### ABC BULLION SMSF TRUSTEES GUIDE

A PALLION COMPANY





### **Dear Investor,**

Over the past two decades, ABC Bullion have seen a huge increase in the number of Australians with SMSFs opening accounts so that they incorporate physical bullion in their SMSF portfolio. The growth in demand for precious metals amongst SMSF has been driven by two primary factors;

The growth in the SMSF industry itself, with the SMSF community now numbering more than 1.2 million Australian's, who collectively manage \$1.05 trillion of their own retirement funds<sup>1</sup>.

The market leading performance of precious metals, with gold rising from less than AUD \$500 per troy ounce (oz) at the turn of the century to more than AUD \$5,500oz by end June 2025, a return of more than 1160% (10.2% per annum). Silver has also surged, rising from less than AUD \$9oz to roughly \$55oz over the same period.

What precious metals do SMSFs invest in?



Allocation wise, SMSF trustees that do hold precious metals in their portfolio tend to hold somewhere between 10-20% of their portfolio in these assets, an amount that comes to somewhere between \$160,000-\$320,000 based on the average size of a SMSF portfolio. In terms of precious metal preference, 80% of these investments are held in gold, with 20% in silver. At ABC Bullion, we expect precious metal demand to remain at high levels going forward, with tailwinds including record central bank buying, and continued demand from key consumer markets. The likelihood of more interest rate cuts in the coming 12 months, both in

the United States and Australia, a weakening of the U.S. dollar and geopolitical uncertainty are also driving investors, including SMSF trustees, toward gold and silver.

These factors are all covered in this guide, which highlights;

- Three key reasons SMSF trustees are including gold in their portfolio
- Why silver is also a popular asset amongst SMSF trustees
- Investment Returns Gold & Silver vs Other Asset Classes
- ▶ How ABC Bullion works with SMSF trustees
- Frequently asked questions about investing in precious metals
- Key products for SMSF trustees and storage solutions

"Gold has historically provided long-term growth, and portfolio protection, both against high rates of inflation and share market downturns. Those attributes are highly prized by all investors, including SMSF trustees, who continue to lead the growth in precious metal demand that we are seeing in Australia."

Jordan Eliseo



Jordan Eliseo General Manager ABC Bullion Australia

Sources: 1. Australian Taxation Office. 2. LBMA





ABC Bullion is the Australian Bullion Company. Trading continuously since 1972, ABC Bullion is Australasia's largest independent bullion dealer, and our brand of precious metal is widely regarded as one of the cornerstones of the Australian physical gold trading system.

Through its network of offices and dealers in Australia and Hong Kong (SAR), ABC Bullion provides the following services:

- ▶ Bullion Sales, Trading and Buy Backs
- ▶ Fully Insured Bullion Storage
- ▶ Pool Allocated Precious Metals
- Bullion for Self-Managed Superannuation Fund (SMSF) Investment
- ▶ Logistic Solutions for Global Delivery

All ABC Bullion products are proudly produced by ABC Refinery, Australia's only independent good delivery gold refiner accredited by both the London Bullion Market Association and the Shanghai Gold Exchange.

ABC Bullion is the official manufacturer of the Lexus Melbourne Cup, the Australian Open Norman Brookes Challenge Cup, and the ATP Cup trophy. ABC Bullion is also a distributor of the PAMP range of precious metal products and an official distributor for the Royal Canadian Mint.

ABC Bullion is a Pallion company.

### Three factors driving SMSF trustees towards gold

### **Long-term Returns**

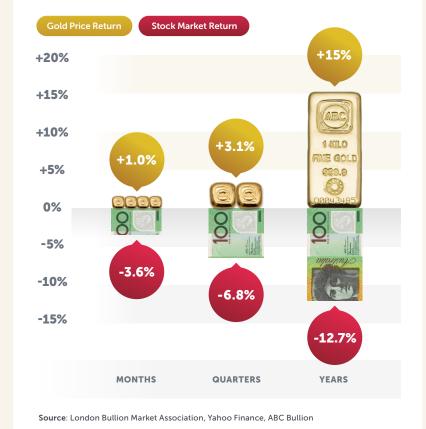
- ✓ Gold prices have risen from less than AUD \$500 to over AUD \$5,000 per troy ounce since the turn of the century (FY2000 to FY2025).
- ✓ That's a return of more than 1160% in total, or more than 10.2% per annum.
- ✓ An AUD \$20,000 investment made in July 1999 would have grown in value to more than \$253,000 by the end of June 2025.
- ✓ The gold price has outperformed all other mainstream assets over this period, including Australian shares and property.



