CLIENT ADVISORY

Dear Valued Client,

At VM Wealth, our priority is to continuously improve how we serve you, ensuring that your experience is seamless, value-driven, and aligned with your financial goals.

As part of this ongoing commitment, **we will be updating the minimum investment amounts required for certain products**, **effective May 1, 2025**.

These adjustments will allow us to:

- **Negotiate better pricing and access to exclusive investment opportunities** on your behalf, and
- **Deliver more personalised, goal-oriented advisory support** through a more focused and efficient service model.

Please see the updated minimum investment amounts below:

Product	Minimum Investment
Bonds	J$2,000,000 or US$20,000
Equities (via JTrader)	J$10,000
Equities (In-Branch)	J$5,000,000
Unit Trust	J$50,000 or US$500
Repurchase Agreements	J$5,000,000 or US$50,000
Certificates of Deposit	J$1,000,000
Treasury Bills	US$20,000

We understand that any change in investment thresholds may require planning, and our team is here to support you.

If you have questions or would like to discuss your portfolio strategy, please reach out to your VM Wealth Advisor or contact us at **(876) 960-5000 or (876) 754-VMBS (8627), an select option 5**.

We thank you for your continued trust and look forward to continuing to help build and preserve your wealth every step of the way.

Sincerely,

VM Wealth Management Team