

Fund Fact Sheet

Secure Balanced Fund

As of 31st December 2021



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



Key Facts

Investment Manager: RF Bank & Trust (Bahamas) Limited

Portfolio Manager: Committee

Inception: Nov 2012

Fund Currency: B\$

Fund Assets: \$93.97M

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:

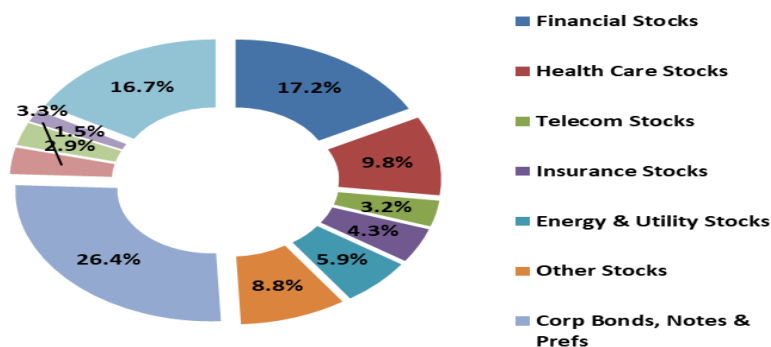
| | |
|--------------|---------------------|
| 0-24 months | 2% |
| 25-36 months | 1.5% |
| 37-48 months | 1.0% |
| 49-60 months | 0.5% |
| Thereafter | \$50 processing fee |

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

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% | 9.99% |
| 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% | 4.69% |
| 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% | 2.17% |
| 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% | 4.53% |
| 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% | 11.04% |
| 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% |

ALLOCATION



*The RF 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 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.