Brokerage Account Services

ROYAL FIDELITY

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Introduction

The RF Brokerage Account is one of the most valuable tools available for taking command of your personal finances. From trading individual securities and investing in mutual funds, to borrowing on a margin. Make a host of individual financial transactions and receive a consolidated statement that reflects them all. It's the account that is designed to suit your current requirements, yet is flexible enough to change and grow as your financial needs change.

Use it to invest

Your Brokerage Account offers a full range of investment opportunities with low commissions. Use it to manage, buy, and sell an almost limitless array of securities, including:

- Stocks and Bonds
- IPOs (Initial Public Offering)
- Certificates of Deposit
- Mutual Funds
- and more

Successful investing begins with access to investment opportunities. Your RF Brokerage Account is the key to gaining easy and low cost access to securities and mutual funds.

ZERO Fee Brokerage Account

Specifically designed for persons looking to start investing or to hold mutual fund investments.

No Annual Fee
Start investing without the cost of account fees.

Free Custody of Your Shares and Bonds
No worries, we'll secure them for you.

Free Depositing of Dividends & Interest
Your dividends are automatically collected and deposited for you.

Free Digital Statements
An excellent insight on your investments.

Daily Market Update
A daily summary of what's going on in the market.

Margin Loans
Borrow money quickly (up to 45% of the value of your portfolio).

Instant Trading
When your securities are held in a brokerage account, just a phone call initiates your trade.

Priority on all Trades
Prompt attention to your requests.

Online Trading
Easy access to the market.

Minimum Investment Required: $100.00 in cash or securities.

Maximum Investment: $5,000.00 in cash or securities plus unlimited amounts in mutual funds.

Advantage Brokerage Account

Trade like the professionals and discover the many benefits you will enjoy.

Save money on all your trades
Discount on trading commissions greater than 10,000 shares.

Free Custody of your Shares and Bonds
No worries, we'll secure them for you.

Free Depositing of Dividends & Interest
Your dividends are automatically collected and deposited for you.

Free Digital Statements
An excellent insight into your investments.

Daily Market Update
A daily summary of what's going on in the market.

No Fee $5K Line of Credit
Benefit from a $5,000 line of credit without setup costs, annual fees and the paperwork.

Margin Loans
Borrow money quickly (up to 45% of the value of your portfolio).

Instant Trading
When your securities are held in a brokerage account, just a phone call initiates your trade.

Priority on all Trades
Prompt attention to your requests.

Minimum Investment Required:
$5,000 in cash or securities.

Advantage Plus Brokerage Account

For the more demanding investor requiring investment advisory and other related services.

Preferential Investment Opportunities
Private share offerings.

Margin Loans
Receive our lowest rate on margins up to $49,999.00.

Save more money on all your trades
Lowest trading commissions plus two commission free trades of up to $100 per trade.

Investment Advice on all Publicly Traded Bahamian Companies
Our team of professional analysts will provide current company information and regularly review your portfolio.

Daily Market Update
A daily summary of what's going on in the market.

Semi-Annual Portfolio Reviews
Innovative, experienced and accommodating management with a relationship manager.

Trade Confirmation by Fax or E-mail within 24 Hours
Confidential, prompt, and reliable service.

No Fee $10K Line of Credit
Benefit from a $10,000 line of credit without setup costs, annual fees or the paperwork.

Minimum Investment Required:
$25,000 in cash or securities.

Investments

Trading Individual Securities

You can trade all domestic stocks, bonds and other securities using your Account. You can place market and good-till-cancelled order types. Trade confirmations are mailed automatically after every trade. Current quotes, account and order information are available by telephone in Nassau 603-6000 from 9am-5pm daily.

Dividend/Interest Collections

Rest assured your investments dividend/interest has been received. You can also avoid accidental spending by separatingthem from your regular bank account.

Custody of Security

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.

Margin Loans

RF offers instant access to credit through it's margin loan facility secured by the assets held in your RF Brokerage Account. 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 will be permitted to 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 either 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.

No Fixed Loan Repayment

There is no required monthly or annual repayment as long as the balance remains under 50% of your portfolio value.

Margin Loan Facility Fees

A low annual credit facility fee based on the margin requirement (a minimum fee of $100) is payable annually in advance and on renewal of the margin loan facility.

Low Interest Rates

Benefit from low rates by using your portfolio to secure the loan.

Managing Your Money

Managing your money requires more than investing. It requires access to a range of services that make your financial life easier by providing:

- Convenience in the way you handle your money;
- The flexibility to deal with a wide range of investments matters;
- Access to services that give you a greater choice in the way you actively manage your finances.

Trading Requirements

With a RF Brokerage Account you can trade in Bahamian and international securities. To sell a security, it must be held in your account prior to placing an order. There must be sufficient funds in your account when making purchases. To buy or sell a security, you must send an email confirmation.

Making SecurityDeposits/Withdrawals To/From Your Account

There is no charge for making security deposits to your account. If you choose to have the securities delivered to you or another party, there will be a delivery charge.

Your Brokerage Account: A Single Transaction Account

Your Brokerage Account is the hub of your money management activities. Deposits, including investment dividends and the proceeds from any sale of securities, go into your Brokerage Account. You'll have ready access to this cash for securities purchases and mutual fund investments. Withdrawals of all types are deducted from the account cheques, external transfers,and any transaction fees.

Automatic Account Builder

This feature lets you set-up regular transfers to a mutual fund position or for additional investments within your Brokerage Account.

Savings

Commissions Savings Every Time You Trade

With your RF Brokerage Account, you'll see substantial commissions savings compared to standard rates every time you trade.

Low Margin Rates

When you wish to borrow on margin, you may do so efficiently through your RF Brokerage Account and enjoy competitive rates. You can use margin borrowing as a way to purchase additional securities, to provide overdraft protection or as a low cost alternative to other credit options.

Low Annual Fees

For a small fee, payable annually in advance, RF will provide safe custody services and interest on your securities,provide free online access to your account statements and provide daily market updates.

With a RF Brokerage Account, you won't be spending a lot on commissions, margin interest and account fees. So you'll have more money to put to work for you.

Sample Portfolio

ROYAL FIDELITY

PORTFOLIO VALUATION

From: 01/01/2019 To: 01/05/2019

Customer Service

Customer Services (242) 356-9801

Visit us online at www.RoyalFidelity.com

Expressed In Bahamian Dollars

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Par / Shares		Currency	Avg Cost	Market Price	Book Cost	Market Value	Gain/Loss	Accrued Interest
	Bonds							
3,700.00	GOVERNMENT OF THE BAHAMAS RS PRIME + 0.08333% DUE JULY 26, 2028	BSD	100.0000	100.0000	3,700.00	3,700.00	0.00	41.73
					3,700.00	**3,700.00**	**0.00**	
	Equities							
1,000.00	AML FOODS LIMITED ORDINARY SHARES	BSD	0.8800	3.8700	880.00	3,870.00	2,990.00	
					880.00	**3,870.00**	**2,990.00**	
	Mutual Funds							
339.8500	Prime Income Fund Series 1	BSD	6.6810	6.6812	2,270.61	2,270.61	0.00	
					2,270.61	**2,270.61**	**0.00**	
	Cash							
186.24	ROYALFIDELITY MERCHANT BK	BSD	1.0000	1.0000	186.24	186.24	0.00	
					186.24	**186.24**	**0.00**	
	Asset Market Value Less Overdraft & Loans Total Market Value				**7,036.85**	**10,026.85**	**2,990.00**	**41.73**
					7,036.85			

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ROYAL FIDELITY
Money at Work

Brokerage Account Services

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