

# Fund Fact Sheet

## Royal Fidelity International Investment Fund

# Global Balanced Fund

as of 31 Mar 2019

### Investment Objective

The primary objective of the fund is to provide balanced, long-term growth through an asset allocation policy that combines the long-term capital appreciation potential of global equities with short-to-medium term income features of global fixed income.

### Strategy

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

### Fund Features

- ◆ Diversified across countries and industries;
- ◆ Exposure to equities and fixed income in single fund;
- ◆ Capital appreciation potential combined with steady income;
- ◆ An investment should be considered long-term, generally at least five years.

### Performance



### Monthly Returns\*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Ann.
2012	3.38%	4.00%	1.58%	-0.97%	-5.48%	1.41%	0.69%	1.66%	1.52%	0.05%	1.03%	2.04%	10.91%
2013	3.13%	0.32%	1.32%	1.66%	-0.46%	-2.18%	1.90%	-1.21%	2.63%	2.84%	1.10%	1.06%	12.12%
2014	-2.84%	3.12%	0.68%	0.67%	1.28%	1.02%	-0.82%	1.48%	-1.15%	-3.48%	-0.60%	-1.97%	-2.61%
2015	-1.14%	6.59%	-0.39%	1.25%	0.70%	-0.88%	0.63%	-2.65%	-1.80%	2.58%	0.73%	-1.04%	4.34%
2016	-1.97%	-0.76%	2.93%	1.48%	0.80%	0.09%	1.86%	0.96%	0.75%	-0.30%	0.13%	0.26%	6.33%
2017	1.24%	1.78%	0.47%	0.97%	1.04%	0.59%	1.04%	-0.17%	0.55%	1.01%	0.72%	0.66%	10.34%
2018	2.25%	-0.96%	-1.01%	-0.03%	-0.01%	-0.44%	1.01%	0.16%	-0.26%	-2.30%	-0.99	-2.69%	-5.87%
2019	-1.49%	1.58%	1.66%										1.74%

\* Shaded area indicative performance. The Global Balanced Fund was established November 2011 as a sub fund of the Royal Fidelity International Investment Fund, but did not begin operation until 2014. As a result, the performance figures shown above are indicative of how it would have performed since October 2011, using the current methodology and allocation, net of management fee. Optional sales fee and other fund charges are not included in the calculations. The Benchmark Blended Index shown is a blend of the MSCI All Country World Equity Index (MXWD) and the fund's benchmark is the Bloomberg Barclays Emerging Markets USD Sovereign Bond Index, with an allocation to each that closely reflects the fund's current asset allocation. Past performance is not a guarantee of future results.

### Risk Profile



### Key Facts

Investment Manager: Royal Fidelity Merchant Bank & Trust

Portfolio Manager: Committee

Inception: 2011

Fund Currency: USD

Fund Type: Global Balanced

Min Investment: \$5,000

Min Additional: \$1,000

Dealing Frequency: Monthly

Share Classes:

Series 1	Retail
Series 2	Institutional
Series 3	Pension

Initial Sales Charge: up to 5%

Management Fee: 1.25%

Redemption Fee: 2% if within 6 months of initial investment. 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](http://www.royalfidelity.com)

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