



Those invested may wish to know that the Regular Account posted a gain of 3.88% during September as executed trades all closed in profit.

Firstly, I would start by stating that all the warning signs of a stock market crash are now flashing red and I am not talking about the expected market correction on the back of debt ceiling stalemate which was covered in my earlier report. What I refer to is a major stock market downturn which is looming for the financial markets. My research and analytical data would see me predict that this will occur in 2014, the ramifications of which could be far worse than those seen during 2008.

The good news is that I have already indentified a multitude of investment opportunities to put RIO ahead of this potential financial tsunami and as such a market crash would result in profit for those holding investment in this account. With both foresight and the benefit of time, which is on our side, the RIO Regular Account has the advantage- we had the time and resources to fully research and analyse these opportunities and appropriate trades have already been placed.

The 2008 stock market crash has been well documented. The S&P 500 witnessed devastation as it fell from a high of 1,560 in October 2007 to 760 just one year later, a reminder for those who have forgotten the magnitude of the market losses which were over 50% in the case of the S&P alone.

Tens if not hundreds of thousands of investors worldwide were completely wiped out during this time. I personally visited several referrals during 2007/8 all of whom were put forward as potential members by existing members- since that's the way the club grows organically rather than with a sales force and the unpalatable effects of the standard investment business module of cold calling. I will stop there to say thank you to all member who referred friends and colleges to the club over the years. All members should forward my stock market warning to those you care about as doing so may avoid them losing their shirt.

Back to the point, the amazing thing for me to witness was the fact that not all of these potential members had been forwarded my investment reports by current members (the very same members who had referred them) meaning that none were given the benefit of being able to read them in the months leading up to the point where I met them- reading these reports on market collapse would of at least gave them food for thought and time to consider their options.

The net result sadly was loss for everyone, none of the potential members could come on board as new members since they had been devastated by the market carnage of 2008. So they lost money and RIO lost a potential member. Simply put it was just too late as all had suffered badly from the losses they had incurred in their existing investments with Hansard, Skandia, Generali and such like.

If only they had the benefit of seeing the warnings some may have been able to come on board and enjoyed the stellar gains produced by the Professional Investors which would have seen them gain over 100% instead of losing 50% on the original investments in stock market related funds.

Worse still is the fact that amazingly they had all been advised to remain invested in the market by their less qualified so-called financial advisers, being told to ride out the storm that sank their retirement plans.

Since then all of these individuals have gone on record saying they wish they had seen my warnings on the 2008 crash. Three had their retirement plans totally devastated and have taken five years just to make up the losses they incurred in 2008 and hence there still remains a shortfall in order that realise their retirement objectives. Two have now become members and have done relatively well up 47% in the past three years, gaining back some of their losses experienced from their previous Skandiaplans.

I predict that history will be repeated during 2014 for those who might choose to ignore my warnings or worse those who haven't even seen any warnings.

Whilst the above is very bad news for those who remain in the market, it is good news for those who have been forewarned and taken action on the back of it.

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The RIO Club