

RF Bank & Trust

Prime Income Fund PLUS

Fund Fact Sheet | Q4 2025



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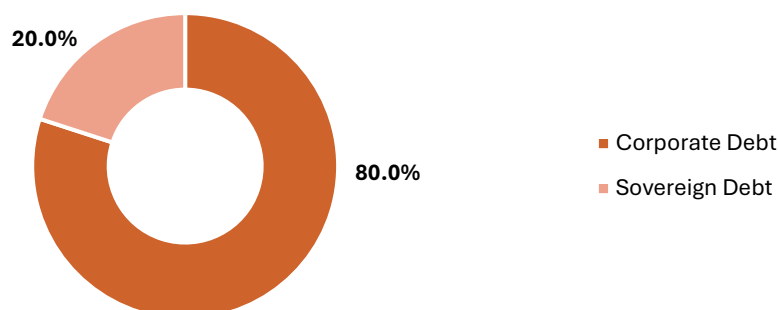
To find out more about this and our other funds, visit our website at:
www.rfgroup.com

Monthly Fund Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
2020	0.4%	0.4%	0.3%	0.4%	0.4%	-1.1%	0.3%	0.3%	0.5%	0.1%	0.3%	-1.7%	4.8%
2021	0.5%	0.3%	0.2%	0.2%	0.2%	-1.7%	0.3%	0.2%	0.3%	0.3%	0.2%	-1.6%	3.3%
2022	0.1%	0.2%	0.2%	0.2%	0.2%	-1.9%	0.3%	0.2%	0.2%	0.2%	0.2%	-1.7%	2.5%
2023	0.4%	-0.1%	0.4%	0.2%	0.2%	-1.8%	0.0%	0.2%	0.1%	0.2%	0.4%	-1.6%	2.6%
2024	0.2%	0.2%	0.2%	0.1%	0.2%	-1.7%	0.4%	0.3%	0.3%	0.2%	0.2%	-1.7%	2.9%
2025	0.4%	0.5%	0.5%	0.6%	0.3%	0.4%	-1.7%	0.6%	0.5%	0.5%	-0.4%	-2.5%	3.6%

Annual return includes 4% dividend. YTD return includes accrued dividend.

Target Asset Allocation



*The RF Prime Income PLUS 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.