PRIVATE
WEALTH

Money At Work

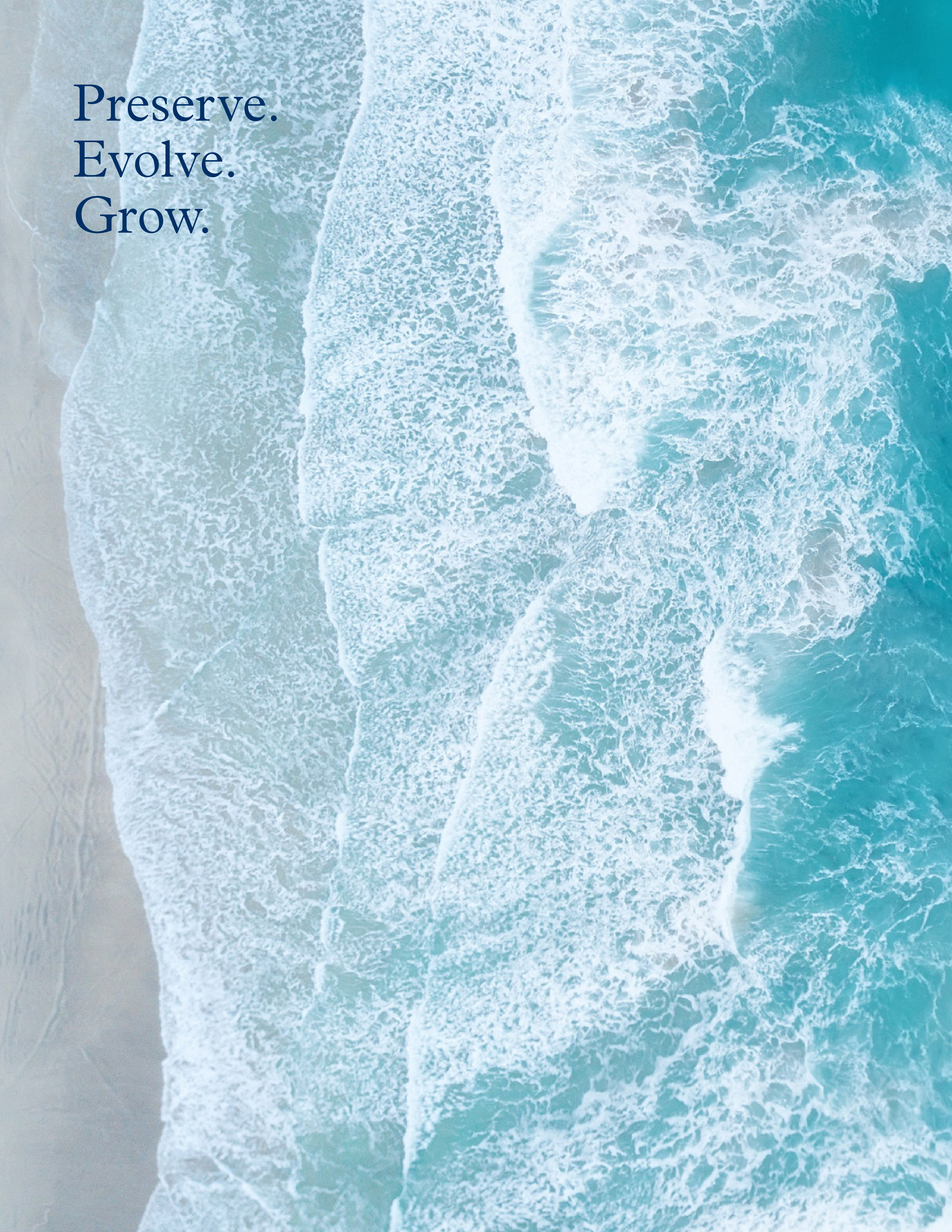
For over 20 years our mission has been to help our clients create and manage wealth. We pride ourselves on being industry leaders, not only in performance but also in innovation. Proof of our success is more than $2 Billion in capital raised for our corporate clients, over $1 Billion in assets under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

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

Preserve.
Evolve.
Grow.



Enjoy convenience, expertise, and custom solutions with RF Private Wealth.

