



Your
Precious
Metals
Legacy



PM&I

**PRECIOUS METALS
AND INVESTING**

Contents

Precious Metals Estate Planning Insights & Generational Wealth Tools	2
Precious Metals Are One of the Smartest Generational Wealth Tools Available	2
Gold, Silver, Platinum, and Palladium as Legacy Assets	3
The Main Forms of Precious Metals Used in Estate Planning	4
Storage and Security for Inherited Precious Metals	7
Documentation That Protects Your Legacy	7
How Much of Your Portfolio Should Be in Precious Metals	9
Frequently Asked Questions	10

Precious Metals Estate Planning Insights & Generational Wealth Tools

- **Precious metals like gold, silver, platinum, and palladium** hold intrinsic value that survives inflation, market crashes, and economic uncertainty — making them uniquely powerful tools for generational wealth transfer.
- **How you hold your metals matters as much as owning them** — trusts, personal ownership, and gifting strategies each carry different tax and legal implications for your heirs.
- **Documentation is the silent protector of your precious metals estate plan** — without it, even the most valuable collection can trigger costly disputes or tax complications.
- **Physical metals behave differently from stocks and bonds in estate planning**, and understanding that difference could save your heirs thousands in taxes and legal fees.
- **Keep reading to discover how much of your portfolio should actually be in precious metals** — and how to structure it in a way that protects your family for decades.

Precious Metals Are One of the Smartest Generational Wealth Tools Available

Most estate plans are built around assets that exist only on paper — and that is exactly where the risk hides.

When markets collapse, currencies devalue, or financial institutions fail, paper assets can lose value faster than most people can react. Physical precious metals do not carry that same vulnerability. Gold, silver, platinum, and palladium have preserved wealth across civilizations for thousands of years, and their role in modern estate planning is stronger than ever. For families looking to pass real, lasting value to the next generation, precious metals represent one of the most reliable tools available.

There is a reason seasoned estate planners increasingly recommend allocating a portion of a client's portfolio to physical metals. [The U.S. Gold Bureau](#) has long been a resource for investors and families navigating the intersection of precious metals and long-term financial planning, offering guidance on how to integrate physical assets into a broader legacy strategy.

The goal of this guide is straightforward: to show you exactly how precious metals fit into estate planning, what forms work best, how to structure ownership, and how to protect your heirs from unnecessary tax burdens and legal headaches.

Why Precious Metals Hold Up Across Generations

Few assets have the track record of precious metals. While stock markets have experienced multiple catastrophic crashes and real estate markets have gone through painful corrections, gold and silver have consistently maintained purchasing power over centuries. That durability is not a coincidence — it is a feature built into the nature of these metals themselves.

Gold, Silver, Platinum, and Palladium as Legacy Assets

Each of the four major precious metals brings something different to an estate plan. Understanding their individual characteristics helps you make smarter allocation.

Metal	Primary Appeal for Estate Planning	Key Consideration
Gold	Long-term store of value, globally recognized	Higher price per ounce, strong liquidity
Silver	Affordable entry point, industrial demand supports value	Requires more storage space per dollar of value
Platinum	Rare industrial applications in the automotive and medical sectors	More price volatility than gold
Palladium	High industrial demand, significant scarcity	Less liquid than gold or silver for inheritance purposes

Gold remains the dominant choice for legacy planning due to its global recognition and liquidity. Silver is an excellent complement, particularly for families who want to pass down larger quantities of physical metal at lower entry costs. Platinum and palladium are better suited as secondary holdings rather than the foundation of an estate metals strategy.

Intrinsic Value That Survives Economic Downturns

What separates precious metals from nearly every other asset class is intrinsic value — value that exists in the physical object itself, not in a promise, contract, or institution. A gold bar holds its value regardless of whether a bank is solvent, a government is stable, or a stock exchange is open. That independence from systemic risk is exactly why families have used gold and silver as generational wealth vehicles for millennia.

During the 2008 financial crisis, gold prices surged as equity markets collapsed. During periods of hyperinflation, historically, those holding physical metals retained purchasing power while paper currency holders saw their savings eroded. For estate planning purposes, this behavior means precious metals act as a stabilizing anchor in a portfolio that might otherwise be entirely exposed to institutional and market risk.

