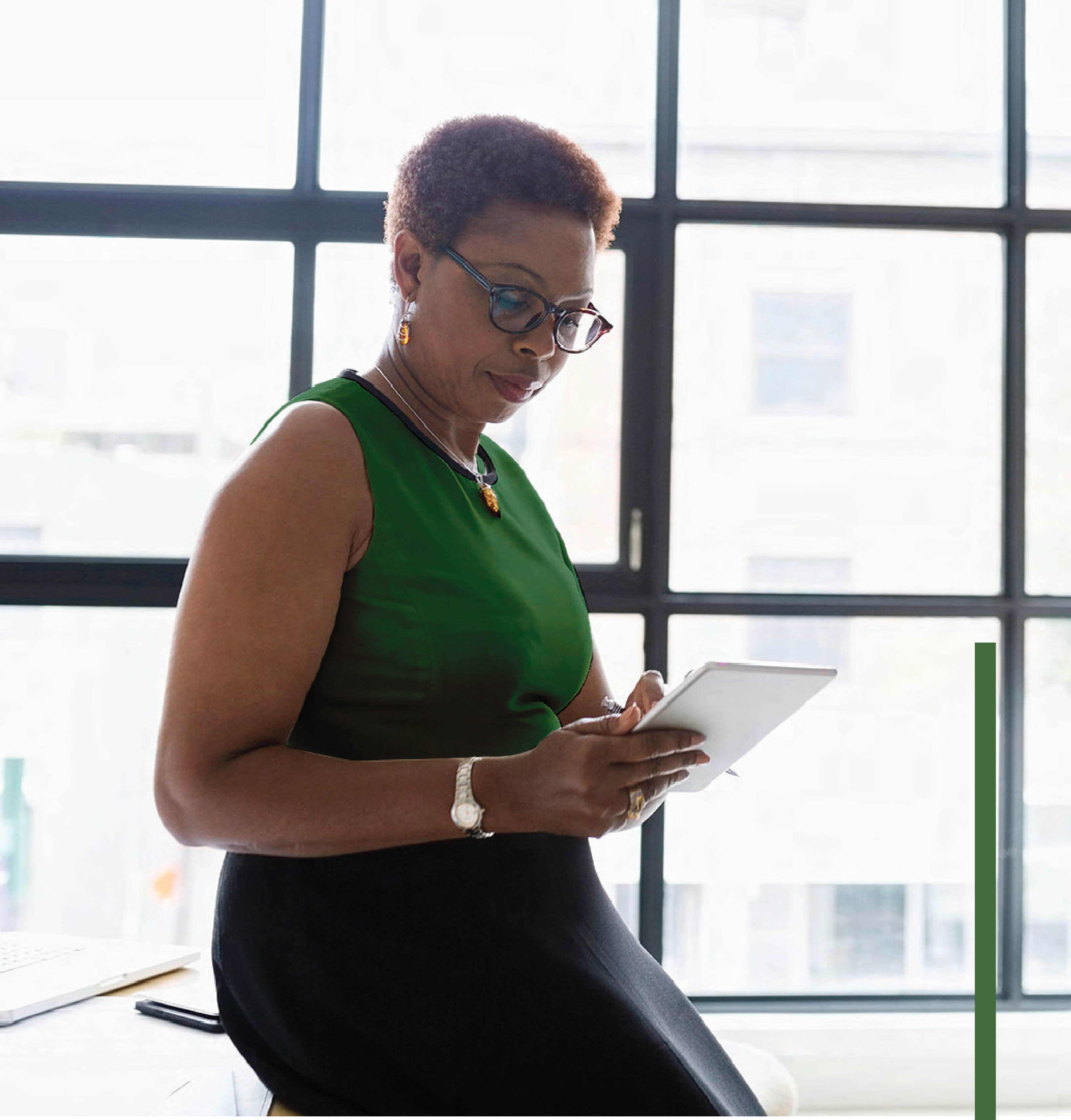


STOCK
BROKERAGE

Money at Work

For over 20 years, our mission has been to help our clients create and manage wealth. We pride ourselves on being industry leaders, not only in performance but also in innovation. Proof of our success is more than $2 Billion in capital raised for our corporate clients, over $1 Billion in assets under management and over $2 billion in assets under administration.

