

RIO PLATINUM ACCOUNT GBP



1 October 2021

MANAGER COMMENTS

RIO Platinum posted a gain of 0.78% during September. In comparison, during the same period hold in hand Platinum fell 2.21%. This demonstrates the true value of active trading which can be seen by analysing the recorded statistics, showing that this investment has produced a gain of 13.26% in the past 12 months which, remarkably, is more than three times the return of physical platinum.

Platinum - Looking forward, a major influence on platinum prices is the demand from the auto industry. Platinum has come under pressure amid concerns about the delta variant, and productions slow down by car manufacturers due to supply chain issues. Many manufacturers are rumoured to be considering a switch from palladium back to platinum. Currently, both metals are used as key components in catalytic converters which are used to reduce the emissions of vehicles around the world.

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.

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. 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.

INFORMATION

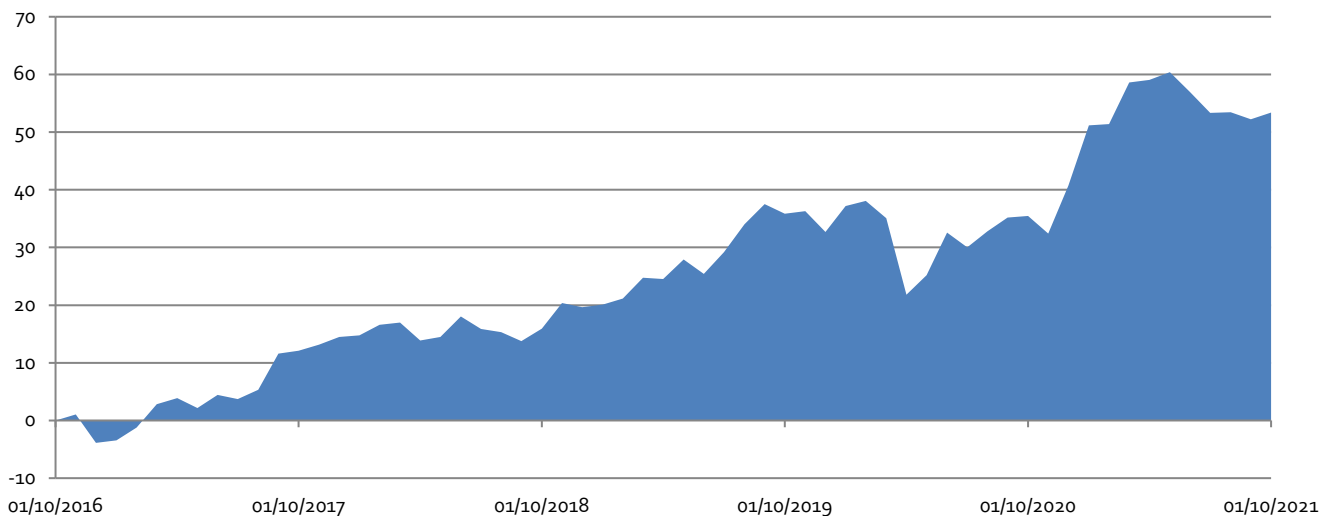
NAV	199.90
Launch Date	March 2016
Investment Manager	William Gray
Currency	GBP
Minimum Investment	30,000
Establishment Charge	500
Annual Management Fee	1.00%
Administration Fee	1.00%
Dealing Frequency	Monthly

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

PERFORMANCE	YTD	1m	6m	1Yr	2Yr	3Yr	5Yr	S/L
	1.48	0.78	-3.54	13.26	12.91	32.30	53.40	99.90

CUMMULATIVE PERFORMANCE (Five Years)



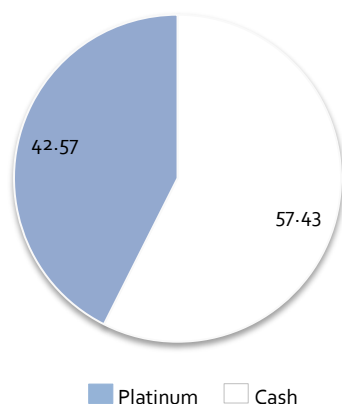
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ASSET ALLOCATION (%)



VOLATILITY & RISK (24 Months)

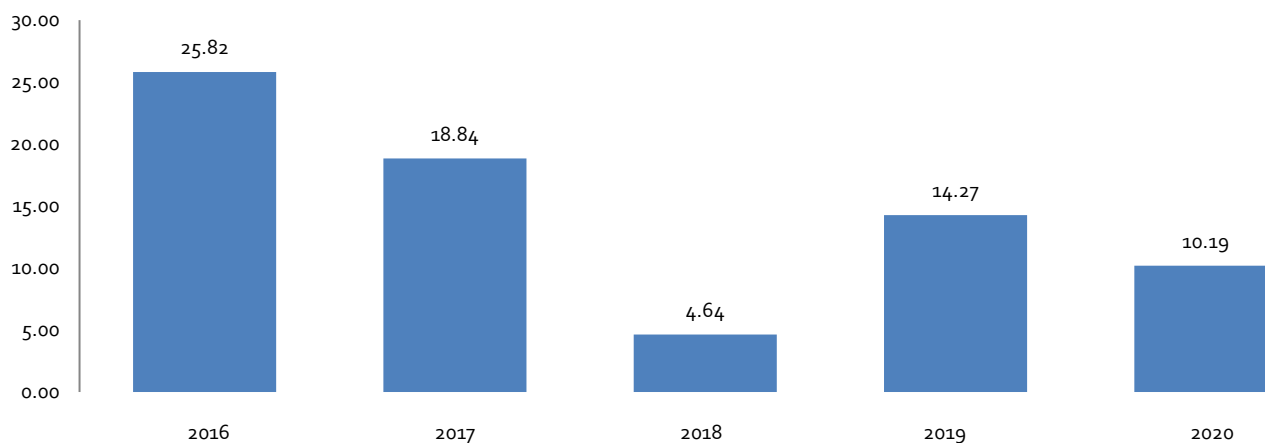
Annualised Volatility	17.41%
Return for Period	12.91%
Best Monthly Return	7.42%
Worst Monthly Return	-9.83%
Risk / Reward Ratio	1.32:1

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		2.31	1.60	0.91	0.62	0.15
February		4.10	0.36	2.94	-2.16	4.75
March	5.88	1.02	-2.66	-0.15	-9.83	0.27
April	5.56	-1.63	0.51	2.69	2.81	0.85
May	0.54	2.24	3.10	-1.96	5.87	-2.13
June	9.86	-0.68	-1.82	3.02	-1.90	-2.31
July	10.80	1.53	-0.45	3.76	2.13	0.07
August	-5.51	5.96	-1.35	2.60	1.76	-0.81
September	0.85	0.48	1.91	-1.21	-1.62	0.78
October	1.08	0.92	3.81	0.32	-2.23	
November	-4.90	1.17	-0.60	-2.65	6.26	
December	0.46	0.24	0.35	3.40	7.42	

PERFORMANCE FOR CALENDER YEARS (%)



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