

RIO PLATINUM ACCOUNT GBP

01 January 2019



MANAGER COMMENT

The RIO Platinum Account (GBP) posted a small gain this month, up 0.35%. This a more than reasonable result since the metal fell 1.15% in the same period. The Account continues to benefit from my active trading, such activity both minimizes the potential loss and importantly maximizes the potential gain for all invested.

To date, this investment has significantly outperformed its benchmark return, having generated 56.46% since launch, more importantly the returns to date have more than satisfied those invested. To put this performance into perspective, physical Platinum (which has not been actively traded) has returned a loss of 6.58% over the same period.

I expect 2019 to see this metal rally, should we see a trade deal be struck between the world's two top economies. As such I have set a sell order for 20% of the metal held by the Account and if this order is filled it will be a strong start to 2019. RIO's active trading of the metal clearly demonstrates the advantage of the investment strategy, and also underlines the shortcomings of the more common, but outdated, buy and hold strategies. My personal comment is that the additional work of an active management strategy may take far more effort but this, in turn, is reflected in the returns generated. It is obvious that active trading in today's metals market is vastly superior to any and all buy and hold strategy which has sadly become commonplace in the investment industry.

I would predict that this market could see some positive action in the coming months as trade wars dissipate. Given the current status of the market, January could easily be yet another month which has the potential to be rewarding in terms of trading opportunities.

INVESTMENT OBJECTIVE

To provide a secure alternative to that offered by the lacklustre industry standard platinum bullion investment products or funds. The Platinum Account holds 100% of its Bullion assets in unencumbered and uncirculated Platinum bars, officially released by several government mints.

To date the Platinum Account has achieved its target and since launch it has outperformed the statistical return of physical platinum. Statistical analysis confirms that platinum 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 platinum can offer protection from this event is very attractive in itself. Platinum has also historically been valued higher than gold, although not the case currently, this obviously gives provides potential for further upside.

Precious metals, including platinum, are often produced in emerging market countries, with demand coming principally from industrialised nations. The political and economic situation is, however, far less stable in many emerging market countries than in the developed world. They are generally much more susceptible to the risks of rapid political change and economic setbacks which affect precious metal prices and again provides scope for a strong upside.

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 has a proven track record combined with all the advantages of an experienced multi asset fund manager.

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IMPORTANT INFORMATION

This document is not an offer of investment. Subscriptions for shares in the RIO Platinum Account can only be made on the basis of the current prospectus and The RIO Club operates strictly on a referral only basis.

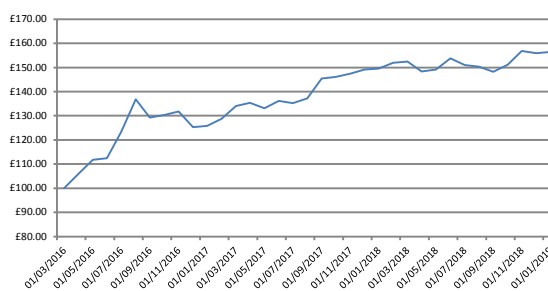
Past performance is not a guide to future performance and there can be no assurance that the RIO Platinum Accounts objective(s) will be met. The value of investments and the income from them can fall as well as rise and is not guaranteed. Investors may not get back the full amount invested.

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 fund prospectus and terms and conditions.

INFORMATION

NAV	£156.46
Investment Manager	William Gray
Launch Date	March 2016
Currency	UK Sterling
Minimum Investment	30,000
Initial Charge	500
Annual Management Fee	1.00%
Administration Fee	1.00%
Dealing Frequency	Monthly

PERFORMANCE



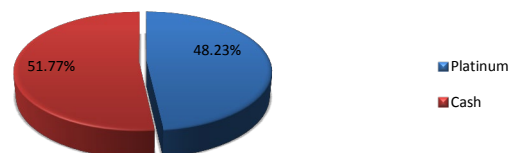
PERFORMANCE COMPARISON

	PLATINUM BULLION	RIO PLATINUM
1 Month	-1.15	0.35
3 Month	-0.54	3.55
6 Month	-3.89	3.63
1 Year	-9.51	4.64
2 Years	-14.92	24.35
YTD	-9.51	4.64
Since Launch	-6.58	56.46

MONTHLY PERFORMANCE

	2016	2017	2018
January		2.31	1.60
February		4.10	0.36
March	5.88	1.02	-2.66
April	5.56	-1.63	0.51
May	0.54	2.24	3.10
June	9.86	-0.68	-1.82
July	10.80	1.53	-0.45
August	-5.51	5.96	-1.35
September	0.85	0.48	1.91
October	1.08	0.92	3.81
November	-4.90	1.17	-0.60
December	0.46	0.24	0.35

ASSET ALLOCATION



PLATINUM PRICE COMPARISON

