RF Bank & Trust

# Secure Balanced Fund

Fund Fact Sheet | Q3 2025

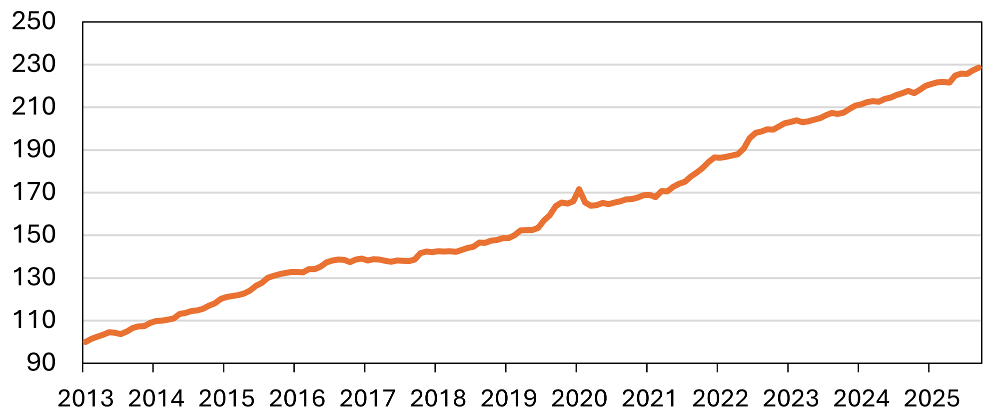
## Investment Objective

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

## Investment 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.

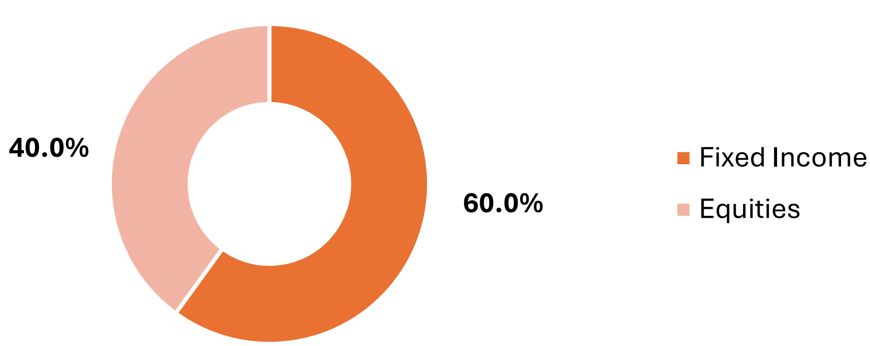
## Fund Cumulative Performance




## Monthly Fund Performance

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sept | Oct | Nov | Dec | Year |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **2020** | 3.4% | -3.6% | -0.9% | 0.1% | 0.7% | -0.3% | 0.5% | 0.3% | 0.5% | 0.1% | 0.5% | 0.6% | **1.8%** |
| **2021** | 0.0% | -0.6% | 1.7% | -0.1% | 1.2% | 0.8% | 0.6% | 1.4% | 1.1% | 1.2% | 1.6% | 1.1% | **10.4%** |
| **2022** | 0.0% | 0.2% | 0.3% | 0.3% | 1.4% | 2.5% | 1.4% | 0.3% | 0.5% | -0.1% | 0.8% | 0.8% | **8.6%** |
| **2023** | 0.3% | 0.4% | -0.5% | 0.3% | 0.3% | 0.4% | 0.7% | 0.5% | -0.2% | 0.3% | 0.8% | 0.7% | **4.1%** |
| **2024** | 0.3% | 0.5% | 0.2% | -0.2% | 0.6% | 0.3% | 0.6% | 0.4% | 0.5% | -0.4% | 0.7% | 0.8% | **4.4%** |
| **2025** | 0.5% | 0.3% | 0.1% | -0.1% | 1.5% | 0.4% | -0.1% | 0.7% | 0.6% | | | | **3.9%** |

## Target Asset Allocation




## Risk Profile

| 1 | 2 | **3** | 4 | 5 |
|---|---|---|---|---|

Lower Risk — Higher Risk

## General Information

| | |
|---|---|
| Investment Manager | RF Bank & Trust |
| Portfolio Manager | David Slatter, CFA |
| Inception | 2012 |
| Fund Assets | $163.1M |
| Currency | BSD |
| Fund Type | Balanced |
| Management Style | Active |
| Domicile | Bahamas |
| Min. Investment | $1,000 |
| Min. Additional | $500 |
| 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

## Contact


**RF Bank & Trust (Bahamas) Limited**
RF House
East Hill Street
Nassau, Bahamas
**T:** (242) 603-6000


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

*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.