Source: World Gold Council

### **Protection when its needed most**

- ✓ Gold has an excellent track record in periods the share market falls
- ✓ This can be seen in the chart, which shows the average return for gold shares in the months, quarters and years shares fall
- ✓ Not only has gold on average risen in these periods, it has also outperformed cash and bonds (traditional defensive assets)
- ✓ Gold's superiority in volatile times may become more important than ever given the 40-year bull market in bonds, record high debt to GDP levels and low to negative real interest rates.



### **Outperformance when rates rise**

- Gold tends to thrive in periods interest rates are rising, especially if inflation is also high.
- ✓ This can be seen in the table, which highlights four periods in the past five decades that rates have risen, and how gold has performed in these cycles.
- Data suggests investors in gold need have no fear of sustained rate hiking cycles, with gold often a market leader.

Time Period	Interest Rate Increase	Gold Price Move
Jun 72 – Jul 74	+9.6%	+224%
Jan 77 – Apr 80	+13.0%	+292%
May 04 – Jul 07	+4.3%	+69%
Dec 15 – Jul 19	+2.2%	+34%

**Source**: St Louis Federal Reserve, London Bullion Market Association, ABC Bullion

### The case for silver in a SMSF portfolio today

### Silver - Bull Market Leader

- ✓ Silver tends to outperform gold in precious metal bull markets
- ✓ This can be seen in the chart opposite, which shows the five largest precious metal bull markets of the last five decades.
- ✓ While gold prices more than doubled in these environments, the price of silver rose by almost 500% on average.

Source: LBMA\_ABC Bullion



### Average return in years the stock market rises

Source: LBMA, ABC Bullion

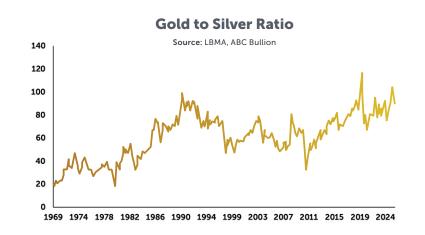


### Markets rally with stocks

- ✓ Precious metals tend to rise when shares are going up
- ✓ Silver tends to lead gold in these periods, owing to its varied sources of industrial demand, which make it positively correlated to a growing economy.
- ✓ This can be seen in the chart opposite, which shows the historical performance of stocks, gold, and silver, in years shares have gone up.

### Silver cheap on a relative basis?

- ✓ The Gold to Silver Ratio (GSR) measures how many ounces of silver are needed to equal an ounce of gold in value.
- ✓ The lower the GSR, the more expensive silver is relative to gold.
- ✓ A higher GSR indicates silver is undervalued relative to gold.
- ✓ The GSR ended June 2025 at 91.
- ✓ This suggests silver remains undervalued today relative to its historical median of 63 dating back to 1969.



**INVESTMENT RETURNS** 

### GOLD & SILVER VS OTHER ASSET CLASSES



The table below highlights the historical performance of multiple asset classes, including gold and silver, as well as a diversified superannuation portfolio, over multiple time horizons to the end of June 2025.

As the table demonstrates, both gold and silver have generated above average returns over short-, medium- and long-term time horizons with strong outperformance over the last 25 years against most major asset classes.

Notably, the two precious metals have strongly outperformed the returns generated by cash in the bank over the last 30 years, something that may well continue given the Reserve Bank of Australia (RBA) commenced another interest rate cutting cycle in February 2025, with the cash rate ending August 2025 at just 3.60%, and likely to head lower.

The returns generated by cash are low, especially once inflation is factored in. A key factor encouraging investors to use gold and silver as potential sources of growth and cashflow throughout both pre- and post-retirement stages.

