

Fund Fact Sheet

Secure Balanced Fund

As of 31st December 2023



Investment Objective

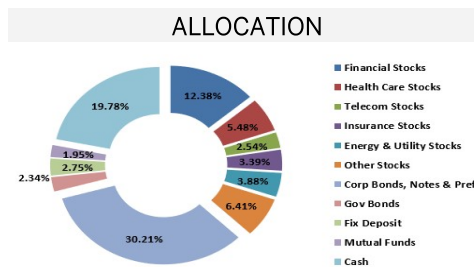
The primary objective of the fund is to provide balanced, long-term growth through an asset allocation policy that combines the long-term capital appreciation potential of equities with short-to-medium term income features of fixed income.

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 Features

- Diversified across industries;
- Exposure to equities and fixed income in single fund;
- Capital appreciation potential combined with steady income;
- An investment should be considered long-term, generally at least five years.



Risk Profile

Low Low-Med Med Med-High High

Key Facts

Investment Manager: RF Bank & Trust (Bahamas) Limited

Portfolio Manager: David Slatter, CFA

Inception: Nov 2012

Fund Currency: B\$
Fund Assets: \$147.5M

Fund Type: Bahamian Balanced

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

Dealing Frequency: Monthly

Redemption Notice: 15th of each month

Management Fee: 1.25%

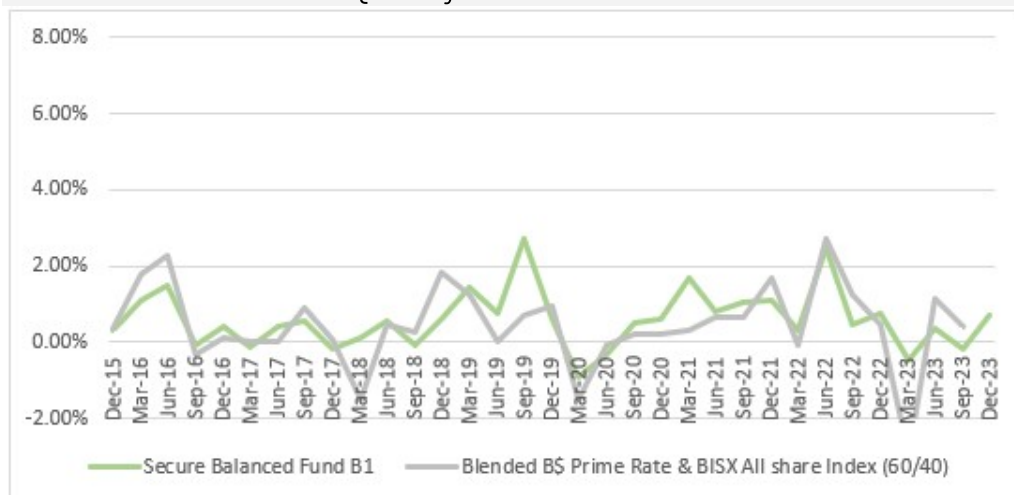
Redemption Fee: Declining Surrender Charge (DSC). Redemptions that occur within the period following initial investment will incur the following charges:

0-24 months	2%
25-36 months	1.5%
37-48 months	1.0%
49-60 months	0.5%
Thereafter	\$50 processing fee

MONTHLY PERFORMANCE SINCE 2015

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Ann.
2015	0.66%	0.38%	0.36%	0.70%	1.10%	1.79%	0.98%	1.92%	0.74%	0.52%	0.50%	0.32%	10.44%
2016	-0.05%	-0.09%	1.08%	0.05%	0.85%	1.48%	0.68%	0.35%	-0.09%	-0.76%	0.80%	0.40%	4.77%
2017	-0.69%	0.47%	-0.11%	-0.49%	-0.25%	0.40%	-0.11%	-0.11%	0.57%	2.09%	0.59%	-0.18%	2.16%
2018	0.22%	-0.08%	0.14%	-0.18%	0.62%	0.56%	0.48%	1.29%	-0.09%	0.77%	0.21%	0.59%	4.61%
2019	-0.01%	0.93%	1.45%	0.14%	-0.03%	0.74%	2.20%	1.55%	2.71%	1.02%	-0.25%	0.59%	11.57%
2020	3.40%	-3.60%	-0.92%	0.14%	0.66%	-0.32%	0.46%	0.30%	0.53%	0.12%	0.48%	0.63	1.76%
2021	0.03%	-0.58%	1.70%	-0.08%	1.21%	0.82%	0.55%	1.37%	1.07%	1.22%	1.57%	1.09%	10.41%
2022	-0.02%	0.24%	0.31%	0.29%	1.44%	2.49%	1.35%	0.31%	0.47%	-0.08%	0.78%	0.75%	8.36%
2023	0.33%	0.36%	-0.48%	0.27%	0.33%	0.38%	0.67%	0.49%	-0.18%	0.29%	0.83%	0.72%	4.07%

Quarterly Returns Since 2015



*Benchmark: Blended B\$ Prime Rate & BISX All Share Index (60/40)

Risk Statistics Table

Statistic	Fund
Volatility (standard deviation)	0.94
Highest 12-month return	15.37%
Lowest 12-month return	-1.55%
Average 12-month return	7.22%

*Previous 5 years

Contact Details

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