How Physical Metals Differ From Stocks and Bonds in Estate Planning

Stocks and bonds are claims — they represent a right to future cash flows or company ownership. Physical metals are not claims on anything. They simply are what they are. This distinction has major implications for estate planning, particularly around probate, valuation, and transfer.

Stocks and bonds held in brokerage accounts pass through specific legal and financial channels — they may require probate, beneficiary designations, or transfer-on-death registrations to move efficiently to heirs. Physical metals, on the other hand, can be held outside the financial system entirely, which offers both flexibility and responsibility. They must be properly documented and secured, but they also avoid many of the institutional hurdles that slow down the transfer of paper assets.

Key Insight: Unlike stocks that can become worthless if a company fails, or bonds that default if an issuer collapses, physical precious metals carry no counterparty risk. They cannot go to zero. For families building a legacy plan designed to survive worst-case scenarios, that characteristic is invaluable.

The Main Forms of Precious Metals Used in Estate Planning

Not all precious metals are created equal when it comes to inheritance. The form your metals take — coins, bars, rounds, or ETFs — directly affects how easily they can be valued, stored, transferred, and liquidated by your heirs. Choosing the right form is a foundational decision in any precious metals estate plan.

Each format carries its own premium over spot price, liquidity profile, and recognition factor. For estate planning specifically, liquidity and ease of valuation are critical — your heirs need to be able to identify, appraise, and either keep or liquidate what they receive without unnecessary friction.

1. Bullion Coins

Bullion coins are among the most estate-planning-friendly forms of precious metals available. Issued by sovereign governments, coins like the American Gold Eagle, Canadian Gold Maple Leaf, and South African Krugerrand carry guaranteed metal content and are universally recognized by dealers, banks, and appraisers worldwide. That recognition dramatically simplifies the valuation and liquidation process for heirs.

Example: A 1 oz American Gold Eagle contains exactly 1 troy ounce of gold (with small alloy additions for durability) and carries a face value of \$50 USD — though its actual market value tracks the gold spot price. As of recent years, a single 1 oz Gold Eagle has traded well above \$2,000 USD, making even a modest collection a significant inheritance asset.

For heirs with no prior experience in precious metals, receiving government-issued bullion coins is significantly less complicated than receiving obscure bars or collector pieces. The chain of authenticity is built in, and resale through any reputable dealer is straightforward.

Popular bullion coins for estate planning include:

- American Gold Eagle (1 oz, ½ oz, ¼ oz, 1/10 oz)
- American Silver Eagle (1 oz)
- Canadian Gold Maple Leaf (99.99% pure gold)
- South African Krugerrand (first gold bullion coin produced for investors)
- Austrian Gold Philharmonic
- American Platinum Eagle

2. Precious Metal Bars

Gold and silver bars — also called ingots — offer the most metal per dollar spent because they carry lower premiums over spot price than coins. A 1 oz gold bar from a recognized refinery like PAMP Suisse or Valcambi typically costs less than a comparable government-issued coin, making bars an efficient way to maximize metal holdings within a given budget. For large estates where the primary goal is wealth preservation rather than numismatic value, bars are often the preferred vehicle. That said, heirs will need to verify authenticity, which is why bars from accredited refiners with assay certificates are essential for estate planning purposes.

3. Rounds

Rounds look like coins but are produced by private mints rather than sovereign governments. They typically carry lower premiums than government coins and are a cost-effective way to hold silver in particular. However, rounds lack the universal

recognition of government-issued coins, which can create minor complications during estate valuation and liquidation. They are not a poor choice for estate planning, but they work best as a secondary holding alongside more widely recognized bullion coins or bars.

4. Proof Coins

Proof coins are specially minted collector versions of bullion coins, produced with polished dies and multiple strikes to achieve mirror-like surfaces and exceptional detail. They carry significant premiums over spot price — often two to three times the metal value — because their worth is partly numismatic. For estate planning, proof coins require specialized appraisers who understand both the metal content and the collector market, which adds complexity to the valuation process. They can be excellent legacy assets for heirs with an interest in numismatics, but should not be treated the same as standard bullion when calculating the metal value of an estate.

5. Exchange-Traded Funds (ETFs)

Precious metals ETFs like the SPDR Gold Shares (GLD) or iShares Silver Trust (SLV) offer exposure to metal prices without the need for physical storage. They trade on stock exchanges like any other security, making them highly liquid and easy to transfer through standard brokerage accounts. For estate planning purposes, ETFs pass to heirs through standard beneficiary designations or transfer-on-death registrations — no vault access required.