### **Investment Returns to 30th June 2025**

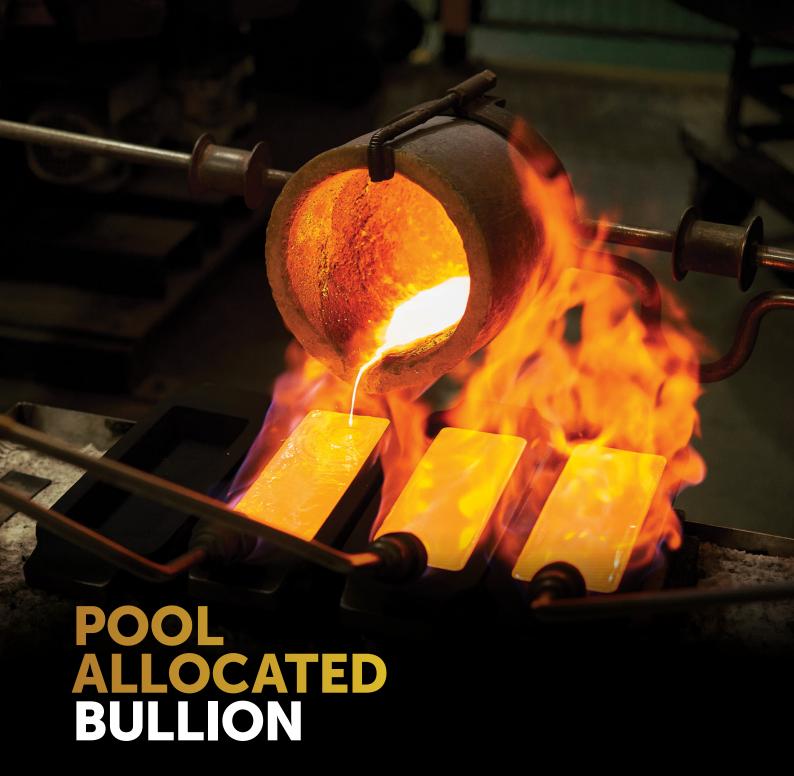
ASSET	1 YEAR	5 YEARS	10 YEARS	20 YEARS	25 YEARS	SINCE JUNE 1971
Gold (AUD) <sup>2</sup>	42.6	14.4	12.7	11.5	9.8	9.6
Silver (AUD) <sup>2</sup>	23.9	16.1	10.4	9.3	7.8	7.0
Superannuation (Growth) <sup>3</sup>	10.5	8.4	7.2	6.8	6.6	9.211
U.S. Shares <sup>4</sup>	17.4	17.8	15.5	11.6	7.6	12.0
Australian Shares <sup>5</sup>	13.2	12.0	9.1	8.0	8.3	10.2
International Shares <sup>6</sup>	18.6	15.8	12.5	9.3	5.9	10.2
Australian Listed Property <sup>7</sup>	14.0	12.4	8.3	5.4	7.3	N/A
Australian Bonds <sup>8</sup>	6.8	-0.1	2.3	4.3	4.7	7.2
Cash <sup>9</sup>	4.4	2.3	2.0	3.4	3.8	7.2
CPI <sup>10</sup>	2.1	4.4	2.8	2.7	2.9	5.0
Average	15.4	10.4	8.3	7.2	6.6	8.6

Sources: LBMA, RBA, Chant West, Australian Bureau of Statistics, Bloomberg Finance L.P., Melbourne Institute of Applied Economic & Social Research, MSCI Inc., S&P Dow Jones Indices LLC., WM Reuters.

Notes: 1. Per annum total returns to 30 June 2025. 2. LBMA monthly price data, RBA AUDUSD price data, ABC Bullion Calculations. 3. Chant West Superannuation Growth Fund Returns. 4. S&P 500 Total Return Index (in AUD). 5. S&P/ASX All Ordinaries Total Return Index. 6. MSCI World ex-Australia Net Total Return Index AUD Index. 7. S&P/ASX 200 A-REIT Total Return Index. 8. Bloomberg AusBond Composite 0+ Yr Index. 9. Bloomberg AusBond Bank Bill Index. 10. ABS Consumer Price Index. 11. Proxied returns using Vanguard Historical Return Data (assuming 70% Australian Shares, 20% Australian Bonds and 10% Cash asset allocation).

### **Key products that SMSF trustees purchase**





ABC Bullion's Pool Allocated product range is the perfect choice for SMSF trustees looking to include physical bullion in their portfolio.

