

# Fund Fact Sheet

## Secure Balanced Fund

As of June 30, 2024



### Investment Objective

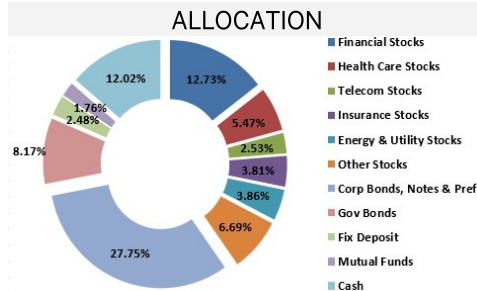
The primary objective of the fund is to provide balanced, long-term growth through an asset allocation policy that combines the long-term capital appreciation potential of equities with short-to-medium term income features of fixed income.

### Investment Strategy

The fund maintains exposure to a diversified portfolio of Bahamian equities and Bahamian fixed income, with a targeted weighting of 60% fixed income and 40% equities.

### Fund Features

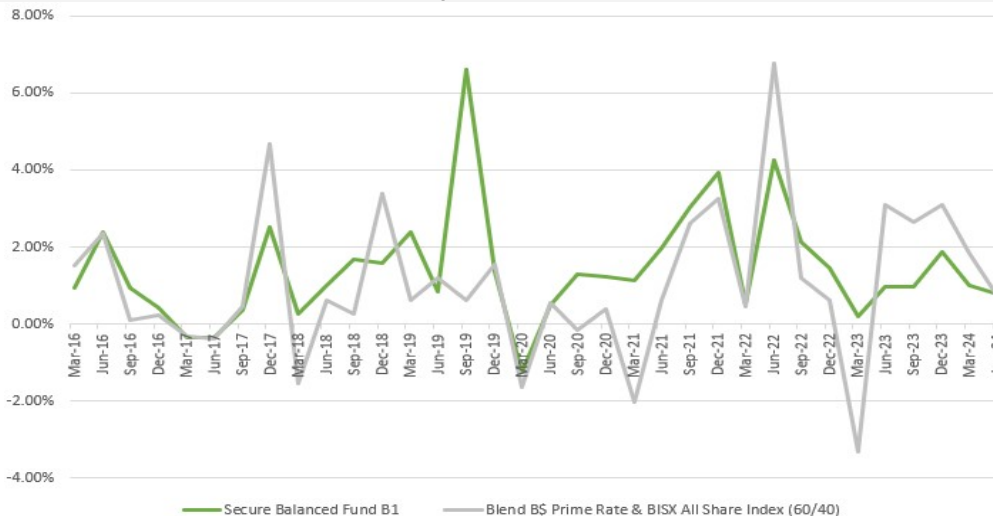
- Diversified across industries;
- Exposure to equities and fixed income in single fund;
- Capital appreciation potential combined with steady income;
- An investment should be considered long-term, generally at least five years.



### MONTHLY PERFORMANCE SINCE 2016

|      | Jan    | Feb    | Mar    | Apr    | May    | Jun    | Jul    | Aug    | Sept   | Oct    | Nov    | Dec    | Ann.   |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2016 | -0.05% | -0.09% | 1.08%  | 0.05%  | 0.85%  | 1.48%  | 0.68%  | 0.35%  | -0.09% | -0.76% | 0.80%  | 0.40%  | 4.77%  |
| 2017 | -0.69% | 0.47%  | -0.11% | -0.49% | -0.25% | 0.40%  | -0.11% | -0.11% | 0.57%  | 2.09%  | 0.59%  | -0.18% | 2.16%  |
| 2018 | 0.22%  | -0.08% | 0.14%  | -0.18% | 0.62%  | 0.56%  | 0.48%  | 1.29%  | -0.09% | 0.77%  | 0.21%  | 0.59%  | 4.61%  |
| 2019 | -0.01% | 0.93%  | 1.45%  | 0.14%  | -0.03% | 0.74%  | 2.20%  | 1.55%  | 2.71%  | 1.02%  | -0.25% | 0.59%  | 11.57% |
| 2020 | 3.40%  | -3.60% | -0.92% | 0.14%  | 0.66%  | -0.32% | 0.46%  | 0.30%  | 0.53%  | 0.12%  | 0.48%  | 0.63   | 1.76%  |
| 2021 | 0.03%  | -0.58% | 1.70%  | -0.08% | 1.21%  | 0.82%  | 0.55%  | 1.37%  | 1.07%  | 1.22%  | 1.57%  | 1.09%  | 10.41% |
| 2022 | -0.02% | 0.24%  | 0.31%  | 0.29%  | 1.44%  | 2.49%  | 1.35%  | 0.31%  | 0.47%  | -0.08% | 0.78%  | 0.75%  | 8.63%  |
| 2023 | 0.33%  | 0.36%  | -0.48% | 0.27%  | 0.33%  | 0.38%  | 0.67%  | 0.49%  | -0.18% | 0.29%  | 0.83%  | 0.72%  | 4.07%  |
| 2024 | 0.27%  | 0.51%  | 0.22%  | -0.16% | 0.63%  | 0.30%  |        |        |        |        |        |        |        |

### Quarterly Returns Since 2016



\*Benchmark: Blended B\$ Prime Rate & BISX All Share Index (60/40)

### Risk Profile

Low Low-Med Med Med-High High

### Key Facts

Investment Manager: RF Bank & Trust (Bahamas) Limited

Portfolio Manager: David Slatter, CFA

Inception: Nov 2012

Fund Currency: B\$  
Fund Assets: \$155.5M

Fund Type: Bahamian Balanced

Min Investment: \$1,000  
Min Additional: \$500

Dealing Frequency: Monthly

Redemption Notice: 15th of each month

Management Fee: 1.25%

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> ) | 0.95   |
| Highest 12-month return                  | 15.37% |
| Lowest 12-month return                   | -1.55% |
| Average 12-month return                  | 7.27%  |

\*Previous 5 years

### Contact Details

RF Bank & Trust (Bahamas) Limited  
RF House  
East Hill Street  
Nassau, Bahamas  
T: (242) 603-6000

To find out more about this and our other funds, visit our website at [www.rfgroup.com](http://www.rfgroup.com)