

## **Those Who Came Later, but Came Convinced**

**Subject:** You arrived when you were ready — and that matters just as much

Not all acts of trust happen at the same time. Some take time to mature. And when they do arrive, they carry a different weight — because they come with more analysis and a more deliberate decision.

You took your time. And I deeply respect that.

When I left Citibank and began this journey at Raymond James, I knew that for many of my clients in Mexico, Argentina, and Central America, this firm's name meant nothing. Trust in finance isn't built overnight — nor should it be.

I never stopped thinking about you during that time.

When you finally decided to give me an opportunity, I felt it strongly. Because arriving later doesn't mean arriving late. It means arriving convinced. And that is exactly the kind of relationship I want with my clients.

Today, four years later, I can say with pride that the wait was worth it — for both of us.

At 51 years old, I look back and realize that this path shaped me in ways no other could have. And you were part of that.

Thank you for taking the time you needed — and still choosing to come along.