



The ARC Bullion Account

A Physical Bullion Investment Product





Preface

The RIO Club – “The Largest Private Investment Club in Asia”

The Real Investment Opportunities Club (The RIO Club) is a private Investment Club founded in February 1995.

Our current membership enrolment is 878, with the membership rising year on year since the Club was formed in 1995. Over 92% of members joined the Club whilst working or residing in South East Asia. Most have since relocated and yet have chosen to retain their membership, which in turn has led to the Club having members domiciled in 20 countries worldwide.

Over the past 10 years, the Club has seen a dramatic increase in the number of international referrals. It has become the norm for relocated members to refer membership to work colleagues in their new country of domicile, precisely in line with the Club's organic growth strategy. The Clubs online reporting system continues to evolve; the design and development of the online systems are examined on a weekly basis ensuring the system is always ahead of what could be termed standard reporting systems. Both the statement system and reporting platform continue to offer a very high degree of service to members worldwide.

The Club excels when it comes to membership retention, these numbers have constantly remained above 97%, a level which is unheard of in the investment industry. Arguably, this is the reason why the RIO Club became the largest private investment club in South East Asia during the first quarter of 2000. Several investment industry professionals have gone on record stating that this is a remarkable achievement; one which is perhaps beyond comparison.

Most investors are aware that almost all financial operations utilise a sales force. However, RIO broke the mould in 1995 by embarking on an organic growth strategy (where existing members who are satisfied with the benefits they have received as club members would in



turn refer their friends and colleagues to the club, this proved to be very successful). Today many years later we are proud of the fact that the club has grown organically, avoiding the pitfalls associated with a massive administration burden and the often increased legal costs incurred by investment companies who seem bound to legacy systems and practices commonly seen when utilising cold calling (sales people). Uniquely, the Club membership has grown by recommendation only.

Financial advantages are provided to members due to the the Clubs efficient structure. For example; the Club has never found it necessary to increase charges for services on any of their investment products or Funds. These have remained set at their original percentage, established almost two decades ago. The exceptional cost control employed over the years has provided the opportunity to retain the original fund management fee and the administration charge which are amongst the lowest in the world.

In stark contrast to an independent study produced on the mainstream investment industry which illustrated that almost every other investment company has dramatically increased its charges levied on the investor. This is just one reason why The RIO Club has witnessed assets under management increase enormously. Another factor would be the "safe haven" stance adopted by the Club a few years ago which has provided outstanding returns, especially prior to and through the financial crisis of 2008.





ROI = RIO

Real Investment Opportunities

What's in a name?

Almost two decades ago, during 1995 after considerable deliberation to what name we should give to the investment club the name RIO was selected.

RIO being derived from an anagram of the most important financial acronym, ROI, Return on Investment.

The name RIO stands for Real Investment Opportunities which we deliver!



Key Features

RIO ARC Bullion Account

INVESTMENT OBJECTIVE: To provide a secure alternative to that offered by the industry's rather lacklustre standard physical bullion investment products or funds. The ARC holds 100% of its Bullion assets in unencumbered and uncirculated one ounce Gold coins, officially released by several government mints. The ARC selected gold coins for investment because they offer a significant legal and monetary advantage over that offered by the traditional Bullion bars.

Statistical analysis confirms that gold can be used within investment portfolios to protect global purchasing power. Today this is very pertinent given that several governments are employing policies which ultimately target a devaluation of their individual currencies. As global currency wars escalate so with it has increased risk of a currency debasement. The fact that gold can offer protection from such a catastrophic event is very attractive.

There are many reasons to invest in physical gold, notwithstanding that it also offers portfolio protection, in terms of currency devaluation and/or inflation. Bullion also reduces portfolio volatility and can minimise loss during periods of both political upheaval and market shock. Officially released data confirms that national central banks, the stewards of the world's largest long-term investment portfolios, use gold to mitigate portfolio risk in this way. They have been net buyers of physical gold since 2010.

ACCOUNT STRUCTURE

The account has been designed to favour and reward the investor that remains invested for more than three years. It has been intentionally structured to dissuade the investor from short term investment, and it is thus envisaged that the majority of investors will use the account for long term capital appreciation.

ACCOUNT DENOMINATION

US Dollars

MINIMUM INVESTMENT

\$50,000.00 or currency equivalent

AVERAGE INVESTMENT

\$100,000.00

FREQUENCY OF DEALING

Monthly

SUBSCRIPTIONS

Payable to RIO International Investments Limited

ESTABLISHMENT CHARGE

\$700.00

MANAGEMENT FEE

1% per annum, deducted quarterly

ADMINISTRATION FEE

1% per annum, deducted quarterly

REDEMPTION PENALTIES

Redemptions will only be permitted with the agreement of the Directors during the first 12 months.

A redemption charge of 8.00% will be levied within the first two years and this reduces to 4.00% in year three.

After three full years of investment there are no redemption charges.

REDEMPTION NOTICE PERIOD

One Month





Investment Consideration and Risk

RIO ARC Bullion Account

The account is designed to hold 100% of its assets in gold bullion but from time to time may also hold a small percentage of cash.

In evaluating any investment, the important considerations will be the ability to redeem, transfer or otherwise dispose of an interest in such an investment, as well as the ability to determine, with reasonable accuracy, the value of such investment interest at intervals that are consistent with the liquidity features of the Account.

The ARC Bullion Account will seek to achieve superior returns in USD. The Bullion Account's performance will be evaluated in absolute terms rather than in relation to a particular index.

There is an initial one year lock-up period for all investments deposited into the Bullion Account. It should be noted clearly by prospective investors that they may not redeem their subscription within this one year period. Accordingly, any prospective investor who feels the need to redeem his/her subscription within a period of one year from the date of entry should consider carefully his/her ability to make such a commitment.



In addition, redemption charges are applicable to all redemptions made during the first three years from the date of subscription. Subscribers should note that a time horizon of at least 3 years should be considered as appropriate for their subscription. The Bullion Account is structured to favor those who remain invested for the long term.





RIO ARC Bullion Account

Gold coins held by the account



The American Buffalo, also known as a gold buffalo, is a 24-karat bullion coin first offered for sale by the United States Mint on June 22, 2006, and available for shipment beginning on July 13. The coin follows the greatly admired design of the Indian Head nickel.



Britannia gold coins contain one troy ounce of gold and have a face value of £100. In 2013 two additional sizes were introduced including a five ounce coin of face value £500.



The Chinese Gold Panda is a series of gold bullion coins issued by the People's Republic of China. The official mint of the People's Republic of China introduced the Panda gold bullion coins in 1982. The panda design changes every year.



The Gold Angel is from the Isle of Man and is minted by the Isle of Man official mint. The coin derives its name from its depiction of Archangel Saint Michael; vanquisher of Satan.



The American Gold Eagle is an official gold bullion coin of the United States. Authorized under the Gold Bullion Coin Act of 1985, it was first released by the United States Mint in 1986.



The Vienna Philharmonic coin is struck in pure gold, 999.9 fine (24 karats). It is issued every year. It is used as an investment product (bullion coin), although it inevitably ends up in private collections.





RIO ARC Bullion Account

Information about Gold Bullion

ARC Bullion Account

The ARC bullion account has exceeded its target returns to date. It is the highest returning physical bullion investment in the world (at time of print). With a verified monthly average return of 1.13% it has become the envy of many in the bullion industry.

This investment continues to do exactly what it was designed to do. Since launch, the ARC has significantly outperformed the returns produced by gold bullion in bar form, the account holds bullion coins, and these are traded on a regular basis. Trades are executed by our experienced Account Manager who has 15 years experience in trading gold.

Most forms of bullion investment exhibit poor performance. Most are by nature a buy and hold type of investment, which simply adds to the potential volatility and risk involved, these products usually also produce lower returns.

As many countries worldwide remain focused on devaluing their various currencies, the ARC account offer's a degree of protection against loss of purchasing power.

Why gold bullion?

With all the unrest worldwide and political upheavals in the mix why not is more the point.

The fact remains that the effects of 2008 are still with us, perhaps in a more harrowing way, since it is harder to judge the fallout from the negative effects of the printing of fiat money by the US. This flood could easily result in financial collapse

Consider the point reached today; in just two months the US government borrowed more money than the combined annual profits of the 100 largest publicly traded companies in the USA or, put another way, every hour of every single day, the US government is spending \$200 million they simply do not have.

It has been revealed that the genuine Federal Reserve obligations indicated that the total debt figure is much more than \$19 trillion.

To put this in perspective, the US has amassed more government debt than any country in the history of the world! Today, they have more debt than every country in the European Union combined, and there are those who think this is normal!

With each additional commitment they fall even further into debt. The US Government grows closer to the moment in which they can no longer afford even the interest payments on obligations, never mind the prospect of repaying.

When taken into consideration recent moves by Russia, China and the Middle East, who are doing everything possible to end the US monetary hegemony, how long can the US Dollar stand tall?

There is a multitude of reports on the shortcomings of the US. Thebell is starting to toll, warning that the US dollar is set to lose its reserve currency status.





RIO ARC Bullion Account

Information about Gold Bullion (Continued)

Why Gold Bullion (Continued)

Several respected members of the mainstream press have also commented on the topic. For example, recently the New York Post discussed the inevitability of this event. In an article the Post reported, "The US dollar has been the global reserve currency since the end of the Second World War but is getting perilously close to losing its status. Should the dollar fail the 2008 financial crisis would pale in significance and gold would have its big day."

A recent CNBC broadcast proclaimed that it is inevitable that the US dollar's role as the world's currency will diminish from the dominant world currency to one of but a few. Is that enough reason to have protection in your portfolio?

This change in currency role has happened before, as history has shown.

Sterling was once the reserve currency for most of the world. Sterling continued to play the role until after World War II, for which Britain had effectively bankrupted its economy to save the world from Nazi domination. To assist the recovery of Britain's economy the USA introduced the Marshall Plan; through this the USA provided billions to help it and European countries rebuild. An outcome of this was the commencement of the USD becoming the dominant world currency, supplanting the role previously held by Sterling.

After the War, the United Kingdom elected a Labour government in response to war weariness and the promises of a better life. The government pursued a totally socialist national agenda with the government taking over all of the major industries.

The UK government leaders elected to "spread the wealth around" without proper attention to wealth creation, with the result that the UK economy deteriorated drastically, a major challenge faced by the Conservative government that replaced it in 1951. It would appear that Barack Obama is trying to pursue not dissimilar policies and the current Labour party in Britain is espousing similar "wealth spreading" policies as key agenda items in its manifesto for the approaching General Election in Britain.

After 13 years of Conservative government Britain put in a Labour government in 1964, which proceeded to run the macro economy down with its socialist agenda. For a brief period in the early 1970s they were thrown out of power but the miners' crisis with Britain in turmoil and the huge change in the price of oil led to a financial crisis which led to the Conservative government leaving office in 1974.

In 1977 the continuing leftist policies of the Labour government forced the government to consult the IMF and to "devalue" the British currency by 14% overnight, in the belief this would make it easier for people to afford their debts.

In stark reality, it made anyone holding British sterling 14% poorer overnight and it made everything in Britain, much, much more expensive in the coming years.

***An event which today would shake
the foundations of the financial
markets***





Performance



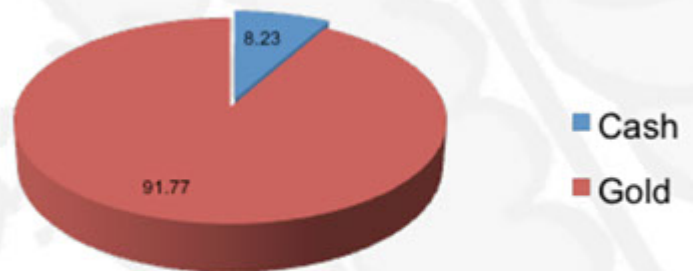
At the time of going to print the ARC Bullion account has continued to do exactly what it was designed to do, that is to outperform gold bullion in bar form. Records reveal it did so throughout the whole of 2014, and has so continued to end Q1, 2015 when this brochure was printed.

With recorded gains of 20.35 % since launch, the ARC has shown its true worth. Figures show that gold bullion in standard kilo bar form lost 8.26 % over the same period. This means that since launch the ARC has outperformed gold bullion in bar form by over 28.61%, perhaps a very compelling argument to invest in the ARC, if one were needed.

During December 2014 RIO's research into gold bullion investment offered by other investment houses revealed that their performance had been very lacklustre in comparison. The analysis of other bullion funds and physical bullion related investment products promoted by other investment companies revealed that the RIO ARC Bullion account has outperformed all comparable gold bullion funds/investments since its launch in October 2013. According to independent investment research resources the account is the top performing physical bullion investment product in the market place over the period October 2013 to March 2015.

In a world of limitless printing of paper money it is worthwhile pausing to contemplate the hard fact that less than 175,000 metric tons (386 million pounds) of gold has been mined since recorded history, according to the World Gold Council. To put that into perspective, were you to melt it all down, it would form a cube having side dimensions of 21 meters.

Asset Allocation



Gold Price Comparison

	1 Month	6 Months	1 Year	Since Launch
RIO ARC Bullion Account	1.41	12.47	14.85	23.93
Gold Bullion	1.22	1.69	-9.16	-6.39





RIO ARC Bullion Account

Information about Gold Bullion (Continued)

A message from the Fund Manager



As a professional Investment Manager, I would draw attention to the risks that surround the financial markets today. I have been monitoring the US national balance sheet especially since the banking system collapsed in 2008 and all of the bad debts are still there. They were simply absorbed by Government. Should the dollar fail it would possibly bring about the collapse of the entire international monetary system.

The international monetary system unbeknown to many has collapsed before, three times in the past hundred years to be precise. The potential results of this are deflation, financial warfare, market collapse and chaos.

Taking the above into consideration, it is prudent to move some money to a safe haven; for wealth preservation there is no substitute for physical bullion, purchased outright and held on an allocated basis.

The ARC is the ultimate form of physical gold investment - it holds bullion coins issued from respective sovereign mints of a given country. As stated previously, the additional upside is due to the fact that the coins are also collectable not to mention that these coins are traded whilst held to limit loss seen by utilising standard buy and hold philosophy. These bullion coins are bought at or near the cost of bullion in bar form and thus they offer a better potential to realize a gain, but at no extra risk.





IN GOD
WE TRUST

Gold has traditionally been seen as a low risk investment often used as a hedge against inflation.



Preface

Fund Manager Profile - RIO ARC Bullion Account

William Gray, the RIO Club's Investment Manager, has over 18 years experience trading currencies, the largest liquid market in the world, and very tradeable for those who possess the necessary skill set. His track record in trading gold and silver is equally impressive. Statistics show that the result of his trading has seen RIO products consistently outperform the S & P 500.

William has written a multitude of financial reports and articles, which clearly demonstrate that his financial forecasts and predictions over the years have proven accurate. He has become well known for his interesting and informative investment reporting, and his work has featured in articles published in the mainstream financial press such as Forbes.

Rather than focus on William's track record as a fund manager, his forecasts that are most relevant since these have been the basis for the development of the Club's products. The following paragraphs are an extract from the most financially beneficial predictions made by him.

In September 1998 in the Club's newsletter, William proclaimed 'Gold to shine again'. During 2001 William wrote a series of reports on a coming Gold bull market, which gained him considerable notoriety since he had then effectively forecast what became known as one of the longest running Gold bull markets.

He accurately forecast the decline of the USD in 2001 and went on record when he stated that this would be the path of the USD for many years to come, one of devaluation. The market over subsequent years has proved his prediction to be correct, and this has been to the benefit of many members, who took his advice and avoided bad currency losses.

Members who had both invested in RIO's traded fund or those who had just acted on his buy signal in Gold during mid 2001 would have realised gains in excess of 630%. A significant percentage of the membership benefited from William's trading in gold.

During 2005 RIO celebrated its first decade in business by circulating a brochure aptly named "Ten years of success", a larger than life issue of RIO Club news, a 64 page color printed edition. This publication was distributed to members in early 2005.

William's predictions clearly portrayed the fact that he was almost certainly the first, if not this then among the first, in the world to warn of what became historically known as the US mortgage market meltdown, a collapse that subsequently affected millions of people worldwide.

In a series of detailed reports he forecast that this event would likely bring down the entire US housing market.

His predictions caught the attention of the mainstream media, and he was then approached several times to appear on financial talk shows, but declined. His financial forecasts and reports distributed by RIO, have underpinned what would become seen as the foundation of the Club's success.

The early warnings which bombarded the Club membership over a year prior to the 2008 financial collapse gave members valuable time to realign investments which they held outside the safety of RIO since these holdings had been already astutely repositioned. A similar situation was witnessed during the US housing crash when several members sold their houses in the USA as a direct result of the US housing market warnings issued by RIO.





Preface

Fund Manager Profile - RIO ARC Bullion Account

The Members who heeded Williams warnings avoided devastating losses. Fore warned they were fortunately able to realise their holdings at acceptable prices prior to the crash which followed. Many non-members, who were unshielded, fared far worse. As media coverage at the time showed, ten thousands suffered and investors and home owners were ravaged. They had had little or no warning from the main stream financial media who, at the time, seemed oblivious to the mortgage market meltdown which caused the USA property market crash.

RIO's detailed research in 2006, compiled over a 2 year period, led to the release of an almost incomprehensible investment warning which predicted the imminent arrival of the 2008 global financial crisis.

In an array of investment reports and strong advice, RIO's Fund Manager further stressed that the housing debacle would affect the entire US financial system.

One particularly pertinent comment made was that the \$2.5 trillion in paper money, the so called wealth which had been created since 2001 by the rise in housing prices in the US, would be completely erased. To the dismay of many in the financial industry, Williams forecast was correct as the considerable documentation available on this historic financial crisis has clearly illustrated.

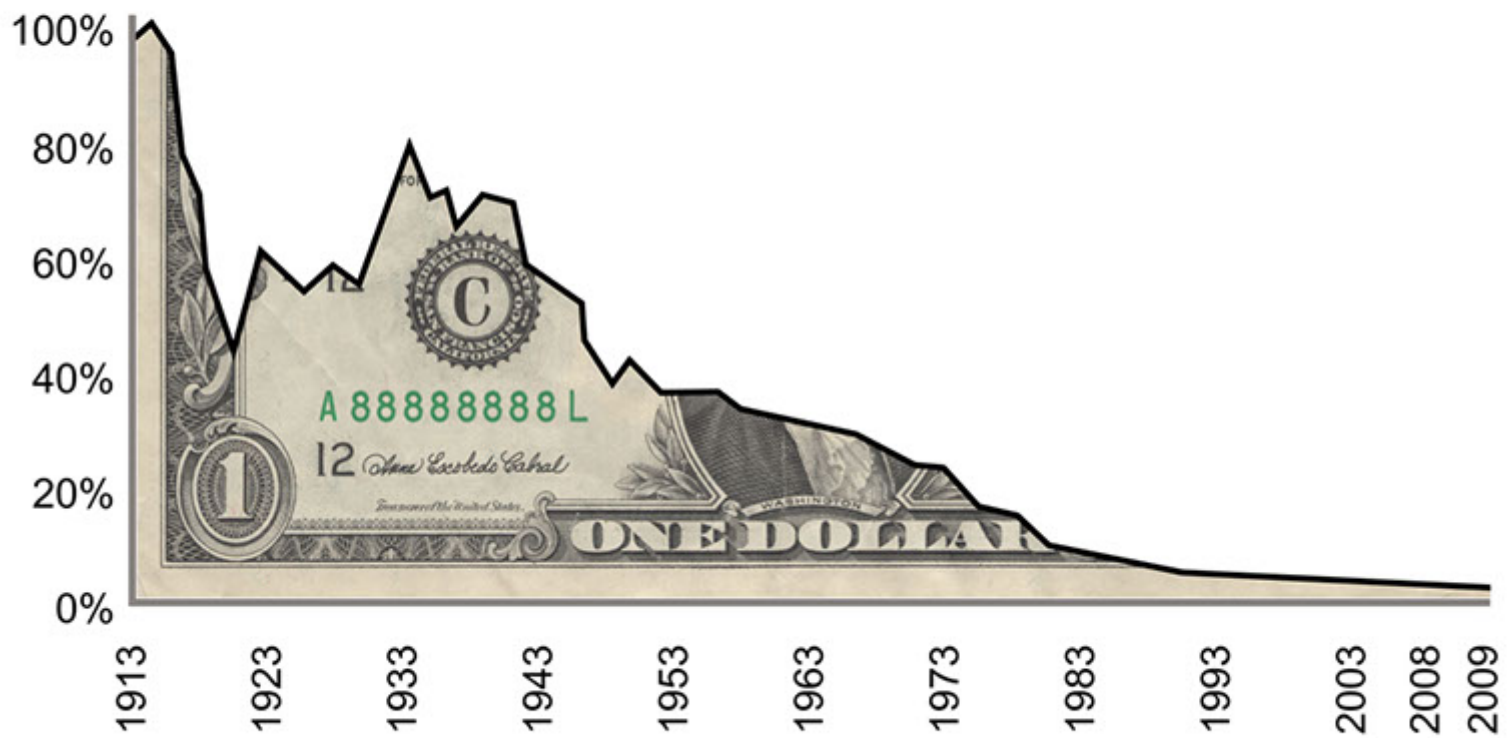


The Club's investment reports confirmed without any doubt that its research analysts had verified that many banks would be crippled with bad loans. In this damning report, released to the RIO membership during February 2006, William described in some detail that banks would clearly be over exposed and vulnerable to failure. This prediction, coupled with previous predictions made over the years, altered the way that Club members could perceive the markets and market movements and were thus able to avoid considerable losses. The global financial crisis was in full effect two years later during 2008. Unfortunately this still affects world markets today.



USD Purchasing Power Since 1913

(Source: Bureau of Labor Statistics)





RIO International Investments Ltd

RIO International Investments Ltd (Incorporated 2002) - “The Investment Company”



RIO International Investments Ltd is an investment company specifically incorporated during 2002 to both establish and operate a bespoke range of licensed investment funds and management services for the RIO Club.

Since 2002, the company has been retained specifically to design and package a broad range of private and professional Government licensed mutual funds. These funds and investment products have been promoted solely to the Club membership, and are not offered to the general market or public.

For more than a decade this company has gone through the lengthy procedure required in order to be granted several fund licenses for varied investment products. These products have been individually designed for the RIO Club and its membership. It is managed by an experienced investment and asset management team, backed by dedicated administrative support personnel in the Isle of Man.

It is important to note that RIO International Investments Ltd does not offer investment to the general public.







Preface

The Club's Administration Company- a subsidiary of RIO International Investments Ltd



Myrtle Street, Isle of Man

