

CONSULTING

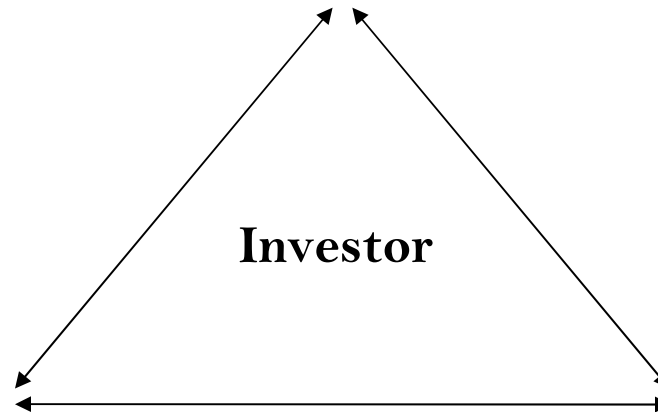
RFC, as your **independent** consultant, and based on your investment goals, will:

- Implement a tax-efficient Investment Strategy
- Determine an optimum asset allocation
- Select a low-cost, top-of-line **Custodian**
- Select, monitor and re-balance investments, on an on-going basis, using “best of breed” **Investment Vehicles**.

This diagram shows the three main services all investors use to manage their assets.

Sophisticated investors, however, know that to receive objective advice they need to separate the providers of these services.

This separation allows you, the investor, to avoid conflicts of interests in the management of your assets.



CUSTODY

The custodian's role is to:

- Protect investors against theft or fraud
- Provide monthly account statements
- Facilitate access to the industry's leading **Investment Vehicles** (“Open Architecture”)

INVESTMENT VEHICLES

- ETFs (Exchange-Traded Funds)
- Mutual Funds
- Hedged-Funds
- Separate-account money-managers
- Structured Notes
- Private Equity
- Stocks and bonds
- Other “Exchange-Traded” alternatives

DIVERSIFICATION