

# RIO ARC BULLION ACCOUNT USD

1 May 2021



## MANAGER COMMENTS

The account has posted a net gain of 108.07% since launch and as such is the top performing physical bullion account in the world, in terms of absolute return measured in US Dollars. The big attraction perhaps is the risk-reward ratio, as it regarded as excellent; for clarity this measures how much the potential reward is for every dollar at risk. For example, if you have a risk-reward ratio of 1.3 it means the investment is risking \$1 to potentially make \$3 which in the industry is considered to be good. The risk reward ratio of the ARC USD is 7.43 measured over the most recent two-year period.

During April gold climbed steadily to mid-month then began to trade in a fairly tight range. As the shiny metal moved closer to the \$1,800 mark concerns on the rise in Covid-19 cases in India, added to the difficulties in containing some variants of the disease in Europe, marked what may be the start of a larger move to risk off assets such as gold. Gold reached a monthly high of \$1,788 on Thursday the 29th. Looking forward, in the short term the risk-off sentiment is building, and we could see gold break through the current resistance level of \$1,800.

## 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

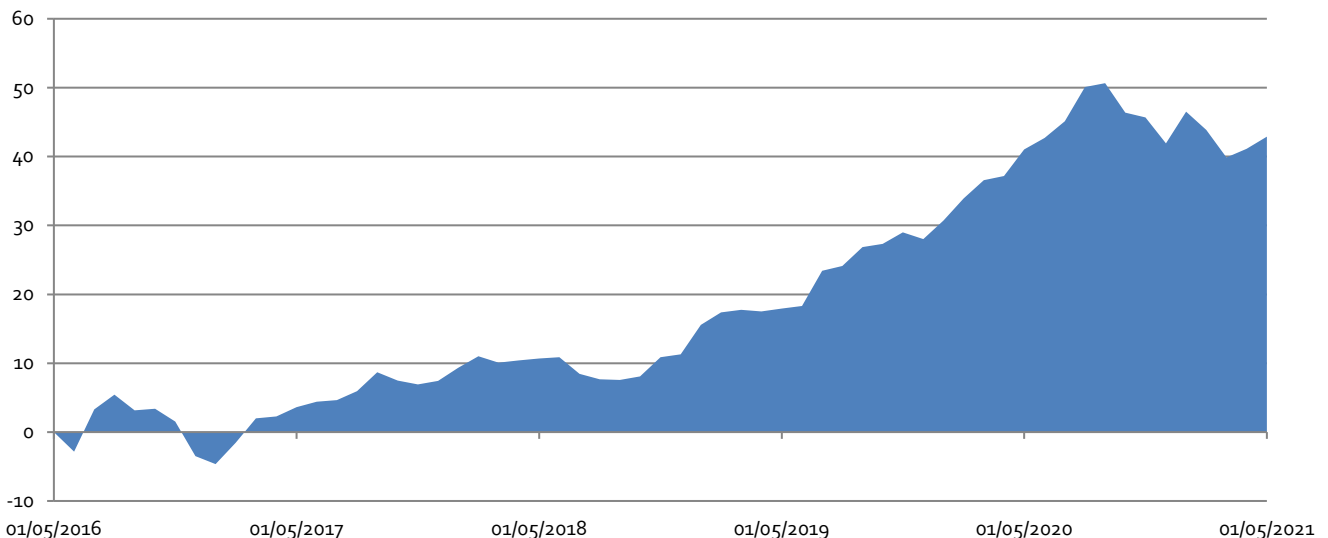
NAV	208.07
Launch Date	October 2013
Investment Manager	William Gray
Currency	USD
Minimum Investment	50,000
Establishment Charge	700
Annual Management Fee	1.00%
Administration Fee	1.00%
Dealing Frequency	Monthly

## 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
	-2.46	1.24	-1.90	1.30	21.15	29.12	42.89	108.07

## CUMMULATIVE PERFORMANCE (Five Years)



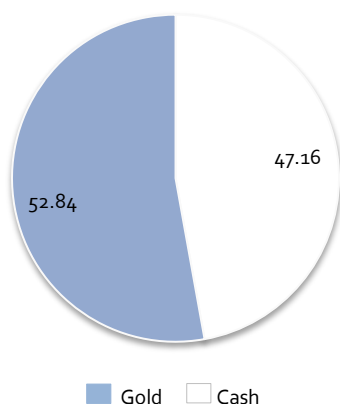
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## ASSET ALLOCATION (%)



## VOLATILITY & RISK (24 Months)

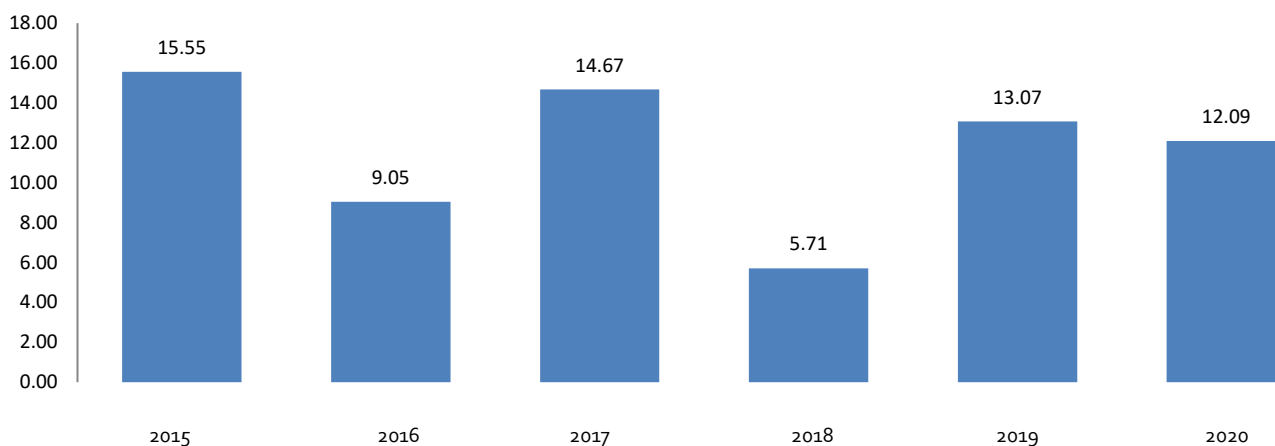
Annualised Volatility	9.37 %
Return for Period	21.15 %
Best Monthly Return	4.32%
Worst Monthly Return	-2.85%
Risk / Reward Ratio	7.43:1

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 (%)

	2016	2017	2018	2019	2020	2021
January	4.52	3.25	1.52	1.56	2.45	-1.81
February	4.25	3.59	-0.82	0.31	2.01	-2.77
March	0.36	0.31	0.31	-0.20	0.43	0.91
April	4.60	1.30	0.22	0.37	2.82	1.24
May	-2.85	0.76	0.20	0.31	1.16	
June	6.41	0.23	-2.17	4.32	1.72	
July	2.01	1.24	-0.76	0.56	3.42	
August	-2.17	2.61	-0.07	2.21	0.36	
September	0.25	-1.09	0.48	0.36	-2.85	
October	-1.79	-0.51	2.56	1.30	-0.48	
November	-4.96	0.46	0.38	-0.76	-2.56	
December	-1.20	1.78	3.88	2.10	3.21	

## PERFORMANCE FOR CALENDER YEARS (%)



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