RIO TINTO PLC
Form 11-K
April 25, 2006

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 11-K

ANNUAL REPORT PURSUANT TO SECTION 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934

(Mark one)

[X] ANNUAL report pursuant to Section 15(d) of the Securities Exchange Act of 1934

For Fiscal year ended December 31, 2004

or

[ ] Transition report pursuant to Section 15(d) of the Securities Exchange Act (No fee required)

For the transition period from _________ to ___________

Commission file number 001-10533

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

RIO TINTO AMERICA INC. SAVINGS PLAN

B. Name of issuer of the securities held pursuant to the Plan and the address of its principal executive office:

Rio Tinto plc, 6 St. James's Square, London, SW1Y 4LD, England

RIO TINTO AMERICA INC.
SAVINGS PLAN

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE

AS OF DECEMBER 31, 2004 AND 2003 AND FOR THE YEAR
ENDED DECEMBER 31, 2004

TOGETHER WITH REPORTS OF INDEPENDENT REGISTERED PUBLIC
ACCOUNTING FIRMS

RIO TINTO AMERICA INC.
SAVINGS PLAN
Table of Contents

All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable to the Rio Tinto America Inc. Savings Plan.

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

The Rio Tinto America Inc. Savings Plan Investment Committee
and the Rio Tinto America Inc. Benefits Committee
Rio Tinto America Inc. Savings Plan

We have audited the accompanying statement of assets available for benefits of the Rio Tinto America Inc. Savings Plan (the Plan) as of December 31, 2004 and the related statement of changes in assets available for benefits for the year then ended. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the assets available for benefits of the Rio Tinto America Inc. Savings Plan as of December 31, 2004, and the changes in assets available for benefits for the year then ended in conformity with U.S. generally accepted accounting principles.

Our audit of the financial statements was performed for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2004 is presented for the purpose of additional analysis and is not a required part of the basic financial statements, but is supplementary information required by the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The supplemental schedule has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

/s/ Tanner LC

Salt Lake City, Utah
February 22, 2006

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Participants and Administrator of
the Rio Tinto America Inc. Savings Plan

In our opinion, the accompanying statement of assets available for benefits presents fairly, in all material respects, the assets available for benefits of the Rio Tinto America Inc. Savings Plan (the "Plan") at December 31, 2003, in conformity with accounting principles generally accepted in the United States of America. This financial statement is the responsibility of the Plan's management. Our responsiblity is to express an opinion on this financial statement based on our audit. We conducted our audit of this statement in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

/s/ PricewaterhouseCoopers LLP

PricewaterhouseCoopers LLP
Salt Lake City, Utah
September 23, 2005

RIO TINTO AMERICA INC. SAVINGS PLAN
STATEMENTS OF ASSETS AVAILABLE FOR BENEFITS

	December 31, 2004	December 31, 2003
Assets		
Investments (note 2)	$399,342,069	$365,814,328
Receivables:		
Employee contributions	23,887	42,809
Employer contributions	14,387	23,338
Total receivables	38,274	66,147
Assets available for benefits	$399,380,343	$365,880,475

See accompanying notes to financial statements.

RIO TINTO AMERICA INC. SAVINGS PLAN
STATEMENT OF CHANGES IN ASSETS AVAILABLE FOR BENEFITS

	YEAR ENDED DECEMBER 31, 2004
ADDITIONS TO ASSETS ATTRIBUTED TO:	
Transfer from the U.S. Borax Inc. 401(k) Plan for Hourly Employees	$ 286,993

Contributions:	
Employee	19,026,033
Employer	9,943,511
Total contributions	28,969,544
Investment income:	
Net appreciation in fair value of investments	24,729,306
Interest and dividends	9,857,741
Total investment income	34,587,047
Total additions	63,843,584
DEDUCTIONS FROM ASSETS ATTRIBUTED TO:	
Benefits paid to participants	30,343,694
Administrative expenses	22
Total deductions	30,343,716
Increase in assets available for benefits	33,499,868
ASSETS AVAILABLE FOR BENEFITS:	
Beginning of year	365,880,475
End of year	$399,380,343

See accompanying notes to financial statements.

RIO TINTO AMERICA INC. SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF THE PLAN

The following brief description of the Rio Tinto America Inc. Savings Plan (the Plan) is provided for general information purposes only. Participants should refer to the plan document and summary plan description for more complete information.

