

**DON'T
LET THIS
BE YOU**

INFLATION
HIGH FEES
LOW INTEREST
CURRENCY
DEVALUATION
THEY PROFIT
YOU LOSE

HELL'S FARGO

I would like
to deposit
\$10,000, please.

Sure, we'll be
happy to devalue
that for you.

BANKER

PRECIOUS METALS GUIDE

WHY YOU NEED GOLD,
HOW TO BUY IT SAFELY,
HOW TO LIQUIDATE IT SAFELY



BLACK AND GOLD
PRECIOUS METALS BROKERAGE



A MESSAGE FROM **PERRY KYLES, PhD**

For most of our lives, we have been told to trust the banks. We are taught to deposit our money, work hard, and believe that a number on a screen represents security. But the truth is, the banking system was never designed to preserve your wealth. It was designed to use your money, devalue your currency, and keep you dependent.

I created this guide to give you clear, straightforward information about a real alternative: gold and other precious metals. Gold has protected wealth for thousands of years. It is not based on a government promise, a corporate balance sheet, or a computer entry that can be changed with a keystroke.

This guide will explain why gold matters, how the modern monetary system works against you, and how you can acquire physical precious metals safely and efficiently. You will also learn how to liquidate your metals when the time is right, why gold is extremely liquid, tangible, and discreet, and how Black & Gold can assist you at every stage of the process.

My goal is not to convince you to buy gold. My goal is to make sure you understand the facts, so you can make informed decisions about your wealth. Whether you decide to acquire a small amount or a larger position, the key is to take control, educate yourself, and stop relying solely on a system that has a long history of devaluing the very currency you work so hard to earn.

Black & Gold exists to help you navigate this process. We provide consultations, assist with acquisition, and offer guidance on liquidation. We work with individuals who want to preserve purchasing power, protect their wealth, and create greater financial independence.

I invite you to read this guide, ask questions, and take the next step toward building a stronger, more secure financial future.

A stylized, handwritten signature of Perry Kyles in black ink.

PERRY KYLES, PhD

FOUNDER, BLACK & GOLD
PRECIOUS METALS BROKERAGE

Why You Need Gold

Your bank balance is not your purchasing power.

You can deposit \$10,000 in a bank today, leave it untouched, and return years later to find that you still have \$10,000. But what can those dollars buy? That is the real question.

Inflation reduces what a dollar can buy over time. Interest paid on savings has often been lower than the rate of inflation, which means you may be losing purchasing power even while your account balance increases.

Gold offers an alternative. Unlike paper currency, it cannot be created with a keystroke. Its supply is limited, it has been valued across civilizations for thousands of years, and it remains a globally traded asset. Gold's price does fluctuate, but over the long term it has historically maintained and increased its purchasing power.



\$10,000 INVESTED IN 1971: THEN AND NOW

GOLD

(1971 to 2026)

\$10,000 in gold in 1971
would be worth approximately

\$1,024,390



BANK SAVINGS

(1971 to 2026)

\$10,000 in a bank savings account
at an average 3.9% annual interest
(compounded) would be worth
approximately

\$76,470



Sources: World Bank gold price (annual average, 1971 and 2026);
Federal Reserve/FRED average savings rate (1971–2026, approximately 3.9%, compounded).
Past performance is not a guarantee of future results.

BLACK AND GOLD

PRECIOUS METALS BROKERAGE

Schedule a consultation: blackandgold.us/precious-metals-acquisition-and-liquidity-service/

1971: The Year Everything Changed

For decades, the U.S. dollar was convertible into gold at a fixed price of \$35 per ounce for foreign monetary authorities. In August 1971, President Richard Nixon ended the dollar's convertibility into gold, breaking the final link between the dollar and gold.

Once that link was severed, the U.S. government could create dollars without the restraint of gold. Since then, the dollar has lost a significant portion of its purchasing power, while gold has increased in value over the long term.



Saving Dollars vs. Maintaining Purchasing Power

Most people think they are getting ahead by saving money in a bank. But if the interest earned on your savings is lower than the rate of inflation, your purchasing power declines over time. This means that the same amount of dollars will buy fewer goods and services in the future.

Gold has historically maintained its purchasing power over the long term, which is why it has been a store of value for thousands of years across different societies and economic systems.