Our commitment to providing our clients with the best investment solutions is rivalled only by our dedication to delivering unparalleled service and ease of doing business. As a Private Wealth client, you will be assigned a dedicated Advisor who will serve as a direct line for all your wealth management needs. Understanding the discerning nature of our clients, RF Private Wealth's suite of products are customized based on our clients' individual preferences and investment goals. With RF Wealth, you will always be one step ahead with the best in Bahamian and international investment opportunities. Not to mention premier credit facilities, including the exclusive RF Black card.

Our fully customizable wealth management solutions are designed to help you **Preserve** your assets, **Evolve** with changing markets, and **Grow** your wealth for future generations. This is achieved through a variety of services including:

- Local and international investment vehicles
- Priority access to local market opportunities
- A dedicated Private Wealth Advisor
- Trust and estate planning specialists.
- World-class Investment Managers
- Proactive investment advice
- Access to a personal line of credit facility
- Automatic enrollment in the **RF Black Card**

Preserve.

Safeguarding your legacy to stand the test of time

Whether you are looking for asset protection, smooth distribution of your wealth to future generations, or to give to charity posthumously, our team of Trust & Estate experts can design a solution for you. We offer a range of premier services, so whatever your passion, your assets will be protected, giving you the peace of mind to fully enjoy them.

Trust & Estate Services

Evolve.

Welcome to knowledge-driven service.

Your values and goals are paramount to the wealth management solutions we provide. That's why we take a proactive approach with a dedicated Private Wealth Advisor. This way, no matter how your plans evolve, you will receive the support you need every step of the way. You will have access to all our private banking services and, if your customized plan requires it, your Private Wealth Advisor can engage experts across a variety of products as your personal liaison and key contact. A team of best-in-class wealth management, investment management, and trust and estate professionals will be at your disposal to deliver the highest level of service.

