Strategy Fact Sheet

RF Moderate Strategy

As of 31st March 2025

Investment Objective

The primary objective of the strategy is to provide a steady return through broadly diversified exposure to short and medium term US Corporate bond market along with similar maturity US Treasuries.

Strategy

The strategy maintains exposure to a diversified portfolio of corporate fixed income and a small exposure to US Large Caps. 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 industries and maturities ;
- 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
Income Growth*	-0.84%	0.39%	0.39%	5.39%	N/A	N/A	N/A
Benchmark**	-1.29%	0.47%	0.47%	4.79%	3.09%	5.67%	4.32%

***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 Treasuries - Short Duration	29%
Corporate Fixed Income - Short Duration	22%
US Treasuries - Medium Duration	16%
US Equities - Large Cap	14%
Global Equities	9%

Risk Statistics

Statistic	Fund
Highest 12-month return	14.79%
Lowest 12-month return	5.39%
Average 12-month return	9.90%
Standard Deviation	5.04
**Fund inception was 12 months ago*	

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

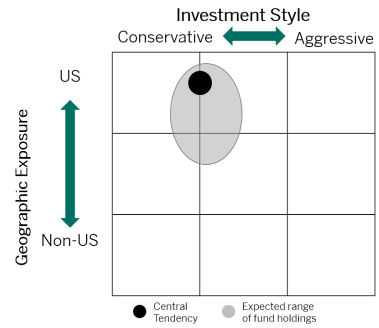
Other RF Strategies Include:

- RF Aggressive Strategy
- RF Growth Strategy
- RF Balanced 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

RF Bank & Trust (Cayman) Limited
3rd Floor, Fidelity Financial Centre
1 Gecko Link,
Grand Cayman, KY1-1103
T: (345) 746-6010

Email: invest@rfgroup.com

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, fixed-rate securities.*