

Strategy Fact Sheet

Opportunistic Growth Strategy

As of 30th September 2022



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 a small exposure to US Corporate Fixed Income.

Strategy

The Strategy aims to maintain core positions in US growth and value stocks, with significant portion of the portfolio invested in non-US global stocks. The Strategy invests in actively managed portfolios with a proven track record of adding alpha.

Fund Features

- ◆ Widely diversified across countries and industries;
- ◆ Core positions focused on US growth and value stocks;
- ◆ Secondary exposure to Asia, Europe, and Alternative Investments
- ◆ An investment should be considered long-term, generally at least five years.

PERFORMANCE HISTORY*

| | QTD | YTD | 1YR | 3Yr Avg | 5Yr Avg | 10Yr Avg |
|-----------------------------|---------|---------|---------|---------|---------|----------|
| Opportunistic Growth | -14.42% | -16.69% | -14.53% | 14.22% | 9.93% | 7.22% |
| Benchmark | -13.97% | -14.5% | -15.68% | 6.92% | 2.53% | 10.01% |

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% |

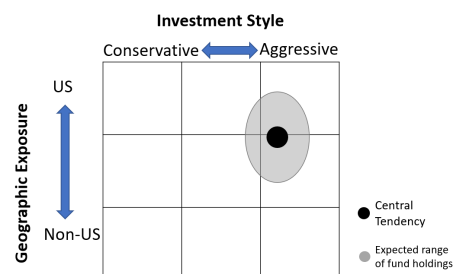
*The Opportunistic Growth Strategy is new. The gross return figures are based on actual returns of the underlying investments of the Opportunistic Growth Strategy.

**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 S&P 500 index is widely recognized benchmark of U.S. stock market dominated by the largest U.S. companies.*

Risk Profile



Investment Focus



Key Facts

Investment Manager: RF Bank & Trust

Portfolio Manager: Committee

Inception: 2022

Fund Currency: USD

Strategy Type: Global Equity

Domicile: Bahamas

Investment management \$500 000

Dealing Frequency: Monthly

Management Fee: 0.50%

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
- Market Growth
- Balanced Growth
- Income
- 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