GENERAL

The Plan is a defined contribution plan covering (1) all non-represented employees of Rio Tinto America, Inc. and its affiliates (collectively, the Company), as defined in the Plan document, and (2) employees covered by a collective bargaining agreement that provides for

Plan participation. All eligible full-time employees of the Company can participate in the Plan immediately upon employment. Temporary and part-time employees are eligible after completing 1,000 hours of service during a 12-month period. Rio Tinto America, Inc. is an indirect wholly owned subsidiary of Rio Tinto plc (the Parent). The Plan was created effective January 1, 2003, by a merger of the Kennecott Savings and Investment Plan, the U.S. Borax Inc. Thrift Plan for Salaried Employees, and the Luzenac America, Inc. Investment Savings Plan. The Plan is intended to be a qualified retirement plan under the Internal Revenue Code (IRC) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

CONTRIBUTIONS

Each year, participants may elect under a salary reduction agreement to contribute to the Plan an amount not less than 1% and not more than 50% of their eligible compensation on a before-tax basis through payroll deductions. Contributions are limited by the IRC, which established a maximum contribution of $13,000 ($16,000 for participants over age 50) for the year ended December 31, 2004. Participants may also elect to make an after-tax contribution not less than 1% and not more than 50% of their eligible compensation. Total before-tax and after-tax contributions cannot exceed 50% of participants' eligible compensation. Participant contributions are recorded in the period during which the amounts are withheld from participant earnings. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

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1. DESCRIPTION OF THE PLAN Continued

The Company matches the participants' contributions to the Plan at 100%, up to the first 6% of their eligible compensation, for all locations other than Luzenac America, Inc. The Company matches the participants' contributions to the Plan at 70%, up to the first 6% of their eligible compensation, for Luzenac America, Inc. employees other than the following: (1) hourly employees of Luzenac America, Inc. at the Three Forks Mill who are represented by the United Cement, Lime, and Allied Workers' Division of the International Brotherhood of Boilermakers and (a) who made contributions after August 1, 2003 and prior to August

1, 2005 received a match of 45%, up to the first 6% of eligible compensation; and (b) made contributions after August 1, 2005 received a match of 50%, up to the first 6% of eligible compensation; and (2) hourly employees of Luzenac America, Inc. at the Windsor Mine who are represented by the United Cement, Lime, and Allied Workers' Division of the International Brotherhood of Boilermakers received a match of 25%, up to the first 6% of eligible compensation. Matching contributions are recorded on the date the related participant contributions are withheld.

PARTICIPANT ACCOUNTS
Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contributions, the Company's matching contribution, and an allocation of the Plan's earnings, and is charged with withdrawals and an allocation of the Plan's losses and administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

PARTICIPANT-DIRECTED OPTIONS FOR INVESTMENTS
Participants direct the investment of their contributions and the Company matching contributions into various investment options offered by the Plan. Investment options include a money market fund, common collective trusts, mutual funds, guaranteed investment contracts, synthetic guaranteed investment contracts and common stock of the Parent in the form of American Depository Receipts (ADRs).

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1. DESCRIPTION OF THE PLAN Continued

VESTING
Participants are immediately vested in their contributions and Company matching contributions plus actual earnings thereon.

PAYMENT OF BENEFITS
On termination of service due to death, disability, or retirement, participants or their beneficiaries may elect to receive lump-sum distributions or annual, semi-annual, quarterly or monthly installments in amounts equal to the value of the participants' vested interests in their accounts. Under certain circumstances, participants may withdraw their contributions prior to the occurrence of these events.

TRANSFERS

Along with the Plan, the Company also sponsors other 401(k) plans that cover represented employees. If employees are changed from union to non-union status during the year, their account balances are transferred from the union plan to this Plan. For the year ended December 31, 2004, transfers from the U.S. Borax Inc. 401(k) Plan for Hourly Employees totaled $286,993.

FORFEITED ACCOUNTS

As of January 1, 2003, the effective date of the Rio Tinto America Inc. Savings Plan, there was a balance in the forfeiture account related to predecessor plans' non-vested participant account balances. These amounts may be used to reduce future Company contributions to the Plan. During the year ended December 31, 2004, the forfeiture account earned $3,407 and forfeitures utilized to reduce Company contributions totaled $64,583. Under the Plan document, forfeiture amounts related to terminated participants are required to be held for five years after termination in the event that the individual is re-hired and becomes a participant again. If the employee becomes a participant within that five-year period, the service period resumes for vesting of the participant's account. If the five-year period expires, the forfeitures become available to reduce future Company contributions to the Plan. Additional forfeitures that became available for general use for the year ended December 31, 2004 totaled $32,799. As of December 31, 2004 and 2003, the balance in the forfeiture account was $32,460 and $60,837, respectively.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF PRESENTATION

The financial statements of the Plan have been prepared on the accrual basis of accounting.

