



## RIO SMART MONEY

### New product launched during July – RIO Smart Money

RIO Smart Money offers members a diversified and broad exposure to companies around the world that are leading a revolution within the Electric Vehicle (EV) sector.

The asset allocation has been specifically structured to offer what can be considered a multi cap exposure. This can provide diversified access to many of the most promising small, mid, and large cap companies in the selected EV sector. Smart Money includes companies manufacturing electric vehicles, self-driving lorries, vans, and critical parts suppliers. Our research has identified an artificial intelligence and machine learning company which looks set to benefit from the fast-developing changes in the sector.

The investment is based on research which has identified several stocks and each selected equity meets or exceeds the specific criteria identified as having the potential to deliver the targeted return. The equities selected can equate to up to 90% of the total asset class with the remaining balance held in cash.

Recently the world has borne witness to the changes brought about by the powerful combination of artificial intelligence, the Internet of Things, and 5G. It is this next wave of change which is expected to revolutionize and reshape the entire sector. As with any emerging technology, the evolution of autonomous vehicles has created a dynamic field of participants. We have already seen the emergence of companies who have since become market leaders in what is essentially a relatively new and fast developing industry.

Our research has identified dominant names which will be included in the initial stock selection. Ever since the invention of electric vehicles the industry has been plagued by expensive batteries. This, to some degree, is a major factor that has prevented the mass adoption of electric vehicles. That said, a recent survey indicated that battery prices have fallen almost 90% in the past ten years.

The motor industry has made several comments and commitments on the coming change. This due in no small part to recent changes in government legislation, indeed, the CEO of General Motors recently announced that they will be all-electric 'sooner than people would think.'

Any member interested in this product should contact us for more details.

William Gray  
The RIO Club