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## RIO REGULAR INVESTMENT ACCOUNT GBP

The Regular Investment Account GBP posted a gain of 1.07% during February. This account soldiers on posting its sixteenth consecutive gain. This positive performance perhaps surprised some given that it was achieved in a challenging backdrop with both the Russian invasion of Ukraine, and the unsettling effect of the far-reaching sanctions imposed on Russia by the West; combined this had caused stocks markets to fall during the month.

Just as the world had begun to emerge from the unprecedented disruption of the pandemic, a new geopolitical crisis threatens the already fragile recovery of economies worldwide. I was also surprised when the troops which were gathered on the Ukraine border, were then ordered to invade rebel-held areas by Vladimir Putin. This had occurred while I was in the UK, I recall the day well- Thursday the 24th of February. Since then we have seen things escalate with Russian troops now advancing on the capital Kyiv. Russia's invasion has been met with severe and far-reaching sanctions imposed by the USA, UK, and most western allies in a united stance.

The financial aftermath of the pandemic and the increasing inflationary pressure had already increased risk, coupled with the geopolitical uncertainty this will likely drive equities lower.

Members with money-losing value in the bank should consider investing in the ARC Bullion account, as the purchase of gold is common sense; it could and often has protected members' wealth from what could be a collapse in equity values. Importantly, each of the three ARC Bullion Accounts, trade physical gold held outside the stressed banking system. Even without the war, inflation makes holding cash in the bank a disadvantage. It is wise during times of soaring inflation and war, and stock market turmoil to hold gold.

Even if Russia and Ukraine find some common ground to end this war, the likelihood is that negative effects on supply chain shortages and inflation will continue for some time. That said, the risk increased, I would warn members that this is not a market for the inexperienced. But equally in the current market conditions if you have both decades of experience, and the support of a dedicated investment team such as RIO's it can be rewarding. The key factor now will be are Russian exports going to stop?

The account has an impressive pedigree; recorded statistics reveal that this investment has a risk-reward ratio of 10.85: 1. To bring this into perspective, anything over 3:1 is seen as excellent by the investment industry.

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