**It's not about
preserving dollars.**
**It's about
maintaining
purchasing power.**

Why Physical Gold?

Gold offers three key advantages:



LIQUID

Gold is recognized and traded worldwide. It can be converted into currency through established dealers and other buyers.



TANGIBLE

Gold is a physical asset. It isn't merely a number on a bank statement or a promise from a financial institution.



DISCREET

Physical gold can be privately held and stored, subject to applicable laws, and without the reporting, tax, and disclosure requirements that apply to many financial accounts.

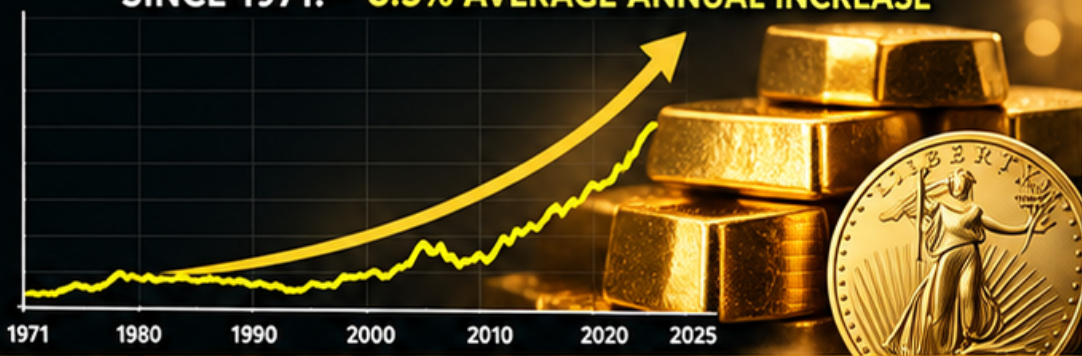
SECTION 2

The 8.5% Strategy

Increase Your Annual Savings Without Saving Additional Money.

Since 1971, the price of gold has increased at an average annual rate of about 8.5%. This means that the same amount of money can buy much more gold over time, helping you preserve and increase your purchasing power without having to set aside extra cash each year.

GOLD'S LONG-TERM PRICE APPRECIATION SINCE 1971: ~8.5% AVERAGE ANNUAL INCREASE



WHAT 8.5% MEANS FOR YOU

- | | | | |
|---|---|--|---|
| 1 COMPOUND GROWTH

Historically, gold's price has increased about 8.5% per year on average. Over time, this compounds the value of your savings. | 2 NO EXTRA SAVINGS NEEDED

You don't have to set aside more money each year. By holding gold, your existing savings have increased in value. | 3 PRESERVES PURCHASING POWER

As the dollar loses value due to inflation, gold has maintained its ability to buy real goods and services. | 4 A STRONGER FINANCIAL FUTURE

Using this historical 8.5% growth, your savings can go further over time, helping you build and preserve wealth. |
|---|---|--|---|

"Gold is money. Everything else is credit."

— J.P. Morgan

-  8.5% is an illustrative annual rate informed by gold's long-term historical appreciation, not a promised return. Gold prices fluctuate.

SECTION 2 (CONTINUED)

A Compound Growth Illustration

What \$10,000 could become at a hypothetical constant 8.5% annual growth rate.

YEAR	\$10,000 AT 8.5% ANNUAL COMPOUND GROWTH	\$10,000 CASH: PURCHASING POWER IN 1971 DOLLARS
1971	\$10,000	\$10,000
1980	\$20,839	\$4,915
1990	\$47,116	\$3,099
2000	\$106,528	\$2,352
2010	\$240,857	\$1,857
2020	\$544,574	\$1,565
2025	\$818,853	\$1,258



Illustration only. The 8.5% column assumes a constant annual compounded rate, not actual year-by-year gold returns. The cash column assumes no interest and adjusts for inflation using annual U.S. CPI. Gold prices fluctuate. Figures exclude transaction costs, dealer premiums, and taxes. Past performance does not guarantee future results.

Sources: Federal Reserve Bank of Minneapolis, annual CPI 1971–2025; World Gold Council, Gold as a Strategic Asset, 2025 and 2026. Calculations: $\$10,000 \times (1.085)^{(\text{year} - 1971)}$; cash = $\$10,000 \times 40.5 / \text{annual CPI}$.

