

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.

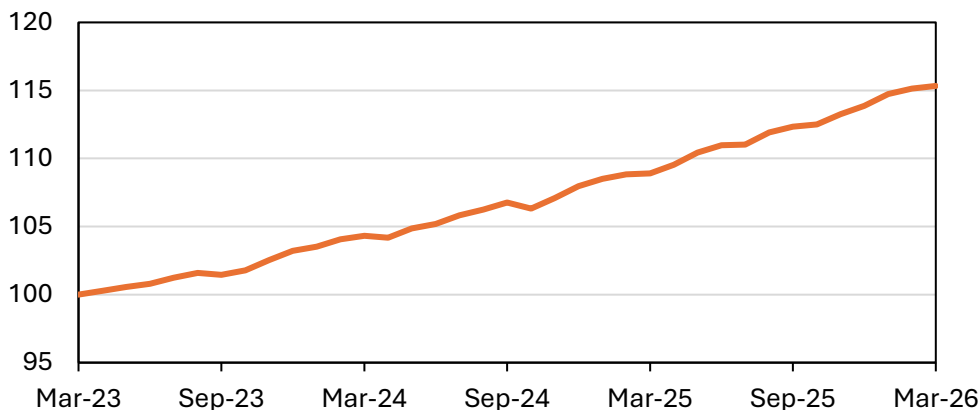
Risk Profile



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

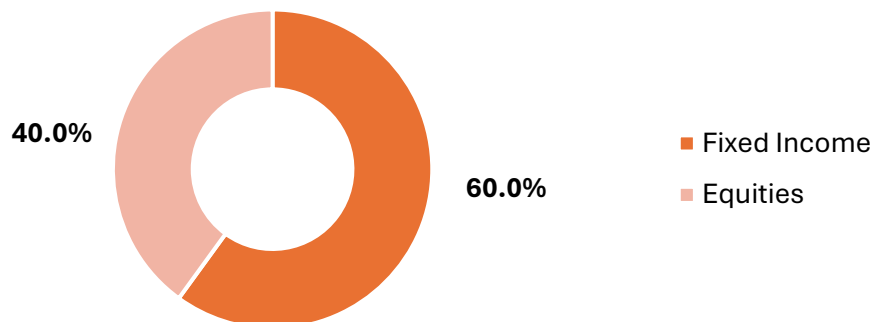
Fund Cumulative Performance



Monthly Fund Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
2023				0.3%	0.3%	0.2%	0.5%	0.3%	-0.1%	0.3%	0.7%	0.7%	4.3%
2024	0.3%	0.5%	0.2%	-0.1%	0.7%	0.3%	0.6%	0.4%	0.5%	-0.4%	0.7%	0.8%	4.6%
2025	0.5%	0.3%	0.1%	0.6%	0.8%	0.5%	0.0%	0.8%	0.4%	0.1%	0.7%	0.5%	5.5%
2026	0.8%	0.4%	0.2%										1.3%

Target Asset Allocation



Share Classes

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

Fee Structure

Management Fee	1%
Redemption Fee	Waived

Contact

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