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THE

# FIVE POINT

## CHECKLIST

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TO OWNING GOLD AND SILVER COINS





Alex Hanrahan  
Managing Consultant

# Managing Consultant Alex Hanrahan reveals his personal Five Point Checklist to owning Gold & Silver Coins

***“With so many coins being issued each year how do I select the best ones to own?”***

That’s a question I’m asked literally hundreds of times each year and it is the answer to that question that is at the very heart of my philosophy at CPM. And one that I can sum up for you in five simple points.

- 1. The Issuing Authority***
- 2. Scarcity of a Coin***
- 3. Collection Development***
- 4. Design***
- 5. Tax Savings***

In this must-have guide I’ll explore these five crucial areas and uncover how to create a meaningful collection of the most collectable Gold and Silver coins that will be sought after both now and in the future.



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# My Five Point Checklist

## ✓ 1. The Issuing Authority

When assessing a coin's potential, the first thing I do is look at the issuing country to make sure there is a strong tradition of numismatic heritage. This ensures the greatest potential for long-term interest.

As a result I generally restrict my recommendations to **British Isles, United States, Canadian, South African and Australian coins**, which not only ensures the highest quality mints and strong domestic markets but also benefits from maintaining a cultural link with the United Kingdom.



## ✓ 2. Scarcity of a Coin

Along with country of issue, the **scarcity** of a coin is the key factor in assessing whether to recommend a coin for a client's collection. It is also one of the more complex. Of course edition limits play a significant part but they are not the be-all and end-all.

I haven't lost my marbles and you certainly have to choose very carefully, but over the years I have identified a number of coins that have become scarce simply because they were unpopular with collectors at the time and under-marketed by the Mint.

Now, several years later, collectors keen to own a complete collection of issues really struggle to find these scarce missing pieces.

For example, the 2004 UK Entente Cordiale £5 Gold Coin only sold 926 pieces – 617 short of its edition limit and almost 1,000 pieces less than the average strike for a UK £5 Gold Crown over the following 5 years.



### ✓ 3. Collection Development

Each coin held in a collection is valuable in its own right, whether financially, sentimentally or aesthetically.

However, the best collections tend to be tied together in some way – perhaps by theme, country or a specific series of coins.

By linking your individual pieces together in such a way you tend to create a **collection of coins where the sum is greater than its individual parts.**

## ✓ 4. Design

Coins are miniature pieces of art. Often designed by some of the world's leading artists and produced by craftsmen drawing on centuries of minting experience, you should never overlook the quality of a coin's design.

In my experience poor designs can have a significant adverse effect on the popularity of an issue. Similarly, designs by eminent sculptors and designers, which truly capture the essence of an event or commemoration can

help create long-term value in the same way as you might expect to see with a **piece of fine art or sculpture.**



## ✓ 5. Tax Savings

Finally, let me explain a couple of little known tax benefits of owning coins. Most Gold coins benefit from EU Regulations that mean that they are **totally exempt from VAT**. That means that ALL your money is going towards the value of the coin and not the taxman.

What's more, UK Silver and Gold coins, as official legal tender, are both **exempt from Capital Gains Tax.**

# Conclusion

I hope that I have been able to give you some real insight into how I select the most collectable Gold and Silver coins both for my own collection and for our clients.

## Get in touch

Our dedicated team of consultants are on hand to help. So, if you would like us to assist you in selecting the right coins for your collection, please get in touch.



**0330 900 1180**



**enquiries@cpmcoins.com**



**www.cpmcoins.com**

Numismatic pieces should be owned primarily for collector interest.  
CPM does not offer them as an investment and makes no guarantees in terms of future value.

# About CPM

**C**PM specialises in precious metal coins issued by the world's leading mints, including the US Mint, Royal Canadian Mint, South African Mint and the Royal Australian Mint as well as, of course, the British Royal Mint.

With over 20 years' experience in the international numismatic market, there is no-one better to select some of the very best gold and silver issues to suit your individual interests and requirements.



*Alex Hanrahan  
Managing Consultant*

## Your 100% Satisfaction Guarantee

Every coin that we sell is of guaranteed quality and authenticity. Furthermore, you are safe in the knowledge that you are totally protected by our no quibble 30-Day Money Back Guarantee.

### What our clients are saying about us:

*"The service that you provide is the best that I have found"*

*"A very efficient, caring company"*

*"Very satisfied with the service. No hard sales. Professional company to deal with"*

*"Excellent service providing interesting coins from reputable sources, with no-quibble return policy"*



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