SECTION 3

What One Ounce of Gold Could Buy Then and Now

The dollar loses value. Gold maintains purchasing power.

Since 1971, the U.S. dollar has lost a significant portion of its purchasing power due to inflation. Gold has increased in price, but more importantly, it has maintained its ability to buy real goods and services. The example below shows what the same amount of money and the same one ounce of gold could buy in 1971 and what they can still buy today.

\$40.80 IN CASH**SAME AMOUNT OF MONEY. FAR LESS TODAY.****1971**Average U.S. gasoline price:
\$0.36 per gallon**\$40.80
in cash****113 GALLONS
OF GASOLINE****2026**U.S. gasoline price (Oct 5, 2026):
\$4.354 per gallon**\$40.80
in cash****9 GALLONS
OF GASOLINE****ONE OUNCE OF GOLD****SAME AMOUNT OF GOLD. GREATER PURCHASING POWER TODAY.****1971**

Gold price: \$40.80 per ounce

**1 OUNCE OF GOLD
= 113 GALLONS
OF GASOLINE****2026**Gold price: ~\$4,180 per ounce
(approx.)**1 OUNCE OF GOLD
= ABOUT 960 GALLONS
OF GASOLINE*****"Gold is money. Everything else is credit."***

— J.P. Morgan

Sources: Gold price 1971 — \$40.80/oz (London Bullion Market Association, historical annual average). Gold price 2026 — approximately \$4,180/oz (LBMA, Oct 2026, rounded). U.S. gasoline price 1971 — \$0.36/gal (U.S. Energy Information Administration, historical data). U.S. gasoline price 2026 — \$4.354/gal (EIA, Oct 5, 2026). Calculations are rounded. Past performance is not a guarantee of future results.

BLACK AND GOLD

PRECIOUS METALS BROKERAGE

Schedule a consultation: blackandgold.us/precious-metals-acquisition-and-liquidity-service/

How to Acquire Gold and Silver

A simple, secure process with expert guidance.

Our Precious Metals Acquisition and Liquidity Service helps you acquire physical gold and silver confidently and securely through a network of trusted, established dealers. Here's how it works:

1

Schedule a Consultation

We discuss your goals, timeline, and budget. This 50-minute phone consultation is \$100. If you make a precious metals acquisition of \$2,000 or more, the full \$100 is credited toward your purchase.

2

Get a Custom Plan

Based on your objectives, we recommend specific products, quantities, and trusted dealers that fit your needs.

3

Acquire Your Metals

We assist you through the purchase process at competitive dealer pricing, with our negotiated fee structure.

4

Insured Delivery

Your metals are shipped directly to you, fully insured, and remain insured until the package is signed for at your address.

5

Future Liquidity Support

When you're ready to sell, we assist with liquidation, helping you get the best pricing through our dealer network.



Schedule Your Consultation Today

50 minutes • \$100

Credited toward any precious metals acquisition of \$2,000 or more.

Book Now >



INDEPENDENT GUIDANCE

We work for you, not a bank.



ACCESS TO TRUSTED DEALERS

We provide access to a network of reputable dealers.



TRANSPARENT FEE STRUCTURE

Clear and straightforward fees with no hidden costs.



BOTH ACQUISITION AND LIQUIDATION

Support when you buy and when you're ready to sell.

BLACK AND GOLD

PRECIOUS METALS BROKERAGE

Schedule a consultation: blackandgold.us/precious-metals-acquisition-and-liquidity-service/

TWO PATHS. TWO FINANCIAL FUTURES.

The choice you make today can determine
your purchasing power tomorrow.



- ✗ Your money loses value to inflation.
- ✗ They lend your money and profit from it.
- ✗ You are just an account number.
- ✗ Subject to government control and bank risk.

- ✓ Acquire real money you can hold.
- ✓ Preserve your purchasing power.
- ✓ Build long-term wealth.
- ✓ Take control of your financial future.

THE POWER TO CHOOSE IS YOURS.

One path keeps you dependent on a system designed to benefit from your labor.
The other path helps you preserve wealth, protect your purchasing power,
and build a stronger future with physical gold and silver.

SCHEDULE YOUR CONSULTATION ➔

blackandgold.us/precious-metals-acquisition-and-liquidity-service/