've got more interest in buying gold, you probably still feel it's all a "bit new for you". It's helped your enthusiasm but not your knowledge – which is why I wrote my book – The beginner's guide to investing in gold.

Read on and if you're still interested, then the next stage on this journey is improving your knowledge.

9 REASONS WHY YOU SHOULD INVEST IN GOLD

I'VE BEEN INVESTING IN GOLD FOR YEARS, AND I BELIEVE THERE ARE SOME VERY GOOD REASONS WHY YOU SHOULD CONSIDER HAVING IT IN YOUR INVESTMENT PORTFOLIO. HERE ARE SOME OF THEM.

REASON 1: LIMITED SUPPLY - YOU CAN'T PRINT IT!

In 2022, the total supply of gold was 4,754.5 tonnes - a 2% increase from 2021.

It's a tangible asset that can take 100,000 years to form.

You can't print it.

You can't make any more. The supply is the supply. If you want to try to reduce the demand, you can always increase the price!

REASON 2: POTENTIAL PROTECTION FROM INFLATION

Whilst it's important to realise that it does not always protect you from inflation (the gold price can obviously go down as well as up – inflation tends to go up!), it is viewed as an inflation hedge. There have been times when it has protected investors – the gold price has increased more than inflation.

Again, I'd draw your attention to the table on page 10. If inflation is less than 10%, then on average, given that 10% return, you're making money.

Before delving into the appeal of gold as a hedge against inflation, it is important to understand what inflation is and how it can erode the value of traditional investments.

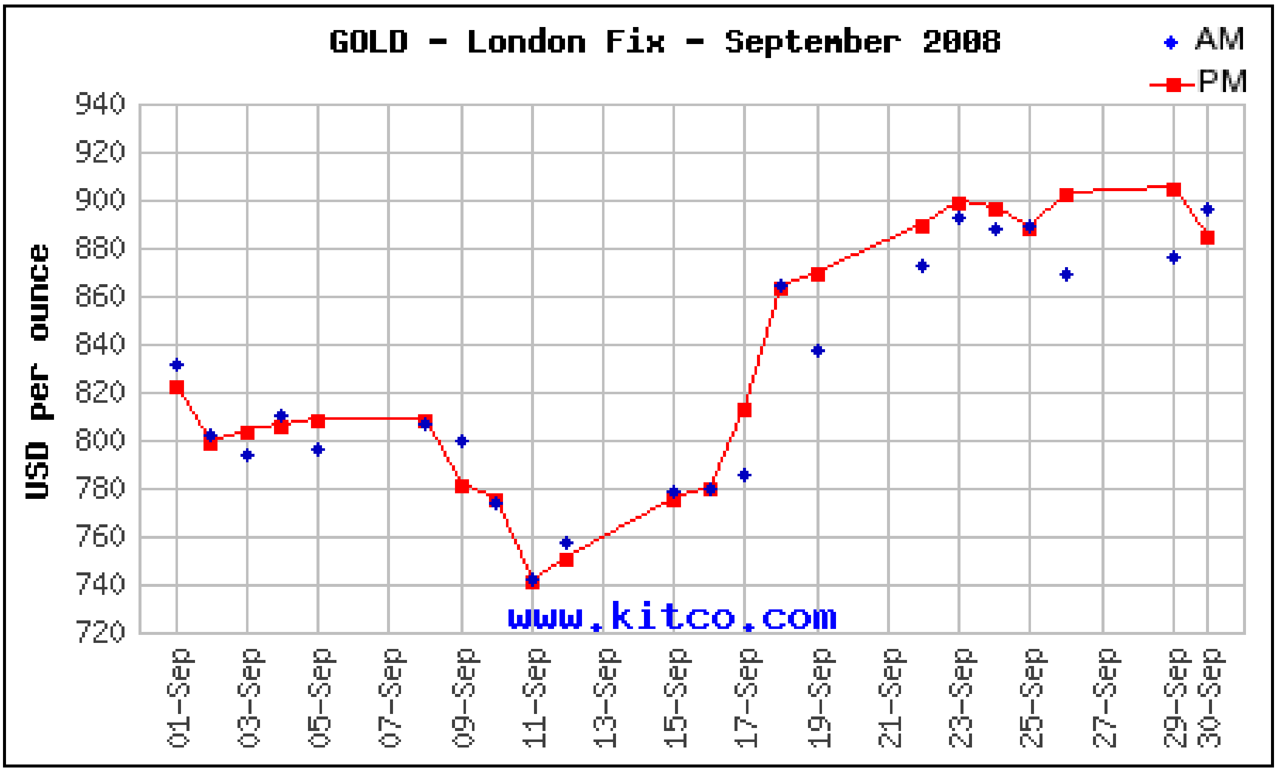
Inflation refers to the general increase in prices of goods and services over time. As prices rise, the purchasing power of your currency decreases, leading to a decrease in the real value of investments such as stocks, bonds, and cash.

