



PROCRASTINATION COULD BE YOUR BIGGEST MISTAKE

When it comes to investing and building a nest egg for the future, many people procrastinate.

They may feel they do not have the knowledge required to invest wisely. Or they may fear making a mistake and losing what money they have in the current market. However, that procrastination is the biggest mistake they can make. Anyone holding cash in the bank (paper money) would be well advised to invest at least 15% of their assets in Gold immediately.

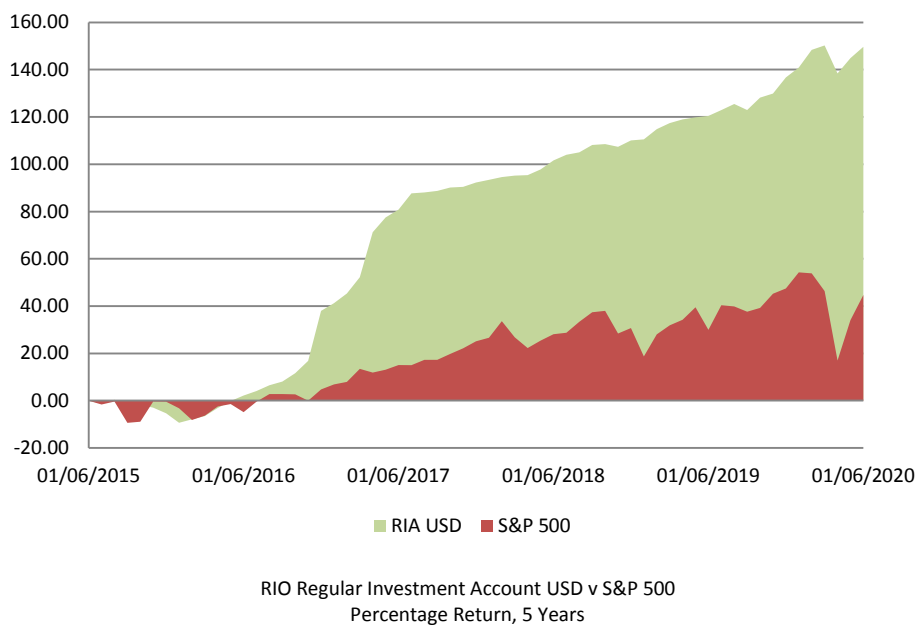
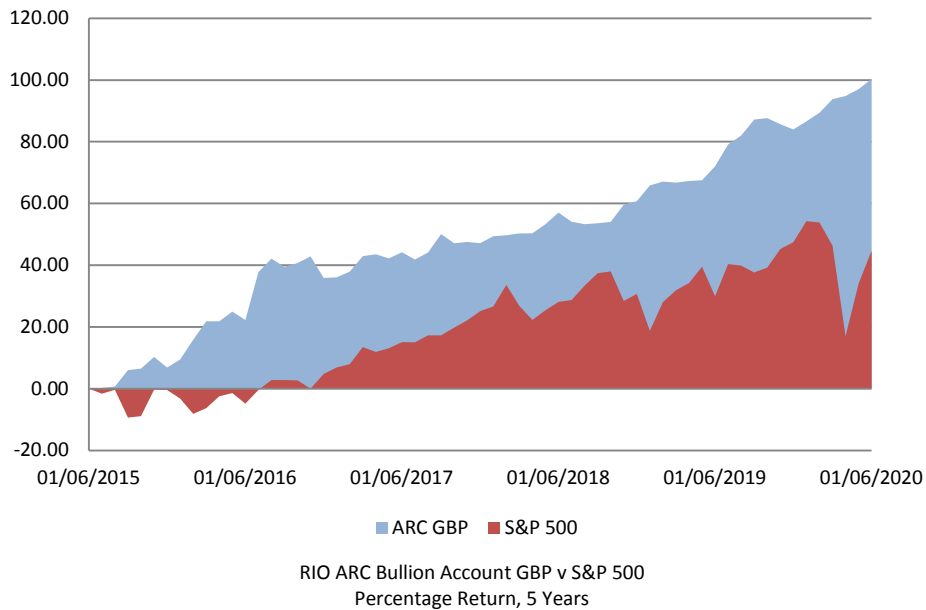
RIO offers the ARC Bullion account an actively traded physical gold investment, available in both USD and Sterling. Both versions historically have been the top performing physical gold investments in the world in terms of absolute return in their respective currencies, and both have already exceeded a 100% net return. I am sure all would agree that these returns are exceptional considering the fact that Gold is seen a low risk investment, it is a hard asset which has historically proven to be ideal when seeking wealth preservation.

Members, family and friends would all be wise to consider the uncertain future of the Social Security system in the UK, Europe, and the USA; very soon we may all be totally responsible for our own financial futures with no help from the government. It used to be that when we retired we had just a few years left to live; that is not the case anymore. It should be reassuring that The RIO Club has a vast experience in assisting members with life after retirement, with over 1091 members, we have overseen hundreds of retirements in the past twenty-five years. Perhaps more importantly, almost all members having invested with RIO for a decade or more continued to have their money managed with us, in fact, I currently oversee most members net worth following their retirement. In almost every case RIO has structured a retiring member's investment to provide him or her with the income to fund life in retirement. It is worth noting that hundreds of members are now happily retired and living on the income provided by RIO, which has been the case for well over ten years.

Again, I would stress that in this era of constant medical advances, our retirements can now stretch to 20 years or more! Without having a substantial retirement fund, we may have to live those years extremely frugally or choose to continue working well beyond the age of 65. But there is no reason why we should not be able to stop working or why our lifestyles should have to be diminished when we retire. The key is to plan ahead. That means it is imperative to begin investing immediately if we want to maintain a comfortable lifestyle in our retirement years.

In fact, when it comes to risk, not attempting to invest your money may be the riskiest choice you can make. Many non-RIO investors take the supposedly safe path and put their money in certificates of deposit, or money market accounts because they think that doing so is both simple and safe. Sadly, once the deteriorating effects of inflation and the rising cost of living are factored in, and then combined with near zero interest rates, these types of investment actually reduce future spending power and as such are inadequate to sustain any retirement!

Statistical facts show that The RIO Club has consistently outperformed the S&P 500's average return. The following are just two examples which have done just that, one gold the other equities:



Many members have commented that in joining The RIO Club, you can eliminate the fear and intimidation that so often accompanies learning the extremely important skill of investing. Typically, most new investment club members have neither the vast amounts of time or experience required to manage an investment or a portfolio of investments.

Once members see their money at work they become fairly avid investors. An interesting fact is that only 2 out of 10 new investment club members own a personal investment portfolio. After five years of Club membership, 9 out of 10 members have started their own personal investment portfolio which inevitably leads to financial wellbeing.

The primary reason for our popularity and phenomenal growth is that The RIO Club also creates a safe environment where members are respected and are able to learn more on how to invest. Our members become comfortable with investing and are free from the intimidation and persistent badgering of commission-based investment brokers.

The RIO Club does not solicit nor condone the use of brokers to promote our bespoke product range. Very much the opposite in fact, we elect to keep the cost of investment far lower by promoting our specialist products direct to the membership. This makes us unique in the investment industry, another unique feature being that RIO has not increased our fees in almost twenty-five years.

In the past two and a half decades The RIO Club has assisted its members in acquiring financial freedom, nowadays most are aware that there is a requirement to invest their money to ensure a financially secure future. The RIO Club remains fully committed to ensuring that we continue to provide our membership with every opportunity to achieve this vital goal.

William Gray
The RIO Club