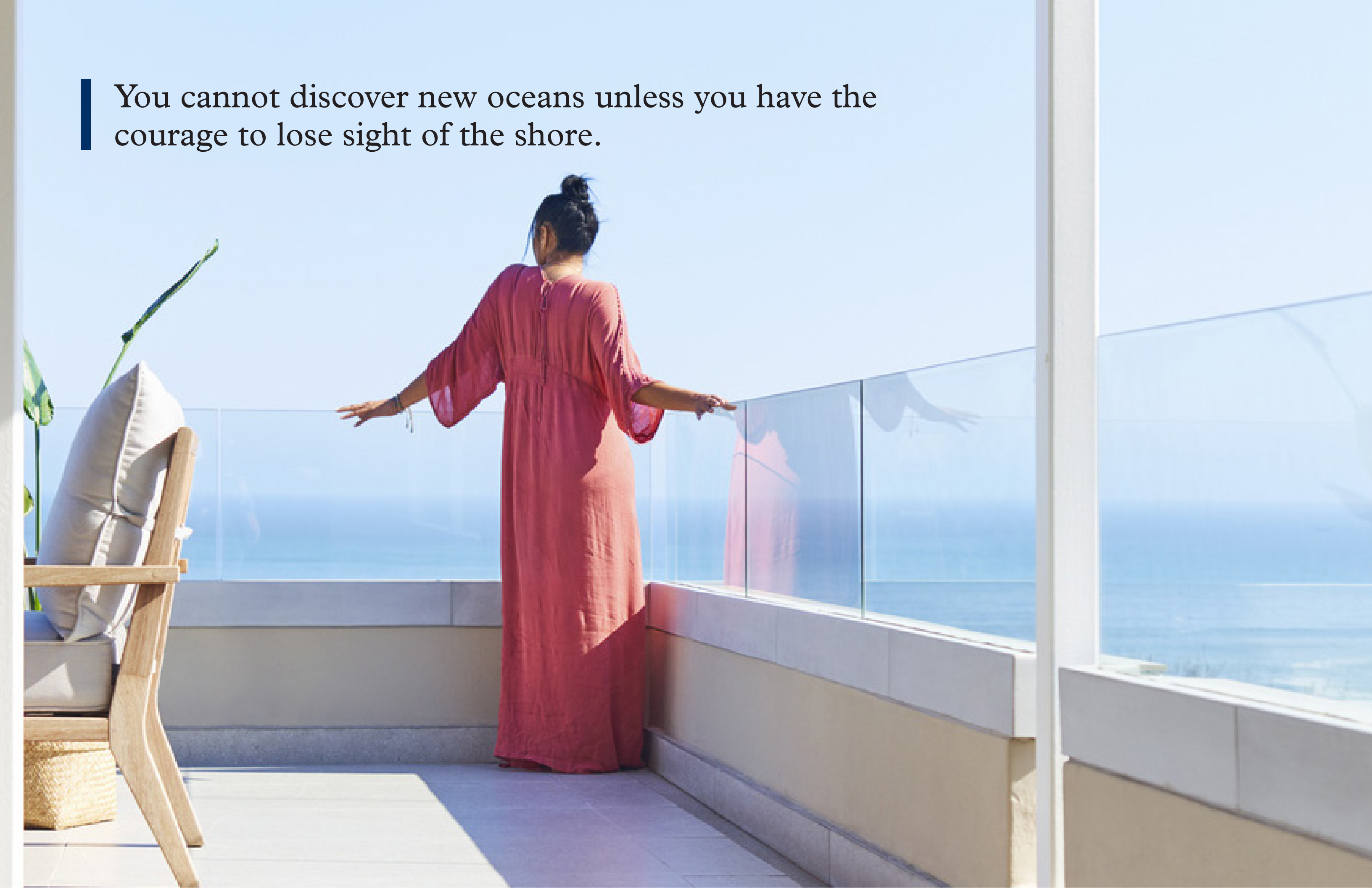
Experience the RF Difference

We pride ourselves on being more than the typical Private Wealth managers. Our solutions and service are built with you in mind and guided by three foundational principals.

Exceptional responsiveness and accessibility
You can have the confidence that your wealth management goals are handled with the utmost care and attention with a personal Private Wealth Advisor.

Customized investment strategy
One-size doesn't always fit all. That's why our solutions have built-in flexibility to help you meet your individual and unique goals.

Comprehensive wealth management solutions
Our products are carefully designed to meet our clients needs at every stage of their journey. We continue to be innovative so that we evolve with you as your needs and goals change.



Grow.

A team you can trust

Our network includes only the highest calibre of local and international investment managers. We also have partnerships with globally renowned asset managers who provide market-leading results year after year. Our position as a leading investment bank means we can provide you with access to both local and international currency investments. Also, unlike any other local private bank, we can source and manage BSD investments to significantly increase your returns in comparison to low-income generating cash deposits. Combine all this with a deep understanding of the markets and our commitment to helping you meet your personal goals and you can be confident your assets are in good hands. We are in the business of helping you keep your money at work. Whether you prefer to take the lead or want someone to take the reins for you, our goal is to ensure that your assets keep growing.

Investment Management Features

- Access to best-in-class asset managers globally
- Access to research on all asset classes
- Continuous portfolio monitoring
- Semi-annual reviews of your portfolio, investment strategy and asset allocation
- Priority trading with no commission fees
- Priority access to local currency security offerings
- Local currency investment management solutions

