

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. This fund distributes a dividend of 4% paid semi-annually.

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.

Risk Profile

1	2	3	4	5
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Lower Risk

Higher Risk

General Information

Investment Manager	RF Bank & Trust
Portfolio Manager	David Slatter, CFA
Inception	2014
Fund Assets	\$501.9M
Currency	BSD
Fund Type	Bahamian Fixed Income
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	Dividend Paying
Series 5	RF Advisory

Fee Structure

Management Fee	1%
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