Rather than buying a specific bar that is assigned to them, investors buy a 'share' in a pool of gold, silver, platinum or palladium, which is managed by ABC Bullion and backed by externally audited metal positions held by ABC Bullion and its related bodies corporate.

There are a number of key benefits to our Pool Allocated products, including:

- Free storage
- Lowest trading premiums
- Able to be bought in fixed dollar amounts or by fixed weight
- ▶ Highly liquid and easy to trade
- Fully insured for its replacement value through underwriters at Lloyd's of London
- Can be converted to physical bars

## ABC BULLION CAST BAR RANGE

Investment grade cast bars are the perfect products for SMSF trustees, owing to their liquidity and low trading margins. SMSF trustees that would like to own their own physical bars typically purchase cast bars, which range in size from ½ ounce right up to the signature 1kg ABC Bullion Cast Bar Gold and 1kg ABC Bullion Cast Bar Silver, both of which come with their own serial numbers and certificates of authenticity.

All investment grade cast bars are produced at ABC Refinery, the only independant precious metal refinery

accredited by the London Bullion Market Association (LBMA), the Shanghai Gold Exchange (SGE), and the CME Group. ABC Refinery sources gold ethically from a number of Australia's leading gold mining companies.

All investment grade bars are produced in keeping with the strictest of international standards regarding purity, and are recognised as investment grade bullion in the global wholesale bullion market.



### **1KG ABC CAST BAR GOLD**

Purity	999.9+
Origin	Australia
Length	115.00 mm
Width	51.00 mm
Thickness	7.50 mm
Net weight	1,000 g / 32.15 t oz

### **1KG ABC CAST BAR SILVER**

Purity	999.5+
Origin	Australia
Length	114.00 mm
Width	50.50 mm
Thickness	14.00 mm
Net weight	1,000 g / 32.15 t oz



# ABC Bullion Gold Saver

The ABC Bullion Gold Saver is a direct debit physical gold and silver accumulation plan, which allows any Australian to become a gold investor with as little as \$50 per month.

SMSF trustees in the accumulation phase (typically up to the age of 60), are increasingly using the product as it allows them to dollar cost average into physical bullion, rather than investing in a lump sum.

### **Product Features Include:**

- ▶ Option to build savings in physical gold, silver, or both
- Ability to invest in regular instalments (weekly, fortnightly, or monthly)
- ➤ Transparent pricing transactions occur at 5pm AEST on each business day
- No activation fees or cancellation fees
- ▶ No ongoing storage fees
- Ability to track the value of your gold and silver holdings online 24/7
- Option to make Top Up payments to accelerate your gold and silver holdings
- Easy to trade you can sell your gold and silver back to ABC Bullion at any time
- ▶ 100% back by externally audited metal positions held by ABC Bullion and its related bodies corporate



# THE ABC BULLION GOLD DECUMULATION PLAN (GDP)

The ABC Bullion Gold Decumulation Plan (GDP) is a unique investment solution that allows Australian investors to access regular cashflow from their precious metal investments, while remaining invested in both gold and silver, which can generate strong price growth over the long-term and contribute to overall portfolio stability.

With a minimum original investment of just AUD \$25,000, no lock in periods, and a transparent fee structure, the product is the perfect choice for new as well as existing precious metal investors, especially those either already in or approaching retirement, including SMSF trustees.

Investors in this demographic typically look for three things when considering an asset to include in their portfolio. They want confidence that the asset they are considering can:

- Contribute to portfolio growth
- Generate regular cashflow if required to support lifestyle needs
- Contribute to overall portfolio stability and security

GDP has the potential to deliver all of the above to investors, with gold having historically generated very strong long-term returns of almost 10% per annum since the 1970s.

Gold also has a history of outperformance in time periods that other assets like the share market are at their most volatile, as well as in periods of high inflation, with these defensive characteristics a key reason why gold is widely recognised as both a safe haven asset and portfolio stabiliser by investors worldwide, including in Australia



### **Product Features Include:**

- **1. Cashflow**: Generate regular cashflow through pre-authorised sales of precious metal holdings with payments made on the first business day of every month.
- **2. Growth:** Remain invested in precious metals, which offer potential capital appreciation, with gold having risen by nearly 10% p.a. since 2000.
- **3. Boost:** Function Increase your GDP account with top up investments, which you can make online or over the phone with the ABC Bullion sales and client service team.
- **4. Flexibility:** Alter or pause your monthly cashflow requests to suit your lifestyle needs.
- **5. Liquidity:** No lock in periods. You can sell all or part of your holdings anytime.
- **6. Tangibility:** Holdings in a GDP account are fully convertible into hallmarked ABC Bullion bars, coins or minted tablets.
- **7. Security:** Backed by ABC Bullion and the LBMA, SGE & CME accredited ABC Refinery.
- **8. Low Cost:** No ongoing storage fees and transparent margins.
- 9. Metal Deposit Capability:

Investors with existing holdings of LBMA accredited physical bullion can deposit these holdings with ABC Bullion, and have the equivalent metal weight credited to their GDP account.

**10. Bi-Metallic:** Investors using GDP can split their investments into gold, silver or a combination of the two.

# HOW ABC BULLION WORKS WITH SMSF TRUSTEES

ABC Bullion work with tens of thousands of SMSF trustees located around Australia, all of whom are holding precious metals as part of their investment portfolio. ABC Bullion have customised our investment solutions to cater for the SMSF market, with ABC Bullion offering:

- Products suited to SMSF trustees including pool allocated metals and ABC Bullion cast bars
- Regular reporting including EOFY valuations for audit
- 24/7 online access including up to the minute portfolio valuations
- The ABC Bullion Gold Saver, which allows for regular direct debits from your SMSF bank account into gold and silver
- Instant buybacks so you can convert your precious metals back to cash as/when needed for your SMSF
- Metal transfers to sister company Custodian Vaults for trustees wanting to store SMSF assets securely and privately

### Three simple steps to invest using your SMSF

ABC Bullion make SMSF investing simple. Simply follow the below three step process:

- 1. Open an account with ABC Bullion in the name of your SMSF
- 2. Lock in a purchase of precious metals
- **3**. Pay for the metals you have purchased from ABC Bullion

Once payment for your metal has cleared, you will be free to collect the metals purchased in the name of your SMSF. Alternatively, if you have chosen to have your metal stored with ABC Bullion (most trustees choose this option), there is nothing further for you to do, with ABC Bullion moving your metal to storage upon clearance of your payment.

### **Documentation Required**

As part of opening an account in the name of your SMSF, ABC Bullion require the following documentation:

- 1. Trust deed for your SMSF
- 2. Photo ID for Trustees of the SMSF, either drivers licence and/or passport
- 4. ACN of your Corporate Trustee company (if relevant)



### **Frequently Asked Questions**

### Do I need a separate account to purchase precious metals in the name of my SMSF?

Yes. If you have already have an individual account with ABC Bullion but wish to purchase metals in the name of your SMSF, you will need to open a separate account. By having a separate account for your SMSF, payments, invoices, storage balances and valuations can all be managed distinctly in the name of your SMSF, which will assist you with your ongoing reporting obligations.

### Do I need to prefund purchases?

No. There is no need to prepay for bullion purchases. You can order your precious metals prior to paying, with orders able to be placed over the phone, in our showrooms in Sydney, Brisbane, Melbourne or Perth, or online, with our website open for trading 24 hours a day, 7 days a week. Once you have made your order, you will receive an invoice which you can arrange payment for via EFT, BPAY, credit card, or cheque.

### Can I store my precious metals at home?

Whilst there is no rule stating you can't store bullion at home, it is not without risk, is not as liquid and is more difficult to value for SMSF purposes. For these reasons, most investors prefer to keep their bullion stored with ABC Bullion, or with Custodian Vaults, our private vaulting arm. Bullion stored with ABC Bullion is insured, regularly valued, and able to be traded 24 hours a day. Storing at home can make the end of financial year auditing process much harder, so it's best to check with your auditor on their requirements.

### How do I know which bullion products to invest in?

SMSF trustees tend to invest in either ABC Bullion Pool Allocated products, or ABC Bullion investment grade cast bars, including our 1kg ABC Bullion Cast Gold and Silver Bars. These products come with the lowest trading margins and are the most efficient way of investing in physical precious metals.

