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Good Day RF Clients,

The World Health Organization recently declared COVID-19 a Pandemic. While currently there are no known domestic cases, local health experts expect it is just a matter of time before the first confirmed case reaches our shores. Given this potentiality, we wanted to update you on our current state of operations and business continuity plan (BCP).

Royal Fidelity has a robust BCP that covers exogenous events such as hurricanes, terrorism, pandemics and similar events. We take our obligation to protect our clients' interests and our employees' wellbeing during such events seriously.

Our investment management and customer service activities continue to operate normally. We are however taking additional measures to protect the health and safety of our staff and customers and to ensure the operational continuity of our organization.

We feel it prudent to assume COVID-19 could reach the communities we operate in and prepare for any potential disruption to normal processes. Included in our BCP is the contingency for staff to work remotely and we have the technology and processes in place to minimize disruption to our customer service.

If any circumstances change, you can expect email notifications to inform you of such. Updates will also be posted on our website. If you have any questions, please do not hesitate to contact us.

Thank you for your continued confidence in us.