

# RIO ARC BULLION ACCOUNT USD



1 February 2025

## MANAGER COMMENTS

The account gained 2.05% this month, and with that we are off to a good start. Last year, the ARC Bullion Account produced 11.53% and had posted eleven gaining months in the twelve-month period. Over the 24-month period this investment has reported a risk reward ratio of 16.22 which means the reward for the risk taken in the two-year period has been more than beneficial to those invested.

Market comment - Last year, precious metals demonstrated remarkable strength, posting substantial gains amid global factors driving international investor demand. Despite gold's strong performance during 2024, there are several reasons why bullion could revisit recent highs soon. The dollar had been weaponised shortly after Russia invaded Ukraine, and it's not by coincidence that the greenback has recently come under attack. In response to this threat, US President Donald Trump has warned BRICS nations to refrain from trying to replace the dollar. Trump urged the nine-nation bloc not to back or create alternatives to the dollar, threatening 100% tariffs for defiance. While Donald Trump's proposals should support America's manufacturing and domestic economy, the market is starting to realise that there will likely be negative consequences if or when they are enacted. The above are just a few reasons why gold has broken above \$2,750 an ounce and is testing critical resistance levels.

## INVESTMENT OBJECTIVE

To provide a secure alternative to that offered by the lackluster industry standard bullion investment products or funds. The ARC holds 100% of its Bullion assets in unencumbered and uncirculated one ounce Gold coins, officially released by several government mints. The ARC selected gold coins because they offer a significant legal and monetary advantage over that offered by the traditional Bullion bars.

Analysis confirms that gold can be used within investment portfolios to protect global purchasing power; today this is very pertinent given that several governments are employing policies which ultimately target a devaluation of their individual currencies. As this global currency war has escalated there has been an increased risk of a currency debasement and the fact that gold can offer protection from this event is very attractive in itself. There are a multitude of reasons to invest in physical gold, notwithstanding the fact that it also offers portfolio protection, in terms of currency devaluation and/or inflation. Bullion also reduces portfolio volatility and can minimise loss during periods of both political upheaval and market shock.

## INFORMATION

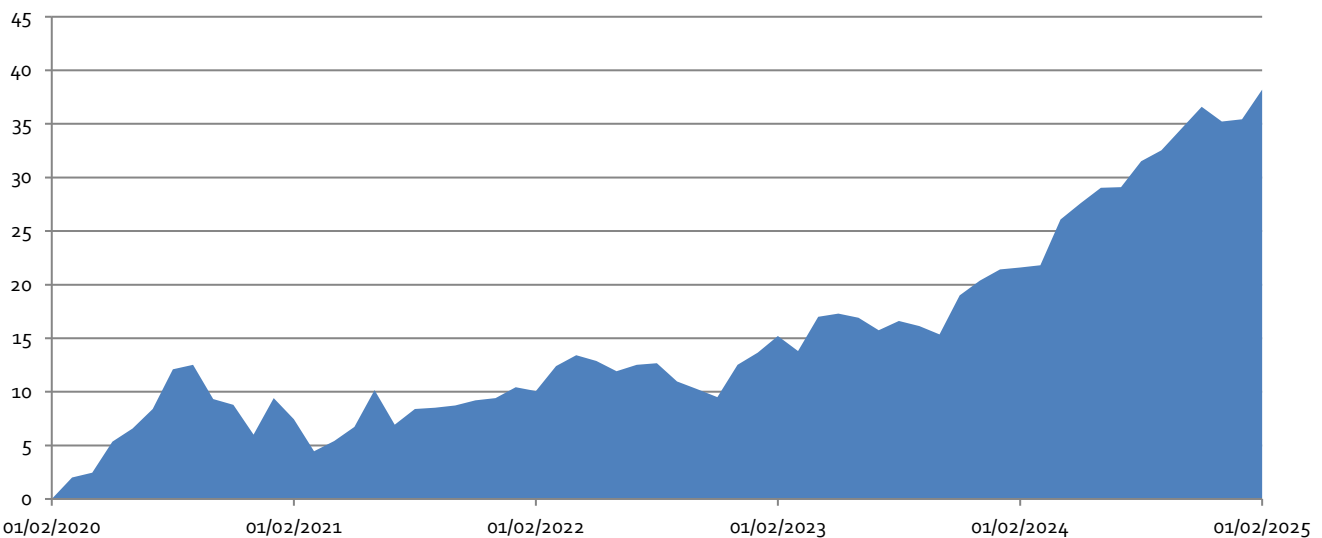
NAV	269.46
Launch Date	October 2013
Investment Manager	William Gray
Currency	USD
Minimum Investment	50,000
Establishment Charge	700
Annual Management Fee	1.00%
Administration Fee	1.00%
Dealing Frequency	Monthly

## INVESTMENT MANAGER

RIO's Investment Manager has vast experience having designed, launched and managed several Government licensed mutual funds over the past two decades. He has actively traded stocks, bonds, currencies and commodities with some degree of accuracy. He is perhaps best known for being among the first in the investment industry to correctly predict the arrival of the bull market in gold.

