

RIO REGULAR INVESTMENT ACCOUNT USD

01 January 2019



MANAGER COMMENT

The RIO Regular Investment Account (USD) has produced a positive month during December recording a small gain of 0.21%. This positive performance was achieved despite the fact that the month was very volatile. In fact by month end the Dow Jones had taken a serious nose bleed crashing -8.66%. The net result of this is that RIO had done well; outperforming the benchmark return over the month, but far more importantly as the year drew to a close the statistics clearly showed that the account had significantly outperformed the US market over the twelve month period too.

The Dow lost -5.63% in 2018, the RIO Regular Account by comparison had posted an 8.02% profit for the year. This says it all! The facts show that this investment has produced impressive results, indeed in the past three years it has posted gains of more than 130%.

As the end of December approached I had forecast and expected that there was further hopes for a US-China trade deal. Such a deal would be a positive sign for the markets. The Trump administration is in talks with the Chinese government "at all levels".

Members should note that volatility can and often does produce investment opportunities. As such looking ahead the Regular Account could produce a more than reasonable return in early 2019.

INVESTMENT OBJECTIVE

The RIO Regular Investment Account is a high risk trading platform through which RIO invests in the currency, equities and commodity markets. The Account may also invest in other high risk traded securities, where the potential gains are deemed to be in line with the risk reward ratio, at the discretion of the investment manager. The trading strategy favours a midterm investment of 4 - 5 years due to the expected short term volatility.

Currencies - The Account provides exposure to a traded basket of hard currencies from countries with sound monetary policies. Longer term this strategy seeks to profit from a rise in hard currencies relative to the decline of the US Dollar. Short term volatility may be seen as the US Dollar is likely to rise against major currencies in the coming months simply due to current market conditions and this situation could last several months. By mid 2015 there are several factors which may result in a reversal of this trend and a fall in USD value would profit this account.

Commodities - The Account's focus is directed to trading Gold, Silver, Oil and Uranium and their associated markets. The Investment Manager has over two decades trading experience in these markets during which time he has exceeded the target returns.

Our researchers and market analysts are responsible for monitoring and evaluating worldwide events, which could affect the currency, commodity and equity markets and RIO develop investment strategies based thereon. Risk management is executed through monitoring and applying analytical techniques and is intended to make risk management more rational and effective.

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. 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 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 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.

This investment account is high risk and is very likely to experience volatility, it is designed for members who accept a high level of risk for a potential high gain over the mid to long term.

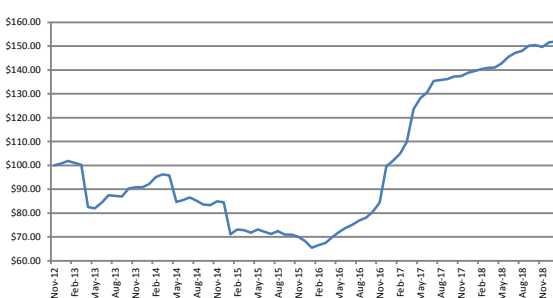
Changes in the rates of exchange between currencies may cause the value of investments to diminish or increase. Current tax levels and reliefs may change and depending on individual circumstances this may affect the investment return.

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

INFORMATION

NAV	\$151.93
Investment Manager	William Gray
Launch Date	November 2012
Currency	US Dollar
Minimum Investment	1,000 pcm 20,000 ad-hoc
Initial Charge	700
Annual Management Fee	1.00%
Administration Fee	1.00%
Dealing Frequency	Monthly

PERFORMANCE



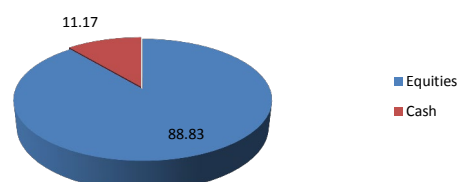
PERFORMANCE COMPARISON

	DOW Jones	RIO RIA
1 Month	-8.66	0.21
3 Month	-11.83	0.96
6 Months	-3.89	3.19
1 Year	-5.63	8.85
2 Years	17.26	49.05
YTD	-5.63	8.85
Since Launch	76.29	51.93

MONTHLY PERFORMANCE

	2014	2015	2016	2017	2018
January	3.21	2.84	1.59	2.91	0.61
February	1.12	-0.47	1.51	4.74	0.32
March	-0.39	-1.42	3.66	12.50	0.10
April	-11.69	1.83	3.05	3.65	1.24
May	1.02	-1.22	2.32	1.87	1.93
June	1.20	-1.26	1.88	3.81	1.19
July	-1.54	1.69	2.35	0.21	0.50
August	-1.87	-2.12	1.46	0.35	1.52
September	-0.34	0.03	3.29	0.76	0.18
October	1.86	-1.26	4.67	0.15	-0.55
November	-0.48	-2.45	18.10	0.97	1.30
December	-15.81	-4.23	2.36	0.59	0.21

ASSET ALLOCATION



DOW JONES COMPARISON

