

Fund Fact Sheet

Premium Income Fund

As of 30 June 2024



Investment Objective

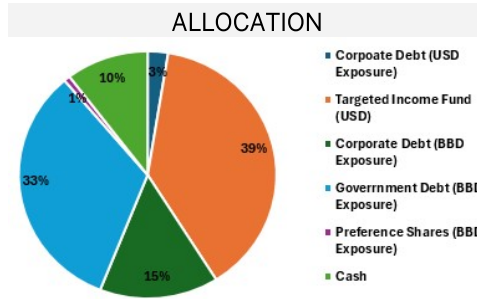
The primary objective of the fund is to provide exposure to local and USD-denominated fixed income both in developed and emerging markets, through selective individual securities.

Strategy

The fund invests substantially in local Government and corporate fixed income along with a significant investment in the RF Targeted Income Fund, which targets a portfolio of higher-yielding USD-denominated fixed income investments that also provide consistency of return with the safety of shorter durations.

Fund Features

- Diversification among corporate & government bonds
- Diversified across countries and industries;
- Higher yielding USD exposure;
- An investment should be considered long-term, generally at least five years.



MONTHLY PERFORMANCE SINCE 2017

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Ann.
2017	0.44%	0.30%	-0.65%	0.53%	0.54%	0.61%	0.64%	0.45%	0.20%	-0.30%	0.16%	0.21%	3.18%
2018	0.43%	0.26%	0.29%	0.38%	0.23%	-1.58%	0.38%	-5.99%	0.21%	-0.19%	-1.99%	0.67%	-6.87%
2019	0.40%	0.53%	0.79%	0.18%	0.67%	0.50%	0.23%	1.54%	0.15%	0.71%	0.48%	0.60%	6.99%
2020	0.61%	0.63%	-0.32%	0.43%	1.68%	0.23%	0.53%	-3.75%	0.23%	0.20%	0.34%	1.03%	1.76%
2021	-0.04%	-0.01%	0.10%	1.68%	0.25%	0.52%	0.28%	0.11%	-0.53%	0.54%	0.07%	0.39%	3.40%
2022	0.51%	0.05%	-0.16%	-0.26%	0.41%	-0.05%	0.32%	-0.06%	-0.72%	0.13%	0.14%	0.74%	1.05%
2023	0.40%	-0.13%	0.38%	0.12%	0.08%	0.77%	0.21%	0.22%	-0.62%	-0.01%	0.52%	1.03%	2.97%
2024	0.47%	0.08%	0.39%	-1.15%	0.35%	0.78%							

Quarterly Returns Since 2017



Risk Profile

Low Low-Med Med Med-High High

Key Facts

Investment Manager: RF Bank & Trust

Portfolio Manager: Committee

Inception: December 2008

Fund Currency: BDS\$

Fund Assets: \$31.73M

Fund Type: Fixed Income

Domicile: Barbados

Min Investment: \$1,000

Min Additional: \$250

Dealing Frequency: Monthly

Management Fee: 0.75%

Redemption Fee: Declining Surrender Charge (DSC). Redemptions that occur within the period following initial investment will incur the following charges:

0-24 months	2%
25-36 months	1.5%
37-48 months	1.0%
49-60 months	0.5%

Thereafter \$50 processing fee

Risk Statistics Table

Statistic	Fund
Volatility (<i>standard deviation</i>)	0.06
Highest 12-month return	7.51%
Lowest 12-month return	-4.12%
Average 12-month return	2.70%

Contact Details

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*The Premium Income Fund is a sub fund of the RF Investment Fund the umbrella company. Performance shown above is for Series 1 shares and may differ for other Series. The asset allocation shown is subject to change without notice and at the discretion of the investment manager, subject to the restrictions outlined in the fund's offering documents. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing.