

RF Bank & Trust Hedge Strategies Fund

Fund Fact Sheet | Q1 2026



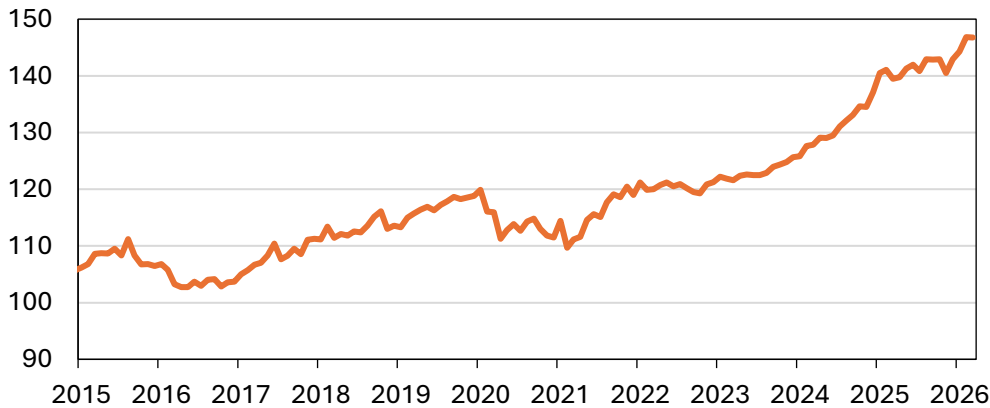
Investment Objective

The primary objective of the fund is to provide investors with protection from declining markets as well as the opportunity to profit from both advancing as well as declining equity markets through a long-short equity investment strategy.

Investment Strategy

The fund maintains exposure to a portfolio of established institutional Long-Short managers. It may also hold positions in other complimentary alternative strategies.

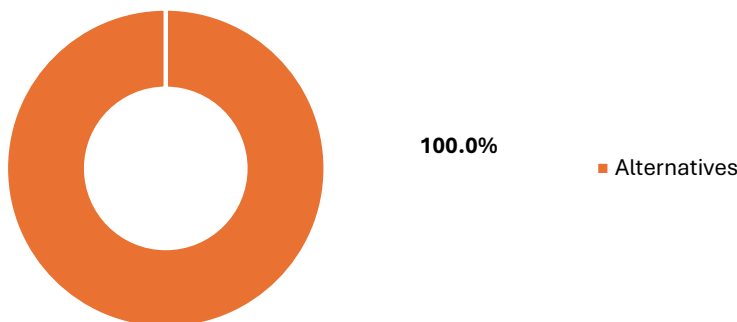
Fund Cumulative Performance



Monthly Fund Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
2021	2.6%	-4.2%	1.3%	0.4%	2.7%	0.9%	-0.4%	2.3%	1.2%	-0.4%	1.5%	-1.2%	6.7%
2022	1.8%	-1.1%	0.1%	0.6%	0.4%	-0.5%	0.3%	-0.6%	-0.6%	-0.2%	1.3%	0.3%	1.9%
2023	0.8%	-0.3%	-0.2%	0.6%	0.2%	-0.1%	0.0%	0.4%	0.9%	0.3%	0.3%	0.7%	3.7%
2024	0.1%	1.4%	0.2%	1.0%	0.0%	0.4%	1.2%	0.8%	0.7%	1.1%	-0.1%	1.9%	9.1%
2025	2.5%	0.4%	-1.1%	0.2%	1.1%	0.5%	-0.8%	1.5%	0.0%	0.1%	-1.7%	1.7%	4.2%
2026	1.0%	1.8%	-0.1%										2.7%

Target Asset Allocation



Risk Profile



General Information

Investment Manager	RF Bank & Trust
Portfolio Manager	David Slatter, CFA
Inception	2014
Fund Assets	\$15.3M
Currency	USD
Fund Type	Long-Short
Management Style	Fund of Funds
Domicile	Bahamas
Min. Investment	\$10,000
Min. Additional	\$2,000
Dealing Frequency	Monthly

Share Classes

Series 1	Retail
Series 2	Institutional
Series 3	Pension
Series 4	N/A
Series 5	RF Advisory

Fee Structure

Management Fee	1.75%
Early 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

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To find out more about this and our other funds, visit our website at:

www.rfgroup.com

*The Hedge Strategies Fund is a sub fund of the RF Bank & Trust International Investment Fund. Performance figures shown up to December 2023 are for Series 1 Shares, and will differ for investors in other Series. Performance figures shown after December 2023 are for Series D Shares which are gross of fees. 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 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.