DO'S & DONT'S OF HOME STORAGE

BEST PRACTICE FOR KEEPING YOUR PRECIOUS METALS SAFE AT HOME





Where Should You Keep Your Gold Stash?

Do you ever have a nightmare that you log in to your bank account one day only to find all ZEROS?

Maybe you've even been a victim of identity theft and had that nightmare actually happen!

It can be a little unsettling in today's digital world to have ALL your assets online, everything virtual, just blips on a monitor. Money today can feel so... abstract. You only access it with a password, and what if you lose your password? Or even worse, what if your password falls into the wrong hands?

There are all kinds of reasons to want tangible assets in your hands, in arm's reach these days. Maybe you just love the luster of silver (pictures just don't do it justice) or the heft of a gold coin in your hand (there is nothing like it!)

But also - what if the power grid fails, or a cyber-attack takes down the internet? What if your bank cards become useless pieces of plastic one day? What if, what if, what if, what would you have access to in a pinch? What would you do?

Just because these scenarios are not likely to happen doesn't mean you don't still worry about the what-ifs. Having something tangible in your hand sure gives peace of mind. And peace of mind is worth a lot.

More and more investors these days are turning to physical precious metals such as gold for that peace of mind. There is something very reassuring about holding gold and silver coins and bars in your hand. You sleep better at night just knowing they are there for you just in case.

BUT WHERE SHOULD YOU KEEP YOUR METALS?

There are lots of options to consider to keep that beautiful, brilliant nest egg safe. After all – no investment is without risk – precious metals included. Gold and silver just have different risks, which you can minimize with

smart home storage. Should you store guns and gold together in the same safe? Should you just go the pirate route and bury your treasure in the backyard under a carefully marked tree?

Here are some do's and don'ts to keep in mind.

THE DO'S 1. USE A HIGH-QUALITY SAFE:

Invest in a safe that offers protection against fire. Look for safes with high fire ratings. Ideally, choose a heavy safe that is difficult to move and can't be easily carried away. Consider bolting it to the floor or wall to prevent a burglar from removing it quickly or easily.

2. SECURE STORAGE LOCATION:

Place your safe in a concealed and less obvious location, such as a basement or hidden wall. Avoid placing it in the garage or easily accessible areas. Use additional security measures like alarm systems, surveillance cameras, and reinforced doors.



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But if you don't have one yet, you might consider unorthodox storage methods and places a thief wouldn't think of. Some people have a special "can of peas" in the pantry that looks very ordinary. A coffee tin, the freezer, a bookcase...

I heard a story about a widow who lived alone and was unfortunately a victim of a home break in while on vacation. They took a flat screen TV, some jewelry and cash they found. They probably tripped over some 5 gallon buckets she had labeled "Machine Parts" in the basement near the window they broke to get in. They left the buckets alone, not knowing her real treasure - \$20,000 worth of "junk silver" coins were in them! This

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kind of strategy is creative, and a well-concealed and secured safe is preferable, but it can work!

3. DIVERSIFY YOUR STORAGE METHODS AND LOCATIONS

You know diversification is important with asset classes, but you might also consider diversifying your precious metals storage strategy. Don't keep all your nest egg in one basket – literally. Consider a safety deposit box at your local bank. This would be another good storage option, especially for a small volume of gold coins. (Silver volume adds up fast!) You will have to keep track of your keys and access instructions, but this spreads out your risk even more.

4. ZIP YOUR LIPS:

It's nobody's business how much gold you have or where you keep it. This is not cocktail party conversation material. What you have and where it is should be known by SOMEBODY deep in your circle of trust in case something happens to you, but this information should be imparted on a need-to-know basis ONLY. The person or people who you choose to share this information with need to understand discretion and confide ntiality. Aside from your trusted few, keep it to yourself.

5. KEEP TRACK OF IT:

Create an inventory sheet that you can easily add to as your portfolio grows. Keep that document with your other important documents. Periodically check your inventory and make sure your inventory spreadsheet is up to date with date of purchase, type of metal, quantity and what you paid. You want to make sure it's all there, and all accounted for.

THE DONT'S

1. DON'T ALLOW DAMAGING CHEMICAL EXPOSURE:

Do not store unsealed gold coins or bars adjacent to corrosive chemicals like gun cleaning supplies. Many gold investors store their firearms and precious metals in the same safe. Just be aware that the chemicals can cause reactions that damage the surface of gold coins and bars.

2. DON'T TAKE THE PIRATE ROUTE:

It might be tempting, and it's your booty to do with as you will, but we would recommend against burying your gold underground. As much fun as making a treasure map might sound, finding your hiding spot later can be problematic. Buried items are harder to access in emergencies and can be forgotten or lost over time.

They could also be found accidentally by someone looking for buried treasure – especially if there are loose lips in your crew. There are many reasons burying gold in the backyard might not be the most secure strategy.

3. DON'T OVERLOOK BASIC THEFT PREVENTION:

Think like a thief. Do not place safes in visible or easily accessible locations. Thieves often target obvious spots like the master bedroom closet. Also, remember to use multiple layers of security. Failing to use an alarm system can increase the risk of theft. Always integrate safes into a comprehensive home security system. That can help with insurability too.

4. DON'T SKIMP ON SAFE QUALITY:

Avoid low-quality, inexpensive safes that offer minimal protection. Investing in a high-quality safe is crucial for the long-term security of your valuables. Do not use safes that lack fireproofing. In the event of a fire, these safes can fail to protect your valuables.

By following these easy do's and don'ts, you can enhance the security and preservation of your precious metals and other valuables, ensuring they remain safe and in good condition for years to come.

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REMEMBER: Though you cannot store precious metals held in a retirement account at home (IRS rules!) We can also help with your Gold IRA needs! RGG has a relationship with some of the top-rated IRS-compliant depositories across the country and can help you make the necessary arrangements to make sure your IRA metals are secured and insured.

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