Our goal is simple - to be the premier Wealth Manager and Advisor in the communities we serve. We are a regional private bank which makes us especially attuned to the unique needs of our local clientele. We consistently introduce original products carefully designed with these needs in mind. We have also cultivated key relationships with best-in-class global partners that help us deliver the gold standard in investment management solutions. These solutions include:

Individuals & Families

Local & International Mutual Funds
Personal Pension Plans
Personal Retirement Accounts
Stock Brokerage
Private Wealth

Institutional Services

Group Pension Plans
Investment Banking
Investment Management
Trust & Estate Planning

More than just investing

For individuals looking for a smart way to invest, the **RF Brokerage Account** provides access to a full range of investment opportunities at competitive commission rates. Use this account to hold, buy and sell an almost limitless array of securities like stocks, bonds, IPOs (Initial Public Offerings), and certificates of deposit. You can also make a host of individual financial transactions and receive a consolidated statement that reflects them all.

With an RF Brokerage Account, you can:

Trade individual securities

Take all the guesswork out of trading in the local stock market. Place market and good-till-cancelled order types and all your trade confirmations will be automatically sent to you. Current quotes, account and order information are available by phone or email from 9 am to 5 pm daily.

Have all your securities custodied in one place

RF will provide safe custody of your securities at no cost to you. As the securities are held by us, trades can be executed quickly and efficiently without the delay of having to locate share certificates and having the signature(s) guaranteed. Plus, you can conveniently monitor your portfolio online from wherever you are!

Access USD investment opportunities and Forex services

With an RF Brokerage Account, you are not limited to the local markets. You can have access to a world of investment opportunities through our US Dollar Mutual Funds. International transactions are also easy and convenient with a brokerage account thanks to our Foreign Exchange services. Wire transfers, foreign draft payments, and remittance of funds overseas for tuition can all be handled in one place.

Benefit from a single transaction account

Your Brokerage Account is the hub for all your money management activities. Deposits, including investment dividends and the proceeds from any sale of securities, automatically go into your Account, giving you ready access to this cash for securities purchases and mutual fund investments. Your securities can be deposited into your account at no charge and you can set-up regular transfers to a mutual fund position or for additional investments.

Savings to help you earn more

Don't drain your account with high or hidden fees!

We give you more ways to save and access funds for what's important - your investments.

With an RF Brokerage Account, you can unlock the following benefits:

Commissions savings on trades

Get more value when you trade using a brokerage account with low commission fees locked in so you can trade more and pay less!*

Low annual fee

One fee paid annually unlocks all the benefits of a Brokerage account. Competitively priced to help your money go further.

Access to credit & margin facilities

Get access to funds whenever you want it for whatever you need. With a line of credit up to $10,000* available, you can take advantage of unexpected opportunities as they arise. Combine that with access to margin loans that can be used for needs that aren't related to investing and you have added security and flexibility at rates lower then market averages.

*Terms and conditions apply.

An account for any investor

Whether you are looking for a full-service account or for execution only, we have an account to suit you. We offer three account types:

ZERO Fee Account

This is an introductory level account that is specifically designed for new investors or for investors that only hold mutual funds. There is no annual fee on this account.

Advantage Account

This account is for individuals with larger portfolios that typically hold more then one investment type. Access to a $5,000 line of credit for new offerings is a key feature of this account.

Advantage PLUS Account

This account combines the convenience of the other accounts with a superior level of service. The Advantage Plus Account is suited for investors who want sound advice coupled with solid returns. Priority access to offerings and low trading commissions are key to these investors.

Account benefits at a glance

	ZERO Fee Account	Advantage Account	Advantage PLUS Account
No annual fee	✓		
Free custody of your shares and bonds	✓	✓	✓
Free depositing of dividends & interest	✓	✓	✓
Free digital statements	✓	✓	✓
Margin Loans	✓	✓	✓
Instant trading	✓	✓	✓
Priority on all trades	✓	✓	✓
Daily market updates	✓	✓	✓
No fee $5K line of credit		✓	
Discount on trading commissions			✓
No fee $10K line of credit			✓
Lowest trading commissions			✓
Priority access to RF security offerings			✓
Investment advice on all publicly traded companies			✓
Semi-annual portfolio reviews			✓
Trade confirmation within 24 hours			✓
Minimum investment requirement	$100 in cash or securities	$5,000 in cash or securities	$25,000 in cash or securities
Maximum investment requirement	$5,000 in cash or securities		

RF Margin Loans

RF Brokerage clients can also benefit from instant access to credit through it's margin loan facility. This loan is secured by the assets held in the your brokerage Account. You will receive the funds within 24 hours and can use it for any purpose - including to purchase additional securities. Our margin loan facility also features:

No fixed loan repayments

Unlike a traditional bank loan, our margin facility does not require any monthly or annual repayment as long as the balance remains under 50% of your portfolio value.

