



FUND FACT SHEET

Prime Income Fund

As of December 31st, 2021

Risk Profile



Strategy

The fund strives to achieve a rate of return in excess of the current Bahamian Prime Rate by allocating to a balanced portfolio of Bahamian fixed income securities, including Bahamas Government bonds, corporate bonds, and corporate preference shares.

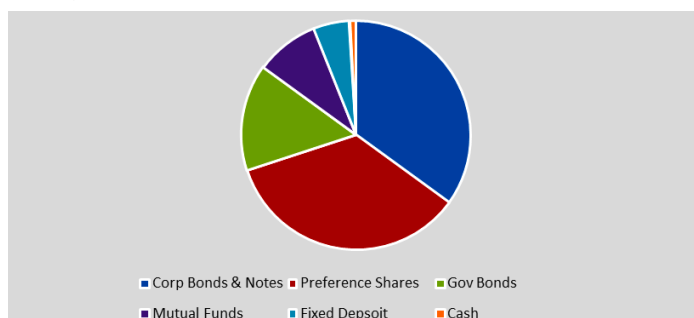
Fund Features

- ◆ Steady returns and low volatility;
- ◆ Diversification among corporate & government bonds & preference shares;
- ◆ Generally higher overall returns than fixed-term rates;
- ◆ An investment should be considered long-term, generally at least five years.

Monthly Performance (Since 2015)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Ann.
2015	0.34%	0.43%	0.39%	1.14%	2.05%	4.12%	1.90%	4.31%	1.23%	0.70%	0.65%	0.14%	18.12%
2016	-0.86%	-1.02%	2.35%	-0.59%	1.60%	3.25%	1.13%	0.23%	-0.86%	-2.62%	1.58%	0.44%	4.64%
2017	-2.48%	0.63%	-0.96%	-1.98%	-1.29%	0.34%	-1.03%	-1.01%	0.83%	4.62%	0.91%	-1.07%	-2.48%
2018	-0.09%	-0.69%	-0.29%	-1.00%	0.92%	0.80%	0.51%	2.46%	-0.72%	1.25%	-0.04%	0.88%	3.97%
2019	-0.59%	1.56%	2.64%	-0.19%	-0.63%	1.00%	4.14%	2.73%	5.17%	1.57%	-0.92%	0.66%	17.17%
2020	3.22%	-4.65%	-2.28%	-0.22%	0.87%	-1.35%	0.52%	0.18%	0.44%	0.02%	0.60%	0.89%	-1.97%
2021	-0.54%	-1.56%	3.25%	-0.45%	2.13%	1.47%	0.72%	2.60%	1.93%	2.22%	3.04%	1.97%	17.98%

Target Allocation



Investment Objective

The primary objective of the fund is a high and steady rate of return with long-term preservation of capital.

Key Facts

Investment Manager:

RF Bank & Trust (Bahamas) Limited

Portfolio Manager: Committee

Inception: Nov 2012

Fund Currency: B\$

Fund Assets: 342.58M

Fund Type: Bahamian Fixed Income

Min Investment: \$1,000

Min Additional: \$500

Dealing Frequency: Monthly

Redemption Notice: 15th of each month

Management Fee: 1.00%

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

NOTE: The RF Prime Income Fund is a Bahamian Dollar mutual fund, registered with the Securities Commission of the Bahamas, and is not offered in any other jurisdiction.

The fund is a sub fund of the RF Bahamas Opportunities umbrella fund, and began October, 2012. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing.

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