



GoldStockBull
Investment Strategies

Guide to Purchasing a Home Safe



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Purchasing a Safe to Store Your Precious Metals

Purchasing a quality safe can be an important part of your overall strategy for protecting valuable assets that you keep outside of the banking system. While any safe can be cracked with enough time and the proper tools, most safes will prove effective at preventing the majority of burglaries. Thieves are usually looking for an easy target and want to be in and out of a home quickly. If your precious metals and other valuables are stored in a quality safe, thieves will not have the time or tools to be able to get to your goods.

The timing aspect highlights the importance of using a safe in coordination with a [home alarm system](#). There aren't many thieves that will stick around and attempt to break into your safe while an audible alarm is going off. Or if you choose a silent alarm, the police or a private security company can usually arrive to your home before a thief would be able to get your safe open. I recommend having an alarm system with both an audible siren and a system that immediately alerts you when it is triggered. Many systems today will call your mobile phone, send you a text/email and even provide live video feeds to your smartphone whenever the alarm is tripped.

Although having a safe and alarm system will provide a high level of security, it is not a full-proof strategy. A robber can hold you or your family hostage and force a scenario where you must open the safe to prevent loss of life. While many thieves do not carry weapons and are not violent, it is good to consider all scenarios.

I recommend not putting all of your eggs in one basket, so you may want to consider burying or hiding a certain portion of your physical gold and silver. Use PVC pipe or another type of water-proof container and make sure nobody sees where you hide your metals. You can also look into [floor safes](#), which are designed to be installed beneath the floorboard and out of sight of potential thieves. Make sure to entrust one family member with the location/combination, in the event that you forget or something happens to you. With this strategy of diversification, you can have one of your locations compromised and not lose all of your precious metals.

What Type of Safe Should You Buy to Store Gold & Silver?

The first determination, size or capacity, is entirely dependent on what you are going to store in the safe. The best way to do this is to measure the largest items you intend to secure. Plan to buy a safe whose interior dimensions all for at least 25% more room. Be aware that the inside and outside dimensions of the safes vary considerably. You must allow for the body and the insulation of the safe. These two factors can reduce the inside size of a safe by quite a bit. The extra 25% will allow additional room for items you have forgotten to consider or new items you will want to add later. Many safe buyers add up to 50% more room to plan for future growth.



The second determination, final placement of your safe, is dependent on how much space you have available and how you will move the safe to this location. Be sure to measure door widths, heights, and compare to

your safe's outside dimensions. Also know that the combination lock and door hinges will add another 2" - 4" in size. Also, if you are thinking about moving a large heavy safe up or down stairs, be sure that the stairs (and the areas that the safe will be moved across) are strong enough to support this weight. When determining what size to buy, remember that once you install the safe it will never get bigger, but you will always find more items you would like to protect.

The third determination, type and degree of protection, is dependent on the nature of the property that you wish to secure. Safes are built to meet certain fixed standards for either fire resistance, burglary resistance or both. Of course, I recommend that you get a safe that will do both, as you may want to store paper documents and records that would not survive a fire in a safe that is solely designed for burglary. So, we will be focusing on Burglary Fire rated safes, where they protect against both types of threats.

The last factor, price, is determined by the size and type of safe you wish to purchase. Prices can be anywhere from reasonable, for small fire safes, up to very expensive for jewelers safes. Just be cautious, if you find a great bargain on a new or used safe – pause a moment and consider – you may not have a true bargain at all! Don't forget with a safe it's true, "you get what you pay for." It is better to think of a safe as an investment not just a purchase. It makes little sense to pay \$300 for a safe that you will use to protect \$100,000 worth of gold.

For a safe to be considered non-portable, it must weigh a minimum of 750 lbs. Characteristics of a Burglary Resistant Safe are that they are large, made out of solid steel, and have a reinforced door to protect the lock.



Before we get into the different types of safes, here is a quick intro to the [Underwriters Laboratories](#) UL ratings system. UL rated RSC safes carry a 5-minute TL rating, TL15 safes have a 15-minute rating and TL30 safes have a 30-minute rating. TL means tool resistant.

But one common misconception is that the rating means that a burglar can break into a TL15 safe in 15 minutes or TL30 safe in 30 minutes. Nothing could be further from the truth. The 15 means the UL safe crackers (and they are the best in the world) took 15 minutes of 'tool time' on the safe and could not open it. The tool was on the safe for a full 15 minutes and no dice. It might actually have taken them 25 minutes to make a hole. The TL measures also do not take into account the time for a thief to break into a house, find the safe, get out tools, etc., so the actual time it would take a thief to break into one of these safes is much higher than the number would imply.

High Security Ratings and the content value guidelines (with monitored burglar alarm):

U.L. RSC - \$5,000 to \$30,000

U.L. TL-15 - up to \$200,000

U.L. TL-30 - up to \$375,000 U.L. TL-30x6 - up to \$500,000

U.L. TRTL-30x6 \$1,000,000 and up (TR protects from torch attacks + tool attacks)

UL Residential Security Container Rating (RSC) Safe

This is the minimum level of security that I would consider for storing precious metals. Most Burglar Fire Safes have passed a 1 or 2 hour, 350°F factory fire test certification or a U.L. 1-hour fire test. They have the ability to withstand 5 full minutes of rigorous prying, drilling, punching, chiseling, and tampering attacks by UL technicians.

I have been told that despite the 5-minute UL rating, on quality RSC containers it would take a sophisticated thief 30 minutes or more to break into the safe. They should be a minimum of 750 lbs or be bolted to the ground, making it nearly impossible to carry the safe away.