As part of the RIO group of companies, the administration company, Atlas Fairweather, offers a dedicated account administration service from its Isle of Man based office in Myrtle Street, Douglas. The administration office has been located in the Isle of Man since 2004.

This company's primary responsibilities comprise of general fund administration, including the monthly calculation of Net Asset Value for the RIO Group's funds. As Fund administrators, the administration company also handles all RIO account requirements, which include the processing of applications for inward investment and/or surrenders.

The company's day to day duties include negotiations with investment houses and RIO's analysts, who provide market research on behalf of both RIO International Investments Ltd and The RIO Club.

As administrator, the company is legally charged with the responsibility for the enforcement of regulatory compliance for the RIO ARC Bullion Account.

Atlas Fairweather remains a key member of the RIO Group and has been providing its services to the RIO membership since 1995





A frightening reminder of currency collapse and a compelling reason to own gold. In times like this, the golden rule is "he with the gold rules!"



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Scotland



The details above are subject to change at any time



The trillion dollar coin is a concept that emerged during the United States debt-ceiling crisis in 2011, as a proposed way to bypass any necessity for the United States Congress to raise the country's borrowing limit, through the minting of very high value platinum coins.



*“Many people talk about success.
We prefer to be successful and let other
people talk about us...”*

During my years spent working in Asia I invested with the RIO Club with the primary objective of accumulating capital. Almost always successful but never in doubt that Bill Gray would do all in his power to safeguard the best interests of the RIO membership this fact has been proven many times over the years.

Once back in the UK in retirement I have looked to invest my capital at no risk but at the same time earning an acceptable level of income. For this reason I have invested in a RIO Fixed Income Bond that over the last five years has given me 100% capital guarantee and a fixed annual interest rate (7%), a very acceptable return given that offered by other products on the market in the present global economic climate. And there are good prospects that the 7% interest rate will be increased in the medium term.

For those looking for a safe investment that will provide a consistent and reliable income over a five year period and beyond, then I have no hesitation in recommending the RIO Fixed Income Bond.

Sandy Macfarlane OBE

Having been a member of the RIO Club for the past fifteen years, in my opinion the Club has done well, both in terms of growth in funds under management and fund performance. These are two things in particular that appeal, one is that the Club works on a referral only basis no cold calling – and secondly that you are assured of the benefits of having a prudently managed investment portfolio.

Dr. Scott Younger OBE

I have one word for RIO, and that is performance. I've invested with many brokers here in Indonesia and never made a profit. I was introduced to RIO four years ago and now I have just bought a house with the profits of my investment. As RIO says, why pay when you can get it for free.

Roderick Swan