

# RIO ARC BULLION ACCOUNT USD

1 October 2021



## MANAGER COMMENTS

The account has posted a gain of 0.21% this month which lifts the total gains since launch to 112.03%. Gold has been stuck in no man's land for much of 2021 as the institutions and traders continue to try to predict where real interest rates and the US dollar are going. Looking forward, Gold is likely to rally higher during October if risk assets such as equities continue to sell-off.

This is the right time to hold gold as a stock market correction is overdue. Holding gold in an investment portfolio would also be wise as the monetary policy may be reaching a tipping point. In the first half of 2021 central banks globally were net buyers of gold, adding 333 tonnes to their reserves. The growing debt levels and inflation were just two key reasons for the increase in global central banks holdings. More telling is that countries continue to diversify out of fiat money as a means of risk management. Members should note that Gold offers portfolio protection and is renowned as a hedge against inflation; a safe haven asset used to offset the negative effects of the on-going currency devaluation.

## 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

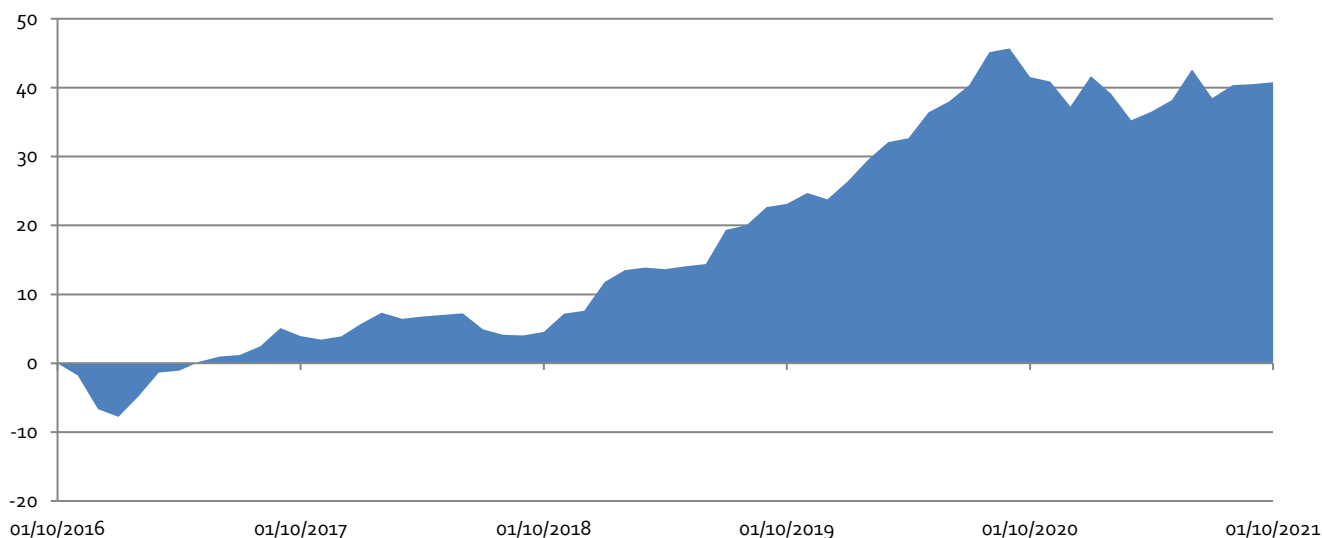
NAV	212.03
Launch Date	October 2013
Investment Manager	William Gray
Currency	USD
Minimum Investment	50,000
Establishment Charge	700
Annual Management Fee	1.00%
Administration Fee	1.00%
Dealing Frequency	Monthly

