

# RIO ARC BULLION ACCOUNT USD



1 October 2020

## MANAGER COMMENTS

The ARC Bullion account has produced a gain of 113.13% since launch; as such it is the highest returning physical gold investment in the world in terms of absolute return assessed in USD.

Recent good news on a possible vaccine has helped to send gold's price lower. The metal is currently at \$1897 and as such is a buy. Looking forward, due to recent events the upcoming US election is not going to be business as usual, as such, there is increased risk which is almost certain to drive gold higher. Additional upside potential comes from the fact that India has entered its legendary wedding and festival season; importantly gold is traditionally given at such events. Historically gold has witnessed a significant increase in demand during this period, which in turn has previously caused gold to rally, today imports of bullion are rising as usual.

## 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

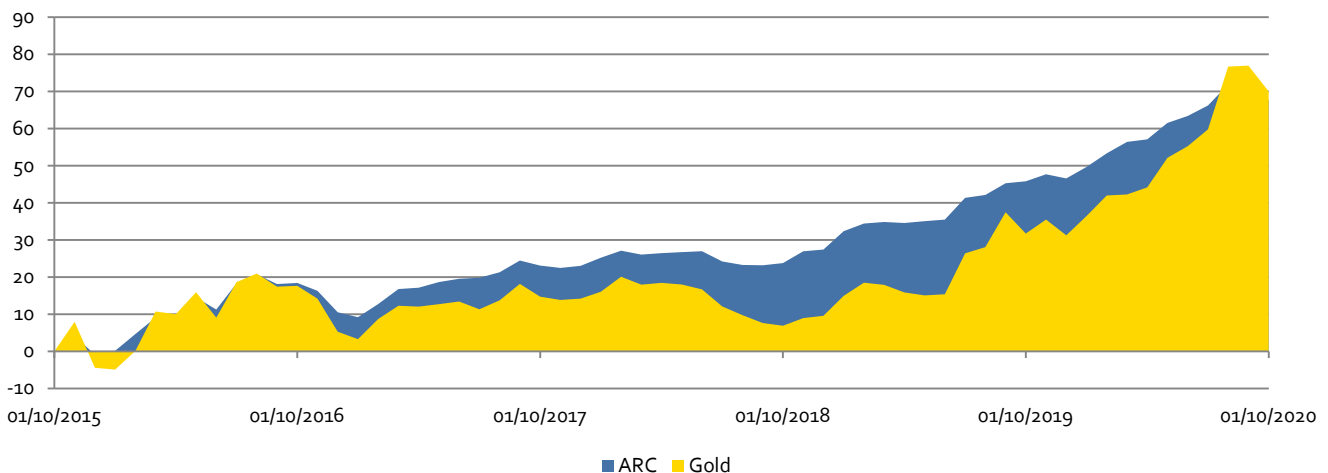
NAV	213.13
Launch Date	October 2013
Investment Manager	William Gray
Currency	USD
Minimum Investment	50,000
Establishment Charge	700
Annual Management Fee	1.00%
Administration Fee	1.00%
Dealing Frequency	Monthly

## 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
RIO ARC Bullion Account	11.99	-2.85	6.69	14.96	35.42	36.16	67.57	113.13
Gold Bullion Spot Price	24.61	-3.92	17.94	29.08	59.06	48.20	69.98	46.90

## CUMMULATIVE PERFORMANCE (Five Years)



The performance of Gold Bullion (the benchmark) is provided for comparative purposes only.

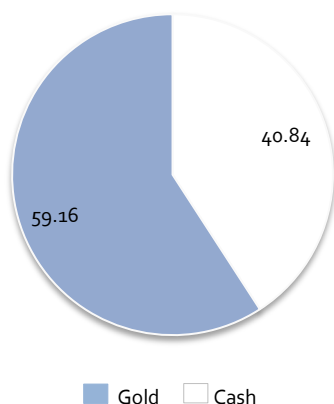
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## ASSET ALLOCATION (%)



## VOLATILITY & RISK (24 Months)

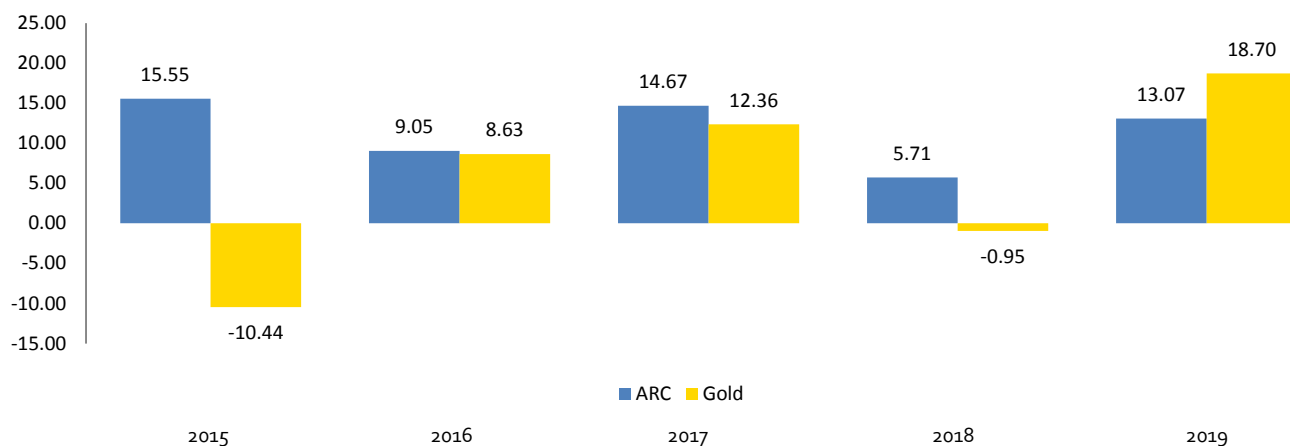
	ARC USD	GOLD
Annualised Volatility	7.67%	18.36%
Return for Period	35.42%	59.06%
Best Monthly Return	4.32%	10.58%
Worst Monthly Return	-2.85%	-4.18%
Risk / Reward Ratio	12.43:1	14.13:1

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
January	4.52	3.25	1.52	1.56	2.45
February	4.25	3.59	-0.82	0.31	2.01
March	0.36	0.31	0.31	-0.20	0.43
April	4.60	1.30	0.22	0.37	2.82
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	
November	-4.96	0.46	0.38	-0.76	
December	-1.20	1.78	3.88	2.10	

## PERFORMANCE FOR CALENDER YEARS (%)



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