

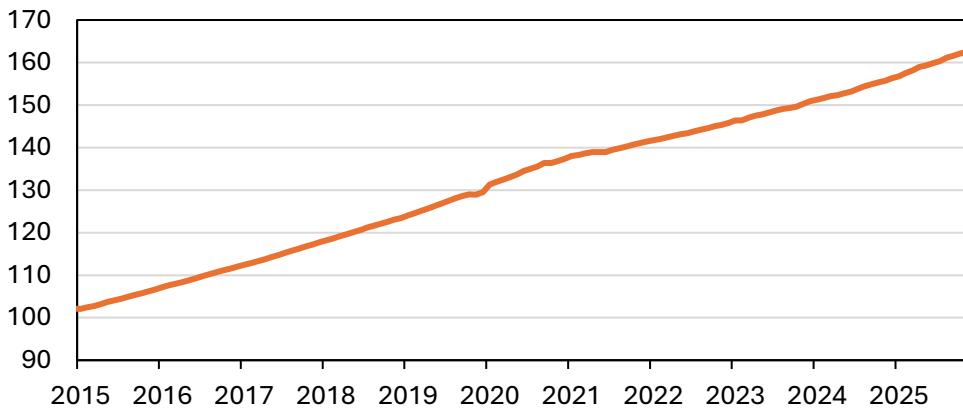
## Investment Objective

The primary objective of the fund is to generate a steady rate of return near the prime rate with long-term preservation of capital.

## Investment Strategy

The fund strives to achieve a rate of return in excess of the current Bahamian Prime Rate by allocating to a balanced portfolio of Bahamian fixed income securities, including Bahamas Government bonds, corporate bonds, and corporate preference shares.

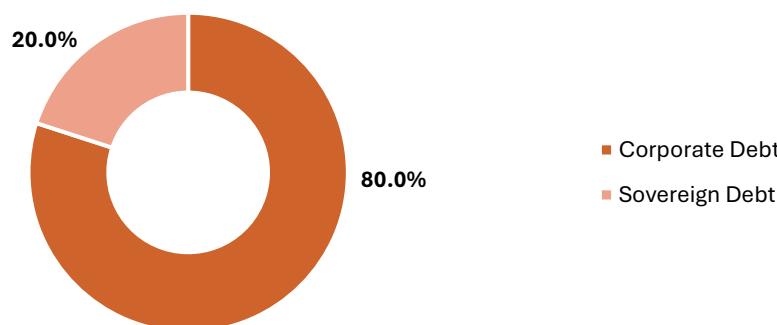
### Fund Cumulative Performance



### Monthly Fund Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
2020	1.4%	0.4%	0.4%	0.5%	0.4%	0.7%	0.4%	0.4%	0.6%	0.0%	0.4%	0.4%	6.1%
2021	0.5%	0.1%	0.3%	0.2%	0.0%	0.0%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	3.0%
2022	0.2%	0.2%	0.3%	0.3%	0.3%	0.1%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	3.1%
2023	0.4%	0.0%	0.5%	0.3%	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%	0.4%	0.4%	3.5%
2024	0.3%	0.2%	0.3%	0.2%	0.3%	0.3%	0.4%	0.4%	0.3%	0.3%	0.3%	0.4%	3.6%
2025	0.3%	0.5%	0.4%	0.5%	0.2%	0.3%	0.3%	0.5%	0.3%	0.3%	0.3%	0.1%	4.1%

### Target Asset Allocation



## Risk Profile



## General Information

Investment Manager	RF Bank & Trust
Portfolio Manager	David Slatter, CFA
Inception	2012
Fund Assets	\$501.9M
Currency	BSD
Fund Type	Bahamian Fixed Income
Management Style	Active
Domicile	Bahamas
Min. Investment	N/A
Min. Additional	N/A
Dealing Frequency	Monthly

## Share Classes

Series 1	Retail
Series 2	Institutional
Series 3	Pension
Series 4	Dividend Paying
Series 5	RF Advisory

## Fee Structure

Management Fee	0.65%
Redemption Fee	Waived

## Contact

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To find out more about this and our other funds, visit our website at:  
[www.rfgroup.com](http://www.rfgroup.com)