### Can ABC Bullion work with my financial planner or accountant?

Yes. ABC Bullion works with a number of leading financial advisory and accounting groups. You can appoint your adviser and/or accountant as operating authorities on your accounts if you wish. ABC Bullion can then arrange payments, settlements and ongoing reporting with appointed advisers, streamlining the process for you.

### How often will my bullion be valued, and do you assist with audits?

Daily. Bullion valuations are available on a 24/7 basis. ABC Bullion also issues a quarterly valuation to clients with precious metals in storage, so as a minimum, you will receive four updates a year. This includes a valuation at the end of the financial year, which you can use to help fulfil any tax or SMSF reporting requirements. You can also login to your account with ABC Bullion at any time for a live valuation update.

### How easy is it to sell bullion, and how long does payment take?

Selling is as easy as buying. It can be done with a phone call or in our offices (during trading hours), or via our website (24 hours a day, 7 days a week). ABC Bullion will repurchase any metals stored with us instantly and will make payment to your designated bank account, with funds typically received within two business days of sale.

### Should I purchase coins in my SMSF?

Bullion coins are very popular investments, but they are typically not best suited for SMSFs. This is because they come with higher trading premiums than cast bars (owing to the greater fabrication cost involved in manufacturing them), and because of the question mark surrounding the definition of collectables and the requirements involved when investing in coins. For these reasons, ABC Bullion considers it best practice for SMSF trustees to invest only in Pool Allocated metal and/or investment grade cast bars.

### Does ABC Bullion assist with setting up a SMSF?

No. ABC Bullion does not assist with establishing SMSFs. To set up an SMSF, you will need to work with a qualified professional such as an accountant, financial adviser, or SMSF administrator who can help you establish the trust structure, appoint trustees, and ensure the fund complies with all ATO regulations.

Once your SMSF is established and you have the necessary documentation (including a trust deed and SMSF bank account), you can then use your SMSF to purchase bullion through ABC Bullion. The step-by-step process for investing with your SMSF is outlined in detail on page 13 of this guide.

## CUSTODIAN VAULTS

SMSF trustees typically choose to store their physical precious metals with ABC Bullion, or with our sister company Custodian Vaults. The vault, can be used by SMSF trustees irrespective of where they are located in Australia.

Custodian Vaults is Australia's premier state-of-theart secure storage and safety deposit box facility. For ten years we've been offering unrivalled protection and discretion to clients. Our secure and discreet safety deposit boxes are now available in two locations, Sydney and Perth.

Custodian Vaults' mission centres on providing secure safety deposit box solutions to deliver our clients unrivalled service, security and privacy. Independent of the Australian banking system, Custodian Vaults offers the region's most convenient way to store everything from bullion to documents, jewellery, hard drives and other valuables

### Features Include:

- Discreet location in heart of Sydney CBD & Perth, Custodian Vaults is a purpose built & high-tech facility
- Privately owned with no ties to banking and/or government institutions
- \$10,000 complimentary insurance provided by independent brokers
- A multi-layered approach to security including Biometric Identification requirement and overseen 24 hours a day by industry professionals
- Flexible and convenient operating hours, including Custodian Vaults Sydney opened on Saturdays
- No charge for additional operating authorities
- Unlimited accessibility

### **Sydney Safety Deposit Box Options**

ВОХ	SIZE
X-Small	80 x 190 x 280mm
Small	67 x 150 x 620mm
Medium	125 x 150 x 620mm
Large	140 x 420 x 620mm
X-Large	280 x 420 x 620mm

### **Perth Safety Deposit Box Options**

вох	SIZE
Small	130mm x 480mm x 50mm
Small-Medium	130mm x 480mm x 100mm
Medium	300mm x 480m x 50mm
Large	300mm x 480mm x 100mm
X-Large	300mm x 480mm x 200mm