## 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
	-0.60	0.21	3.17	-0.52	14.36	34.72	40.81	112.03

## CUMMULATIVE PERFORMANCE (Five Years)



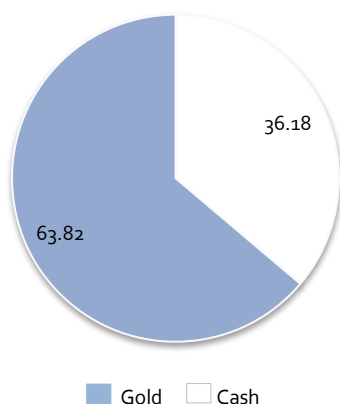
This document is not an offer of investment. Subscriptions for shares in the RIO ARC can only be made on the basis of the current literature and The RIO Club operates strictly on a referral only basis. Past performance is not a guide to future performance and there can be no assurance that the RIO ARC's objective(s) will be met. The value of investments and the income from them can fall as well as rise and is not guaranteed. Investors may not get back the full amount invested. Changes in the rates of exchange between currencies may cause the value of investments to diminish or increase. Current tax levels and reliefs may change and depending on individual circumstances this may affect the investment return. For further information please refer to the investment terms and conditions.

# RIO ARC BULLION ACCOUNT USD

1 October 2021



## ASSET ALLOCATION (%)



## VOLATILITY & RISK (24 Months)

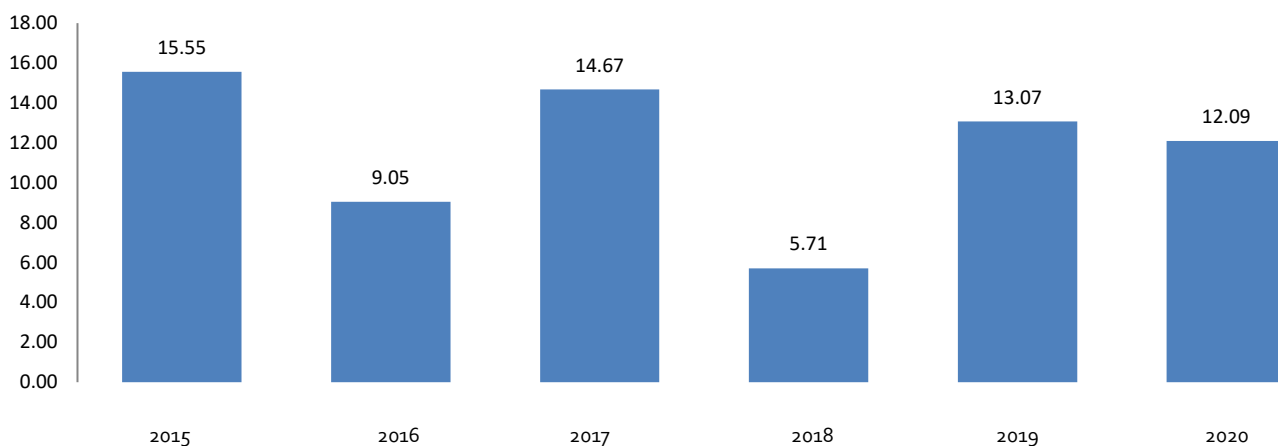
Annualised Volatility	9.61 %
Return for Period	14.36 %
Best Monthly Return	3.42%
Worst Monthly Return	-2.85%
Risk / Reward Ratio	5.04:1

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	3.22
June	6.41	0.23	-2.17	4.32	1.72	-2.91
July	2.01	1.24	-0.76	0.56	3.42	1.36
August	-2.17	2.61	-0.07	2.21	0.36	0.10
September	0.25	-1.09	0.48	0.36	-2.85	0.21
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 (%)



This document is not an offer of investment. Subscriptions for shares in the RIO ARC can only be made on the basis of the current literature and The RIO Club operates strictly on a referral only basis. Past performance is not a guide to future performance and there can be no assurance that the RIO ARC's objective(s) will be met. The value of investments and the income from them can fall as well as rise and is not guaranteed. Investors may not get back the full amount invested. Changes in the rates of exchange between currencies may cause the value of investments to diminish or increase. Current tax levels and reliefs may change and depending on individual circumstances this may affect the investment return. For further information please refer to the investment terms and conditions.