

RF Bank & Trust Global Balanced Fund

Fund Fact Sheet | Q3 2025



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 global equities with short-to-medium term income features of global fixed income.

Investment Strategy

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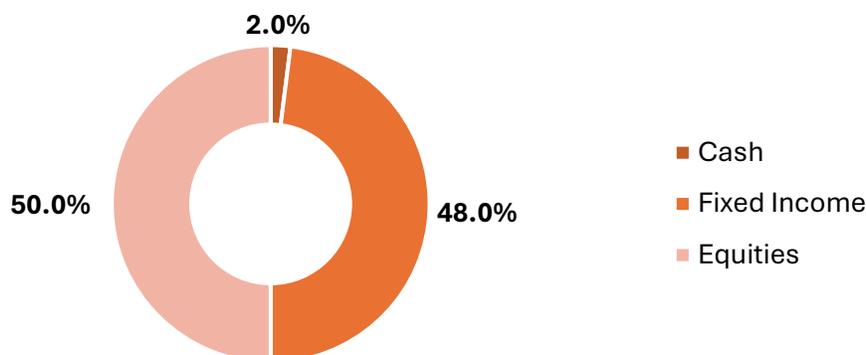
Fund Cumulative Performance



Monthly Fund Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
2020	1.1%	-4.9%	-8.3%	3.3%	4.6%	1.8%	3.3%	5.1%	-1.6%	-1.8%	5.7%	4.2%	11.9%
2021	-0.4%	1.9%	1.7%	3.8%	0.6%	7.4%	1.9%	1.7%	-2.2%	2.0%	-1.1%	1.0%	19.5%
2022	-3.5%	-2.9%	-0.9%	-3.9%	-0.2%	-2.2%	1.5%	-1.5%	-2.6%	0.3%	0.8%	-0.3%	-14.5%
2023	1.5%	-0.8%	0.9%	0.3%	-0.1%	0.2%	0.6%	0.1%	-1.1%	-0.6%	1.8%	1.5%	4.3%
2024	1.2%	0.0%	0.7%	-1.5%	0.6%	1.0%	1.3%	1.3%	0.9%	-0.8%	2.3%	-1.1%	5.9%
2025	-0.3%	0.6%	-0.5%	0.5%	0.6%	1.0%	1.1%	0.5%	1.2%				4.8%

Target Asset Allocation



Risk Profile



General Information

Investment Manager	RF Bank & Trust
Portfolio Manager	David Slatter, CFA
Inception	2011
Fund Assets	\$1.5M
Currency	USD
Fund Type	Global Equity
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	1.5%
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

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

* The Global Balanced Fund is a sub fund of the RF Bank & Trust International Investment Fund. 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 asset allocation shown is subject to change without notice and at the discretion of the investment manager, subject to the restrictions outlined in the fund's offering documents.