

# Fund Fact Sheet

## RF Bank & Trust (Bahamas) Limited Prime Income PLUS Fund

as of 30 September 2021

### Investment Objective

The primary objective of the fund is a high payout of income twice yearly, with long-term preservation of capital.

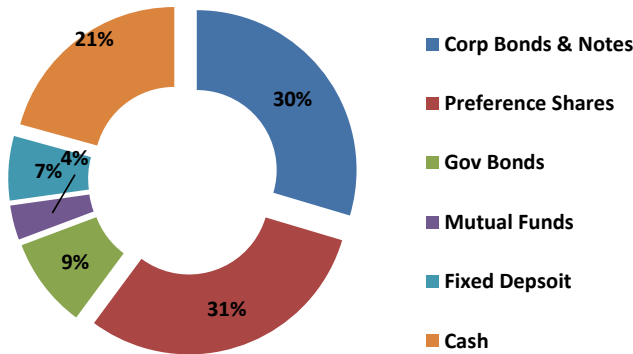
### Strategy

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

### Allocation



### Top Five Fund Holdings

CABLE BAHAMAS PREF SHARES	6.25%
NASSAU AIRPORT DEVELOPMENT COMPANY	7.50%
BE ALIV FIXED RATE NOTES	8.5%
BE ALIV FIXED RATE NOTES	8.0%
CABLE BAHAMAS PREF SHARES	5.75%

### Risk Profile



### Key Facts

Investment Manager: Royal Fidelity Merchant Bank & Trust

Portfolio Manager: Committee

Inception: December 2014

Fund Currency: B\$

Fund Assets: \$70.46M

Fund Type: Bahamian Fixed Income

2021 Dividend Rate: 4.00%

Payout Frequency: Two times per year

Min Investment: \$5,000

Min Additional: \$1,000

Dealing Frequency: Monthly

Redemption Notice: 15th of each month

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

### Contact Details

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To find out more about this and our other funds, visit our website at [www.rfgroup.com](http://www.rfgroup.com)



*\*The Royal Fidelity Prime Income PLUS 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 constitutes Series 4 of the Royal Fidelity Prime Income Fund, and was established specifically to provide an attractive rate of dividends and income to investors. The actual rate is determined annually and is subject to change, but not within any single calendar year. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing.*