

Fund Fact Sheet

Prime Income Fund

As of 30th June 2022



Investment Objective

The primary objective of the fund is a high and steady rate of return with long-term preservation of capital.

Strategy

The fund strives to achieve a rate of return in excess of the current Bahamian Prime Rate by allocating to a balanced portfolio of Bahamian fixed income securities, including Bahamas Government bonds, corporate bonds, and corporate preference shares.

Fund Features

- ◆ Steady returns and low volatility;
- ◆ Diversification among corporate & government bonds & preference shares;
- ◆ Generally higher overall returns than fixed-term rates;
- ◆ An investment should be considered long-term, generally at least five years.

Risk Profile

Low Low-Med Med Med-High High



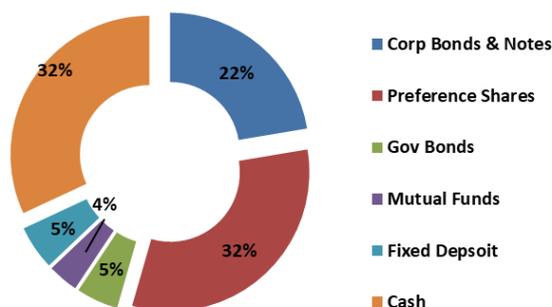
Key Facts

Investment Manager:
RF Bank & Trust (Bahamas) Limited
Portfolio Manager: Committee
Inception: Nov 2012
Fund Currency: B\$
Fund Assets: \$379.44M
Fund Type: Bahamian Fixed Income
Min Investment: \$1,000
Min Additional: \$500
Dealing Frequency: Monthly
Redemption Notice: 15th of each month
Management Fee: 1.00%
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

MONTHLY PERFORMANCE SINCE 2015

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Ann.
2015	0.34%	0.34%	0.34%	0.40%	0.49%	0.33%	0.39%	0.39%	0.38%	0.38%	0.38%	0.41%	4.58%
2016	0.43%	0.40%	0.31%	0.37%	0.39%	0.39%	0.41%	0.40%	0.36%	0.37%	0.31%	0.37%	4.51%
2017	0.38%	0.34%	0.37%	0.39%	0.41%	0.39%	0.41%	0.42%	0.37%	0.43%	0.36%	0.33%	4.59%
2018	0.38%	0.32%	0.40%	0.38%	0.36%	0.34%	0.40%	0.34%	0.35%	0.35%	0.36%	0.34%	4.34%
2019	0.45%	0.38%	0.47%	0.37%	0.43%	0.46%	0.43%	0.45%	0.39%	0.41%	0.38%	0.43%	5.05%
2020	0.46%	0.42%	0.37%	0.42%	0.41%	0.63%	0.34%	0.36%	0.56%	0.15%	0.35%	0.33%	4.91%
2021	0.49%	0.28%	0.24%	0.22%	0.24%	0.23%	0.33%	0.24%	0.27%	0.26%	0.24%	0.25%	3.33%
2022	0.22%	0.19%	0.23%	0.23%	0.23%	0.15%							1.26%

ALLOCATION



*The RF Prime Income 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.

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