

Fund Fact Sheet

Prime Income PLUS Fund

As of 30th September 2023



Investment Objective

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

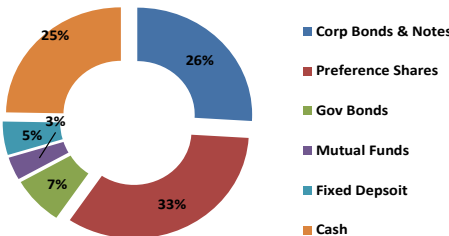
Strategy

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.

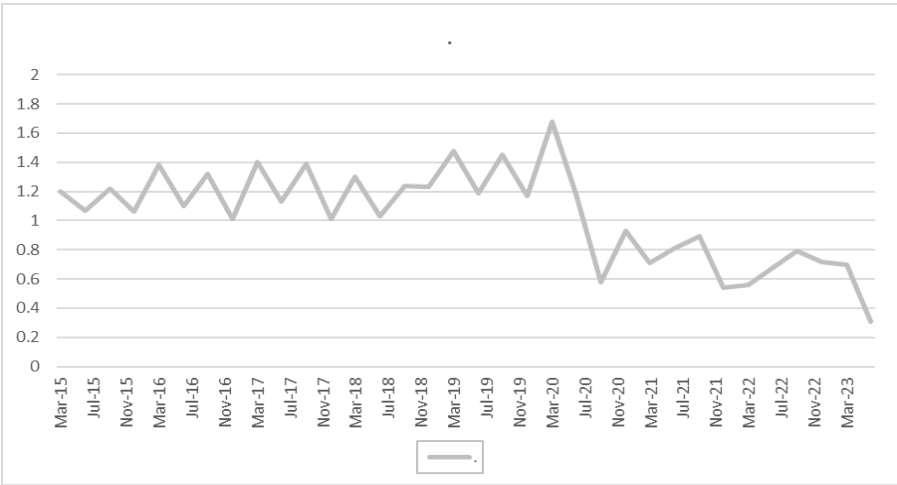
ALLOCATION



MONTHLY PERFORMANCE SINCE 2015

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Ann.	Divi- dend	Total
2015	0.30%	0.25%	0.42%	0.38%	0.49%	0.33%	0.37%	0.37%	0.33%	0.35%	0.36%	0.51%	0.32%	4.00%	4.32%
2016	0.41%	0.36%	0.29%	0.35%	0.37%	0.66%	0.38%	0.38%	0.34%	0.35%	0.29%	0.62%	0.77%	4.00%	4.77%
2017	0.35%	0.32%	0.34%	0.37%	0.37%	0.66%	0.39%	0.39%	0.35%	0.40%	0.34%	0.59%	0.84%	4.00%	4.84%
2018	0.34%	0.30%	0.37%	0.36%	0.34%	0.60%	0.37%	0.33%	0.33%	0.32%	0.34%	0.60%	0.58%	4.00%	4.58%
2019	0.42%	0.36%	0.45%	0.35%	0.41%	0.72%	0.41%	0.42%	0.36%	0.38%	0.35%	0.69%	1.31%	4.00%	5.31%
2020	0.43%	0.39%	0.35%	0.40%	0.39%	0.89%	0.31%	0.34%	0.53%	0.12%	0.32%	0.34%	0.80%	4.00%	4.80%
2021	0.47%	0.26%	0.20%	0.22%	0.23%	0.26%	0.32%	0.23%	0.26%	0.26%	0.24%	0.37%	-0.72%	4.00%	3.28%
2022	0.12%	0.19%	0.23%	0.21%	0.21%	0.14%	0.27%	0.21%	0.20%	0.25%	0.22%	0.29%	-1.49%	4.00%	2.51%
2023	0.38%	-0.06%	0.40%	0.25%	0.17%	0.28%	0.00%	0.22%	0.09%						

Quarterly Returns Since 2015



Risk Profile

Low Low-Med Med Med-High High

Key Facts

Investment Manager: RF Bank & Trust

Portfolio Manager: David Slatter, CFA

Inception: 2012
Fund Currency: B\$
Fund Assets: \$438.8M
Fund Type: Bahamian Fixed Income
Domicile: Bahamas

Min Investment: \$1,000
Min Additional: \$500

Dealing Frequency: Monthly

Redemption Notice: 15th of each month

Management Fee: 1.0%

Dividend: Semi-annual

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

Risk Statistics Table

Statistic	Fund
Volatility (standard deviation)	0.06
Highest Annual Return	5.31%
Lowest Annual Return	2.51%
Average Annual return	4.30%

Contact Details

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

**The RF Prime Income PLUS 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.*