USE OF ESTIMATES

The preparation of the Plan's financial statements in conformity with U.S. generally accepted accounting principles requires Plan management to make estimates and assumptions that affect the reported amounts of assets available for benefits at the date of the financial statements, the changes in assets available for benefits during the reporting period and, when applicable, the disclosures of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

RISKS AND UNCERTAINTIES

The Plan provides for investments in securities that are exposed to various risks, such as interest rate, currency exchange rate, credit and overall market fluctuation. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of assets available for benefits.

INVESTMENT VALUATION AND INCOME RECOGNITION

The Plan's investments are stated at fair value (generally quoted market price) except for its benefit-responsive guaranteed investment contracts, which are valued at contract value (see Note 6). Shares of mutual funds are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year end. Participant loans are valued at their outstanding balances, which approximate fair values.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date.

The net appreciation (depreciation) in the fair value of investments which includes realized gains (losses) and unrealized appreciation (depreciation) on those investments is presented in the statement of changes in assets available for benefits of the Plan.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES Continued

PAYMENTS OF BENEFITS

Benefits payments are recorded when paid by the Plan.

ADMINISTRATIVE EXPENSES

The Company pays the majority of the costs and expenses incurred in administering the Plan.

The Plan has several fund managers that manage the investments held by the Plan. During the year ended December 31, 2004, the Company paid all investment management fees related to the funds.

The investment management fees related to transaction costs associated with the purchase or sale of Rio Tinto plc ADRs are paid by the participants.

PARTICIPANT LOANS

Participants may borrow from the Plan up to a maximum of $50,000 or 50% of their account balances, whichever is less. Each loan is secured by the balance in the participant's account and bears interest at a rate commensurate with prevailing rates at the time funds are borrowed, as determined by the Plan Administrators. Loans originated during the year ended December 31, 2004 have interest rates set at prime plus one percent.

3. PARTIES-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Putnam Investments, the Plan trustee, therefore, these transactions are exempt party-in-interest transactions. Fees paid by the Plan for investment management services were included as a reduction of the return earned on each fund.

Transactions associated with Rio Tinto plc ADRs are considered exempt party-in-interest transactions because Rio Tinto plc is the parent of the Company. As of December 31, 2004 and 2003, the Plan held 139,657.081 and 131,144.968 shares, respectively, of common stock of Rio Tinto plc, with a cost basis of $10,620,880 and $9,050,396, respectively. During the year ended December 31, 2004, the Plan recorded dividend income of $365,587.

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4. INVESTMENTS

The Plan's investments that represented five percent or more of the Plan's assets available for benefits as of December 31, 2004 and 2003 are as follows:

	2004	2003
Putnam S&P 500 Index Fund	$31,574,647	29,624,988
Dodge and Cox Stock Fund	25,328,751	15,598,101
Putnam International Equity Fund	21,911,615	20,244,427
Putnam Fund for Growth and Income	34,634,858	34,564,952
Putnam New Opportunities Fund	32,924,760	32,551,173
Putnam Voyager Fund	29,928,356	32,506,709
Monumental Life Insurance Company Synthetic GIC	52,444,261	50,023,093
State Street Bank Synthetic GIC	39,101,619	35,720,834

During the year ended December 31, 2004, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value as follows:

Mutual funds	$20,403,473
Common stock	1,266,189
Common collective trusts	3,059,644
Net appreciation in investments	$24,729,306

5. PLAN TERMINATION

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA.

6. GUARANTEED INVESTMENT CONTRACTS

The Plan's guaranteed investment contracts are in a stable value fund. The guaranteed investment contracts are fully benefit-responsive and are stated at contract value (which represents contributions made under the contract, plus interest earned, less withdrawals and administrative expenses). The stable value fund is invested in a money market fund, a common collective trust (the SEI Stable Asset Fund), guaranteed investment contracts (GICs), and synthetic GICs. The synthetic GICs are secured by underlying fixed income assets. The average crediting interest rates on the investment contracts were 4.61% and 4.71% for the years ended December 31, 2004 and 2003, respectively. Average duration for all investment contracts was 3.01 years and 3.00 years at December 31, 2004 and 2003, respectively. The average yield was 4.63% and 4.71% for the years ended December 31, 2004 and 2003, respectively. There are no reserves against the contract value for credit risk of the contracted issuer or otherwise.

The contract or crediting interest rates for certain stable value investment contracts are reset quarterly and are based on the market value of the portfolio of assets underlying these contracts. Inputs used to determine the crediting interest rates include each contract's portfolio market value, current yield-to-date maturity, duration and market value relative to contract value. With respect to interest rate resets, all contracts are guaranteed that the rates will not be negative.