You may have more money – but it can buy less stuff.

Gold has a long history of maintaining its value over time, making it an attractive investment option for those seeking to preserve their wealth.

Throughout various economic downturns and periods of inflation, gold has consistently served as a safe haven asset. For example, during the 2008 financial crisis, while stock markets plummeted, the price of gold surged, providing investors with a much-needed cushion against the economic turmoil.

Take a look at this (Lehman's collapsed on 15th September 2008).



Source: Kitco

One of the primary reasons why gold is considered a hedge against inflation is its intrinsic value. Unlike fiat currencies that central banks can easily manipulate, gold has inherent worth that is not subject to government control. As a result, when inflation occurs and the value of traditional currencies decreases, the value of gold tends to rise. This inverse relationship between inflation and gold prices makes it an effective hedge against the erosive effects of inflation.

As you consider gold as part of your investment strategy, remember to do your due diligence, consult with financial experts, and craft a plan that aligns with your financial goals and risk tolerance.

Whether you're a seasoned investor or just starting your investment journey, gold's ability to often stand firm in the face of inflation offers you a timeless opportunity to preserve and grow your wealth.

REASON 3: POTENTIAL PROTECTION FROM CURRENCY DEPRECIATION

Depreciation of your currency is really another cause of inflation. Let’s say you buy a product where a lot of the components are in other currencies – logically, that makes the product more expensive in your own currency.

It still needs the components, but they are more expensive because your currency has depreciated.

REASON 4: IT’S A GLOBAL CURRENCY

Wherever you take gold, it’s valuable. The same can’t be said for many other assets. For example, a property in Mayfair is valuable because of the location. If you took it somewhere else, it’s probably less valuable. If there’s a lot of demand for property in Mayfair, the price goes up, but if the demand goes down (perhaps people are attracted to another area), the price is likely to follow. Location is very important.

Although the gold price obviously goes up and down. It’s not dependent on any particular location, so let’s say demand goes down in one location, it may go up in another. It’s a global rather than a regional asset. Hopefully, you follow this logic!

REASON 5: LONG TRACK RECORD

Gold's history as a store of value dates back thousands of years – it's not a new thing like Crypto or some other financial instruments. Ancient civilizations recognized its intrinsic worth, and today, it continues to hold its value despite the ever-changing economic landscape. This historical resilience makes gold a beacon of stability in uncertain times.

There's limited supply and you can't print it.

The history of gold as a store of value is a tale woven into the very fabric of human civilization. For thousands of years, gold has been cherished, admired, and revered. Ancient civilizations, from the Egyptians to the Romans, recognized its intrinsic worth, using it as a medium of exchange and a symbol of prosperity.

Fast forward to the modern era, and gold continues to occupy a hallowed place in the world of finance and investments.

REASON 6: PORTFOLIO DIVERSIFICATION

I want to make it clear here that I don't advocate having all your investments exposed to one asset (such as gold). I firmly believe you should have a diversified portfolio.

For me that's some equities, bonds, property, cash and gold.

I appreciate you've probably not invested in gold before, but that's the purpose of this report. I want you to think about it.

My logic is really simple, if one asset class is doing badly, I probably don't want to sell it. Why would you sell anything for less than you paid for it? Unless you HAVE to.

That's a really important point.

When you make any investment, you obviously hope it works out well. But we know that all don’t.

I don’t want to bore you about this, but you ideally want a portfolio where you’ve got assets that DON’T correlate with one another. So if one’s performing poorly, then hopefully you’ll have another that’s doing well.

So if you HAVE to get your hands on some money, then you may be able to sell something at a nice profit.

There’s a lot of debate as to what constitutes a strong correlation, personally I use about 0.7.

This is something I could write a lot about, but perhaps you should look at this link:

