
December 2019 Newsletter

Down Ratley Glover

RAYMOND JAMES | Exeter

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A letter from America and Updated Schedule of Fees and Charges

America

I (Duncan) recently made my first ever trip out of Europe during November (I know and I'm 54 years of age!) on a visit to Raymond James Head Offices in St Petersburg, Florida.

The four day trip was extremely useful in all respects. The thing that stood out for me was that I don't think we have ever made enough of the strength of the relationship we have with Raymond James and the level of support and the quality of services they provide to us.

Without covering all aspects, what I found extremely comforting was the size and experience of the Cyber Security team (at least 25 in number). They cover the protection of the IT systems from all types of cyber threats and in particular the team ensure that client data etc. is secure.

The control room really was like something out of James Bond!!

Schedule of fees and charges

Please find enclosed our most recent schedule of fees and charges for your perusal and safekeeping.

You will notice that the only change to your current terms is the introduction of a £2 monthly charge per overseas holding on Raymond James investment accounts.

It is perhaps worth highlighting that the Dublin based ETFs we typically hold in our portfolios are not classified as overseas securities for the purpose of this exercise. As such, we are pleased to advise that this most recent change will have no impact on your current arrangements and we have no plans to introduce overseas holdings that would be subject to the charge in our portfolios.

As ever, please let us know if you have any queries or concerns about the document and what it means for you.

For now, we would like to offer you our Best Wishes for the Festive Season.

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