

## Fund Fact Sheet

# International Opportunities Fund

As of March 2021



### Investment Objective

The primary objective of the fund is to provide long-term capital appreciation through broadly diversified exposure to global equity markets, including the US, Europe, Asia and Emerging Markets.

### Strategy

The fund maintains core positions in two value-focused funds that invest in European and Asian equities, as well as a diversified portfolio of mutual funds consisting of both major and emerging market equities.

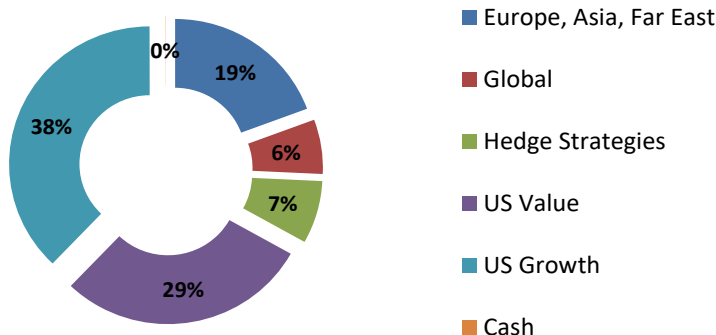
### Fund Features

- Widely diversified across countries and industries;
- Maintains some exposure to faster-growing emerging markets;
- Core positions focused on Asian and European discounted equities;
- ◆ An investment should be considered long-term, generally at least five years.

### MONTHLY PERFORMANCE SINCE 2015

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Ann.
2015	-1.65%	4.35%	-1.52%	1.93%	0.60%	-2.29%	0.57%	-5.66%	-4.30%	4.57%	0.77%	-2.64%	-5.69%
2016	-4.44%	-1.80%	5.33%	2.25%	0.93%	-0.66%	2.92%	1.13%	0.82%	-1.00%	1.10%	0.07%	6.48%
2017	1.91%	2.66%	0.29%	1.26%	1.44%	0.80%	1.58%	0.74%	1.00%	1.62%	1.60%	1.01%	17.10%
2018	4.09%	-1.75%	-2.21%	-0.28%	0.14%	-1.00%	1.46%	0.78%	-0.77%	-4.84%	-2.69%	-0.05%	-7.15%
2019	-0.54%	3.37%	1.98%	3.34%	-3.23%	3.26%	1.29%	-0.84%	-0.52%	1.89%	2.71%	2.11%	15.61%
2020	1.16%	-6.32%	-10.57%	4.04%	5.89%	2.31%	4.16%	6.43%	-1.71%	-1.92%	6.87%	5.04%	14.60%
2021	-0.09%	2.54%	2.24%										4.74%

### ALLOCATION



### Risk Profile

Low Low-Med Med Med-High High



### Key Facts

Investment Manager: RF Bank & Trust

Portfolio Manager: Committee

Inception: 2011

Fund Currency: USD

Fund Assets: \$22.25M

Fund Type: Global Equity

Domicile: Bahamas

Min Investment: \$5,000

Min Additional: \$1,000

Dealing Frequency: Monthly

Share Classes:

Series 1 Retail

Series 2 Institutional

Series 3 Pension

Initial Sales Charge: up to 5%

Management Fee: 2.00%

Redemption Fee: 2% if within 6 months of initial investment.

Thereafter, \$50 processing fee.

### Contact Details

RF Bank & Trust (Cayman) Limited  
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West Bay Rd.,  
Cayman  
T: 345.746.6010

To find out more about this and our other funds, visit our website at [www.rfgroup.com](http://www.rfgroup.com)

*\*Beginning value equals \$10,000. The International Opportunities Fund began October 2011 with an initial offer price of \$10 per share. Performance figures shown are for Series 1 Shares, and will differ for investors in other Series. 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 MSCI All Country World Index (ACWI) is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. The MSCI ACWI consists of 45 country indices comprising 24 developed and 21 emerging market country indices.*