

# RIO REGULAR INVESTMENT ACCOUNT USD



1 May 2025

## MANAGER COMMENTS

The Regular Investment Account USD gained 0.23% in April, this as the Dow Jones fell 2.20%. It was my proactive actions to reduce the exposure that limited the downside during the month. As we moved through April, I sold several equity positions before the stock market sell-off which tanked the markets. The strategy of moving capital to safety has yet again been proven to be prudent.

The weighting to equities at the end of March was purposely held low at 20.76% and today having bought into the correction it stands at 29.13%, the remainder held in cash ready to buy back into any further correction. The account is therefore well placed as we enter May. I bought Lockheed Martin stock on the 7th and Boeing stock on the 9th at 141.93. Importantly all of the stocks that were acquired have since rallied higher. I have taken full advantage of this sell-off to reposition the account for a market rally in the coming weeks.

The markets have bounced back relatively quickly, aided by Trump's decision to pause some of the worst tariffs for a period of 90 days.

## 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. 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.

**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.

## INFORMATION

NAV	290.40
Launch Date	November 2012
Investment Manager	William Gray
Currency	USD
Minimum Investment	1,000 pcm
	20,000 ad-hoc
Membership Charge	700
Annual Membership Fee	1.00%
Service Fee	1.00%
Dealing Frequency	Monthly

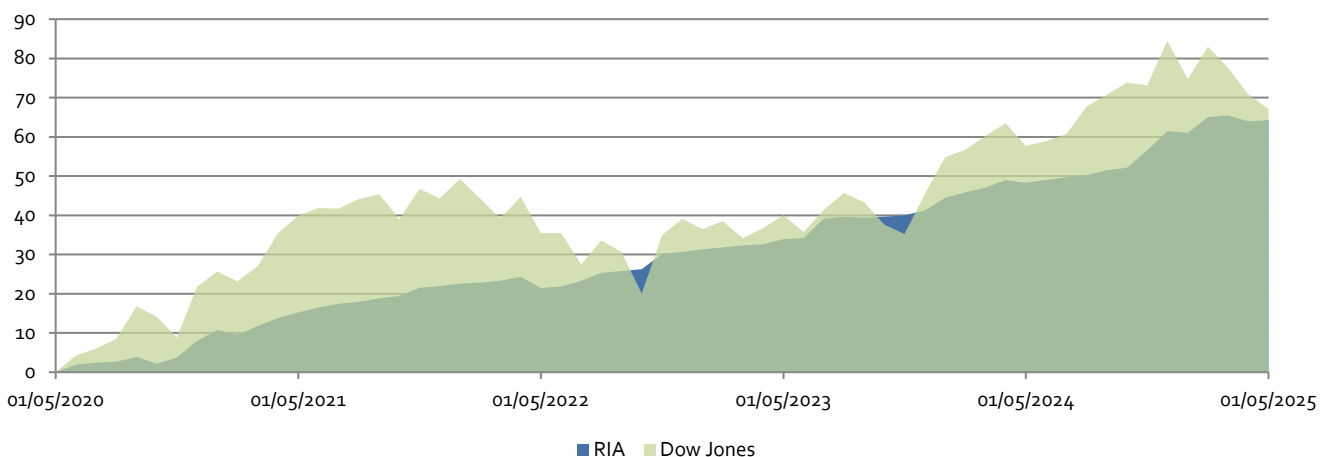
## INVESTMENT MANAGER

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. 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
RIO Regular Investment Account	2.03	0.23	4.95	10.81	22.68	35.33	64.33	190.40
Dow Jones	-4.41	-2.20	-3.49	5.95	19.27	23.33	67.05	207.34

## CUMMULATIVE PERFORMANCE (Five Years)



The performance of the Dow Jones (the benchmark) is provided for comparative purposes only.

