Strategy Fact Sheet

Balance Growth Strategy

As of 30th September 2022

GLOBAL INVEST

Investment Objective

The primary objective of the strategy is to provide long-term capital appreciation through broadly diversified exposure to global equity markets, including the US, Europe, Asia and Emerging Markets with exposure to corporate fixed income and US Treasuries.

Strategy

The strategy maintains exposure to a diversified portfolio of global equities and US fixed income. This asset allocation is subject to rebalancing periodically, depending on the growth prospects and risk parameters of each individual asset class.

Strategy Features

- Active asset allocation across a portfolio of ETFs;
- Diversified across countries and industries;
- Capital appreciation potential combined with steady income;
- An investment should be considered long-term, generally at least five years.

PERFORMANCE HISTORY*

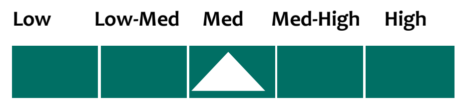
	QTD	YTD	1YR	3Yr Avg	5Yr Avg	10Yr Avg
Balance Growth	-11.20%	-13.64%	-12.40%	10.68%	7.31%	5.42%
Benchmark	-6.48%	-12.40%	-11.18%	4.47%	1.95%	6.76%

TOP EXPOSURES

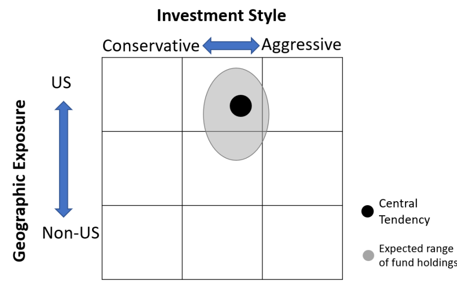
Exposure	% Total
US Equity - Large Cap	31%
US Treasuries - Short Duration	19%
Global Equities	16%
Corporate Fixed Income - Short Duration	14%
US Treasuries - Medium Duration	9%

*The Global Balance Strategy is new. The gross return figures are based on actual returns of the underlying investments of the Balanced Growth Strategy.

Risk Profile



Investment Focus



Key Facts

Investment Manager: RF Bank & Trust
Inception: 2022
Strategy Currency: USD
Strategy Type: Global Balanced
Domicile: Bahamas

Investment minimum*: $500,000
(*Consolidated across all RF Strategies)

Dealing Frequency: Monthly

Management Fee: 0.50% per annum

Investment Approach: Seeks to track the performance of global (non-US) equities, US large cap equities, US small cap equities, medium term corporate and US Treasury USD fixed income, short-term corporate and US Treasury USD fixed income.

Other RF Strategies Include:

- **Aggressive Growth**
- **Opportunistic Growth**
- **Market Growth**
- **Income Growth**
- **Wealth Conservation**
- **US Large Cap - Active Management**
- **US Fixed Income - Active Management**

**Beginning value equals $10,000. Sales charges and other commissions are not included in calculations. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing. The Russell 1000 index measures the performance of the large cap segment of the US equity universe, the FTSE All World ex US index measures the investment return of stocks located in developed and emerging markets excluding the US. The Bloomberg 1-5 and 5-10 year corporate bond index measures the investment return of U.S. dollar denominated, investment grade, fix-rate securities*

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