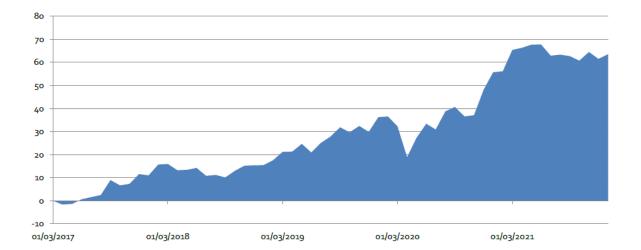
THE RIO CLUB RIO PLATINUM ACCOUNT USD

04 January 2022



RIO Platinum Account USD produced a return of 1.27% during December. In 2021 this investment reported a total of eight gaining months and four losing months with a net return of 5.01%. In stark comparison over the same period spot platinum fell by 9%.

Today, platinum is in an oversold position and is set to benefit from rising demand from the hydrogen industry, it will also see a surge in demand from the rebound trade on the normalisation of chip shortages in the auto industry. Further upside comes from the fact that there has been building speculation that within the auto industry there will be a switch from the use of palladium to platinum. Palladium has collapsed in value, falling 21% during 2021, this due to the auto industry coming to a halt and the semiconductor chips shortage which has plagued the whole industry.



The difference in performance underlines the benefit of investing in an actively traded platinum investment, as opposed to buy and hold strategies employed by many mainstream investment companies. This is perhaps understandable as mainstream companies deal mostly with the general public. Conversely RIO do not promote to the general public, but are a bespoke private investment club, as such we often offer superior tailored investment products created especially for our private membership. Our bespoke products can, and often do outperform the lackluster returns of the off the shelf investment products created by the mainstream and then sold by brokers.

The potential for superior performance can be seen in the figures posted during 2021, had you invested in a buy and hold platinum product promoted by mainstream investment industry you would have lost money in the year. Simple buy and hold investments require little work and or effort to manage. It would be true that an actively traded investment requires far more time, and need I say effort, from the provider but the results say it all.

No work, no gain. Nothing's for nothing, as they say!

William Gray The RIO Club