



MONUMENT  
METALS®

— THE —

# STACKERS

— GUIDE TO —

# BUYING AND SELLING SMART.

★

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Everything you need to know to buy smart, sell smart, and make confident decisions on both sides of the table.



STRATEGY



MARKET INSIGHT



CONFIDENCE



RESULTS

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## 01 | A Note from Jon

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I talk to a lot of buyers who did their homework before their first purchase. They understood spot price. They knew what a premium was. They bought from a reputable dealer and felt good about it.

And then they had questions I hadn't prepared them for.

Why did I pay so much more than spot? Should I have waited for a better price? I want to sell some of what I have. How does that actually work? Who gives me the best price?

The buying side of precious metals gets a lot of attention. The selling side, and the decisions that connect the two, get a lot less. That gap is what this guide is for.

Whether you're making your first purchase or you've been stacking for years, the fundamentals of a smart transaction are the same. Know what you're paying. Know who you're buying from. And before you buy anything, have a clear picture of how you'll sell it when the time comes.

***"I just want to know I'm making a smart transaction. Not just buying something."***

That's exactly what this guide covers. No hype, no pressure. Just the mechanics of buying and selling precious metals the right way.

Warm regards,

**Jon Swyers**

CEO, Monument Metals

## 02 | WHAT YOU'RE ACTUALLY PAYING

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Every price you see on a precious metals product is made up of two things: spot price and a premium. Understanding both is the foundation of every smart transaction.

### Spot Price

Spot price is the current market price for one troy ounce of a metal, updated continuously on global commodity exchanges throughout the trading day. It's the baseline from which everything is priced. You can check it on our homepage at any time.

### Premium

The premium is the amount you pay above spot price for a finished product. It covers the cost of minting, packaging, distribution, and dealer margin. Premiums are not a markup in the negative sense. They're the real cost of turning raw metal into a product you can hold, store, and resell.

Premiums vary significantly by product type. A generic silver round from a private mint might carry a 3 to 8 percent premium. A U.S. Silver Eagle from the U.S. Mint might carry 15 to 25 percent. The Eagle costs more per ounce. It also sells more easily and typically commands a stronger buyback price. The premium difference is real. Whether it's worth it depends on what you're trying to accomplish.

### How to Calculate Your True Cost Per Ounce

Take the spot price at the time of purchase and add the dollar amount of the premium. If silver spot is \$32 and you're paying \$38 for a one ounce coin, your true cost is \$38 per ounce, which represents an 18.75 percent premium over spot. Knowing this number matters because it's the baseline your investment needs to clear before you're in profit on a sale.

***The goal is not always the lowest premium. A slightly higher premium on a widely recognized product often means a stronger price when you sell. Cheap in doesn't always mean more value out.***

## 03 | HOW TO TIME A PURCHASE WITHOUT OVERTHINKING IT

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One of the most common questions I get is some version of: should I wait for a better price?

My honest answer is that trying to time the market in precious metals is a losing game for most buyers, including experienced ones. Prices move based on factors that are genuinely difficult to predict, and the buyers who wait for the perfect entry point often end up either missing a run or buying in a panic when prices are already elevated.

The approach that works better over time is dollar-cost averaging: buying a fixed dollar amount at regular intervals regardless of where the price is on any given day. If you commit to buying \$200 in silver every month, you'll naturally buy more ounces when prices are lower and fewer when prices are higher. Over time this smooths out your average cost and removes the psychological burden of trying to call the market.

It also keeps you in the habit of buying, which matters more than most people realize. The buyers who build meaningful stacks are almost always the ones who bought consistently over time, not the ones who made one big perfectly timed purchase.

### When does it make sense to act outside your regular schedule?

There are times when a meaningful price pullback creates a genuine opportunity to add at a favorable cost basis. If prices drop significantly and you have available capital, adding outside your regular schedule is a reasonable decision. The key is that this should be a considered choice based on your own financial situation, not a reaction to a headline or a prediction about where prices are going next.

***Consistency beats timing. A simple monthly or quarterly buying habit will outperform most attempts to predict the market over a long enough time horizon.***

## 04 | CHOOSING WHO YOU BUY FROM

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The dealer you buy from matters more than most buyers realize, and not just because of price. Premiums vary across dealers, but the differences are usually smaller than the risks of buying from the wrong one.

Here's what I look for when evaluating a dealer, whether it's us or anyone else.

