

RF Bank & Trust Strategic Growth Fund

Fund Fact Sheet | Q1 2026



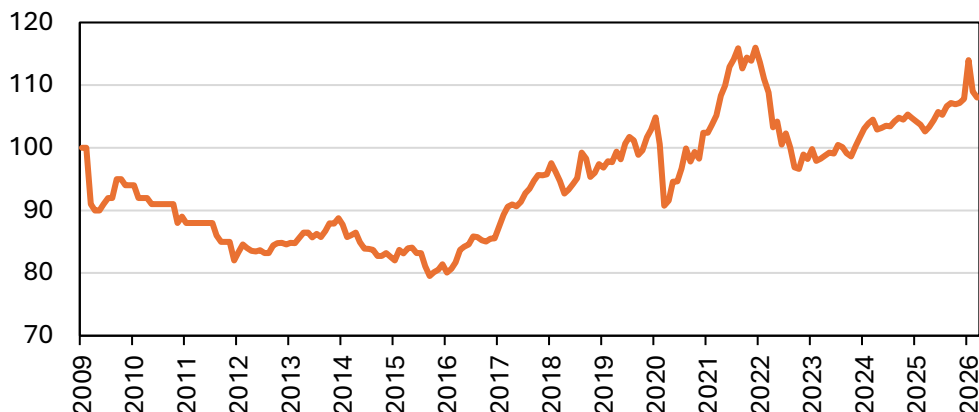
Investment Objective

The primary objective of the fund is to provide long-term capital appreciation through broadly diversified exposure to Local and global markets, including the US, Europe, Asia, Trinidad and Emerging Markets.

Investment Strategy

The fund invests substantially in the RF International Opportunities Fund, which maintains exposure to a portfolio of aim to maintain core positions in US growth and value stocks. The fund also invests in quality companies across the Barbados and Trinidad market.

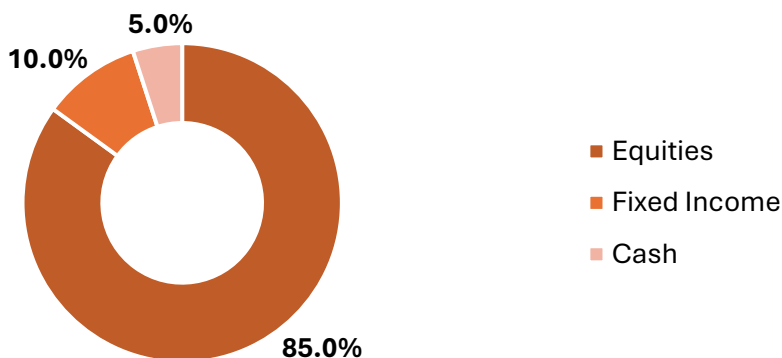
Fund Cumulative Performance



Monthly Fund Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
2021	0.0%	1.3%	1.4%	3.0%	1.4%	2.8%	1.0%	1.6%	-2.8%	1.5%	-0.4%	1.8%	13.3%
2022	-2.0%	-2.3%	-1.9%	-5.1%	0.9%	-3.5%	1.8%	-2.3%	-3.1%	-0.3%	2.4%	-0.7%	-15.3%
2023	1.6%	-1.9%	0.4%	0.5%	0.5%	-0.2%	1.4%	-0.3%	-1.0%	-0.5%	1.7%	1.4%	3.5%
2024	1.4%	0.8%	0.6%	-1.5%	0.3%	0.3%	-0.1%	0.8%	0.5%	-0.3%	0.8%	-0.5%	3.1%
2025	-0.6%	-0.5%	-1.0%	0.7%	1.1%	1.3%	-0.4%	1.3%	0.5%	-0.2%	0.2%	0.6%	2.9%
2026	1.1%	0.0%	-0.9%										0.2%

Target Equity Allocation



Risk Profile



General Information

Investment Manager	RF Bank & Trust
Portfolio Manager	Committee
Inception	2008
Fund Assets	\$9.5M
Currency	BBD
Fund Type	Equity
Management Style	Active
Domicile	Bahamas
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	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	

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

*The Strategic Growth 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.