However, ETFs come with a critical limitation that physical metal does not: counterparty risk. When you own shares in GLD, you own a gold claim held by a custodian — you do not own the gold itself. If the fund's custodian faces insolvency or operational failure, that claim could be compromised. For families prioritizing true wealth preservation across generations, ETFs work best as a complement to physical holdings rather than a replacement.

There is also a tax consideration worth noting. The IRS classifies gold ETFs as collectibles, meaning long-term capital gains on these assets are taxed at a maximum rate of 28% — significantly higher than the 15% to 20% long-term capital gains rate that applies to most stocks. This distinction matters when your heirs eventually liquidate inherited ETF positions.

- **SPDR Gold Shares (GLD)** — largest gold ETF by assets under management, backed by physical gold held at HSBC vaults in London
- **iShares Gold Trust (IAU)** — lower expense ratio than GLD at 0.25% annually, also physically backed
- **iShares Silver Trust (SLV)** — most widely traded silver ETF, backed by physical silver
- **Aberdeen Standard Physical Platinum Shares ETF (PPLT)** — primary ETF option for platinum exposure
- **Aberdeen Standard Physical Palladium Shares ETF (PALL)** — leading palladium ETF for portfolio diversification

How to Structure Precious Metals Into Your Estate Plan

Owning precious metals is only half the equation. How those metals are legally held and titled determines how smoothly — or how painfully — they transfer to your heirs. The wrong ownership structure can trigger unnecessary probate delays, unexpected tax bills, or outright disputes among beneficiaries. Getting the structure right from the start is one of the highest-leverage decisions in precious metals estate planning.

There are three primary ownership structures to consider: personal ownership in your own name, ownership through a revocable or irrevocable trust, and lifetime gifting. Each has distinct advantages depending on the size of your metals holdings, your overall estate value, and the specific needs of your heirs.

Holding Metals in Your Personal Name vs. a Trust

Holding physical metals in your personal name is the simplest approach, but it comes with a significant drawback: those assets are subject to probate upon your death. Probate is the legal process through which a court validates your will and oversees asset distribution — it is time-consuming, potentially costly, and makes your estate a matter of public record. A better alternative for most families is placing precious metals inside a revocable living trust. Assets held in a properly funded trust bypass probate entirely, transferring directly to named beneficiaries according to the trust's terms. Your heirs gain access faster, with less legal friction and lower administrative costs.

How Trusts and Foundations Protect Heirs From Taxes and Litigation

Beyond probate avoidance, trusts provide a layer of legal protection that personal ownership cannot match. An irrevocable trust, once funded with precious metals, removes those assets from your taxable estate — which becomes significant if your estate approaches or exceeds the federal estate tax exemption threshold. As of 2024, the federal estate tax exemption sits at \$13.61 million per individual, but this figure is scheduled to sunset at the end of 2025, potentially reverting to approximately \$7 million adjusted for inflation. Families with substantial metal holdings need to account for this potential change now, not after the exemption drops.

A properly structured irrevocable trust also protects inherited metals from your heirs' creditors and potential divorce proceedings. If a beneficiary faces a lawsuit or financial judgement, assets held inside certain trust structures may be shielded from those claims — a protection that outright inheritance simply does not provide. For high-net-worth families, a dynasty trust — designed to hold assets across multiple generations — can extend this protection for decades.

Gifting Metals During Your Lifetime to Reduce Estate Taxes

The IRS annual gift tax exclusion allows you to give up to \$18,000 per recipient per year (2024 limit) without triggering gift tax or eating into your lifetime exemption. Physical precious metals qualify for this exclusion. A couple can gift \$36,000 worth of gold or silver annually to each child or grandchild — completely tax-free. Over a decade, that represents a significant transfer of metal wealth out of your taxable estate, all without filing a gift tax return or consuming any of your lifetime exemption.

Storage and Security for Inherited Precious Metals

Physical metals create a storage obligation that paper assets simply do not. Where and how your metals are stored directly affects your heirs' ability to access them, the security of the holdings during your lifetime, and the insurance coverage available to protect that value. This is not a detail to leave unresolved in an estate plan — it is a core component of the strategy.

