

AINSLIE^A

GOLD, SILVER AND
CRYPTOCURRENCIES IN
YOUR SMSF

Discover how gold, silver and cryptocurrencies can serve as
a cornerstone for you in your retirement.





“The desire of gold is not for gold.
It is for the means of freedom and benefit”.

- Ralph Waldo Emerson.

GOLD, SILVER AND YOUR RETIREMENT

Simply put, we are the best choice if you're purchasing gold, silver or platinum bullion for your Self Managed Super Fund (SMSF).

Setting up an SMSF is crucial in being able to invest in physical Gold and Silver. An SMSF is also 'outside the system', which could protect you from any Government enforced rules on standard superannuation. It is unclear what the future holds for standard superannuation, whether it can be used to pursue public social experiments or even reduce the National debt, they have flagged some kind of nationalisation is being considered. Managing your own superannuation through an SMSF ensures you are in control of your money.

Ainslie does not setup your SMSF, but gives you access to purchasing gold, silver and crypto in for your SMSF. If you require help setting up your SMSF, we have a preferred list of registered accountants that specialise in SMSFs on our website, or alternatively please talk to your accountant.

As the main vehicle for saving and preserving your wealth in your retirement, the cornerstone strategy of any super fund must be 'balance'. You cannot control the market-timing of your retirement.

We all recall visions of retirees in tears after the GFC as their sole source of income went up in smoke overnight.

Balancing your wealth is about having a portfolio with assets that are not correlated or that act counter-cyclically. Shares and property generally crash together, whereas gold and silver bullion can protect you in times of economic crisis.

We have not seen our Governments fix the core economic issues that caused our last big crash. We have more debt and artificial economic stimulus in the global economy than ever before. We have housing inflated by record low interest rates. Conversely, we have Gold and Silver, traditional safe haven or defensive assets, at prices coming off cyclical lows.

Looking for more information on Bullion? Check out our Bullion brochure.



GOLD AND SILVER BULLION ARE ALLOWABLE ASSETS IN YOUR SMSF

By placing a percentage of your Self-Managed Superannuation Fund (SMSF) investments in real, physical gold and silver bullion you are balancing your risks. You are also positioning money you will require in retirement 'out of the system', ultimately protecting you from economic turmoil.

Finally, silver and gold bullion can be bought in all shapes and sizes. Buying smaller size bullion bars means you have a very liquid asset you can sell as you need to in smaller amounts if you so desire. Unlike property or other large hard assets, bullion is divisible, giving you ultimate flexibility to sell just what you need, when you need.

One thing to remember is that coins are technically classified as a 'collectible' by the SMSF rules and require independent storage, insurance, and an annual independent audit. You can avoid this by buying bars of gold and silver.

"We simply sell a bar, as we need to, during our retirement."

GOLD OUTPERFORMS IN TIMES OF CRISIS

Year	ASX Annual Return %	Gold Annual Return	Difference %
2008	-40.4	28.0	68.4
1974	-26.9	87.0	113.9
1973	-23.3	49.0	72.3
1990	-17.5	-0.5	17.0
1987	-13.9	28.9	42.8
Average	-24.4	38.5	62.9



CAST



MACHINED

TYPES OF BULLION



MINTED



COINS

IDENTIFY YOUR SMSF WITH AINSLIE

Buying and selling gold and silver bullion for your SMSF is simple. Once your SMSF has been created by your accountant or advisor, we just need the following information to get your first purchase underway.

- Front and signing page of your superannuation trust deed
- Identify each Trustee/Shareholder/Member
- If an SMSF has a corporate trustee (Pty Ltd), then we will also require a company extract from ASIC showing the shareholder(s) or simply the Company Statement you get every year.

Once these details are received, any secondary purchases, or sales, can be completed without requiring your full identification paperwork.

Begin your SMSF Bullion journey with Ainslie Bullion.

Call through and we'll answer any questions you may have:

 Brisbane

1800 819 474

 Melbourne

1800 246 754



10 Troy Oz
Silver
999



CRYPTOCURRENCIES IN YOUR SELF-MANAGED SUPER FUND

ARE CRYPTOCURRENCIES ALLOWABLE IN YOUR SMSF?

Crypto is an allowable asset in your Self-Managed Super Fund provided you set up your fund correctly to contemplate its inclusion and then purchase and sell it in an acceptable manner. Ainslie offers a fully compliant means of buying and selling within your SMSF; indeed, a large portion of our crypto customers are SMSFs.

