

RF Bank & Trust Premium Income Fund

Fund Fact Sheet | Q1 2026



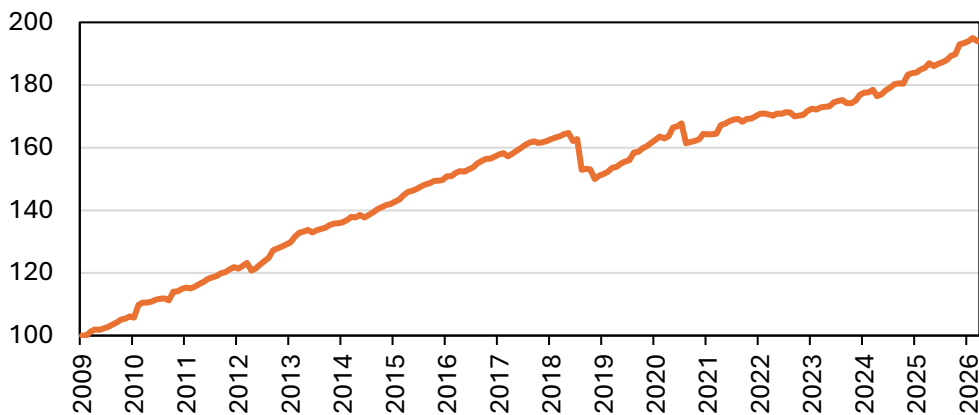
Investment Objective

The primary objective of the fund is to provide exposure to local and USD-denominated fixed income both in developed and emerging markets, through selective individual securities.

Investment Strategy

The fund invests substantially in local Government and corporate fixed income along with a significant investment in the RF Targeted Income Fund, which targets a portfolio of higher-yielding USD-denominated fixed income investments that also provide consistency of return with the safety of shorter durations.

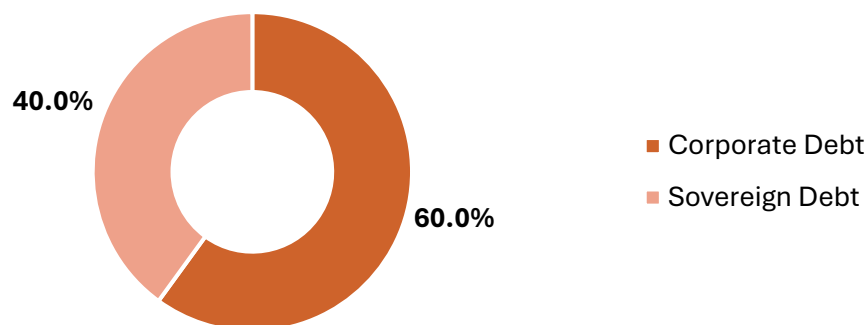
Fund Cumulative Performance



Monthly Fund Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
2021	0.0%	0.0%	0.1%	1.7%	0.3%	0.5%	0.3%	0.1%	-0.5%	0.5%	0.1%	0.4%	3.4%
2022	0.5%	0.1%	-0.2%	-0.3%	0.4%	-0.1%	0.3%	-0.1%	-0.7%	0.1%	0.1%	0.7%	1.1%
2023	0.4%	-0.1%	0.4%	0.1%	0.1%	0.8%	0.2%	0.2%	-0.6%	0.0%	0.5%	1.0%	3.0%
2024	0.5%	0.1%	0.4%	-1.2%	0.4%	0.8%	0.5%	0.6%	0.1%	-0.1%	1.6%	0.3%	4.0%
2025	0.1%	0.5%	0.4%	0.8%	-0.5%	0.4%	0.3%	0.4%	0.7%	0.3%	1.6%	0.3%	5.2%
2026	0.3%	0.5%	-0.5%										0.3%

Target Asset Allocation



Risk Profile



General Information

Investment Manager	RF Bank & Trust
Portfolio Manager	Committee
Inception	2008
Fund Assets	\$32.7M
Currency	BBD
Fund Type	Fixed Income
Management Style	Active
Domicile	Barbados
Min. Investment	\$1,000
Min. Additional	\$250
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	0.75%
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

Contact

RF Merchant Bank & Trust (Barbados) Limited
 RF House
 27 Pine Road
 St. Michael, Barbados
T: (246) 435-1955

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

*The Premium Income 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.