Safe Deposit Boxes vs. Professional Vaults

Bank safe deposit boxes are a common first instinct for storing precious metals, but they carry hidden risks in an estate context. Safe deposit boxes are not insured by the FDIC, meaning the bank bears no liability if your metals are lost, stolen, or destroyed. More critically, when you die, your heirs may face significant legal hurdles accessing the box — in many states, a safe deposit box is sealed upon the owner's death pending probate court approval. Professional private vaults — such as those operated by Brinks, Loomis, or specialized precious metals depositories like Delaware Depository or Brink's Global Services — offer segregated storage with full insurance coverage, 24/7 security, and account structures that can be titled in a trust's name, enabling seamless transfer to heirs without court intervention.

Insurance Options for Physical Metal Holdings

Standard homeowner's insurance policies typically cap precious metals coverage at \$1,000 to \$2,500 — far below the actual value most estate-planning-level collections represent. Dedicated precious metals insurance through providers like Lloyd's of London or specialist carriers offers coverage based on current market value, with options for both home storage and vault storage. Scheduled personal property endorsements can be added to existing homeowner's policies for smaller collections, but larger holdings warrant a standalone policy. Any insurance documentation should be stored separately from the metals themselves and clearly referenced in your estate planning documents.

Documentation That Protects Your Legacy

The physical metals are only as secure as the paperwork surrounding them. Without proper documentation, even a well-organized collection of gold and silver can become a source of confusion, family conflict, and unnecessary tax liability for your heirs. Documentation is not bureaucratic overhead — it is the mechanism through which your intentions become legally enforceable reality.

Think of your precious metals documentation as a complete chain of custody that starts with you and ends with your designated beneficiaries. Every purchase, storage arrangement, insurance policy, and ownership structure needs to be captured in writing, organized logically, and stored in a location your executor and heirs can reliably access.

Documentation Checklist for Precious Metals Estate Planning:

- ✓ Original purchase receipts and dealer invoices for all metals
- ✓ Assay certificates for bars and certified coins
- ✓ Current inventory list with descriptions, weights, purity, and approximate values
- ✓ Storage location details — vault name, account number, access procedures
- ✓ Trust documents or ownership transfer records
- ✓ Insurance policy details and contact information
- ✓ Safe deposit box location and key storage
- ✓ Letter of instruction to your executor detailing how metals should be handled

Keep both a physical copy of this documentation in a fireproof safe and a digital copy with a trusted advisor or attorney. Update the inventory annually or after any significant purchase or sale. Your executor should know exactly where to find this information before they ever need it.

Records Every Estate Plan Needs for Precious Metals

At a minimum, your estate plan needs a complete written inventory of every piece of metal you own. This means recording the type of metal, form (coin, bar, round), weight, purity, mint or refiner, approximate current value, and physical location. For coins with numismatic value, professional grading certificates from services like PCGS (Professional Coin Grading Service) or NGC (Numismatic Guaranty Company) should be included, as these affect valuation significantly.

Purchase records establish your cost basis, which determines the capital gains tax your heirs may owe if they sell inherited metals. Under current U.S. tax law, inherited assets receive a stepped-up cost basis to the fair market value at the date of your death — meaning your heirs generally owe no capital gains tax on appreciation that occurred during your lifetime. But this benefit only applies cleanly when purchase and valuation records are in order. Without documentation, the IRS may challenge the stepped-up basis, creating a potentially expensive dispute for your estate.

How to Prevent Disputes Among Heirs

Precious metals disputes among heirs most commonly arise from two sources: unclear ownership of specific pieces and unequal perceived value distribution. The solution to both is specificity in your estate planning documents. Rather than leaving a general instruction to "divide my precious metals equally," your will or trust should identify specific pieces or collections by type and approximate value, assign them to named beneficiaries, and include a mechanism for resolving valuation disagreements — such as requiring an independent appraisal from a certified precious metals appraiser if heirs cannot agree. Families who have these conversations and commit the decisions to writing before death rarely end up in probate court over metals. Families who leave it vague almost always regret it.

How to Build a Balanced Portfolio Around Precious Metals

Precious metals are a powerful legacy tool, but they work best as part of a diversified estate plan rather than the sole focus of one. The families that preserve the most wealth across generations are those who combine the stability of physical metals with the growth potential of other asset classes — creating a portfolio that can weather any economic environment their heirs might face.

