



This account continues to do exactly what it was designed to do, that is to outperform gold bullion in bar form throughout the whole of 2014.

With gains of 10.19% since launch, the ARC has shown its true worth; statistics reveal that gold bullion in bar form lost 7.95% over the same period. Since launch the ARC has outperformed gold bullion in bar form by over 18%, a very compelling argument to invest in the ARC, if ever one was needed.

Last month I conducted research into gold bullion investment offered by other investment houses, in order to locate a bullion fund to add to the assets of the pension accounts that I manage outside RIO. For any members who are interested, I already manage such accounts for several members, who have recently taken advantage of the options to relocate their UK pension through QROPS.

My detailed analysis of bullion funds and bullion related investments outside RIO revealed that their performance had been very lacklustre.

In a purely statistical comparison, RIO ARC Bullion account has outperformed all comparable gold bullion funds/investments during 2014.

As we begin 2015 the ARC looks set to record its first positive month of the year, since Gold traded near its highest level in four months. Gold shines again, recording its best week in ten months, as investors sought safety from market volatility after Switzerland unexpectedly scrapped a cap on the franc.

Perhaps of equal importance is the fact that gold also breached a few key technical levels, which added to forces driving the metal higher. This commodity was up about 3 percent for the week, recording its biggest weekly jump since March last year.

Major news due out next week could drive gold values higher. The Swiss National Bank's recent move seems to suggest that they concur with my prediction, that the European Central Bank will announce a major stimulus plan when it meets next Thursday. Should this be so then the SNB would struggle to defend the cap especially if the ECB quantitative easing stimulus is massive.

Members should note that any such announcement from ECB would simply drive gold prices higher, especially given that this global uncertainty is unlikely to improve short term.

RIO is preparing to launch a Sterling valued version of ARC Bullion Account next month, given both the demand from membership and favourable condition in gold market place.

Final thought, in a world of complicated and unpredictable changes, pensions and savings need to build on assets that reduce risk and stabilise returns. Gold can deliver this valuable protection over the long term.

William Gray
RIO ARC Bullion Account