

# RF Bank & Trust

## Secure Balanced Fund

Fund Fact Sheet | Q1 2026



### 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.

### Investment Strategy

The fund maintains exposure to a diversified portfolio of Bahamian equities and Bahamian fixed income, with a targeted weighting of 60% fixed income and 40% equities.

### Risk Profile

1	2	3	4	5
Lower Risk			Higher Risk	

### General Information

Investment Manager	RF Bank & Trust
Portfolio Manager	David Slatter, CFA
Inception	2012
Fund Assets	\$170.7M
Currency	BSD
Fund Type	Balanced
Management Style	Active
Domicile	Bahamas
Min. Investment	\$1,000
Min. Additional	\$500
Dealing Frequency	Monthly

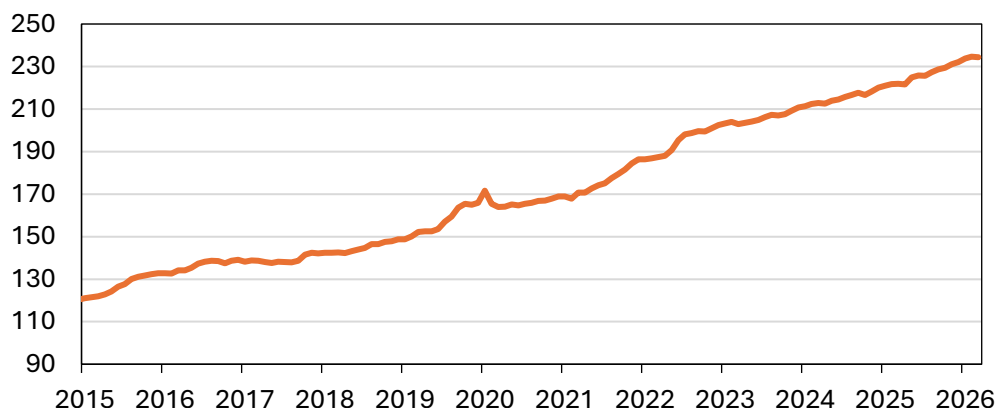
### Share Classes

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

### Fee Structure

Management Fee	1.5%
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	

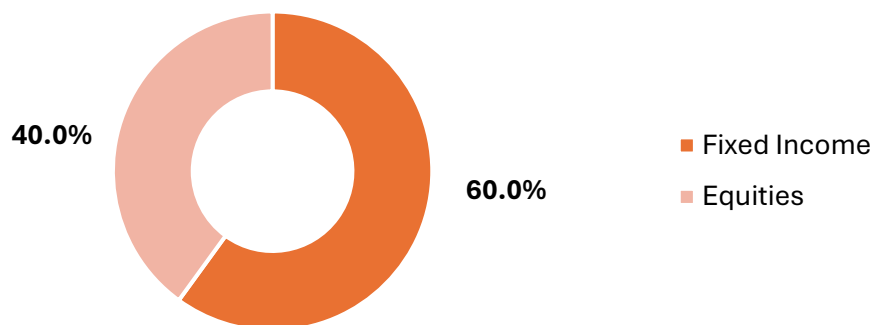
### Fund Cumulative Performance



### Monthly Fund Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
<b>2021</b>	0.0%	-0.6%	1.7%	-0.1%	1.2%	0.8%	0.6%	1.4%	1.1%	1.2%	1.6%	1.1%	<b>10.4%</b>
<b>2022</b>	0.0%	0.2%	0.3%	0.3%	1.4%	2.5%	1.4%	0.3%	0.5%	-0.1%	0.8%	0.8%	<b>8.6%</b>
<b>2023</b>	0.3%	0.4%	-0.5%	0.3%	0.3%	0.4%	0.7%	0.5%	-0.2%	0.3%	0.8%	0.7%	<b>4.1%</b>
<b>2024</b>	0.3%	0.5%	0.2%	-0.2%	0.6%	0.3%	0.6%	0.4%	0.5%	-0.4%	0.7%	0.8%	<b>4.4%</b>
<b>2025</b>	0.5%	0.3%	0.1%	-0.1%	1.5%	0.4%	-0.1%	0.7%	0.6%	0.3%	0.7%	0.5%	<b>5.5%</b>
<b>2026</b>	0.7%	0.3%	-0.1%										<b>1.0%</b>

### Target Asset Allocation



### 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 Secure Balanced 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.