

Fund Fact Sheet

Secure Balanced Fund

As of 30th June 2022



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.

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.

Fund Features

- ◆ Diversified across industries;
- ◆ Exposure to equities and fixed income in single fund;
- ◆ Capital appreciation potential combined with steady income;
- ◆ An investment should be considered long-term, generally at least five years.

Risk Profile



Key Facts

Investment Manager: RF Bank & Trust (Bahamas) Limited

Portfolio Manager: Committee

Inception: Nov 2012

Fund Currency: B\$

Fund Assets: \$103.56M

Fund Type: Bahamian Balanced

Min Investment: \$1,000

Min Additional: \$500

Dealing Frequency: Monthly

Redemption Notice: 15th of each month

Management Fee: 1.25%

Redemption Fee: Declining Surrender Charge (DSC). Redemptions that occur within the period following initial investment will incur the following charges:

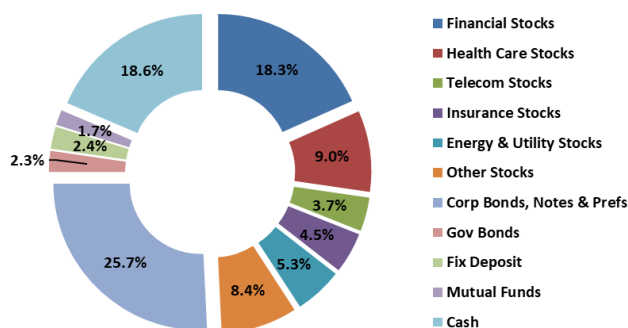
0-24 months	2%
25-36 months	1.5%
37-48 months	1.0%
49-60 months	0.5%
Thereafter	\$50 processing fee

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

MONTHLY PERFORMANCE SINCE 2015

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Ann.
2015	0.66%	0.38%	0.36%	0.70%	1.10%	1.79%	0.98%	1.92%	0.74%	0.52%	0.50%	0.32%	9.99%
2016	-0.05%	-0.09%	1.08%	0.05%	0.85%	1.48%	0.68%	0.35%	-0.09%	-0.76%	0.80%	0.40%	4.69%
2017	-0.69%	0.47%	-0.11%	-0.49%	-0.25%	0.40%	-0.11%	-0.11%	0.57%	2.09%	0.59%	-0.18%	2.17%
2018	0.22%	-0.08%	0.14%	-0.18%	0.62%	0.56%	0.48%	1.29%	-0.09%	0.77%	0.21%	0.59%	4.53%
2019	-0.01%	0.93%	1.45%	0.14%	-0.03%	0.74%	2.20%	1.55%	2.71%	1.02%	-0.25%	0.59%	11.04%
2020	3.40%	-3.60%	-0.92%	0.14%	0.66%	-0.32%	0.46%	0.30%	0.53%	0.12%	0.48%	0.63%	1.76%
2021	0.03%	-0.58%	1.70%	-0.08%	1.21%	0.82%	0.55%	1.37%	1.07%	1.22%	1.57%	1.09%	10.41%
2022	-0.02%	0.24%	0.31%	0.29%	1.44%	2.49%							4.82%

ALLOCATION



*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.