Combining Metals With Real Estate, Stocks, and Bonds

Real estate provides cash flow and appreciation potential that precious metals do not. Stocks offer growth that outpaces inflation over long periods. Bonds provide predictable income. Precious metals provide the one thing none of those assets can reliably deliver: protection against systemic collapse and currency devaluation. Each asset class has a role, and the strongest estate plans leverage all of them deliberately.

Consider a portfolio structure where physical gold and silver act as the crisis hedge — the assets that hold value when everything else is under stress — while equities and real estate drive the long-term growth that builds generational wealth. This combination means your heirs are never entirely dependent on any single market, institution, or economic condition. The precious metals portion acts as the floor, giving your heirs a

stable foundation from which they can make thoughtful decisions rather than panic-driven ones.

How Much of Your Portfolio Should Be in Precious Metals

There is no universally correct allocation, but most financial planning frameworks suggest that a precious metals allocation of **10% to 20% of total investable assets** provides meaningful protection without over-concentrating in a non-income-producing asset. Families with larger estates, concerns about political or currency risk, or a strong preference for tangible assets may reasonably allocate toward the higher end of that range. Younger investors building a legacy plan over decades may start smaller and increase their metals allocation as they approach the wealth transfer phase of their planning. The key is intentionality — setting a target allocation and rebalancing toward it annually, rather than letting market movements dictate your exposure.

- **Conservative allocation:** 5% to 10% in physical metals — suitable for stable, diversified estates with strong equity and real estate holdings
- **Moderate allocation:** 10% to 15% in physical metals — appropriate for most families focused on generational wealth preservation
- **Aggressive allocation:** 15% to 25% in physical metals — suited for families with specific concerns about inflation, currency risk, or systemic financial instability
- **Speculative allocation:** Above 25% — carries concentration risk and should only be considered with the guidance of an estate planning attorney and financial advisor

Talking to Your Family About Your Precious Metals Legacy Plan

One of the most overlooked steps in precious metals estate planning is the conversation itself. Many families spend significant time and money building a sophisticated metals portfolio and estate structure, then fail to communicate any of it to the people who will eventually inherit it. Heirs who do not know a collection exists cannot protect it. Heirs who do not understand why the metals were accumulated may make uninformed decisions to liquidate at the worst possible time.

Have a direct, honest conversation with your beneficiaries about where the metals are held, how they are structured, who the key advisors are, and what your intentions were in building that position. You do not need to disclose every detail or specific dollar value — but your heirs should understand the basic framework before they need to act on it. Consider creating a simple one-page letter of instruction that summarizes the key points: what metals you hold, where they are stored, who manages or advises on them, and any specific wishes about how they should be handled after your death. This single document can prevent more conflict and confusion than almost any other step in the planning process.

Start Your Precious Metals Estate Plan Before It Is Too Late

Estate planning has a fundamental truth that most people resist: the best time to do it is before you need it. Precious metals holdings that are accumulated thoughtfully over years, properly documented, structured inside the right legal vehicles, and communicated clearly to heirs are the ones that actually fulfill their purpose. The gold sitting in an undocumented safe, held in the wrong name, with no inventory and no heirs who know it exists, protects no one. Start now — even if your holdings are modest

today — because the habits and structures you build early are the ones that scale effectively as your wealth grows.

Frequently Asked Questions

These are the most common questions families ask when they begin incorporating precious metals into their estate planning. The answers below reflect current U.S. law and general best practices, but every estate is unique — always work with a qualified estate planning attorney and tax advisor for guidance specific to your situation.

What precious metals are best for estate planning?

Gold is the top choice for estate planning due to its global recognition, liquidity, and long track record as a store of value. Silver is an excellent complement, offering lower entry costs and strong demand. Government-issued bullion coins such as the American Gold Eagle, Canadian Gold Maple Leaf, and American Silver Eagle are ideal because their metal content is guaranteed and they are universally recognized by dealers and appraisers, making valuation and liquidation straightforward for heirs.

Platinum and palladium can play a role in a diversified metals estate, but they are better suited as secondary holdings. Their markets are smaller, their prices more volatile, and their resale channels less accessible for heirs without experience in precious metals. When in doubt, simplicity in form and metal type makes the inheritance process significantly easier for the people you are trying to protect.

