

# Fund Fact Sheet

## International Equities Sub Fund

As of 30th June 2022



### Investment Objective

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

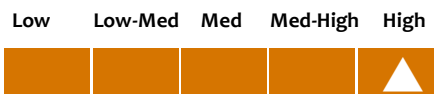
### Strategy

The fund aim to maintain core positions in US growth and value stocks, with approximately 1/3 of the portfolio invested in non-US global stocks. The fund invests in actively managed portfolios with a proven track record of adding alpha.

### Fund Features

- Widely diversified across countries and industries;
- Core positions focused on US growth and value stocks;
- Secondary exposure to Asia, Europe, and Alternative Investments
- ◆ An investment should be considered long-term, generally at least five years.

### Risk Profile



### Key Facts

Investment Manager: RF Bank & Trust

Portfolio Manager: Committee

Inception: 2011  
 Fund Currency: BSD  
 Fund Assets: \$15.80M  
 Fund Type: Global Equity  
 Domicile: Bahamas

Min Investment: \$2,000  
 Min Additional: \$500

Dealing Frequency: Monthly

Share Classes:  
 Series 1 Retail  
 Series 2 Institutional  
 Series 3 Pension

Management Fee: 0.50%

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

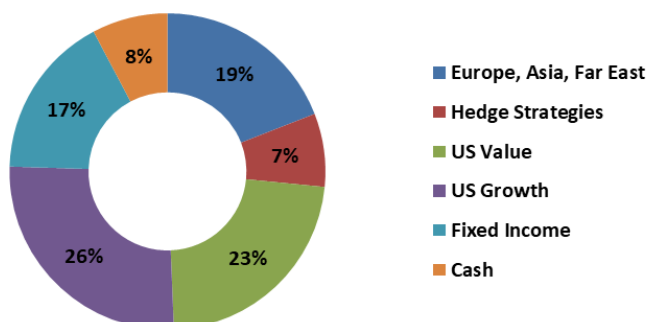
### Contact Details

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### MONTHLY PERFORMANCE SINCE 2015

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Ann.
2015	-1.65%	4.35%	-1.52%	1.93%	0.60%	-2.29%	0.57%	-5.66%	-4.30%	4.57%	0.77%	-2.64%	-5.69%
2016	-4.44%	-1.80%	5.33%	2.25%	0.93%	-0.66%	2.92%	1.13%	0.82%	-1.00%	1.10%	0.07%	6.48%
2017	1.91%	2.66%	0.29%	1.26%	1.44%	0.80%	1.58%	0.74%	1.00%	1.62%	1.60%	1.01%	17.10%
2018	4.09%	-1.75%	-2.21%	-0.28%	0.14%	-1.00%	1.46%	0.78%	-0.77%	-4.84%	-2.69%	-0.05%	-7.15%
2019	-0.54%	3.39%	2.00%	3.41%	-3.20%	3.27%	1.28%	-0.82%	-0.51%	1.91%	2.73%	2.13%	15.86%
2020	1.16%	-6.00%	-10.22%	3.93%	5.75%	2.31%	4.21%	6.52%	-1.75%	-1.98%	7.13%	5.28%	15.75%
2021	-0.11%	2.64%	2.34%	4.45%	0.69%	4.19%	2.07%	1.94%	-2.39%	2.29%	-1.14%	1.07%	19.27%
2022	-3.89%	-3.37%	-0.69%	-5.59%	-1.38%	-5.48%							-18.83%

### ALLOCATION



*\*Beginning value equals \$10,000. The International Opportunities Fund began October 2011 with an initial offer price of \$10 per share. Performance figures shown are for Series 1 Shares, and will differ for investors in other Series. 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. The MSCI All Country World Index (ACWI) is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. The MSCI ACWI consists of 45 country indices comprising 24 developed and 21 emerging market country indices.*

To find out more about this and our other funds, visit our website at [www.rfgroup.com](http://www.rfgroup.com)