Ainslie provides a unique personal consultant service to help you through the transaction and an unhackable cold wallet storage solution for peace of mind.

For more information, please refer to our Cryptocurrency brochure.

BITCOIN

Bitcoin is a fully digital or “crypto” currency using blockchain technology, a consensus network that enables users to store, make and receive payments without any intermediary such as a bank or financial institution. Because it is fully open-source and decentralised, it simply cannot be ‘hacked’ or controlled by any individual or body. The value is drawn from its rarity and useability.

Bitcoins are held in ‘wallets’. Each wallet has a public key (or address) and a private key (or secret code). If you want to pay someone, they give you their public address and you send the Bitcoins to that address using your private key. Think of it being like your bank account number and PIN.

Bitcoin is a form of money that can't simply be expanded by governments or central banks, and is increasingly accepted as a medium of exchange. Bitcoin has all of the hallmarks of 'money' as it is portable, has intrinsic value by virtue of rarity, fungibility, and divisibility.

ETHEREUM (ETH)

Ethereum, or 'Ether', or 'Eth', is also highly decentralised like bitcoin, but it is faster and can be used in more complex transactions which are called 'smart contracts'. The Ethereum blockchain is host to a huge number of Altcoins such as USDC, Link, Uniswap and Aave. Much of the decentralised finance (defi) and NFT (non-fungible token) world is denominated in ETH which has led many commentators to describe ETH as 'the money of the internet'.

The multi-faceted and flexible transactions that can be done on ETH all need the token to function, which makes it an essential holding for cryptocurrency users that want to transact in any token on the Ethereum blockchain.

ALT COINS

With Ainslie you can purchase a wide range of Alternative Coins (Alt Coins) in addition to the blue chips of Bitcoin and Ethereum. Some of the major options include: Ripple (XRP), Solana (SOL), Litecoin (LTC), Polkadot (DOT), Theta, USDT, Matic and Cardano (ADA). These coins provide unique solutions to a wide range of real world applications. We always encourage people to do their own research and consider:

- The number of tokens/coins issued and is this a fixed number
- The strength of the team developing the Cryptocurrency
- The use-case, or the problem that the coin is solving

HOW TO BUY & SELL WITH AINSLIE

1. Buy in store, over the phone or online
Bullion - ainsliebullion.com.au Crypto - ainsliecrypto.com.au
2. Select which products you'd like to purchase.
3. Lock in a live price (it updates every 2 minutes).
4. We generate an invoice clearly showing your order, at what price and the total amount due.
5. You complete the purchase that day – bank deposit, BPay, cash, credit card (in store only) or cryptocurrency/bullion swap. *Please note:* Crypto purchases are unable to be purchased with BPay, cash, credit card facilities.
6. On cleared funds
 - a. Come into our store and collect your bullion, Ainslie Cold Wallet, paper wallet, or
 - b. We can deliver bullion to you, fully insured, or
 - c. We can deliver to *Reserve Vault* in Brisbane or *The Melbourne Vault* if you have or wish to have your own safe deposit box or safe there, or
 - d. We add to your Allocated or Unallocated bullion, or crypto cold storage account with us.
 - e. We can send your Crypto purchase to your nominated wallet which you have already setup.
(Ainslie Cold Wallets require an instore pickup)
7. If you want to sell, either come into the store with your bullion or wallet, and we can help organise your sale. If Ainslie is the custodian, we can organise a sale over the phone without you needing to come in.
8. You can see live spot prices on the website through the Live Pricelist, including buying & selling prices. Our prices are determined by the spot price in AUD. As with all trading there is a spread above the spot price when buying (which incorporates refining, production, transport, insurance and overheads) and similarly a spread below when selling. You can see the daily spot prices on our website(s) live buying pricing in our webshop.

CONSIDER SECURE STORAGE

Your superannuation is extremely important. For some bullion purchases secure storage is actually a requirement to ensure your gold and silver is sufficiently protected. It is also a wise choice to store your cryptocurrency purchases in secure vault storage, as more than 100B in Bitcoin alone has disappeared from lost wallets. Ainslie offer a range of secure storage options for your precious nest egg.

AINSLIE STORAGE ACCOUNTS

You direct us to add more or to sell or redeem and have your holdings details live on our Storage Portal to check at any time or produce holding reports for your auditor. There are 3 options:

ALLOCATED STORAGE

You buy specific bars and we store for you in either Reserve Vault or The Melbourne Vault fully insured. This service has an annual fee based on weight held.

UNALLOCATED (OR POOLED) STORAGE

You own a share of various bullion held by us, fully insured. This has no storage fees.

CRYPTO COLD STORAGE

We store your crypto purchase on completely cold (offline) wallets held in Reserve Vault. You pay a modest fee at entry and exit, for as long as you like.

SECURE INDEPENDENT VAULTING

Ainslie recommend both Reserve Vault in the Brisbane CBD and The Melbourne Vault in the Melbourne CBD. Both are independent of banks or government, both are located deep underground offering world class security and are insured by the world's leading insurer. We will deliver your bullion to each and you can sell back to us from each facility so you are never walking around town with your bullion. Both offer small Safe Deposit Boxes for your Ainslie Crypto Wallet or hardware keys as well. Both also offer a very cost effective independent auditing service to keep your SMSF manager happy.



OUR PREFERRED SECURE STORAGE PROVIDERS:

Melbourne Vault

melbournevault.com.au

Reserve Vault

reservevault.com.au



the Gold & Silver S T A N D A R D

DIGITAL TOKENS

Ainslie is proud to introduce a new way of owning and trading gold and silver combining physical bullion with state of the art blockchain technology. Gold Standard (AUS) and Silver Standard (AGS) are ERC-20 (Ethereum network) compliant crypto tokens where 1 token is 100% backed by 1 gram of either metal. This bullion is already secured in *Reserve Vault and The Melbourne Vault*, insured by the world's leading insurer and verified by global assurance firm PKF. Gold & Silver Standard provide the same flexibility as an ETF but with the transparency and certainty of 100% backing and security only the blockchain can deliver, and no storage costs. Being on the blockchain also means your auditor can very simply verify your holdings and transactions from your wallet address and their PC. You can even redeem your token for bullion for a small and fixed administrative charge. Take our Gold & Silver Standard brochure for more details or visit goldsilverstandard.com.





GLOSSARY

MONEY - In the words of none other than J.P Morgan, “Gold and Silver are ‘money’, everything else is credit.” Gold and silver have all the features of money: store of value, unit of account, divisible and fungible. Paper currencies are not stores of value because they can be infinitely diluted and debased by the governments that issue them.

FIAT CURRENCY – Fiat currency, such as the Australian Dollar, US Dollar etc, is currency that a government has declared to be legal tender, must be used to pay taxes but is not backed by a physical commodity.

GOLD STANDARD – The gold standard is a monetary system wherein the value of domestic currencies are fixed to a certain amount of gold. National fiat currency including bank deposits and bank notes is convertible to gold at a fixed price. Gold is used as the standard because of its durability, rarity, and universal acceptance. When it is used as part of the hard-money system, it reduces the volatility of currencies. The world, as it has done many times before, last left the gold standard in 1971. Each previous time failed.

INFLATION – The increase in the prices of goods caused by the increases in the fiat currency supply.

FIAT CURRENCY SUPPLY – The total amount of fiat currency in an economy at a particular point in time. The quantity of currency is probably the most important concept in economic theory since it affects price levels. An increase in the fiat currency supply causes price inflation, while a decrease in the supply leads to price deflation.

SAFE HAVEN – A safe-haven asset is an asset that is uncorrelated or negatively correlated with other assets or portfolio in times of market stress or turmoil. Hence, a safe-haven asset protects investors during crises.

SPOT PRICE – Usually quoted in USD, the spot price is the world’s benchmark for pricing precious metals. Apart from the big banks and metal exchanges, no one can buy precious metals at the spot price. The bullion you buy has been through a process of refining, production of the bar or coin, freighted and so on.

TROY OUNCE – There are 32.15 troy ounces in a kilogram, or 31.10 grams in a troy oz. Bullion uses troy oz not imperial oz.

DISCLAIMER

This document is provided for general information purposes only and should not be taken as advice in any way. Investing in bullion and cryptocurrency involves risk and history may not indicate future performance or patterns. When considering any investment, you should do so in the context of your personal circumstances and objectives and if unsure seek independent professional advice. Some content, data, views and opinions may be sourced from third parties. We do not guarantee the accuracy or completeness of this information nor accept any liability for its use.

AINSLIE

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unbalanced world.™

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