

# Fund Fact Sheet

## Select Balanced Fund

As of 31 March 2024



### Investment Objective

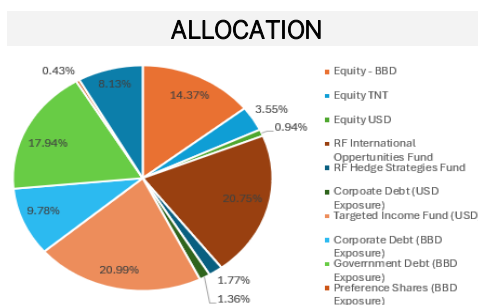
The primary objective of the fund is to provide balanced, long-term growth through an asset allocation policy that combines the long-term capital appreciation potential of equities with short-to-medium term income features of fixed income.

### Strategy

The fund maintains exposure to a diversified portfolio of Local and Global securities. This asset allocation is subject to rebalancing periodically, depending on the growth prospects and risk parameters of each individual asset class.

### Fund Features

- Diversified across countries and industries;
- Exposure to equities and fixed income in single fund;
- Capital appreciation potential combined with steady income;
- An investment should be considered long-term, generally at least five years.



### Risk Profile

Low Low-Med Med Med-High High

### Key Facts

Investment Manager: RF Bank & Trust

Portfolio Manager: Committee

Inception: August 1986

Fund Currency: BDS\$  
Fund Assets: \$27.26M  
Fund Type: Balanced

Domicile: Barbados

Min Investment: \$1,000  
Min Additional: \$250

Dealing Frequency: Monthly

Management Fee: 2%

Redemption Fee: Declining Surrender Charge (DSC). Redemptions that occur within the period following initial investment will incur the following charges:

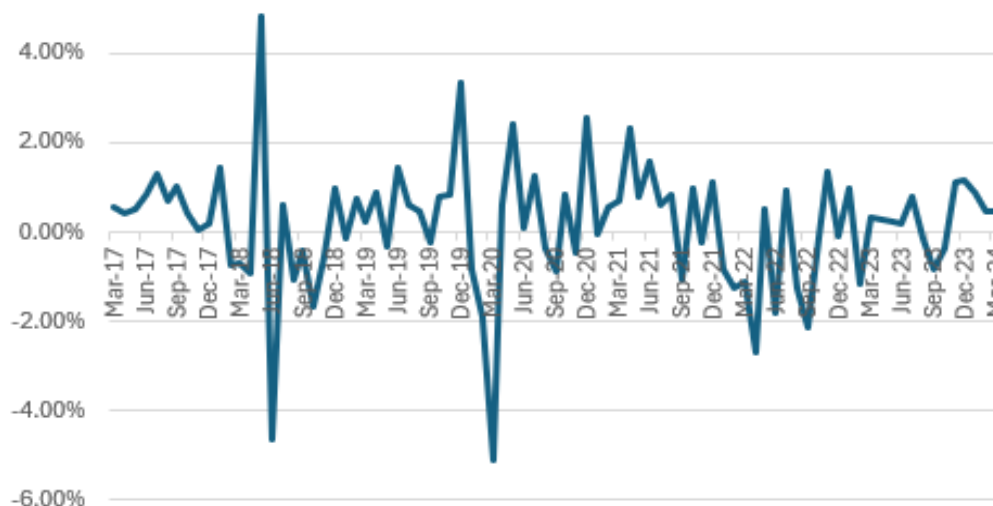
0-24 months	2%
25-36 months	1.5%
37-48 months	1.0%
49-60 months	0.5%

Thereafter \$50 processing fee

### MONTHLY PERFORMANCE SINCE 2017

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Ann.
2017	1.29%	1.24%	0.57%	0.42%	0.51%	0.83%	1.29%	0.70%	1.00%	0.62%	-0.13%	0.18%	<b>8.84%</b>
2018	1.42%	-0.75%	-0.70%	-0.94%	0.39%	-0.44%	0.61%	-1.08%	-0.43%	-1.67%	-0.56%	0.99%	<b>-3.17%</b>
2019	-0.15%	0.75%	0.24%	0.88%	-0.34%	1.43%	0.58%	0.46%	-0.23%	0.78%	0.83%	0.96%	<b>8.86%</b>
2020	1.51%	-1.83%	-5.21%	0.60%	2.40%	0.08%	1.26%	-0.39%	-0.90%	0.84%	-0.44%	2.56%	<b>-2.06%</b>
2021	-0.04%	0.57%	0.70%	2.30%	0.81%	1.59%	0.61%	0.83%	-1.07%	0.99%	-0.24%	1.11%	<b>8.44%</b>
2022	-0.83%	-1.25%	-1.13%	-2.70%	0.50%	-1.81%	0.95%	-1.25%	-2.13%	-0.15%	1.33%	-0.09%	<b>-8.32%</b>
2023	0.96%	-1.16%	0.31%	0.28%	0.22%	0.19%	0.81%	-0.15%	-0.85%	-0.35%	1.13%	1.14%	<b>2.51%</b>
2014	0.89%	0.47%	0.46%										

### Quarterly Returns Since 2017



### Risk Statistics Table

Statistic	Fund
Volatility (standard deviation)	0.20
Highest 12-month return	10.00%
Lowest 12-month return	-8.65%
Average 12-month return	1.31%

### 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 Select Balanced Fund is a sub fund of the RF Investment Fund the umbrella company. Performance shown above is for Series 1 shares and may differ for other Series. The asset allocation shown is subject to change without notice and at the discretion of the investment manager, subject to the restrictions outlined in the fund's offering documents. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing.*