

Strategy Fact Sheet

RF Growth Strategy

As of 31st March 2025



Investment Objective

The primary objective of the strategy is to provide balanced, long-term growth through an asset allocation policy that combines the long-term capital appreciation potential of global equities with short-to-medium term income features of US Corporate fixed income.

Strategy

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

Fund 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
Market Growth*	-2.71%	-1.85%	-1.85%	5.23%	N/A	N/A	N/A
Benchmark**	-2.93%	-1.14%	-1.14%	4.46%	4.00%	12.19%	7.88%

****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	36%
Global Equities	20%
US Treasuries - Short Duration	15%
Corporate Fixed Income - Short Duration	11%
US Treasuries - Medium Duration	8%

Risk Statistics

Statistic	Fund
Highest 12-month return	25.48%
Lowest 12-month return	13.16%
Average 12-month return	13.94%
Standard Deviation	11.69
*Fund inception was 12 months ago	

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

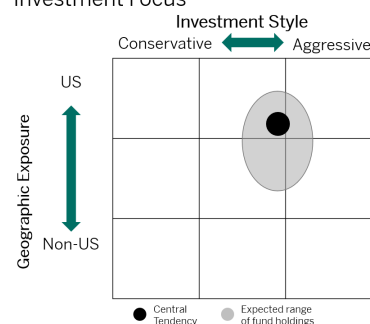
Other RF Strategies Include:

- RF Aggressive Strategy
- RF Balanced Strategy
- RF Moderate Strategy
- RF Conservative 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: 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

**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*