

RF Bank & Trust Prime Income Fund PLUS

Fund Fact Sheet | Q1 2026



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. This fund distributes a dividend of 4% paid semi-annually.

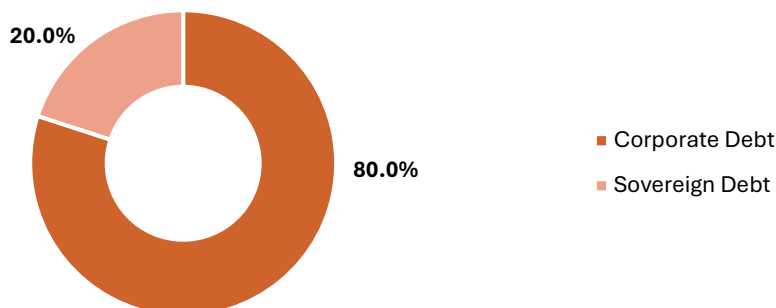
Investment Strategy

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.

Monthly Fund Performance													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
2021	0.5%	0.3%	0.2%	0.2%	0.2%	-1.7%	0.3%	0.2%	0.3%	0.3%	0.2%	-1.6%	3.3%
2022	0.1%	0.2%	0.2%	0.2%	0.2%	-1.9%	0.3%	0.2%	0.2%	0.2%	0.2%	-1.7%	2.5%
2023	0.4%	-0.1%	0.4%	0.2%	0.2%	-1.8%	0.0%	0.2%	0.1%	0.2%	0.4%	-1.6%	2.6%
2024	0.2%	0.2%	0.2%	0.1%	0.2%	-1.7%	0.4%	0.3%	0.3%	0.2%	0.2%	-1.7%	2.9%
2025	0.4%	0.5%	0.5%	0.6%	0.3%	-1.6%	0.3%	0.6%	0.5%	0.5%	-0.4%	-2.5%	3.6%
2026	0.6%	0.6%	0.2%										1.4%

Annual return includes 4% dividend. YTD return includes accrued dividend.

Target Asset Allocation



Risk Profile

1	2	3	4	5
Lower Risk			Higher Risk	

General Information

Investment Manager	RF Bank & Trust
Portfolio Manager	David Slatter, CFA
Inception	2014
Fund Assets	\$496.6M
Currency	BSD
Fund Type	Bahamian Fixed Income
Management Style	Active
Domicile	Bahamas
Min. Investment	\$1,000
Min. Additional	\$500
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	1%
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

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

*The RF 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 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.