For information on safety deposit box prices visit **custodianvaults.com** 



# Reserve a safety deposit box with Custodian Vaults

### **Sydney**

Lower Ground 74 Castlereagh Street Sydney NSW 2000

### **Opening Hours**

Weekdays: 08:30am - 5:30pm Saturdays: 08:30am - 12:30pm

Sundays: Closed

**T** 1300 665 765

**P** +61 2 9011 7355

**F** +61 2 9221 6358

E sydney@custodianvaults.com.au

### Perth

Basement 50 Georges Terrace Perth WA 6000

### **Opening Hours**

Weekdays: 08:30am - 5:00pm

Saturdays: Closed Sundays: Closed

T 1300 160 035

**P** +61 8 6186 2199

E perth@custodianvaults.com.au



A PALLION COMPANY



### INTERESTED IN SMSF

ABC Bullion are not financial advisers. We can't give advice on any investments, nor the appropriate circumstances through which you should manage your superannuation. Through our conversations with the many thousands of SMSF trustees we work with, the following five factors are commonly mentioned as the main reason why they have set up a SMSF.



### **Investment Flexibility**

Traditional superannuation funds are limited with what they will let you invest in. For example, you cannot own physical gold and silver nor other investments that can include boutique share funds, property, and art. Having a SMSF gives you the flexibility to invest in a much wider range of assets, which can help boost returns and manage risks.



### **Cost Savings**

According to Rainmaker Research, employer workplace funds charge an average of 1.24% in fees, whereas personal funds charge 1.49%. There are many online services that can make running your own SMSF easy at a cost below \$2,000 a year. Such fixed costs compared to percentage fees can amount to substantial savings over an average Australian's working life.



### Control

In a traditional superannuation fund, the company managing the money is the trustee, meaning they, not you, have legal control of your assets. With a SMSF, legal control lies in your hands.



### **Tailored Insurance**

Holding insurance inside superannuation can be a great way to free up cash flow. The problem is that insurance within traditional superannuation is not tailored to your specific needs. With a SMSF, you can customise an insurance solution that works best for you and your family.



### **Involving the Family**

One of the biggest advantages of a SMSF is the opportunity to have up to four members. This means that you and your partner can combine your assets into one fund, and potentially your children or siblings as well. This allows for even greater fee savings over time and gives you a larger pool of assets to invest with.



# ABC BULLION WHOLESALE & VIP TEAM

### **Our Purpose**

The Wholesale & VIP Sales Team specialises in SMSF, high-networth (HNW) investors and wholesale clients. The team delivers a premium service, ensuring every client Australia wide receives expert guidance and support when investing in precious metals using their SMSF.



Dominic Cantarella

Head of Sales and Client Operations

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Eoin Sweeney
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Luke Tyler

Analyst – Market & Business Intelligence

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# ABC Bullion Investor Centre

### The ABC Bullion Investor Centre is Australasia's leading precious metals investment portal.

It contains a wealth of knowledge on the key factors influencing the physical gold and silver markets, as well as research into foreign exchange markets, interest rates, share markets, fixed income securitieis, cryptocurrencies, property and superannuation.

From investment guides, to weekly/monthly reports, podcasts, videos, webinars and media appearance, the ABC Bullion investor centre is the perfect place for Australian investors to stay up to date on all precious metal related news.

ABC Bullion's Investor Centre is headed up by ABC Bullion General Manager, Jordan Eliseo, and Global Head of Institutional Markets, Nick Frappell. Collectively, they have close to 60 years' experience in global precious metals, banking and wealth management markets.

Join the ABC Bullion Investor centre by visiting **abcbullion.com**. **au/investor-centre** and establish your precious metals investment account with ABC Bullion today.

### **Gold Fun Fact 4**

ABC Bullion is the proud manufactuter of The Lexus
Melbourne Cup, the race that stops the nation. The cup that goes to winner features three handles (one for the jockey, one for the trainer, and one for owner), and takes over 200 hours to manufacture. There is over 3 kilos of gold, worth more than AUD \$500,000 in each Melbourne Cup.











### Jordan Eliseo General Manager

Jordan Eliseo is a financial markets commentator and precious metals expert with more 25 years industry experience.

Jordan is the General Manager of ABC Bullion Australia, Australia's largest independent bullion dealer, and part of Pallion Group, the largest precious metal services group in Australia.

Prior to entering the bullion industry,
Jordan worked at companies including
JP Morgan Deutsche Bank and
AMP Capital. He was also Head of
Investment Analytics at Cazenove
Capital in London where he was
responsible for building risk and
attribution models for hedge funds
as well as equity, fixed income and
multi-asset portfolios.



