

Fund Fact Sheet

Royal Fidelity (Bahamas) International Investment Fund International Equities Sub Fund

as of 31 Mar 2019

Investment Objective

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

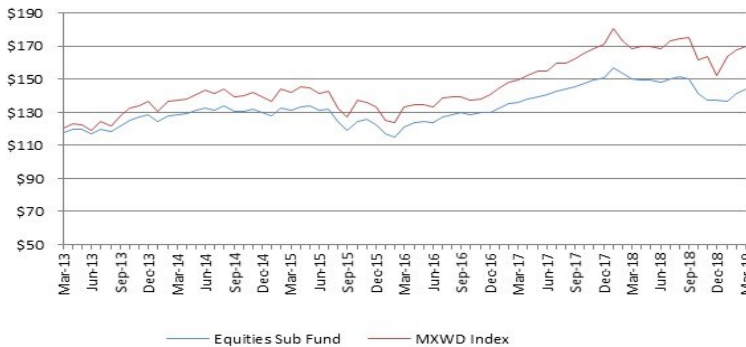
Strategy

The fund invests substantially in the Royal Fidelity International Opportunities Fund, which maintains broad investment exposure to US Large Cap, European and Asian equities, as well as a diversified portfolio of Exchange Traded Funds (ETFs) consisting of both major and emerging market equities.

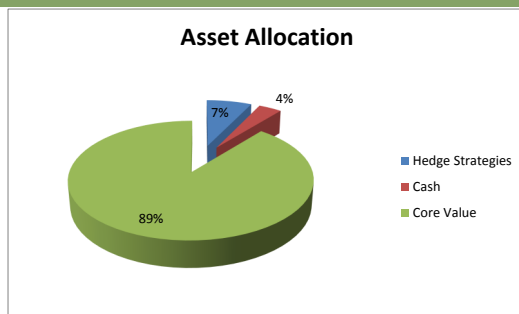
Fund Features

- ◆ Widely diversified across countries and industries;
- ◆ Maintains some exposure to faster-growing emerging markets;
- ◆ Core positions focused on US Large Cap, Asian and European discounted equities;
- ◆ An investment should be considered long-term, generally at least five years.

Historical Performance v Benchmark* Mar 12 – Mar 19



Underlying Equity Exposure



*Beginning value equals 100. The International Opportunities Fund began November 2011 with an initial offer price of \$10 per share. Although results shown are actual performance figures for the underlying portfolio since April 2008, overall performance figures shown above are hypothetical in nature and assume that the same methodology and allocation would have been applied to the portfolio since inception, net of investment advisory fees. Sales charges and other commissions are not included in calculations. Performance figures shown are for Series 1 Shares of the International Opportunities Fund, and will differ for investors in other Series. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing. The MSCI All Country World Index (ACWI) is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. The MSCI ACWI consists of 45 country indices comprising 24 developed and 21 emerging market country indices.

Risk Profile



Key Facts

Investment Manager: Royal Fidelity Merchant Bank & Trust

Portfolio Manager: Committee

Inception: May 2008

Fund Currency: B\$

Fund Assets: \$10.22M

Fund Type: Global Equity Fund of Funds

Min Investment: \$2,000

Min Additional: \$500

Dealing Frequency: Monthly

Management Fee: 0.50%

Redemption Fee: Declining Surrender Charge (DSC). Redemptions that occur within the period following initial investment will incur the following charges:

| | |
|--------------|---------------------|
| 0-24 months | 2% |
| 25-36 months | 1.5% |
| 37-48 months | 1.0% |
| 49-60 months | 0.5% |
| Thereafter | \$50 processing fee |

Contact Details

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To find out more about this and our other funds, visit our website at www.royalfidelity.com

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