

Strategy Fact Sheet

US Fixed Income Strategy

As of 30th September 2022



Investment Objective

The primary objective of the strategy is a high and steady rate of return with long-term preservation of capital.

Strategy

The strategy maintains exposure to a diversified USD fixed income. This asset allocation is subject to rebalancing periodically, depending on the assessment of interest rate and duration risk.

Strategy Features

- ◆ Active asset allocation across a portfolio of fixed income
- ◆ Steady returns and low volatility;
- ◆ Diversification among corporate & government bonds;
- ◆ An investment should be considered long-term, generally at least five years.

PERFORMANCE HISTORY*

	YTD	1YR	3Yr Avg	5Yr Avg	7Yr Avg	10Yr Avg
US Fixed Income	-6.59%	-7.24%	-0.21%	1.06%	1.32%	1.45%
Benchmark	-6.77%	-7.28%	-0.16%	1.13%	1.39%	1.45%

TOP EXPOSURES

Exposure	% Total
US Treasuries	49%
Corporate Fixed Income	42%
Securitized	5%
Cash	2%

*The US Fixed Income Strategy is new. The gross return figures are based on actual returns of the underlying investments of the US Fixed income Strategy.

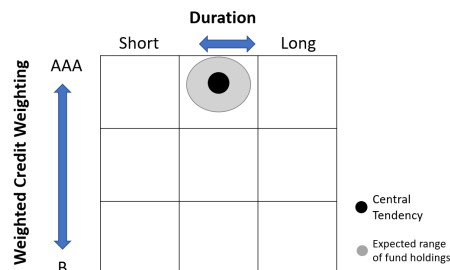
**Beginning value equals \$10,000. Sales charges and other commissions are not included in calculations. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing. The Bloomberg 1-5 and 5-10 year corporate bond index measures the investment return of U.S. dollar denominated, investment grade, fix-rate securities. The Bloomberg U.S. Treasury 1-3 and 3-10 year bond index measures the investment return of U.S. Treasuries with maturities ranging from 1-10 years.*

Risk Profile

Low Low-Med Med Med-High High



Investment Focus



Key Facts

Investment Manager: RF Bank & Trust

Inception: 2022

Strategy Currency: USD

Strategy Type: US Fixed Income

Domicile: Bahamas

Investment minimum*: \$500,000

(*Consolidated across all RF Strategies)

Dealing Frequency: Monthly

Management Fee: 0.50% per annum

Investment Approach: Seeks to track the performance of US Fixed Income across various Treasuries, Corporates, Agencies and securitized products.

- Aggressive Growth
- Opportunistic Growth
- Market Growth
- Balanced Growth
- Income
- US Large Cap - Active Management
- US Fixed Income - Active Management

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