

Structure

The ARC is a unique investment in physical gold. (it is not any form of paper gold, such as mining stocks, ETF or forex).

The minimum investment level is set at \$50,000.00 or the equivalent in UK Sterling.

This investment is held in gold coins and these will make up 90-100% of the asset class with any remaining balance being held in cash.

Physical gold comes in two main tradable forms; coins and bars and by focusing on coins there are additional benefits. Coins and bars are legally different and as such the supply/demand ratio is different as are their values.

Coins are sourced directly from the mint or banks and are stored within a secure and insured vault. As such the value can be realised almost immediately. We have secured several agreements with providers and as RIO never actually collects the coins it is not exposed to the possibility of theft.

RIO has a proven track record of successfully trading gold bullion within investment structures over the past 13 years. This affords RIO some significant advantages; such as being able, in this case, to source coins at weight due to bulk trading, which means that the cost is almost always lower than the public price. These savings in turn provide a good hedge against gold fluctuation and negative movement. Coins can carry a premium of between 2 & 10%.

Finally, upon redemption and subject to the adjacent redemption procedure, RIO have made it possible for investors to elect to collect physical coins instead of cash should they so wish. This is an important benefit of the investment should we see the arrival of the forecasted fall in purchasing power of paper/fiat money.



RIO ARC Bullion Account USD

Terms and Conditions

Issue of Certificates

When participating shares are issued, the holder will be entered in the register of members and a certificate will be issued. For the avoidance of doubt, certificates shall not be issued until the subscription monies have been received in terms of the payment instructions set out in the application form.

Redemption

The Redemption Price shall be paid within 45 days after the maturity date on which such shares are redeemed. Requests for redemption on a maturity date will be honoured only if they are received by the Company at least 45 days prior to such a maturity date and if all conditions as to the validity of the redemption request have been fulfilled.

Share holders wishing to redeem their investment within the first three years, may do so although the following restrictions and penalties will apply;

Redemptions within the first 12 months will only be permitted with the agreement of the directors.

A redemption charge of 8.00% will be levied within the first two years of investment; this fee is reduced to 4.00% for a redemption made in year three.

In respect of shares redeemed after 36 months of their issue, no fee shall be imposed. The directors may waive or reduce such fee in relation to any such shares and in any such circumstances as they may from time to time determine.

Procedure

A share holder may only affect a redemption by forwarding to the Company a redemption application, or signed notification, which must be received by the Company at least 45 calendar days prior to the maturity date on which the application is to be effected.

The redemption application must indicate the number of shares to be redeemed as well as all useful references to facilitate settlement of the redemption such as the name in which the shares to be redeemed are registered and details of the person to whom payment is to be made.

Except in extraordinary circumstances such as, for example, an inability to liquidate existing assets, or the default or delay in payments due to the Company from brokers, banks or other persons, payment of redemptions will be made within a reasonable time and normally within forty-five calendar days following the maturity date, provided the Company has received all the documents required for redemption.

Compulsory Redemption

Participating shares may be compulsorily redeemed if in the opinion of the Directors, the subscription for, or holding of, the participating shares is, or was, or may be unlawful or detrimental to the interest or well being of the Company, or is in breach of any law or regulation of a relevant country.

Charges

No performance, no fee.

A Performance Fee of 15% of the NAV increase per quarter will be levied. This is included in the published share price (which is net of the associated charge).

Insurance and storage fees are included.