

# Strategy Fact Sheet

## RF Balanced Strategy

As of 31st March 2025



### Investment Objective

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

### Strategy

The strategy maintains exposure to a diversified portfolio of global equities and US fixed income. This asset allocation is subject to rebalancing periodically, depending on the growth prospects and risk parameters of each individual asset class.

### Strategy Features

- Active asset allocation across a portfolio of ETFs;
- Diversified across countries and industries;
- Capital appreciation potential combined with steady income;
- An investment should be considered long-term, generally at least five years.

### Performance History

	Month	QTD	YTD	1YR	3Yr Avg	5Yr Avg	10Yr Avg
Balance Growth*	-2.06%	-1.05%	-1.05%	5.34%	N/A%	N/A%	N/A%
Benchmark**	-2.41%	-0.63%	-0.63%	4.66%	3.80%	10.18%	6.89%

\*\*Benchmark: S&P 500, Russell 2000, Russell 1000, FTSE All World ex US Index, MSCI AXWI ex USA Index, Bloomberg US Treasury 1-3 Year Index, Bloomberg 1-5 Year Corporate Bond Index, Bloomberg Treasury 3-10 Year Index in USD, & Bloomberg US 5-10 Year Corporate Bond Index.

### Top Exposures

Exposure	% Total
US Equity - Large Cap	31%
US Treasuries - Short Duration	19%
Global Equities	16%
Corporate Fixed Income - Short Duration	14%
US Treasuries - Medium Duration	9%

### Risk Statistics

Statistic	Fund
Highest 12-month return	21.80%
Lowest 12-month return	11.36%
Average 12-month return	15.80%
Standard Deviation	7.96
*Fund inception was 12 months ago	

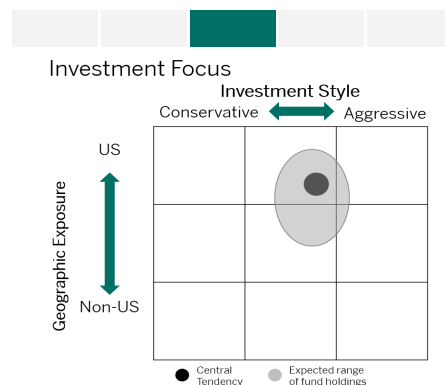
\*The Global Balance Strategy is new. The gross return figures are based on actual returns of the underlying investments of the Balanced Growth Strategy.

### Other RF Strategies Include:

- RF Aggressive Strategy
- RF Growth Strategy
- RF Moderate Strategy
- RF Conservative Strategy

### Risk Profile

Low Low-Med Med Med-High High



### Key Facts

**Investment Manager:** RF Bank & Trust

**Portfolio Manager:** David Slatter, CFA

**Inception:** 2023

**Strategy Currency:** USD

**Strategy Type:** Global Balanced

**Domicile:** Bahamas

**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.

### Contact Details

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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. 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 Russell 1000 index measures the performance of the large cap segment of the US equity universe, the FTSE All World ex US index measures the investment return of stocks located in developed and emerging markets excluding the US. 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