

RIO PLATINUM ACCOUNT USD

01 January 2019



MANAGER COMMENT

The RIO Platinum Account (USD) posted a 0.06% gain this month which is a more than reasonable performance given the fact that the metal fell by 1.21% in the same period. Looking back, the Account has posted a net gain of 4.19% in the past six months, this achieved despite the fact that the metal has lost -6.44% over that period.

At present Platinum remains both under bought and oversold and as such this is an opportunity to buy. This is especially so if investing in an actively traded physical platinum investment, such as the RIO Platinum Account. My two decades experience in active trading have proven useful, I have been able to accurately interpret the metal's position throughout 2018, and as a direct result the trades placed have seen the Account continue to post gains during the year, which in turn has been a benefit to those invested. The statistics show that the Account has gained 15.42% since launch and, in doing so, has outperformed its benchmark return (physical platinum) by more than 36% over the same period. More importantly, this has been achieved whilst continuing to minimise the investment risk.

I predict that should we see an end to the trade wars and a subsequent new trade deal be struck between the US and China we would then likely see platinum rally. There is now a very real chance of such a trade being negotiated and a deal being done in the first part of 2019. As such I would recommend that members invest in the RIO Platinum Account, should they wish to benefit from the upside potential in this market.

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.

Contact Details T +6221 5794 8918 M +6281 686 7545 E info@therioclub.info

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.

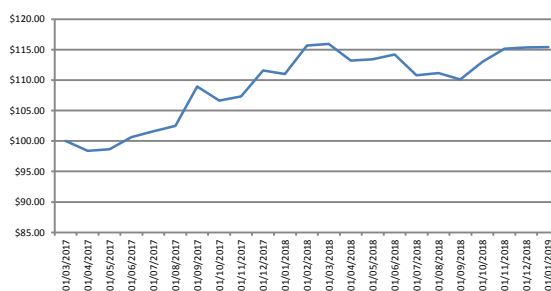
Changes in the rates of exchange between currencies may cause the value of investments to diminish or increase. Current tax levels and reliefs may change and depending on individual circumstances this may affect the investment return.

For further information please refer to the fund prospectus and terms and conditions.

INFORMATION

| | |
|------------------------------|--------------|
| NAV | \$115.42 |
| Investment Manager | William Gray |
| Launch Date | March 2017 |
| Currency | US Dollar |
| Minimum Investment | 50,000 |
| Initial Charge | 700 |
| Annual Management Fee | 1.00% |
| Administration Fee | 1.00% |
| Dealing Frequency | Monthly |

PERFORMANCE



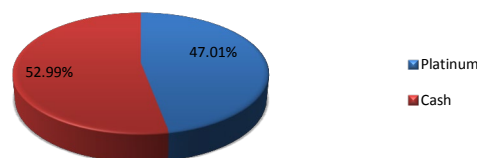
PERFORMANCE COMPARISON

| | PLATINUM BULLION | RIO PLATINUM |
|---------------------|------------------|--------------|
| 1 Month | -1.21 | 0.06 |
| 3 Month | -2.62 | 2.17 |
| 6 Month | -6.44 | 4.19 |
| 1 Year | -14.18 | 3.98 |
| 2 Years | n/a | n/a |
| YTD | -14.18 | 3.98 |
| Since Launch | -20.96 | 15.42 |

MONTHLY PERFORMANCE

| | 2017 | 2018 |
|------------------|-------|-------|
| January | | 4.22 |
| February | | 0.21 |
| March | -1.64 | -2.34 |
| April | 0.28 | 0.18 |
| May | 2.02 | 0.73 |
| June | 0.96 | -3.01 |
| July | 0.88 | 0.36 |
| August | 6.30 | -0.96 |
| September | -2.10 | 2.61 |
| October | 0.62 | 1.94 |
| November | 3.98 | 0.16 |
| December | -0.51 | 0.06 |

ASSET ALLOCATION



PLATINUM PRICE COMPARISON

