



The ARC Bullion Account

A Physical Bullion Investment Product

SECOND EDITION





ROI = RIO

Real Investment Opportunities

What's in a name?

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

RIO 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!



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

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



The Club’s current membership enrolment is 1042, with the membership rising year on year since formation in 1995. Over 92% of members joined the Club whilst working or residing in Southeast Asia. Most have chosen to retain their membership even after relocation, 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, reinforcing the Club’s organic growth strategy. The Club’s 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 Asia. Several investment industry professionals have gone on record stating that this is a remarkable achievement, perhaps beyond comparison.

Most investors are aware that almost all financial operations utilise a sales force. However, RIO broke the mold in 1995 by embarking on an organic growth strategy where existing members who are satisfied with the benefits received as club members would in turn refer their friends and colleagues to the Club, which has proven successful. Today many years later, we are proud of our growth strategy, 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 of cold calling (sales people). Uniquely, the Club membership has grown by recommendation only.

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

This is in stark contrast to an independent study produced on the mainstream investment industry which illustrated that almost every other investment company has dramatically increased 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.





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 is focused on 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 the risk of a currency debasement. The fact that gold can offer protection from such a catastrophic event is very attractive indeed.

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. The amount of gold purchased by these same institutions in 2018 resulted in that year recording the second highest level of buying by Central Banks in history. The point being that this is a marked change of direction by those charged with the responsibility to ensure the stability of the financial system. This change of direction is perhaps more telling when one considers that the pool of central banks on this historic bullion buying spree has grown. Simply put, more and more central banks are now adding gold for diversification, they all seek to reduce their exposure to USD paper backed assets such as US Treasuries.

These very same filed statistics show that 2018 witnessed central banks and such institutions push the annual bullion demand to the highest level since 1971, this is very relevant as this was the year when actions were taken by the US Government leading to the announcement by then US President Nixon who officially closed the door on the then gold standard.

ACCOUNT DENOMINATION AVAILABLE IN
US Dollars, and Sterling

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, and £500 in the case of Sterling

MANAGEMENT FEE
1% per annum, deducted monthly

ADMINISTRATION FEE
1% per annum, deducted monthly

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
Forty five days

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.





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, and the performance is 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 favour 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.





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, with a verified annual average return of 14% in USD terms and 17.76% in Sterling terms (at time of print) 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. Trades are executed by a precious metals expert who has over two decades experience in trading gold.

Many forms of bullion investment exhibit poor performance since most are by nature a buy and hold type of investment, this type of investment strategy often adds to the potential volatility and risk involved, thereby such products usually 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?

Gold has become far more mainstream, since 2001 investment demand for gold worldwide has grown, on average, 15% per year. This has been driven in part by the advent of new ways to access the market, such as physical gold-backed exchange-traded funds (ETFs), but also by a renewed focus on effective risk management following the 2008–2009 financial crisis in the US and Europe.

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. Put another way, every hour of every single day, the US government is spending \$200 million they simply do not have.

It has been indicated that the genuine Federal Reserve total debt figure may be much more than \$22 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. The bell is starting to toll, warning that the US dollar is set to lose its reserve currency status.





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?

A change in the dominant role of a currency has happened before, as history has shown.

Sterling was once the reserve currency for most of the world. Sterling continued to play this 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 in 1945, the United Kingdom elected a Labour government in response to war weariness and the promises of a better life under the socialist ideas that had evolved in the 1920s/30s after WW1 and which were adopted by the Soviet regime and China and India with disastrous economic consequences for decades. The Labour 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. In more recent times, it would appear that Barack Obama tried to pursue some not so 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, almost overnight, 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 coupled with a period of global economic unrest following the actions of OPEC in 1974 led to an economic crisis in the country. This 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 more expensive in the coming years, an outcome which today would shake the foundations of the financial markets. Beware the consequences of devaluation!

