

RIO REGULAR INVESTMENT ACCOUNT USD



1 September 2021

MANAGER COMMENTS

The RIO Regular Investment Account USD posted a return of 0.76% this month, its seventh consecutive gain. This account has exceeded its objectives, posting net returns of 169.26% over the past five years, this much to the benefit of long-term investors. Actually, this is exactly what this account was designed to do, favour those investing for five years or more.

The account increased its equity weightings last month. This proved to be the right move and in short, I had correctly predicted that the Fed's Jerome Powell would deliver a dovish taper tone at the Jackson Hole Economic Symposium, this is exactly what he did which in turn helped rally US Equities. The DOW closed August slightly higher up 0.90% for the month.

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

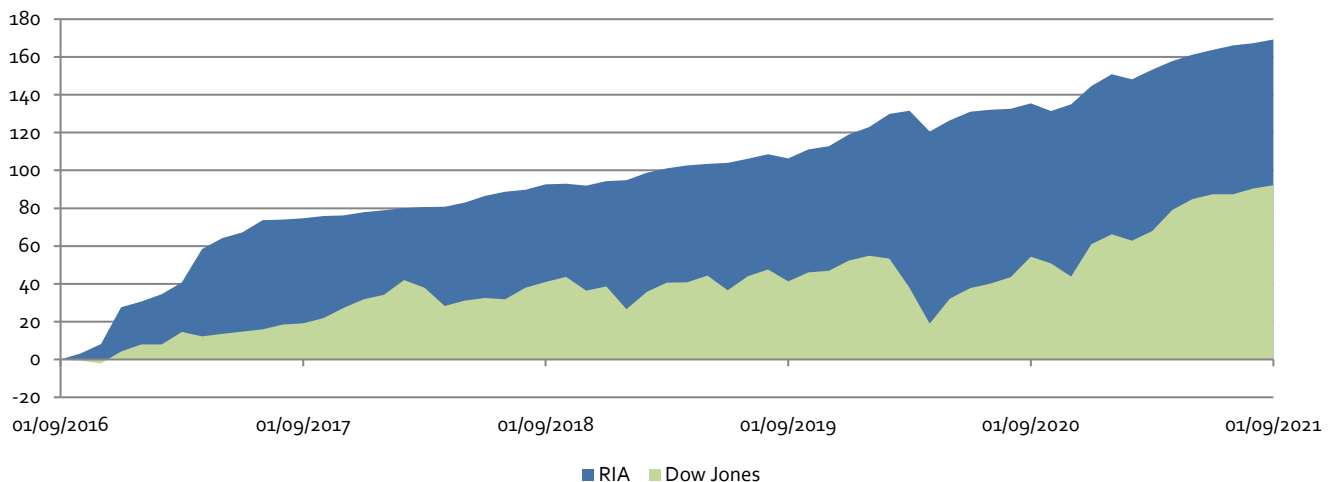
NAV	210.02
Launch Date	November 2012
Investment Manager	William Gray
Currency	USD
Minimum Investment	1,000 pcm 20,000 ad-hoc
Establishment Charge	700
Annual Management Fee	1.00%
Administration Fee	1.00%
Dealing Frequency	Monthly

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. 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	7.31	0.76	6.30	14.37	30.54	39.81	169.26	110.02
Dow Jones	15.66	0.90	14.44	24.52	35.96	36.34	92.19	167.52

CUMMULATIVE PERFORMANCE (Five Years)



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

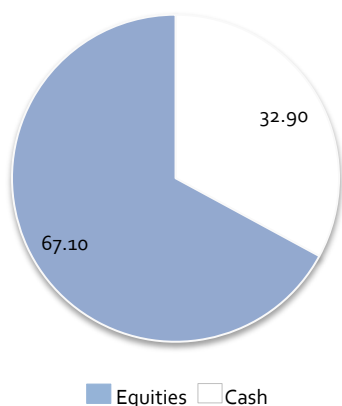
This document is not an offer of investment. Subscriptions for shares in the Account can only be made on the basis of the current literature and The RIO Club operates strictly on a referral only basis. Past performance is not a guide to future performance and there can be no assurance that the Accounts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

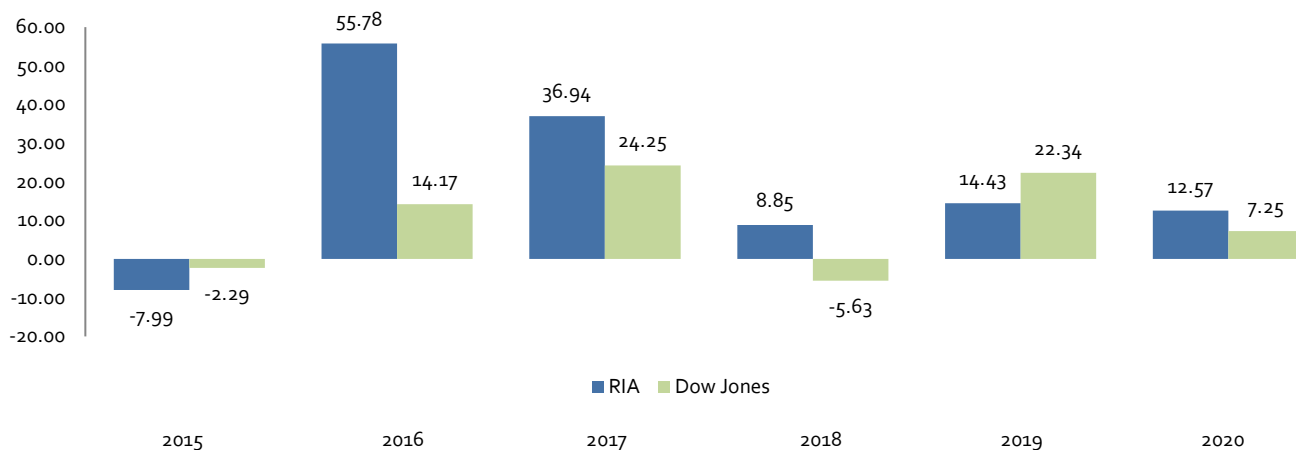
	RIO RIA	Dow Jones
Annualised Volatility	8.91%	27.56%
Return for Period	30.54%	35.96%
Best Monthly Return	4.11%	11.84%
Worst Monthly Return	-4.73%	-13.74%
Risk / Reward Ratio	6.46:1	2.62:1

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	1.59	2.91	0.61	2.05	3.10	-1.12
February	1.51	4.74	0.32	1.19	0.75	2.09
March	3.66	12.50	0.10	0.71	-4.73	1.77
April	3.05	3.65	1.24	0.40	2.71	1.31
May	2.32	1.87	1.93	0.28	1.96	1.02
June	1.88	3.81	1.19	1.12	0.47	0.90
July	2.35	0.21	0.50	1.16	0.22	0.39
August	1.46	0.35	1.52	-1.13	1.22	0.76
September	3.29	0.76	0.18	2.35	-1.69	
October	4.67	0.15	-0.55	0.75	1.52	
November	18.10	0.97	1.30	2.97	4.11	
December	2.36	0.59	0.21	1.77	2.56	

PERFORMANCE FOR CALENDER YEARS (%)



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