

Fund Fact Sheet

Royal Fidelity

Secure Balanced Fund

as of 31 Mar 2019

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.

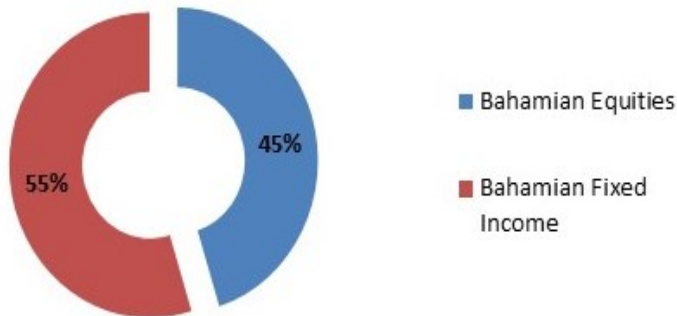
Strategy

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.

Current Allocation



Top Five Holdings

CABLE BAHAMAS PREF SHARES	6.25%	
NAD PARTICIPATING DEBT NOTES	7.5%	
BE ALIV FIXED RATE NOTES	8.0%	
FIDELITY BANK		
COMMONWEALTH BANK		

*The Royal Fidelity Secure Balanced 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 Royal Fidelity 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.

Risk Profile



Key Facts

Investment Manager: Royal Fidelity Merchant Bank & Trust

Portfolio Manager: Committee

Inception: Nov 2012

Fund Currency: B\$

Fund Assets: \$72.42M

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

Contact Details

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

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