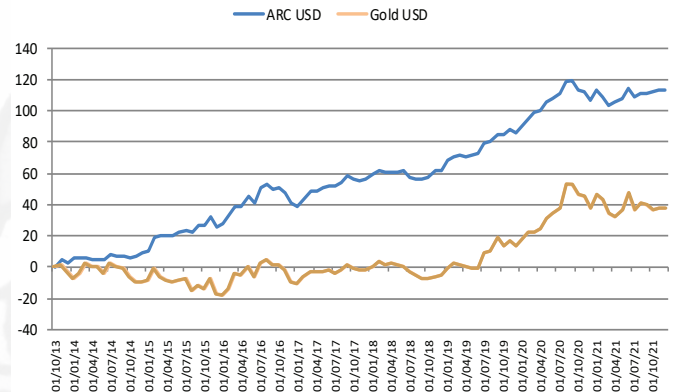
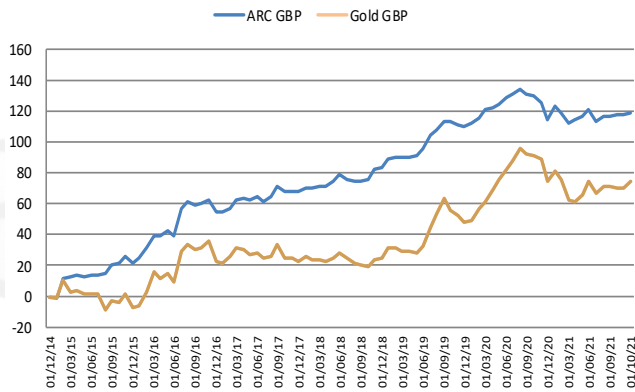
"An event which today would shake the foundations of the financial markets"





ARC Sterling
Gold Sterling
Percentage Return

ARC USD
Gold USD
Percentage Return



The ARC Bullion accounts have performed in line with their purpose, which is to offer a less volatile form of investment in physical gold. The ARC by design is likely to outperform the returns produced by a buy and hold strategy over the longer term. To date the recorded statistics have shown that both the ARC USD and Sterling accounts have outperformed their official benchmark (gold) since launch, this fact holds true today, (the end Q3, 2021). Importantly, both versions have also produced far less volatility than that witnessed by a buy and hold investment in physical gold over the same period.

The recorded gains since inception in US Dollar terms have been 113.35%, gains in the Sterling denominated

version being 119.20% both numbers quoted are since launch. Figures show that hold in hand gold bullion has gained just 37.66% in US dollar terms, and gained 74.51% in terms of Sterling over the same period. This underlines the fact that since launch the ARC has outperformed gold bullion by over 75.69% in US terms and 44.49% in Sterling, this a very compelling argument to invest in the ARC.

Research conducted in 2019 has shown that the ARC's outperformance is even more significant, RIO's research into gold bullion investment offered by other investment houses revealed a startling fact, their performance had been poor and very lackluster by comparison. The analysis of other bullion funds, and physical bullion related investment products promoted by mainstream investment companies revealed that both of the RIO ARC Bullion accounts have outperformed all comparable gold bullion funds/and or investment since their respective launch dates. According to independent investment research resources both accounts have retained their position as the top performing physical bullion investment products in the marketplace both in terms of US Dollar, and Sterling over the period since their launch to December 2021.

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 in 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.

ARC USD Returns Versus Gold Bullion			
	1 Year	5 Years	Since Launch
RIO ARC Bullion Account USD	3.23%	51.81%	113.35%
Gold Bullion In USD Terms.	-0.35%	51.35%	37.66%

ARC Sterling Returns Versus Gold Bullion			
	1 Year	5 Years	Since Launch
RIO ARC Bullion Account Sterling	2.21%	41.63%	119.20%
Gold Bullion In Sterling Terms.	0.11%	42.23%	74.51%





Information about Gold Bullion (Continued)

A message from the Fund Manager



The coronavirus has brought back talk on Modern Monetary Theory. This is based on the notion that the central bank can simply issue currency for the government to spend, without the government having to issue bonds first. It must be a tempting prospect for governments who have been trying for years to get inflation and failed dismally. Inflation being, as always, the method to inflate their way out of debt. Modern Monetary Theory and its negative effects might be difficult to detect at first if governments embrace this new 'nothing matters' attitude.

What is really interesting though is the continual reference to the concept as being 'modern'- it is anything but! Monetary financing has been around for some time, the last time it was popular was in the early 1970s. The willingness of central banks at that time to flood the supply of the currency governments required was one of the primary reasons for the decade's double-digit inflation. Funny how people forget; back to the future.

I am not the first to stipulate that squandering money you don't have, to buy elections, is a practice as old as democracy itself. It almost always works, which is why politicians keep doing it. It is very hard for voters to turn down free money.