But keep in mind these safes are only going to buy you a little time and prevent the quick hit and run robbery. If you want more peace of mind and want to store more than \$30,000 in content value, I advise that you look at High Security Burglar Fire Safes.

RSC's are particularly good for those that want a large safe, want to store rifles, but have weight and budget constraints. A good RSC gun safe will weigh anywhere from 500 to 1000 lbs, but a TL15 or TL30 rated gun safe will weight 3000 lbs or more and cost \$4,000 or more.



If you need a gun safe and are comfortable with the RSC level of protection, I recommend the AMSEC BF series. AMSEC is a high quality safe that is made in the USA. They have an excellent reputation and make high-security safes as well, so their construction and safety tends to be higher. Most people that I have spoken to say these are the best gun safes for the money and the most secure RSC gun safe you can buy. They are also easy on the eye and can be customized in a variety of ways. This safe will run you around \$2,200 with delivery and options.

Amsec.com manufacturer details

Safeandvaultstore.com: AMSEC BF 6030

If you have a tighter budget or don't need a tall gun safe, you can look into one of the smaller RSC safes by AMSEC such as the [BF2116](#) for around \$1,400.

High Security TL-15 UL Rated Safes

Safes given a U.L. TL-15 rating have successfully resisted entry for a net working time of 15 minutes when attacked with common hand tools, picking tools, mechanical or portable electric tools, grinding points, carbide drills and pressure applying devices or mechanisms. These safes have successfully resisted entry (i.e. opening the door or making a 6" square opening entirely through the door or front face) for a NET working time of 15 minutes. Net working time means simply "when the tool comes off the safe the clock stops". There are over fifty different types of attacks that can be used to gain entrance into the safe. Usually they will try only 2 or 3 based on what they know about the product, and they know a lot.



As mentioned before, this UL rating is under optimum conditions by

the best safe-crackers in the industry and represents only the actual time the tools were touching the safe. A better estimate of the time it would take a sophisticated thief to break into one of these safes is 1 hour or more. Your garden-variety thief would have no chance.

750 lbs. minimum or comes with instructions for anchoring in a larger safe, concrete blocks or on the premises where used. Body walls of material equivalent to at least 1" open hearth steel with a minimum tensile strength of 50,000 P.S.I. Walls fastened in a manner equivalent to continuous 1/4" penetration weld of open hearth steel with minimum tensile strength of 50,000 P.S.I. One hole 1/4" or less, to accommodate electrical conductors arranged to have no direct view of the door or locking mechanism.

There is a large variety of TL15 safes [listed here](#). I am partial to the AMSEC safes in the high-security category as well. Assuming you don't need a large gun safe, the [AMSEC CE2518](#) is a good pick and will cost you around \$2,000 with delivery and options.

High Security TL-30 Rated Safes

If you want a really high security safe, go with TL30 or TL30x6. Construction requirements are identical to the TL-15 above, except that the UL testers are allowed 30 minutes and a few more tools (abrasive cutting wheels and power saws) to help them gain entrance. The label signifies the testers were unable to open the door or make a 6" square opening entirely through the door or front face within 30 minutes. Keep in mind these engineers have the manufacturing blue prints and can disassemble the safe being tested before the test begins to see how it works. They know their stuff. TL-30 x 6 - The TL-30 (30-minute) test is conducted on all six (6) sides of the safe. [Click here](#) to view video on the testing of a TL-30 safe. [View several TL rated safes here](#).

As with the other safes, the 30 minute time frame does not indicate that a thief could crack the safe in 30 minutes. With a TL30 safe, you would need a professional safecracker or locksmith with heavy tools and lots of time to get into one these safes. They are used by jewelers and are overkill for most home applications.

Electronic Keypad vs. Mechanical Combination Lock

There are a variety of opinions about which lock type is the best for your safe. The electronic keypad mechanism provides the most convenience. In order to open the safe, the user simply enters the combination on a PIN pad, similar to the ones used on ATM or debit-card machines. Multiple users with multiple pin numbers can be granted access with this type of locking mechanism. In addition, models are available that provide an audit trail, showing when the safe was accessed and by whom.



Electronic keypads also come with consecutive invalid code "lockdown". This makes the keypad inoperable for 5 minutes. After the end of 5 minutes you get two more tries or it goes back into lockdown for another 5 minutes. Thus virtually eliminating random entry of the code. "

What if the battery goes dead?" There is a battery door compartment on the outside of the keypad. Just open the door and change the 9volt battery. The computer chip maintains the combo at all times and will not default because of no battery. Electronic keypads also allow you to change the combination without hiring and paying a locksmith.

The combination lock is more affordable, will last longer and not run into any electronic issues. They have been around forever and are tried and tested. But they are harder to use, can be hard to view and create troubles for those with arthritis or bad hands. If you plan to store a firearm in your safe and want quick access, the dial combination lock would not be ideal due to the additional time required to open it.

Some claim that the traditional combination lock is safer, but evidence suggests that both lock types are very difficult to compromise. Click the video below for more information on dial combination vs. electronic keypad.



I pulled much of this information from the website: (www.safeandvaultstore.com), a company that I have used recently to purchase a new safe and highly recommend. Their prices are unbeatable and their customer service is top notch. Ask for Dye, the guy in the video above and ask him any questions that you might have before making your purchase.

I hope that you found this guide useful and that you take the necessary steps to safeguard your valuables. If you have any questions, feel free to email me.

Cheers,



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