

RF Bank & Trust

Select Balanced Fund

Fund Fact Sheet | Q3 2025



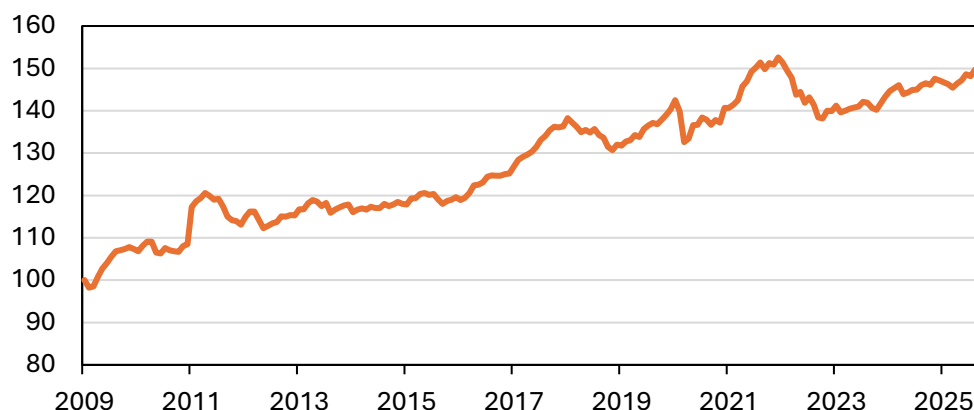
Investment Objective

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 Local and Global securities. This asset allocation is subject to rebalancing periodically, depending on the growth prospects and risk parameters of each individual asset class.

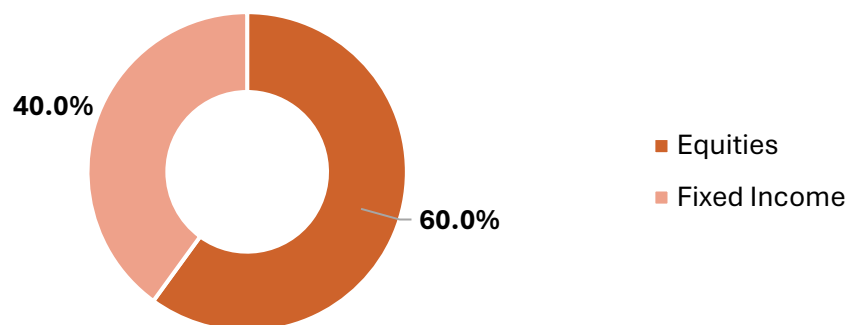
Fund Cumulative Performance



Monthly Fund Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
2020	1.5%	-1.8%	-5.2%	0.6%	2.4%	0.1%	1.3%	-0.4%	-0.9%	0.8%	-0.4%	2.6%	0.3%
2021	0.0%	0.6%	0.7%	2.3%	0.8%	1.6%	0.6%	0.8%	-1.1%	1.0%	-0.2%	1.1%	8.4%
2022	-0.8%	-1.3%	-1.1%	-2.7%	0.5%	-1.8%	1.0%	-1.3%	-2.1%	-0.2%	1.3%	-0.1%	-8.3%
2023	1.0%	-1.2%	0.3%	0.3%	0.2%	0.2%	0.8%	-0.2%	-0.9%	-0.4%	1.1%	1.1%	2.5%
2024	0.9%	0.5%	0.5%	-1.4%	0.2%	0.5%	0.0%	0.7%	0.3%	-0.3%	1.0%	-0.2%	2.6%
2025	-0.3%	-0.3%	-0.6%	0.6%	0.5%	1.0%	-0.3%	1.0%	0.5%				2.2%

Target Asset Allocation



Risk Profile

1	2	3	4	5
Lower Risk			Higher Risk	

General Information

Investment Manager	RF Bank & Trust
Portfolio Manager	Committee
Inception	1986
Fund Assets	\$33.5M
Currency	BBD
Fund Type	Balanced
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

Management Fee	2%
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

*The Select Balanced 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.