THE AURUM COLLECTION

Gold, history and craftsmanship

A collector guide to gold coin issues, independent grading and the details that distinguish one specimen from another.



Explore Sovereigns, Britannias and commemorative gold coins with a clear understanding of issue specifications and certification.

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CHOOSING A COIN

Read the issue, then the specimen

The issue

Start with year, issuing territory, denomination, finish, weight and design. Coins with similar names can be different sizes or editions. A UK theme does not itself establish UK legal-tender status.

The specimen

Read the actual holder label or certificate. The numerical grade, certification number, condition and provenance relate to that individual coin. Confirm that the supplied coin matches the photographs and agreed description.

A focused collection

A collection can follow a monarch, artist, series, historical event, denomination or group of certified grades. Compare the same issue and finish before comparing prices.

Your evidence checklist

Keep the invoice, photographs, holder details, certificate record and any original mint paperwork. Record which packaging accompanies the purchase, particularly where a coin has been removed from an original set.

INDEPENDENT ASSESSMENT

Grading and certification

PF, PR and MS

NGC generally uses PF for Proof coins; PCGS uses PR. MS denotes Mint State. Proof is a production method, while a numerical grade records the assessment of a specimen. A Proof coin is not automatically PF70 or PR70.

Understanding 70 and 69

NGC defines grade 70 as showing no post-production imperfections at five-times magnification. Grade 69 allows nearly imperceptible imperfections. Extra designations, such as Ultra Cameo, describe additional characteristics.

Verify before comparing

1. Read the service and full certificate number from the holder.
2. Open the grading service's official verification tool.
3. Compare the year, denomination, description, grade and available photographs.
4. Resolve any mismatch with the seller. A matching number alone does not establish authenticity.

Useful official tools

NGC: ngccoin.com/certlookup
PCGS: pcgs.com/cert

BRITISH COIN HERITAGE

Sovereigns and Britannias

The Sovereign

The Sovereign dates to Henry VII in 1489; its modern form returned in 1817. St George and the Dragon is closely associated with the series, while special issues can carry other reverses. Full, Half, Double and Five Sovereigns are different formats.

The Britannia

The modern gold Britannia series began in 1987. Year, size, finish and design all matter. Earlier gold Britannias used 22-carat gold; the bullion series moved to 24-carat gold in 2013. Check the exact issue specification for historical and Proof editions.

Weight and purity

Fine-gold weight and gross coin weight are different. A 22-carat coin contains alloy metal as well as gold. Do not apply a modern bullion specification to every earlier or Proof issue.

Learn more online

Sovereign guide
Britannia guide

COLLECTING WITH CONTEXT

Mintage, presentation and value

Mintage is not a grading population

Maximum coin mintage is an issue-wide measure. A limited edition presentation can cover only one sales format. Grading population reports record submissions to a service and do not count every surviving coin.

Original packaging and slabbed coins

Mint boxes, capsules, booklets and certificates describe the original presentation. A slabbed coin may be offered without some of those items. Ask which pieces are included and preserve the certified holder intact.

What can influence price?

Gold content, rarity, design, condition, provenance and demand can affect collector-market prices. Dealer selling prices and resale offers can differ. A top grade does not guarantee liquidity or future value.

Risks and practical considerations

Coin values can rise or fall. Gold coins do not provide interest or dividends. Consider buying and selling costs, insurance, storage, authenticity and the possibility that a suitable buyer may take time to find. No return or resale price is guaranteed.

UK TAX CONTEXT

Check the coin and your position

Capital Gains Tax

HMRC states that Sovereigns minted in 1837 or later and Britannia gold coins are sterling currency and exempt under the currency rules. Non-sterling coins have different treatment. Do not infer tax status from a British design or a dealer description alone.

VAT

The VAT exemption for investment gold depends on the applicable criteria. Not every gold coin or collector product qualifies simply because it contains gold. Check the exact issue and transaction against HMRC guidance.

Inheritance Tax

Inheritance Tax concerns the estate, including money and possessions. Gold coins do not have a blanket exemption from Inheritance Tax. Any gifting, estate-planning or relief position needs assessment in the circumstances.

Independent advice

This is general educational information, not personal tax or investment advice. Tax rules and individual circumstances can change. Obtain advice suited to your position before relying on a treatment.

WORKING WITH AURUM

Enquire with a clear brief

Tell us what you are looking for

Share the coin name, year, denomination, desired finish and any preferred grading service or grade. If you already own a coin, include clear holder photographs and the full certification number.

Before you buy

Agree the individual coin, grade, condition, price, included packaging and delivery arrangements. Keep written confirmation and your invoice. An enquiry does not reserve stock or establish a valuation.

Care and records

Keep a slab intact, avoid cleaning the coin and protect holders from damage. Store photographs and certificates alongside your ownership records.

Contact Aurum Bullion Plc

Explore the collection
Enquire online
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PRIMARY REFERENCES

Sources and further reading

NGC grading scale

PCGS certification

HMRC currency and coins, CG78305

HMRC investment gold, VAT Notice 701/21

GOV.UK Inheritance Tax overview

Royal Mint Sovereign history

Royal Mint Britannia guide