

Strategy Fact Sheet

Income Growth Strategy

As of 30th September 2022



Investment Objective

The primary objective of the strategy is to provide a steady return through broadly diversified exposure to short and medium term US Corporate bond market along with similar maturity US Treasuries.

Strategy

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

Fund Features

- ◆ Active asset allocation across a portfolio of ETFs;
- ◆ Diversified across industries and maturities ;
- ◆ 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
Income Growth	-5.58%	-9.91%	-10.10%	5.93%	3.86%	2.87%
Benchmark	-4.08%	-5.68%	-6.97%	-0.24%	1.07%	1.43%

TOP EXPOSURES

Exposure	% Total
US Treasuries - Short Duration	29%
Corporate Fixed Income - Short Duration	22%
US Treasuries - Medium Duration	16%
US Equities - Large Cap	14%
Global Equities	9%

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

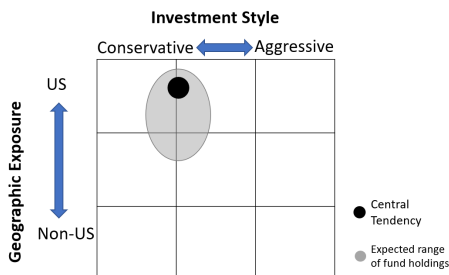
**Beginning value equals \$10,000. Sales charges and other commissions are not included in calculations. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing. The Bloomberg 1-5 and 5-10 year corporate bond index measures the investment return of U.S. dollar denominated, investment grade, fix-rate securities.*

Risk Profile

Low Low-Med Med Med-High High



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
- Balance Growth
- Wealth Conservation
- US Large Cap - Active Management
- US Fixed Income - Active Manage-

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