

Strategy Fact Sheet

Market Growth Strategy

As of 30th September 2022



Investment Objective

The primary objective of the strategy 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 US Corporate fixed in-

Strategy

The strategy maintains exposure to a diversified portfolio of global equities and US Corporate 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

- ◆ 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 |
|----------------------|---------|---------|---------|---------|---------|----------|
| Market Growth | -10.70% | -15.10% | -13.33% | 12.39% | 8.59% | 6.29% |
| Benchmark | -11.52% | -13.33% | -12.29% | 5.04% | 2.06% | 7.52% |

TOP EXPOSURES

| Exposure | % Total |
|---|---------|
| US Equity - Large Cap | 36% |
| Global Equities | 20% |
| US Treasuries - Short Duration | 15% |
| Corporate Fixed Income - Short Duration | 11% |
| US Treasuries - Medium Duration | 8% |

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

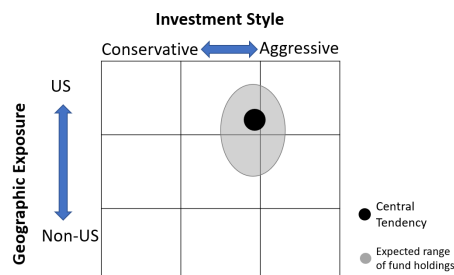
**Beginning value equals \$10,000. Sales charges and other commissions are not included in calculations. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing. The Russell 1000 index measures the performance of the large 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*

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
- Balanced Growth
- Income Growth
- Wealth Conservation
- US Large Cap - Active Management
- US Fixed Income - Active Management

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