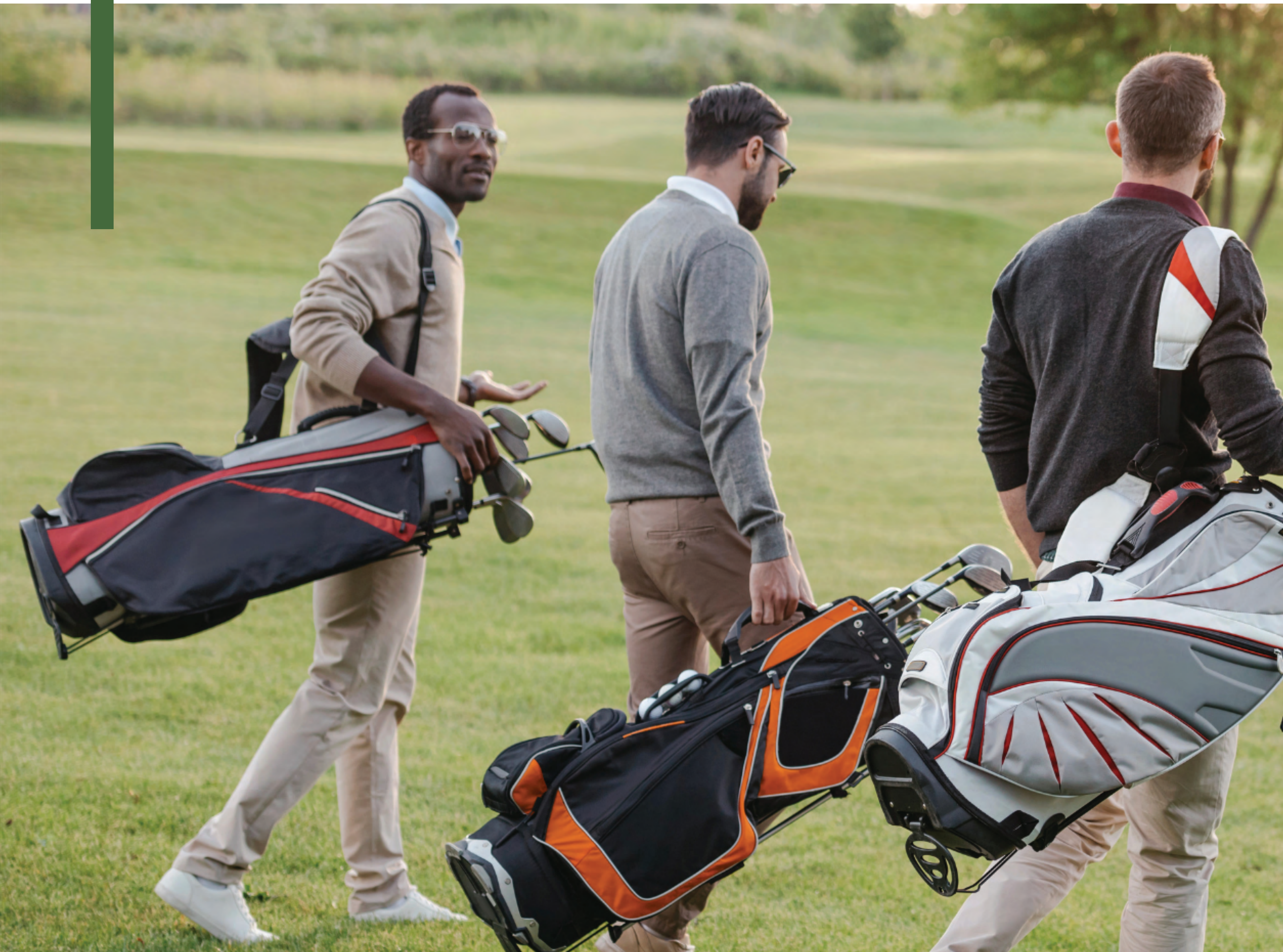
Low fees

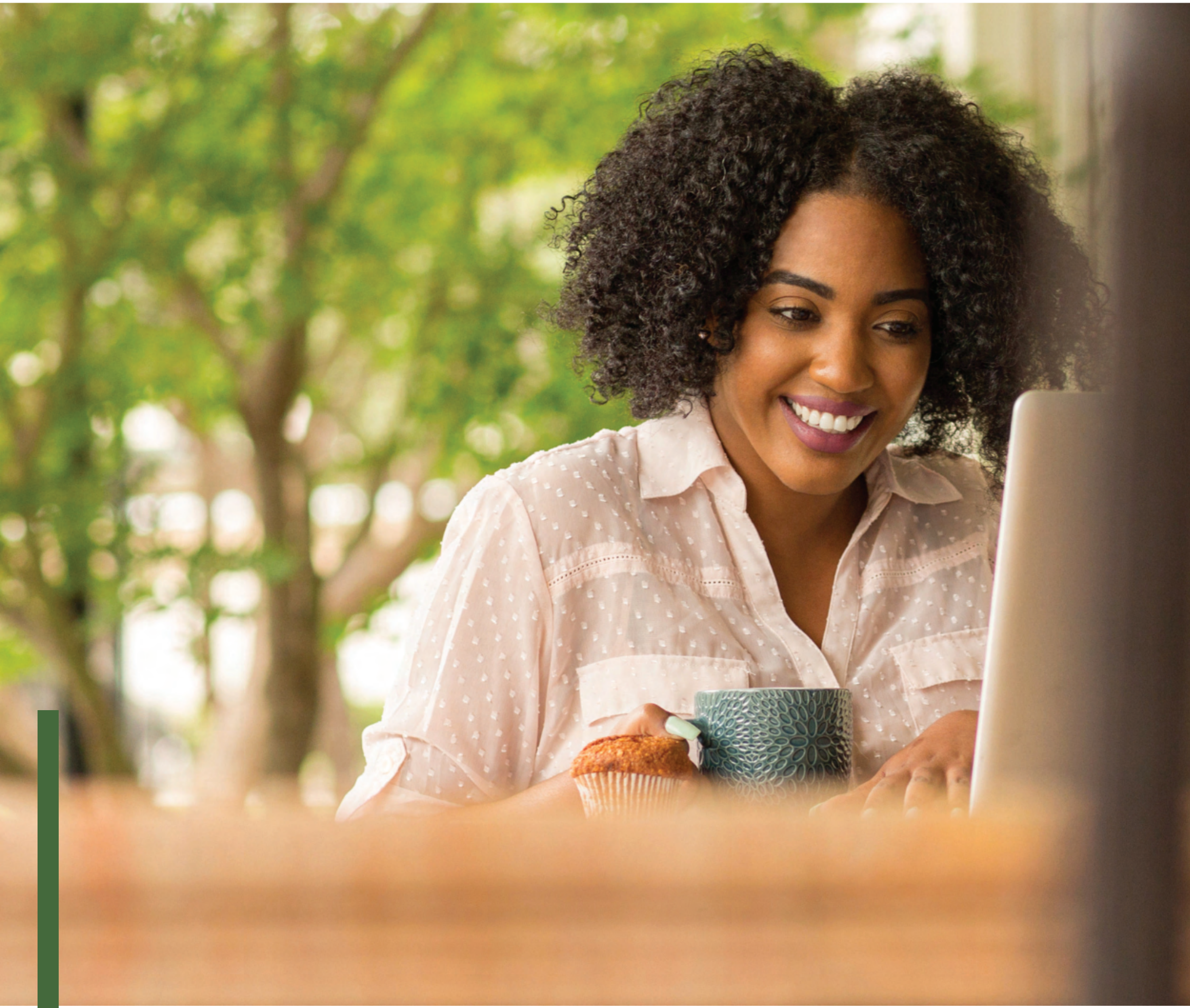
This service is offered at a low annual credit facility fee, based on the margin requirement (a minimum fee of $200) that is payable annually in advance and on renewal of the margin loan facility.

Low interest rate

For our brokerage clients, we offer the added benefit of competitive rates on your margin loan.

The margin facility is limited to 45% of the value of the assets in your Brokerage Account at the time the facility is established, but this can increase to a maximum level of 50% before a margin call is made. Should the margin exceed 50% of the assets, you will be required to sell assets or deposit funds or shares to re-establish a 45% position. The margin loan facility is annually renewable at RF's sole discretion.





Ready to begin?

If you are serious about wealth creation and want an easy way to manage your investments, an RF Brokerage Account is right for you.

Schedule a meeting with us at **brokerage@rfgroup.com**. We will reach out to you to discuss your investment goals and help you set up your account.

The Bahamas
East Hill Street
Nassau, Bahamas
Phone: 242.603.6000
Fax: 242-326-3000

Cayman Islands
3rd Floor, Fidelity Financial Centre
1 Gecko Link, George Town
Grand Cayman, KY1-1104
Cayman Islands
Phone: 345-746-6010
Fax: 345-949-6064

Barbados
27 Pine Road
St. Michael, Barbados 11113
Phone: 246-435-1955
Fax: 246-435-1964

www.rfgroup.com

STOCK BROKERAGE