

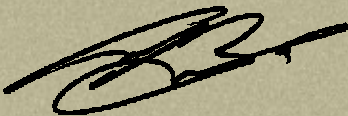
## **President's Message**

I have often felt that true freedom is the ability of a person to choose his or her own path in life and chase after their dreams. However, I have also learned that in today's world it is all too often the case that financial freedom must precede true freedom. Actually, this makes sense after some thought since it is impossible to realize our dreams and let our ambition soar when we are burdened with worry over paying bills and day-to-day living expenses.

While financial freedom has become a popular buzz-word, it really is quite a basic concept. Simply put, financial freedom means one's income exceeds his/her's expenses and one's wealth is sufficient to stop worrying about retirement. A simple concept, but reality isn't quite that easy. In fact, for most of us, just finding money to put in savings is hard enough, much less trying to find solid high-yield investments to grow our wealth.

I understand how hard each of us has worked for our money while our banks and many investment funds have continued to fail us in this "uncertain" and "difficult" market. That is why B&R Securities Ltd. has pioneered several unique and innovative methodologies to meet the needs of today's investors and active traders. We thoroughly research and test our strategies in all market conditions and are committed to finding ways for you to leverage a myriad of investment opportunities. At B&R Securities Ltd. we are dedicated to helping you see a return on your investment and offer clear and simple advice on where to put your money for the maximum gain with minimum risk.

I am truly excited at having this opportunity to work with each of you as you discover the real earning power of your money and how close you may be to financial freedom and chasing your dreams.



Asif Bacchus  
President & CEO  
B&R Securities Ltd.