### Green Flags — Signs of a Legitimate Dealer

- ✓ Transparent pricing: spot price is shown, premiums are clearly disclosed
- ✓ Real contact information: phone number, address, and a person you can actually reach
- ✓ Verified reviews on Trustpilot, Google, or the BBB with a consistent track record over time
- ✓ A clear, published buyback policy: they'll buy back what they sold you
- ✓ No pressure tactics: legitimate dealers don't tell you the world is ending if you don't buy today
- ✓ Accredited dealer status with recognized industry organizations

### Red Flags — Walk Away

- Prices that seem impossibly low. If it's significantly below what other reputable dealers are showing, ask why before you send money
- High-pressure sales tactics or urgency: "You must buy today before prices explode"
- Pushing numismatic or collectible coins on a first-time buyer (very high premiums, poor resale)
- No physical address or verifiable business information
- Payment only by wire transfer or cryptocurrency with no recourse if something goes wrong

### A Note on Price Shopping

It's completely reasonable to compare prices across dealers. A meaningful premium difference on a large order adds up. What I'd caution against is making dealer choice purely on price when you don't have enough information about the other dealer's reputation, buyback policy, and customer service track record. A slightly better price from an unknown dealer is not worth the risk of a transaction going wrong.

***The simplest test for any dealer: call them. A real person should answer, know their products, and be willing to answer your questions without pressuring you to buy.***

## 05 | BEFORE YOU BUY, THINK ABOUT THE SELL

Every purchase you make today is eventually going to become a sale. The buyers who think about the sell before they buy almost always make better decisions than the ones who think about it for the first time when they're ready to move metal.

Here's what affects how easily and how profitably you'll be able to sell what you buy.

**1**

### **Product recognition matters.**

Government minted coins from major sovereign mints like the U.S. Mint, the Royal Canadian Mint, and the Perth Mint are recognized by dealers worldwide. They're easy to verify, easy to price, and easy to sell. Private mint products and generic rounds may carry lower premiums when you buy them, but they also tend to command lower buyback prices and have a narrower resale market.

**2**

### **Size affects liquidity.**

Smaller, more divisible products give you more flexibility when it's time to sell. A 100 ounce silver bar is cost efficient to buy, but selling it means finding a buyer for a 100 ounce bar. Ten ounce bars and one ounce coins can be moved in smaller increments, which matters when you want to sell part of a position without liquidating all of it.

**3**

### **Condition affects value.**

This matters more for numismatic coins than bullion, but it applies across the board. Products in original mint packaging or sealed tubes command stronger prices than loose, handled, or damaged pieces. Store your metal properly and keep original packaging when you have it.

**4**

### **Premiums compress on the sell side.**

You bought at spot plus a premium. You'll sell at spot minus a dealer's margin. The spread between buy and sell is a real cost of owning physical metal, and it's one reason why precious metals work better as a medium to long term hold than a short term trade. The longer you hold, the more time spot price has to move in your favor and offset that spread.

***The best time to think about how you'll sell is before you buy. Product choice, size, and storage all affect what you'll get back.***

## 06 | WHEN YOU'RE READY TO SELL

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Selling precious metals is simpler than most people expect. Here's exactly how the process works at Monument Metals, and what to keep in mind regardless of where you sell.

### What affects the price you'll be offered.

Buyback prices are based on spot price at the time of the transaction, the specific product you're selling, its condition, and the dealer's current inventory needs. Products with strong market recognition and high liquidity command the strongest buyback prices. Generic or obscure products may be offered at a larger discount to spot.

The best way to ensure a fair price is to sell products that are widely recognized, in good condition, with original packaging when possible, and to get quotes from more than one dealer before committing to a sale.

### How selling works at Monument Metals.

#### 1 Call or Email Us

Tell us what you're selling. Our team can help identify products if needed. Call 1-800-974-3121 Monday through Friday, 9am to 4:30pm EST. You can email [support@monumentmetals.com](mailto:support@monumentmetals.com) or request a quote at [monumentmetals.com/sell-to-us/products](https://monumentmetals.com/sell-to-us/products).

#### 2 Lock in Your Price

We quote and lock in your price over the phone, protecting you from market fluctuations while your shipment is in transit. Email quotes are available but final pricing is confirmed by phone.

#### 3 Pack and Ship Your Metal

We provide clear, secure, and discreet shipping instructions. Your package will be fully insured in transit. Visit [monumentmetals.com/sell-to-us](https://monumentmetals.com/sell-to-us) for detailed shipping guidelines.

#### 4 We Receive & Verify

Our team carefully verifies your items for accuracy and authenticity. We process shipments promptly, usually same-day or next business day.

#### 5 You Get Paid Quickly

Once verified, payment goes out fast. Email check at no charge or bank wire for a \$10 fee. No minimums. The email check is the most popular option, delivered instantly for easy printing and deposit.

## Prefer to sell in person?

If you're local to the Frederick, Maryland area, you're welcome to bring your metal in directly. We offer in-person evaluations and same-day payment for walk-in and appointment sellers. Stop by our location at 331 Aviation Way, Suite 2, Frederick, MD 21701, call us at 1-800-974-3121, or schedule an appointment online at [sellgoldandsilver.monumentmetals.com](https://sellgoldandsilver.monumentmetals.com).

## Ready to Make Your Next Move?

Whether you're buying for the first time or selling part of an existing stack, we're here to make it straightforward.

**Shop Gold and Silver at Monument Metals →**

*Questions? Contact Us Today by calling 1-800-974-3121 or visit [monumentmetals.com](https://monumentmetals.com)*