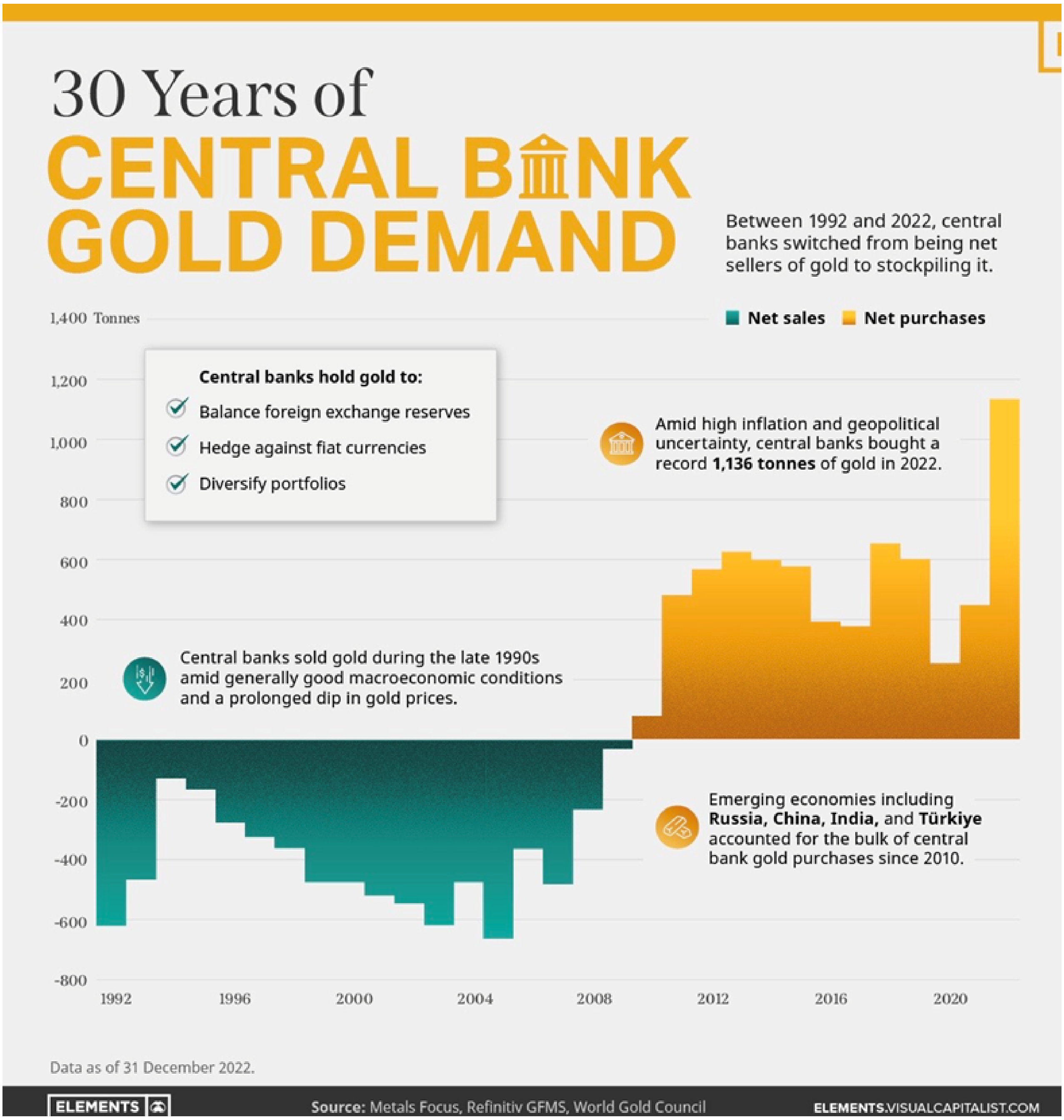
GOLD CORRELATIONS

As you can see, it compares gold correlation to various other assets. The number that stuck in my mind when looking at this was the 0.7. As you can see, the correlation for the other assets is lower than this (in some cases significantly), so I’d view gold as a good diversifier.

REASON 7: IT’S WHAT CENTRAL BANKS ARE BUYING

Central Banks are buying more physical gold than they have for many years (1950 was the previous record) – why are they doing this?

Take a look at this chart.



Elements by Visual Capitalist

What's happening?