Can I put precious metals in a trust?

Yes — and in most cases, placing physical precious metals inside a properly structured trust is one of the smartest moves in a precious metals estate plan. A revocable living trust allows your metals to bypass probate entirely, transferring directly to named beneficiaries without court involvement. An irrevocable trust can remove the metals from your taxable estate, which is particularly valuable if your total estate value approaches the federal exemption threshold.

To fund a trust with physical metals, the trust document must specifically authorize holding tangible personal property, and ownership of the metals must be formally transferred to the trust — meaning the trust name appears on storage account records, vault agreements, and any relevant documentation. Simply writing a trust and leaving the metals in your personal name does not accomplish the transfer. Work with an estate planning attorney experienced in tangible personal property to ensure the funding is done correctly.

Dynasty trusts, designed to hold assets across multiple generations, are an increasingly popular vehicle for families with significant precious metals holdings. These structures can keep gold and silver in trust for grandchildren and great-grandchildren, maintaining the protective legal framework and preventing assets from being squandered or reaching heirs at a time when they are not equipped to manage them responsibly.

How are inherited precious metals taxed?

Inherited precious metals generally receive a **stepped-up cost basis** to the fair market value on the date of the original owner's death. This means that if your grandfather paid \$400 per ounce for gold that is now worth \$2,000 per ounce when he dies, your cost basis as the heir is \$2,000 — not \$400. If you sell immediately at \$2,000, you owe no capital gains tax. Any gain above \$2,000 would be subject to tax, but only on the appreciation that occurred after you inherited the metal.

If you hold inherited metals and eventually sell them at a profit, those gains are taxed as collectables under IRS rules, with a maximum long-term capital gains rate of 28% — higher than the 15% to 20% rate that applies to most inherited stock. This is an important planning consideration. Heirs who intend to hold metals long-term benefit from understanding this tax treatment in advance, so they can time any liquidation decisions strategically and minimize their tax liability.

Where should I store precious metals intended for my heirs?

Professional private vaults operated by established precious metals depositories — such as Delaware Depository, Brink's Global Services, or Loomis International — are the strongest storage option for estate-planning-level holdings. These facilities offer segregated storage (meaning your metals are physically separated from other clients' holdings), full insurance coverage at current market value, and account structures that can be titled directly in a trust's name. This last point is critical — trust-titled vault accounts transfer to successor trustees or beneficiaries without court involvement, bypassing the probate complications that safe deposit boxes often create.

Home storage in a high-quality gun safe or fireproof vault is appropriate for smaller holdings, but carries meaningful risks at scale — limited insurance coverage under standard homeowner's policies, physical security limitations, and the practical challenge of heirs locating and accessing the metals in an emergency. If you store any metals at home, ensure your executor knows the exact location and has legal access to retrieve them, and obtain a dedicated precious metals insurance rider that covers the full replacement value.

How do I document precious metals in my estate plan?

Start with a complete written inventory of every piece of metal you own. For each item, record the metal type, form (coin, bar, round, proof), weight, purity, mint or refiner name, any serial numbers or grading certificates, approximate current market value, and physical location. Update this inventory at least annually and after any purchase or sale. Store both a physical copy in a fireproof location and a digital copy with your estate planning attorney or a trusted advisor.

Attach purchase receipts and dealer invoices to your inventory where possible, as these establish your original cost basis. For coins with collector value, include professional grading certificates from PCGS or NGC. For bars, include assay certificates from the refiner. These documents are what allow your executor to accurately value your estate and what protect your heirs if the IRS scrutinizes the stepped-up basis calculation after your death.

Your will or trust should reference your precious metals specifically — ideally by category and approximate value — rather than folding them into a general tangible personal property clause. If you want specific pieces to go to specific heirs, name those pieces and those heirs explicitly. Vague instructions are the primary cause of family disputes over inherited metals, and they are entirely preventable with careful drafting.

Finally, prepare a letter of instruction addressed to your executor that explains where the metals are stored, how to access them, who the key advisors and dealers are, and what your intentions were in building that position. This letter does not replace your will or trust — it supplements them with practical, actionable guidance that helps your executor act quickly and confidently, without unnecessary delays or costly mistakes during an already difficult time. [The U.S. Gold Bureau](#) offers resources and expert guidance to help families navigate every step of building a precious metals legacy that endures for generations.