The important thing to bear in mind is that this kind of activity does not initially cause inflation, especially today as the economy is at a near standstill due to the effects of the pandemic, which has forced a global slowdown. Any money printed is simply being spent with no hope of repayment in most cases. Members should note that when the economic engines come back online, it is almost certain that the potential for massive liquidity will lead to higher wage demands and higher consumer prices.

The world's governments have long been in search of an excuse to vote for radical spending plans to finally reignite inflation. Coronavirus is perhaps the clearest catalyst for all to promote inward investment to physical gold because it bolsters the negative real interest rate argument. Interest rates today are almost at zero, and governments are coming up with more ways to expand spending on an almost daily basis. The clear rationale here is simple, all this record stimulus, or basically money printing is devaluing fiat currencies in real time.

That is the only way these debts, which are already monumental, are ever going to be paid. I am almost certain that as we move through the rest of 2020 we are very likely to see the arrival of a gold bull market. This is just the start of a very rare buying opportunity as there are now short, mid and long term reasons to own gold when all three align bullion rallies.





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 25 years experience trading equities and currencies, the largest liquid market in the world. His track record in gold trading is unquestionable, given that he has outperformed since launch. The outperformance is bolstered by the fact that both of the RIO Platinum Accounts, and the recently added Silver Lining product have outperformed their respective benchmarks. Statistics show that the net result of his trading has seen RIO products consistently outperform the S&P 500.

Rather than focus on William's track record as a Fund Manager, his forecasts are the most relevant since these have been the basis for the development of The RIO 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 effectively forecast what then followed and 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 severe 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 64 page colour printed edition of RIO Club news, this publication was distributed to members in early 2005. William's predictions clearly portrayed the fact that he was 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.



William has written many 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 regularly in articles published in the mainstream financial press such as Forbes.

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Fund Manager Profile - RIO ARC Bullion Account

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 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 who's holdings had already been 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.



The Members who heeded Williams warnings avoided devastating losses. Forewarned 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's of thousands suffered and investors and home owners were ravaged. They had had little or no warning from the mainstream financial media who, at the time, seemed oblivious to the pending 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, William's 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 it's research analysts had verified that many banks would be crippled with bad loans. In this damning report, released to RIO membership during February 2006, the RIO report 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.

His accurate prediction on the outcome of the Brexit vote meant that William was able to position The ARC Sterling bullion account correctly; as a result the account gained 12.1% in the month, June 2016 remains the best performing month to date for ARC Sterling.

William also correctly predicted the outcome of the US Presidential elections of 2016, this importantly was a year when many experts were caught off guard, they simply got it wrong. By correctly analyzing the behind the scenes influencing factors and statistics he was able to forecast Donald Trump's victory and more importantly the effect it would have on the stock market. As such William was able to net profits of 18.1% for those invested in RIO's stock trading account (The RIO Regular Account) in one month.





RIO International Investment 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 investment products, and or licensed mutual funds. Upon request direct management services can also be provided for the RIO Club members.

Since 2002, the company has been retained specifically to design and package a broad range of investment products including 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.

This company continues to create bespoke investment products for the Club. RIO International has also gone through the lengthy procedure required to be granted several mutual 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.





Which currency will collapse next?

As recorded history shows, gold has never become worthless!



PREFACE

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



Tower House, 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 Tower House, Douglas. The administration office has been located in the Isle of Man since 2004.

This company's primary responsibilities, include the monthly calculation of Net Asset Value for the RIO Group's broad range of investment products. As 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 both of the RIO ARC Bullion Accounts.

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!"



Directory

INVESTMENT COMPANY:

RIO International Investments Limited

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Isle of Man
IM1 2EZ

UK CORPORATE LAWYERS:

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Johnstone House
52-54 Rose Street
Aberdeen, AB10 1HA
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 succesful 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 interest 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 ten 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 increase 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

As Warren Buffet was once quoted “Wide diversification is only required when investors do not understand what they are doing”

RIO have a small portfolio of funds focused on the areas they clearly understand hence as an investor I see regular gains on my investments which keeps me very happy!

Martin Forsyth

“I have one word for RIO, and that is performance. I’ve invested with many brokers here in Indonesia and never made profit. I was introduced to RIO nine years ago, and have since bought two houses with the profits from my RIO investments. As RIO says, why pay when you can get it for free..”

Roderick Swan