

# RF Bank & Trust Targeted Income Fund

Fund Fact Sheet | Q1 2026



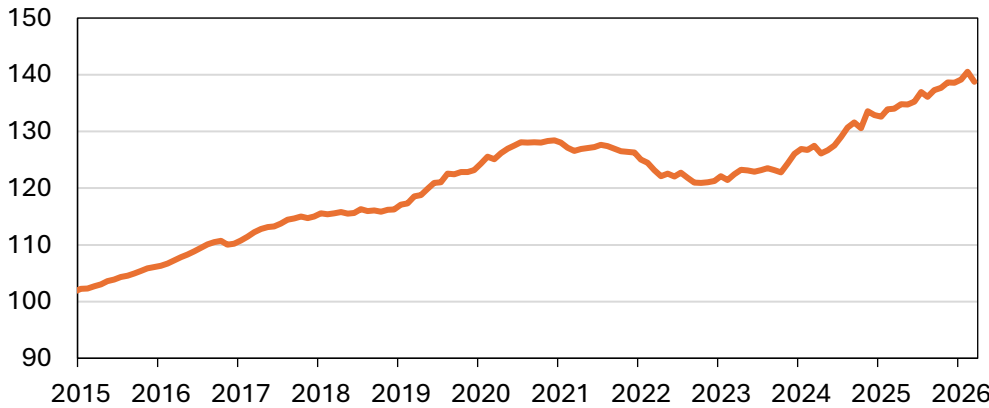
## Investment Objective

The primary objective of the fund is to provide exposure to USD-denominated fixed income both in developed and emerging markets, through selective individual securities.

## Investment Strategy

The fund targets a portfolio of higher-yielding USD-denominated fixed income investments that also provide consistency of return with the safety of shorter durations. The fund will seek an overall net yield between 4-5%, which may involve some concentration, but within acceptable risk parameters.

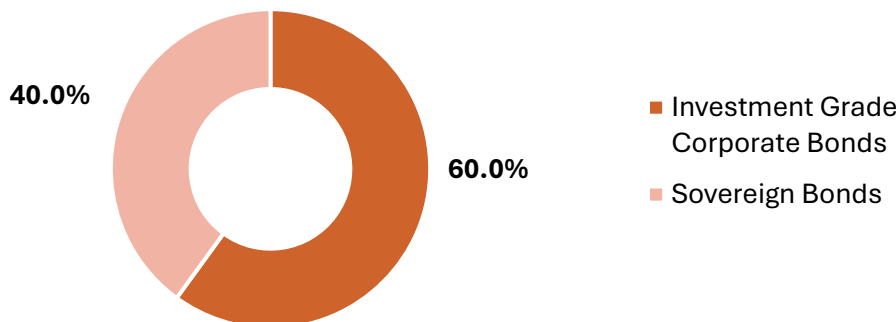
## Fund Cumulative Performance



## Monthly Fund Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
<b>2021</b>	-0.3%	-0.7%	-0.5%	0.3%	0.1%	0.1%	0.3%	-0.2%	-0.4%	-0.4%	-0.1%	-0.1%	<b>-1.7%</b>
<b>2022</b>	-1.0%	-0.5%	-1.0%	-0.9%	0.4%	0.5%	0.6%	-0.7%	-0.7%	0.1%	0.1%	0.2%	<b>-3.0%</b>
<b>2023</b>	0.7%	-0.6%	0.8%	0.7%	-0.1%	-0.2%	0.3%	0.3%	-0.3%	-0.3%	1.3%	1.3%	<b>3.9%</b>
<b>2024</b>	0.7%	-0.2%	0.6%	-1.1%	0.5%	0.7%	1.2%	1.2%	0.7%	-0.8%	2.3%	-0.5%	<b>5.4%</b>
<b>2025</b>	-0.2%	1.0%	0.1%	0.6%	0.0%	0.4%	1.2%	-0.6%	0.9%	0.3%	0.7%	0.0%	<b>4.3%</b>
<b>2026</b>	0.4%	1.0%	-1.2%										<b>0.1%</b>

## Target Fixed Income Allocation



## Risk Profile



## General Information

Investment Manager	RF Bank & Trust
Portfolio Manager	David Slatter, CFA
Inception	2011
Fund Assets	\$57.7M
Currency	USD
Fund Type	Global Fixed Income
Management Style	Active
Domicile	Bahamas
Min. Investment	\$5,000
Min. Additional	\$1,000
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%
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](http://www.rfgroup.com)

\*The Targeted Income Fund is a sub fund of the RF Bank & Trust International investment fund. Performance shown is for Series 1 shares and may be different for other series within the class. Sales charges and other commissions are not included in calculations. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing.