## **RF Bank & Trust**

# **Premium Income Fund**

Fund Fact Sheet | Q3 2025

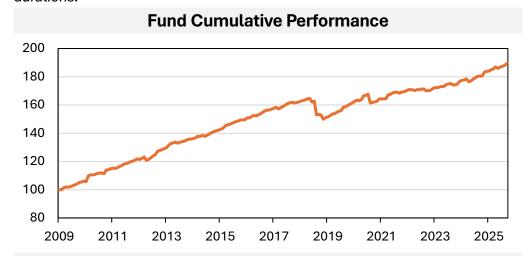


## **Investment Objective**

The primary objective of the fund is to provide exposure to local and USD-denominated fixed income both in developed and emerging markets, through selective individual securities.

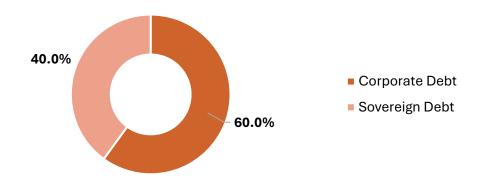
## **Investment Strategy**

The fund invests substantially in local Government and corporate fixed income along with a significant investment in the RF Targeted income Fund, which targets a portfolio of higher-yielding USD-denominated fixed income investments that also provide consistency of return with the safety of shorter durations.



