

# Strategy Fact Sheet

## Wealth Conservation 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 ETFs;
- ◆ Steady returns and low volatility;
- ◆ Diversification among corporate & government bonds;
- ◆ An investment should be considered long-term, generally at least five years.

### PERFORMANCE HISTORY\*

	QTD	YTD	1YR	3Yr Avg	5Yr Avg	10Yr Avg
Wealth Conservation	-2.23%	-6.11%	-7.56%	1.32%	0.49%	0.46%
Benchmark	-2.61%	-7.56%	-7.50%	-0.32%	1.06%	1.46%

### TOP EXPOSURES

Exposure	% Total
US Treasuries - Short Duration	40%
Corporate Fixed Income - Short Duration	30%
US Treasuries - Medium Duration	20%
Corporate Fixed Income—Medium Duration	10%

\*The Wealth Conservation Strategy is new. The gross return figures are based on actual returns of the underlying investments of the Wealth Conservation Strategy.

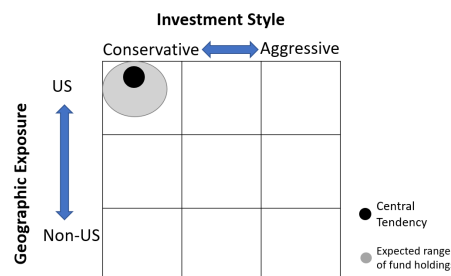
*\*Beginning value equals \$10,000. Sales charges and other commissions are not included in calculations. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing. The Bloomberg 1-5 and 5-10 year corporate bond index measures 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: Global Balanced

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 global (non-US) equities, US large cap equities, US small cap equities, medium term corporate and US Treasury USD fixed income, short-term corporate and US Treasury USD fixed income.

Other RF Strategies Include:

- 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](http://www.rfgroup.com)