PERFORMANCE	YTD	1m	6m	1Yr	2Yr	3Yr	5Yr	S/L
	2.05	2.05	5.08	13.64	19.94	25.55	38.20	169.46

## CUMMULATIVE PERFORMANCE (Five Years)



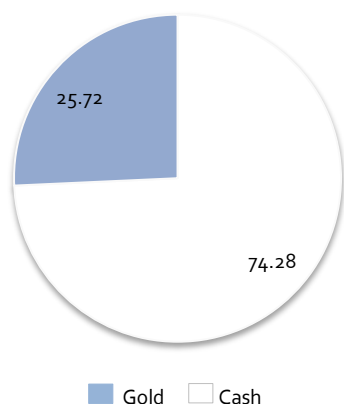
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## ASSET ALLOCATION (%)



## VOLATILITY & RISK (24 Months)

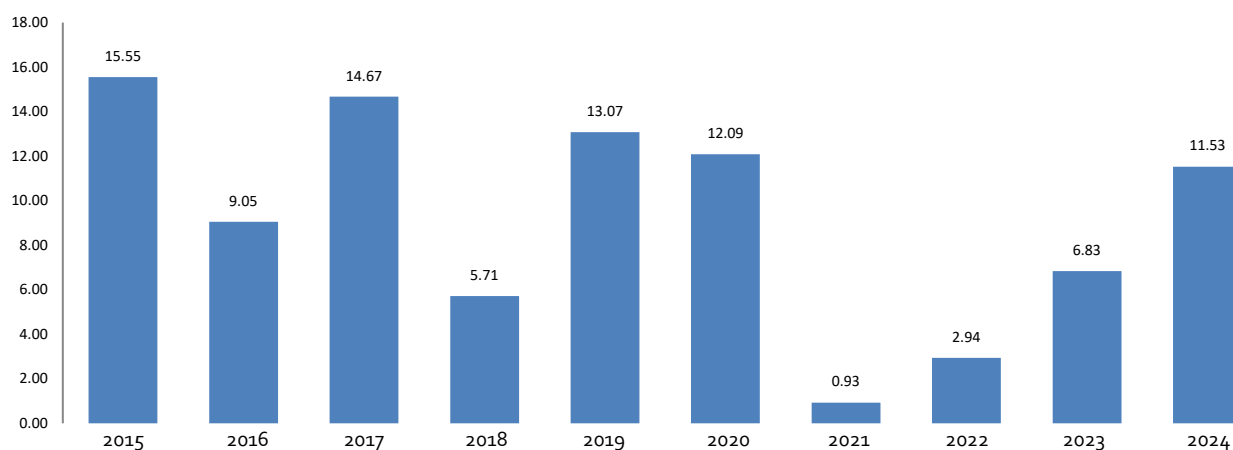
Annualised Volatility	6.23%
Return for Period	19.94%
Best Monthly Return	3.49%
Worst Monthly Return	-1.23%
Risk / Reward Ratio	16.22:1

The risk/reward calculation is a division of net profit (the reward) by the price of your maximum risk. Any investor should determine their acceptable risk, but it is always best to be more conservative with risk than aggressive with reward.

## MONTHLY PERFORMANCE FIGURES (%)

	2018	2019	2020	2021	2022	2023	2024	2025
January	1.52	1.56	2.45	-1.81	-0.32	1.37	0.15	2.05
February	-0.82	0.31	2.01	-2.77	2.10	-1.23	0.17	
March	0.31	-0.20	0.43	0.91	0.91	2.81	3.49	
April	0.22	0.37	2.82	1.24	-0.48	0.26	1.21	
May	0.20	0.31	1.16	3.22	-0.83	-0.35	1.13	
June	-2.17	4.32	1.72	-2.91	0.51	-0.98	0.05	
July	-0.76	0.56	3.42	1.36	0.15	0.72	1.86	
August	-0.07	2.21	0.36	0.10	-1.52	-0.41	0.78	
September	0.48	0.36	-2.85	0.21	-0.65	-0.65	1.52	
October	2.56	1.30	-0.48	0.41	-0.69	3.15	1.52	
November	0.38	-0.76	-2.56	0.21	2.76	1.16	-1.02	
December	3.88	2.10	3.21	0.91	1.02	0.86	0.15	

## PERFORMANCE FOR CALENDER YEARS (%)



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