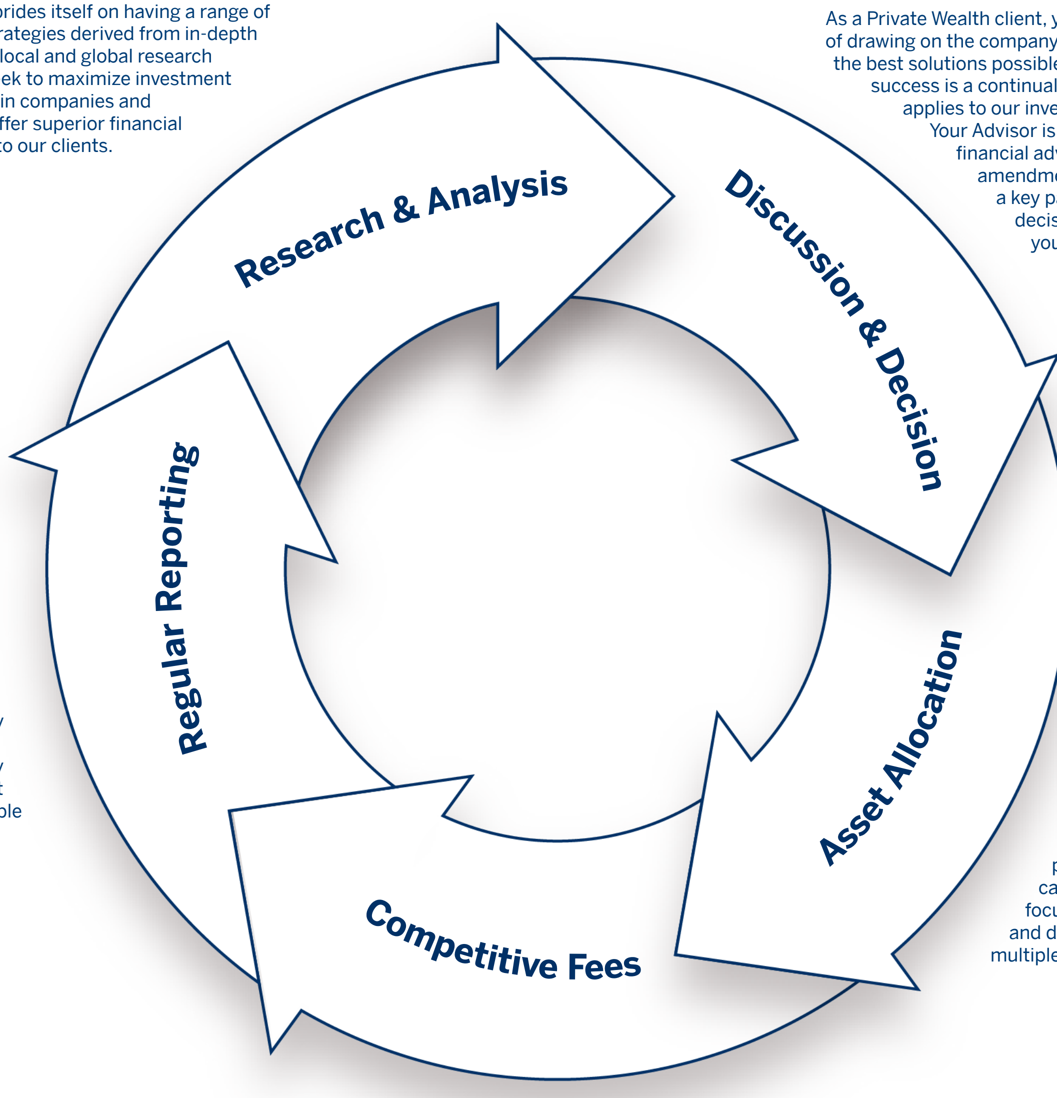
The RF Investment Philosophy

Investing money to earn maximum, risk-adjusted, returns requires a well thought out strategy and current knowledge of the investment options. Our solutions are built around protecting solvency, minimizing volatility, and generating greater returns over the long term.

Our Approach

The RF team prides itself on having a range of investment strategies derived from in-depth research. Our local and global research capabilities seek to maximize investment opportunities in companies and sectors that offer superior financial performance to our clients.

As a Private Wealth client, you have the privilege of drawing on the company's resources to receive the best solutions possible. We believe that success is a continual process and the same applies to our investment strategy. Your Advisor is readily available for financial advice and any required amendments. Also, you are a key participant in any decisions made regarding your portfolio.



Our Private Wealth accounts provide additional levels of customization and monitoring from the construction of a client's investment portfolio to monthly reporting. This includes a quarterly performance report which will be available at the end of each quarter.

While asset allocation is critical in an asset management approach, it is strategic asset allocation that makes the difference. Our strategy has been developed on the premise that one size can't fit all and we place focus on security selection and distribution across multiple channels.

We recognize that maximizing the performance of the investments is critical to capitalize on the final portfolio value and our fees are competitively priced to limit the impact on returns. RF Private Wealth clients will incur only two fees, an annual maintenance fee and an asset management fee. The latter fee is linked to the value of the assets under management and billed quarterly. The annual maintenance fee is a flat monthly fee that will cover all activities including transactions and trading commissions.

Credit Package

Exclusive Benefits and Rewards

Our Private Wealth clients can enjoy a credit package that includes a $50,000 personal credit line facility and no fees for margin lending against your portfolio of assets. You are also automatically enrolled in our invite only RF Black credit card. This exclusive benefit also offers special discounts and experiences at local businesses, along with international benefits backed by MasterCard at no annual fee. These benefits include:

- No international transactions fee.
- Enhanced rewards.
- Special offers at over 1,000 international luxury hotels and resorts.
- 24/7 Luxury card concierge.
- Access to over 850 VIP airport lounges.

All these benefits can be accessed at any time.

Get started

When you are ready, a Private Wealth Advisor will meet with you to get an understanding of your needs and create a strategy for you.

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