

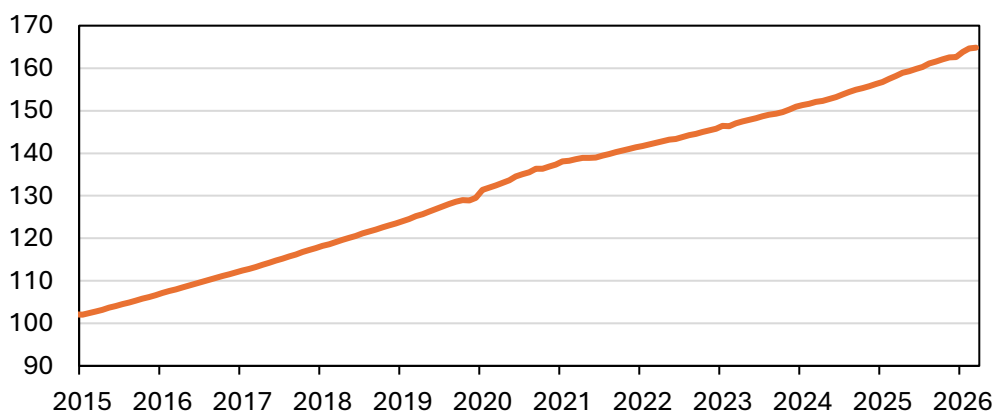
### Investment Objective

The primary objective of the fund is to generate a steady rate of return near the prime rate with long-term preservation of capital.

### Investment 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.

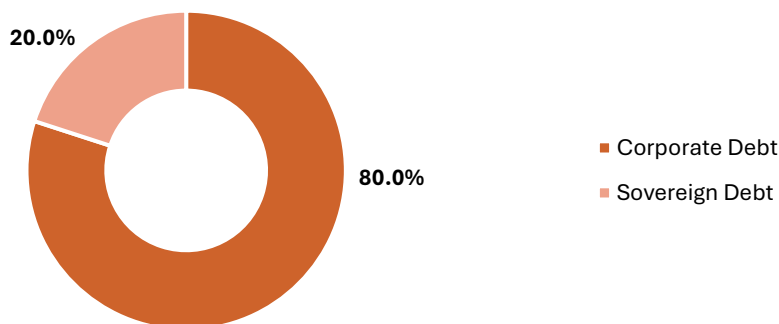
### Fund Cumulative Performance



### Monthly Fund Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
<b>2021</b>	0.5%	0.1%	0.3%	0.2%	0.0%	0.0%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	<b>3.0%</b>
<b>2022</b>	0.2%	0.2%	0.3%	0.3%	0.3%	0.1%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	<b>3.1%</b>
<b>2023</b>	0.4%	0.0%	0.5%	0.3%	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%	0.4%	0.4%	<b>3.5%</b>
<b>2024</b>	0.3%	0.2%	0.3%	0.2%	0.3%	0.3%	0.4%	0.4%	0.3%	0.3%	0.3%	0.4%	<b>3.6%</b>
<b>2025</b>	0.3%	0.5%	0.4%	0.5%	0.2%	0.3%	0.3%	0.5%	0.3%	0.3%	0.3%	0.1%	<b>4.1%</b>
<b>2026</b>	0.8%	0.5%	0.1%										<b>1.4%</b>

### Target Asset Allocation



### Risk Profile



### General Information

Investment Manager	RF Bank & Trust
Portfolio Manager	David Slatter, CFA
Inception	2012
Fund Assets	\$496.6M
Currency	BSD
Fund Type	Bahamian Fixed Income
Management Style	Active
Domicile	Bahamas
Min. Investment	N/A
Min. Additional	N/A
Dealing Frequency	Monthly

### Share Classes

Series 1	Retail
Series 2	Institutional
Series 3	Pension
Series 4	Dividend Paying
Series 5	RF Advisory

### Fee Structure

Management Fee	0.65%
Redemption Fee	Waived

### Contact

**RF Bank & Trust (Bahamas) Limited**  
 RF House  
 East Hill Street  
 Nassau, Bahamas  
 T: (242) 603-6000

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

\*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.