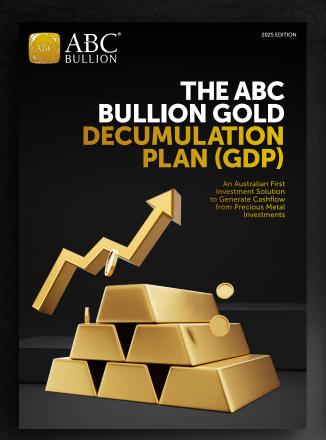
### Nicholas Frappell ABC Refinery, Global Head Institutional Markets

Nicholas Frappell is Global Head of Institutional Markets for ABC Refinery. Nick joined ABC Refinery in 2016 and drives international business development and structured finance.

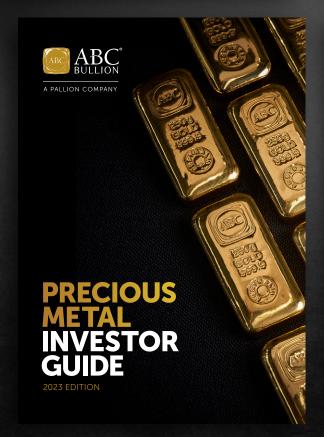
Nick is an experienced precious metals spot and swaps trader who also has experience in developing business in Europe and Asia. Prior to working in Sydney, Nick worked in London, Tokyo, Singapore and Hong Kong. Nick has a Masters in Finance majoring in Economic Policy from the University of London, and a Diploma in Statistics from the Open University. Nick gained a Distinction in the Diploma of Technical Analysis from the UK Society of Technical Analysts.

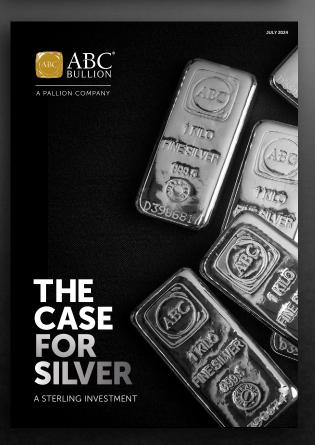
Nick is Chair of the LBMA membership sub-committee and the Gold Forum for the Minerals Council Australia. Nick also co-hosts the ABC Refinery 'Pod of Gold' podcast. Nick speaks widely at various domestic and international conferences as both keynote and panellist.

### Learn More











# To invest in precious metals visit abcbullion.com to create an account or contact our team on 1300 361 261. Alternatively, contact our Wholesale & VIP team directly on the following emails



Chris Hanna
Wholesale & VIP Sales
Email chris.hanna@abcbullion.com.au



Eoin Sweeney
Wholesale & VIP Sales
Email eoin.sweeney@abcbullion.com.au

### **Sydney Head Office**

### Dhone

1300 361 261 +61 2 9231 4511

### Fav

+61 2 9233 2227

### **Email**

comms@abcbullion.com.au

### Location

38 Martin Place, Sydney NSW 2000, Australia

### **Trading Hours**

Monday - Friday 8.30am - 5pm

Trading Continuously Online 24/7

### Mailing Address

GPO Box 2435, Sydney NSW 2001

### **Perth Office**

### Phone

+61 8 9325 0888

### Fax

+61 8 9325 0889

### Email

comms@abcbullion.com.au

### Location

Level 3, 40 St Georges Terrace, Perth, WA 6000

### **Trading Hours**

Monday - Friday 8:30am - 4.30pm

Trading Continuously
Online 24/7

### **Brisbane Office**

### Phone

+61 7 3211 1114

### Fax

+61 7 3211 0035

### Email

comms@abcbullion.com.au

### Location

Suite 4, Level 12, 141 Queen Street Brisbane QLD Australia

### **Trading Hours**

Monday - Friday 8:30am - 4.30pm

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### Melbourne Office

### Phone

+61 3 9654 9200

### Fax

+61 3 9654 1666

### Email

comms@abcbullion.com.au

### Location

Suite 801, Level 8, 227 Collins Street Melbourne VIC Australia

### **Trading Hours**

Monday - Friday 8:30am - 4.30pm

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Online 24/7



ABC BULLION

### **ABC BULLION HEAD OFFICE**

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