A synthetic GIC provides for a guaranteed return on principal over a specified period of time through fully benefit-responsive wrap contracts issued by a third party which are backed by underlying assets. The portfolio of assets underlying the synthetic GICs has an overall AAA credit quality and includes mortgages, fixed income securities and United States treasury notes and bonds. These wrap contracts provide benefits withdrawals and investment exchanges at the full contract value of the synthetic contracts (principal plus accrued interest) notwithstanding the actual market value of the underlying investments (fair value plus accrued interest).

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6. GUARANTEED INVESTMENT CONTRACTS Continued

Wrap contracts are designed to smooth out the impact of normal market fluctuations associated with the performance of the underlying investments. The fair value of the synthetic GICs was $93,709,918 and $88,937,537 as of December 31, 2004 and 2003, respectively. The contract value of the synthetic GICs included $2,164,038 and $3,193,610 as of December 31, 2004 and 2003, respectively, attributable to the wrap contract providers representing the amounts by which the value of the contracts is less than the value of the underlying assets.

7. INCOME TAX STATUS

The Plan does not have a determination letter from the Internal Revenue Service informing it that the Plan and related trust are designed in accordance with the applicable requirements of the Internal Revenue Code. However, the Plan Administrator and the Plan's legal counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

EMPLOYER

SCHEDU

(a) PARTY IN INTEREST	(b) IDENTITY OF ISSUE	(c) DESCRIPTION OF INVESTMENT	NUMBER OF UNITS
		MONEY MARKET FUND:	
	Mellon Bank	Mellon Bank - STIF Account	1,160,286
		COMMON COLLECTIVE TRUSTS:	
	SEI Investments	SEI Stable Asset Fund	
*	Putnam	Putnam S&P 500 Index Fund	1,027,488
		Total Common Collective Trusts	
		MUTUAL FUNDS:	
	Managers	Managers Special Equity Fund	116,006
	Dreyfus	Dreyfus Mid-Cap Value Fund	438,823
	PIMCO	PIMCO Total Return Fund	1,484,117
	Morgan Stanley	MSDW Institutional International Equity Fund	404,428
	Dodge and Cox	Dodge and Cox Stock Fund	194,507
	UAM Trust Company	UAM/ICM Small Company Fund	303,967
*	Putnam	Putnam Asset Allocation: Growth Fund	548,985
*	Putnam	Putnam Asset Allocation: Balanced Fund	759,950
*	Putnam	Putnam Asset Allocation: Conservative Fund	450,273
*	Putnam	Putnam International Equity Fund	920,269
*	Putnam	Putnam Investors Fund	716,055
*	Putnam	Putnam Fund for Growth and Income	1,781,629
*	Putnam	Putnam New Opportunities Fund	768,731
*	Putnam	Putnam Voyager Fund	1,746,112
		Total Mutual Funds	
		GUARANTEED INVESTMENT CONTRACTS:	
	Monumental Life Insurance Company	GIC, due 6/15/05, 6.6%	
	Pacific Mutual Insurance Company	GIC, due 6/15/05, 6.0%	
		Total Guaranteed Investment Contracts	

See report of independent registered public accounting firm.

EMPLOYER

SCHEDU

(a) PARTY IN INTEREST	(b) IDENTITY OF ISSUE	(c) DESCRIPTION OF INVESTMENT	NUMBER OF UNITS
		SYNTHETIC GUARANTEED INVESTMENT CONTRACTS:	
	Monumental Life Insurance Company	Synthetic GIC, Dwight Core Int Fund, no specified maturity date, 4.8%	
	Monumental Life Insurance Company	Synthetic GIC, Dwight Managed Target 2, no specified maturity date, 4.8%	
	Monumental Life Insurance Company	Synthetic GIC, Dwight Managed Target 5, no specified maturity date, 4.8%	
	Monumental Life Insurance Company	Wrap Contract	
	State Street Bank	Synthetic GIC, Dwight Core Int Fund, no specified maturity date, 4.87%	
	State Street Bank	Synthetic GIC, Dwight Managed Target 2, no specified maturity date, 4.87%	
	State Street Bank	Synthetic GIC, Dwight Managed Target 5, no specified maturity date, 4.87%	
	State Street Bank	Wrap Contract	
		Total Synthetic Guaranteed Investment Contracts	
		COMMON STOCK:	
*	Rio Tinto plc ADRs	Common Stock	139,657
	Putnam	Pending Account	
	Various participants	Participant loans (maturing 2005 to 2031 at interest rates ranging from 5.0% to 10.5%)	1,182
		Total Investments	

See report of independent registered public accounting firm.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

RIO TINTO AMERICA INC. SAVINGS PLAN

By: /s/ Robert S. Light

Name: Robert S. Light
Title: Rio Tinto America Inc.
Director

Date: April 25, 2006

Exhibit	Description
23.1	Consent of Tanner LC
23.2	Consent of PricewaterhouseCoopers LLP