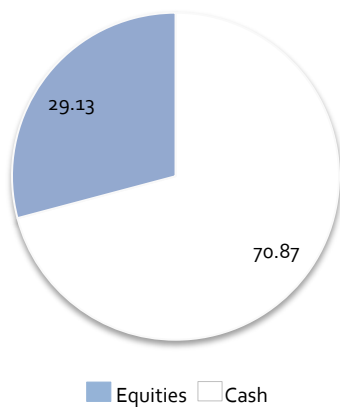
This document is not an offer of investment. Subscriptions for shares in the Account can only be made on the basis of the current literature and The RIO Club operates strictly on a referral only basis. Past performance is not a guide to future performance and there can be no assurance that the Accounts 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 terms and conditions.

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## ASSET ALLOCATION (%)



## VOLATILITY & RISK (24 Months)

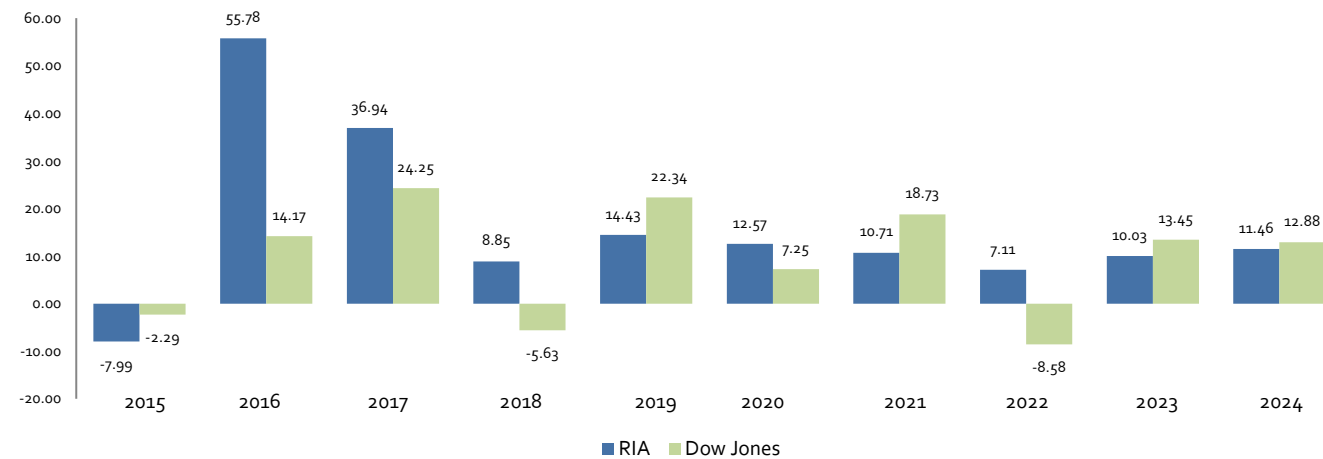
	RIO RIA	Dow Jones
Annualised Volatility	5.72%	17.76%
Return for Period	22.68%	19.27%
Best Monthly Return	3.75%	7.60%
Worst Monthly Return	-0.91%	-5.27%
Risk / Reward Ratio	20.64:1	3.66:1

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 (%)

	2018	2019	2020	2021	2022	2023	2024	2025
January	0.61	2.05	3.10	-1.12	0.19	0.38	0.95	2.46
February	0.32	1.19	0.75	2.09	0.35	0.33	0.80	0.26
March	0.10	0.71	-4.73	1.77	0.84	0.26	1.28	-0.91
April	1.24	0.40	2.71	1.31	-2.33	1.01	-0.43	0.23
May	1.93	0.28	1.96	1.02	0.38	0.16	0.52	
June	1.19	1.12	0.47	0.90	1.10	3.75	0.42	
July	0.50	1.16	0.22	0.39	1.75	0.33	0.39	
August	1.52	-1.13	1.22	0.76	0.30	-0.20	0.78	
September	0.18	2.35	-1.69	0.47	0.38	0.19	0.43	
October	-0.55	0.75	1.52	1.76	3.12	0.26	2.94	
November	1.30	2.97	4.11	0.39	0.37	0.93	3.11	
December	0.21	1.77	2.56	0.52	0.52	2.27	-0.24	

## PERFORMANCE FOR CALENDER YEARS (%)



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