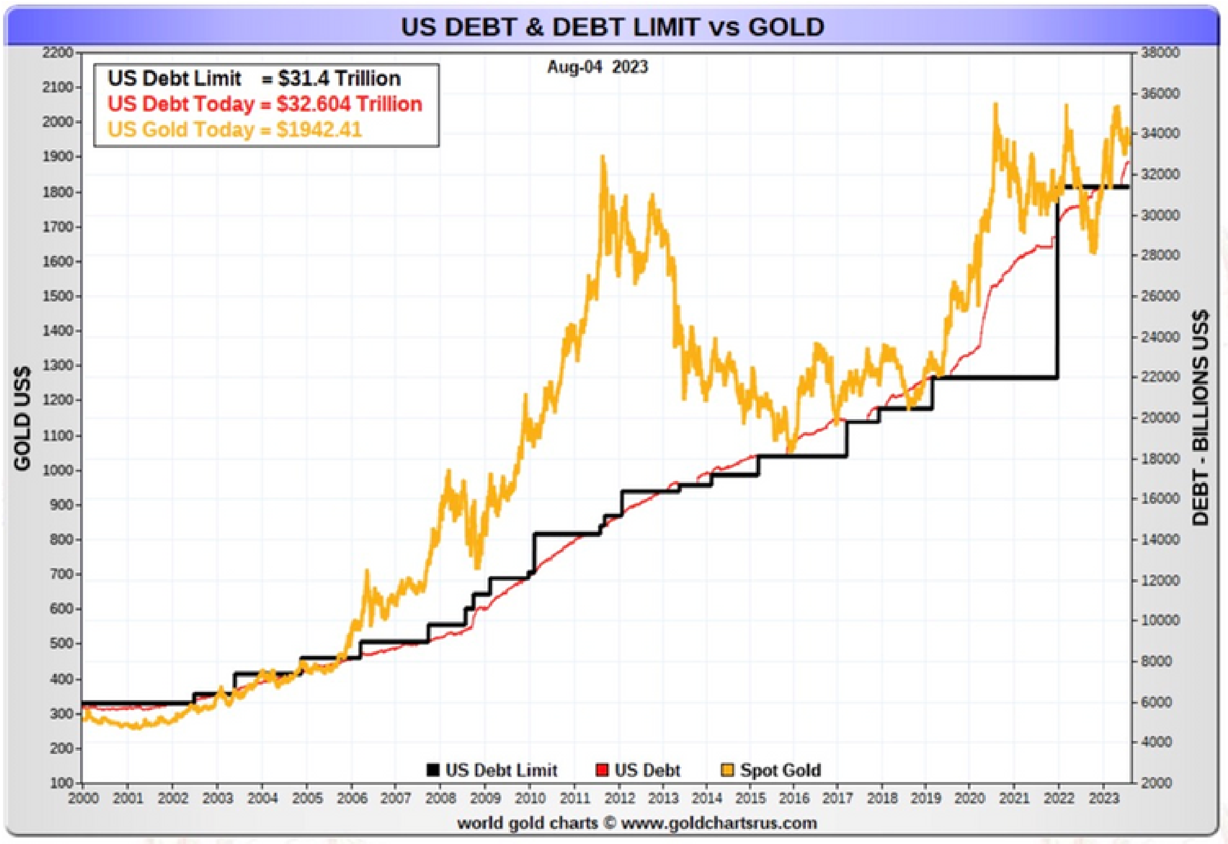
Here's an interesting fact.

Central banks bought a staggering amount of gold in 2022 – the most since 1950 – as heightened macroeconomic and geopolitical uncertainty drove governments to accumulate the precious metal. (Source:CME).

REASON 8: THE PRICE APPEARS TO IMPROVE WITH HIGHER DEBT LEVELS (OVER THE LONGER TERM)

1) The price appears to improve (over the longer term) with increasing debt.

All I can really do here is show you a chart, it's similar to one you've already seen. But as you can see, although the price of gold goes up and down, if you look at it over the longer term, it seems to go up as debt increases.



Source: Goldchartsrus

As I said earlier, I'm yet to hear a convincing argument that debt is coming down.

REASON 9: SAFE HAVEN

The historical track record of gold as a safe-haven asset is nothing short of remarkable. Throughout history, it has acted as a sanctuary for investors during some of the most challenging periods. From the Great Depression of the 1930s to the financial crises of recent decades, gold has often shone as a store of value and a safe harbour for capital.

While I appreciate you are primarily looking at it as an investment, it may also have some insurance qualities.

Think of it this way: on 2nd January 2001, the gold price was US$271.10 and on 3rd January 2023, it was US$1,843.25. **That's almost a 580% return.**

Not bad, eh?

The bottom line is you probably don't have any gold investments at the moment - this is a **new opportunity** for you.

We don't like change. But all I will say is improve your knowledge and decide if this change is right for you.

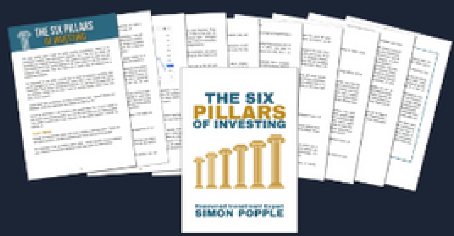
YOUR NEXT STEP

Your next step on your journey is to immerse yourself in knowledge. My latest book, ***The Beginner's Guide To Investing In Gold*****,** can be accessed for just £4.97 by hitting the button below.

I'm including some really valuable bonuses at the moment. So let me take you by the hand and lead you through the gold investment landscape.

The Book - The Beginners Guide To Investing In Gold

BONUS #1 - Discover Where The Funds Are Investing' research document worth £97



BONUS #2 - The Six Pillars Of Investing Worth £9.97