Strategy Fact Sheet

RF Conservative Strategy

As of 31st March 2025

GLOBAL INVEST

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

	Month	QTD	YTD	1YR	3Yr Avg	5Yr Avg	10Yr Avg
Wealth Conservation*	0.43%	1.89%	1.89%	5.49%	2.59%	1.28%	N/A
Benchmark**	-0.26%	1.43%	1.43%	5.04%	2.50%	1.30%	1.99%

**Benchmark: 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 Treasuries - Short Duration	40%
Corporate Fixed Income - Short Duration	30%
US Treasuries - Medium Duration	20%
Corporate Fixed Income—Medium Duration	10%

Risk Statistics

Statistic	Fund
Highest 12-month return	8.66%
Lowest 12-month return	-8.17%
Average 12-month return	1.82%
Standard Deviation	1.84

**fund inception was 12 months ago*

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

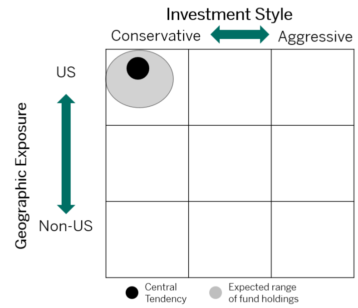
Other RF Strategies Include:

- RF Aggressive Strategy
- RF Growth Strategy
- RF Balanced Strategy
- RF Moderate Strategy

Risk Profile

Low | Low-Med | Med | Med-High | High

Investment Focus



Key Facts

Investment Manager: RF Bank & Trust

Portfolio Manager: David Slatter, CFA

Inception: 2023

Strategy Currency: USD

Strategy Type: USD Fixed Income

Domicile: Bahamas

Dealing Frequency: Monthly

Management Fee: 0.50% per annum

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

Contact Details

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To find out more about this and our other funds, visit our website at **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 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.*