Monthly Fund Performance												
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
0.6%	0.6%	-0.3%	0.4%	1.7%	0.2%	0.5%	-3.8%	0.2%	0.2%	0.3%	1.0%	1.8%
0.0%	0.0%	0.1%	1.7%	0.3%	0.5%	0.3%	0.1%	-0.5%	0.5%	0.1%	0.4%	3.4%
0.5%	0.1%	-0.2%	-0.3%	0.4%	-0.1%	0.3%	-0.1%	-0.7%	0.1%	0.1%	0.7%	1.1%
0.4%	-0.1%	0.4%	0.1%	0.1%	0.8%	0.2%	0.2%	-0.6%	0.0%	0.5%	1.0%	3.0%
0.5%	0.1%	0.4%	-1.2%	0.4%	0.8%	0.5%	0.6%	0.1%	-0.1%	1.6%	0.3%	4.0%
0.1%	0.5%	0.4%	0.8%	-0.5%	0.4%	0.3%	0.4%	0.7%				3.0%
	0.6% 0.0% 0.5% 0.4% 0.5%	0.6% 0.6%   0.0% 0.0%   0.5% 0.1%   0.4% -0.1%   0.5% 0.1%	0.6% 0.6% -0.3%   0.0% 0.0% 0.1%   0.5% 0.1% -0.2%   0.4% -0.1% 0.4%   0.5% 0.1% 0.4%	Jan     Feb     Mar     Apr       0.6%     0.6%     -0.3%     0.4%       0.0%     0.0%     0.1%     1.7%       0.5%     0.1%     -0.2%     -0.3%       0.4%     -0.1%     0.4%     0.1%       0.5%     0.1%     0.4%     -1.2%	Jan     Feb     Mar     Apr     May       0.6%     0.6%     -0.3%     0.4%     1.7%       0.0%     0.0%     0.1%     1.7%     0.3%       0.5%     0.1%     -0.2%     -0.3%     0.4%       0.4%     -0.1%     0.4%     0.1%     0.1%       0.5%     0.1%     0.4%     -1.2%     0.4%	Jan     Feb     Mar     Apr     May     Jun       0.6%     0.6%     -0.3%     0.4%     1.7%     0.2%       0.0%     0.0%     0.1%     1.7%     0.3%     0.5%       0.5%     0.1%     -0.2%     -0.3%     0.4%     -0.1%       0.4%     -0.1%     0.1%     0.1%     0.8%       0.5%     0.1%     0.4%     -1.2%     0.4%     0.8%	Jan     Feb     Mar     Apr     May     Jun     Jul       0.6%     0.6%     -0.3%     0.4%     1.7%     0.2%     0.5%       0.0%     0.0%     0.1%     1.7%     0.3%     0.5%     0.3%       0.5%     0.1%     -0.2%     -0.3%     0.4%     -0.1%     0.3%       0.4%     -0.1%     0.4%     0.1%     0.1%     0.8%     0.2%       0.5%     0.1%     0.4%     -1.2%     0.4%     0.8%     0.5%	Jan     Feb     Mar     Apr     May     Jun     Jul     Aug       0.6%     0.6%     -0.3%     0.4%     1.7%     0.2%     0.5%     -3.8%       0.0%     0.0%     0.1%     1.7%     0.3%     0.5%     0.3%     0.1%       0.5%     0.1%     -0.2%     -0.3%     0.4%     -0.1%     0.3%     -0.1%       0.4%     -0.1%     0.4%     0.1%     0.1%     0.8%     0.2%     0.2%       0.5%     0.1%     0.4%     -1.2%     0.4%     0.8%     0.5%     0.6%	Jan     Feb     Mar     Apr     May     Jun     Jul     Aug     Sept       0.6%     0.6%     -0.3%     0.4%     1.7%     0.2%     0.5%     -3.8%     0.2%       0.0%     0.0%     0.1%     1.7%     0.3%     0.5%     0.3%     0.1%     -0.5%       0.5%     0.1%     -0.2%     -0.3%     0.4%     -0.1%     0.3%     -0.1%     -0.7%       0.4%     -0.1%     0.4%     0.1%     0.8%     0.2%     0.2%     -0.6%       0.5%     0.1%     0.4%     -1.2%     0.4%     0.8%     0.5%     0.6%     0.1%	Jan     Feb     Mar     Apr     May     Jun     Jul     Aug     Sept     Oct       0.6%     0.6%     -0.3%     0.4%     1.7%     0.2%     0.5%     -3.8%     0.2%     0.2%       0.0%     0.0%     0.1%     1.7%     0.3%     0.5%     0.3%     0.1%     -0.5%     0.5%       0.5%     0.1%     -0.2%     -0.3%     0.4%     -0.1%     0.3%     -0.1%     -0.7%     0.1%       0.4%     -0.1%     0.4%     0.1%     0.8%     0.2%     0.2%     -0.6%     0.0%       0.5%     0.1%     0.4%     -1.2%     0.4%     0.8%     0.5%     0.6%     0.1%     -0.1%	Jan     Feb     Mar     Apr     May     Jun     Jul     Aug     Sept     Oct     Nov       0.6%     0.6%     -0.3%     0.4%     1.7%     0.2%     0.5%     -3.8%     0.2%     0.2%     0.3%       0.0%     0.0%     0.1%     1.7%     0.3%     0.5%     0.3%     0.1%     -0.5%     0.5%     0.1%       0.5%     0.1%     -0.2%     -0.3%     0.4%     -0.1%     0.3%     -0.1%     -0.7%     0.1%     0.1%       0.4%     -0.1%     0.4%     0.1%     0.8%     0.2%     0.2%     -0.6%     0.0%     0.5%       0.5%     0.1%     0.4%     -1.2%     0.4%     0.8%     0.5%     0.6%     0.1%     -0.1%     1.6%	Jan     Feb     Mar     Apr     May     Jun     Jul     Aug     Sept     Oct     Nov     Dec       0.6%     0.6%     -0.3%     0.4%     1.7%     0.2%     0.5%     -3.8%     0.2%     0.2%     0.3%     1.0%       0.0%     0.0%     0.1%     1.7%     0.3%     0.5%     0.3%     0.1%     -0.5%     0.5%     0.1%     0.5%     0.4%     0.5%     0.1%     -0.5%     0.5%     0.1%     0.4%     0.4%     0.1%     0.3%     -0.1%     -0.7%     0.1%     0.1%     0.7%       0.4%     -0.1%     0.4%     0.1%     0.8%     0.2%     -0.6%     0.0%     0.5%     1.0%       0.5%     0.1%     0.4%     -1.2%     0.4%     0.8%     0.5%     0.6%     0.1%     -0.1%     1.6%     0.3%

# **Target Asset Allocation**



### **Risk Profile**



Lower Risk

Higher Risk

## **General Information**

Investment Manager	RF Bank & Trust
Portfolio Manager	Committee
Inception	2008
Fund Assets	\$44.0M
Currency	BBD
Fund Type	Fixed Income
Management Style	Active
Domicile	Barbados
Min. Investment	\$1,000
Min. Additional	\$250
Dealing Frequency	Monthly

## **Share Classes**

Series 1	Retail
Series 2	Institutional
Series 3	Pension
Series 4	N/A
Series 5	RF Advisory

#### **Fee Structure**

Ma	ına	age	emer	nt Fee	;		0.7	5%
•••••	•••••	•••••		•••••		 		•••••
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### 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

#### Contact

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To find out more about this and our other funds, visit our website at:

www.rfgroup.com

<sup>\*</sup>The Premium Income Fund is a sub fund of the RF Investment Fund the umbrella company. Performance shown above is for Series 1 shares and may differ for other Series. 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. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing.