



Brokerage Account Services



ROYAL FIDELITY





About Us

Since inception in 1997, Royal Fidelity has been committed to helping clients create and manage wealth. We are your local private bank connecting Bahamians and Barbadians with the best in local and international investments. Offering a wide range of investment products and services in Barbados and The Bahamas, our financial solutions are designed to help individuals and corporate clients meet and achieve their investment goals.

Mutual Funds

Investment Management

Group & Personal Pension Plans

Stock Brokerage

Trust & Estate Planning

Investment Banking

Personal Retirement Account

Educational Investment Accounts



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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, investing in mutual funds, to borrowing on 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 lower commissions.

Use it to manage, buy and sell an almost limitless array of securities, including:

- Stocks and bonds
- IPO's (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

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: \$200.00 in cash or securities

Maximum Investment: \$10,000.00 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.

Discount on trading commissions up to 40%

Save money on all your trades

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

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:

\$10,000 in cash or securities



Advantage Plus Brokerage Account

For those short on time or know-how that requires investment advisory and other related services.

Priority Notification On New Investment Opportunities

Margin Loans

Receive our lowest rate on margins

Lowest trading commissions of up to 50%

Save more money on all your trades

Investment Advice on all Publicly Traded Barbadian Companies

Our team of professional analysts will regularly review your current portfolio and provide company information

Daily Market Update

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 the following business day. Current quotes, account and order information are available via the Brokerage department at 434-2672 from 9am-4pm daily.

Dividend/Interest Collections

Rest assured your investments dividend/interest has been received and avoid accidental spending by separating them 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 its 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 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 \$200) 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 greater choice in the way you actively manage your finances.

Trading Requirements

With a RF Brokerage Account you can trade in Barbadian 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 Security Deposits/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 Saving 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

Expressed In Barbados Dollars

PORTFOLIO VALUATION

From: 01/01/2019 To: 24/04/2019

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Customer Service

Customer Services (246) 435-1955

Visit us online at www.RoyalFidelity.com

Par / Shares		Currency	Avg Cost	Market Price	Book Cost	Market Value	Gain/Loss	Accrued Interest	% of Assets
Equities									
2,000.00	CAVE SHEPHERD AND COMPANY LIMITED ORDINARY	BBD	5.0000	4.3000	10,000.00	8,600.00	(1,400.00)		9.22
500.00	FIRSTCARIBBEAN INTERNATIONAL BANK ORDINARY	BBD	2.7500	2.8600	1,375.00	1,430.00	55.00		1.53
5,000.00	FORTRESS CARIBBEAN PROPERTY FUND - DEVELOPMENT FUND	BBD	0.1000	0.2000	500.00	1,000.00	500.00		1.07
5,000.00	FORTRESS CARIBBEAN PROPERTY FUND - VALUE FUND	BBD	0.4000	0.5500	2,000.00	2,750.00	750.00		2.95
100.00	LIGHT AND POWER HOLDINGS LIMITED ORDINARY	BBD	11.5906	33.3000	1,159.06	3,330.00	2,170.94		3.57
600.00	SAGICOR FINANCIAL CORPORATION ORDINARY	BBD	1.1133	2.5900	668.00	1,554.00	886.00		1.67
					15,702.06	18,664.00	2,961.94		20.02
Cash									
74,577.19	RFMBT (Barbados)	BBD	1.0000	1.0000	74,577.19	74,577.19	0.00		79.98
					74,577.19	74,577.19	0.00		79.98
Asset Market Value					90,279.25	93,241.19	2,961.94	0.00	100.00
Less Overdraft & Loans						0.00			
Total Market Value						93,241.19			
Ratio of Liabilities to Assets							0.0000%		

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ROYAL FIDELITY

Money at Work

Brokerage Account Services



www.royalfidelity.com

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