

# Fund Fact Sheet

## Prime Income Fund—Series 2 (IMA)

As of December 31st 2024



### Investment Objective

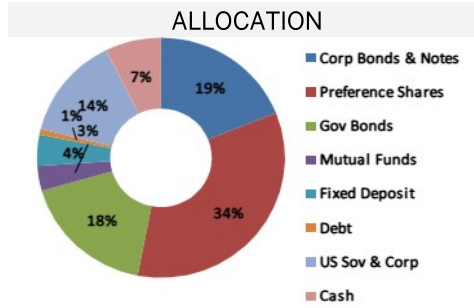
The primary objective of the fund is a steady rate of return near the prime rate with long-term preservation of capital.

### Strategy

The fund strives to achieve a rate of return in excess of the current Bahamian Prime Rate by allocating to a balanced portfolio of Bahamian fixed income securities, including Bahamas Government bonds, corporate bonds, and corporate preference shares.

### Fund Features

- Steady returns and low volatility;
- Diversification among corporate & government bonds & preference shares;
- Generally higher overall returns than fixed-term rates;
- An investment should be considered long-term, generally at least five years.



### Risk Profile

Low Low-Med Med Med-High High

### Key Facts

Investment Manager: RF Bank & Trust

Portfolio Manager: David Slatter, CFA

Inception: 2012

Fund Currency: B\$

Fund Assets: \$482.50M

Fund Type: Bahamian Fixed Income  
Domicile: Bahamas

Min Investment: N/A

Min Additional: N/A

Dealing Frequency: Monthly

Redemption Notice: 15th of each month

Management Fee: 0.65%

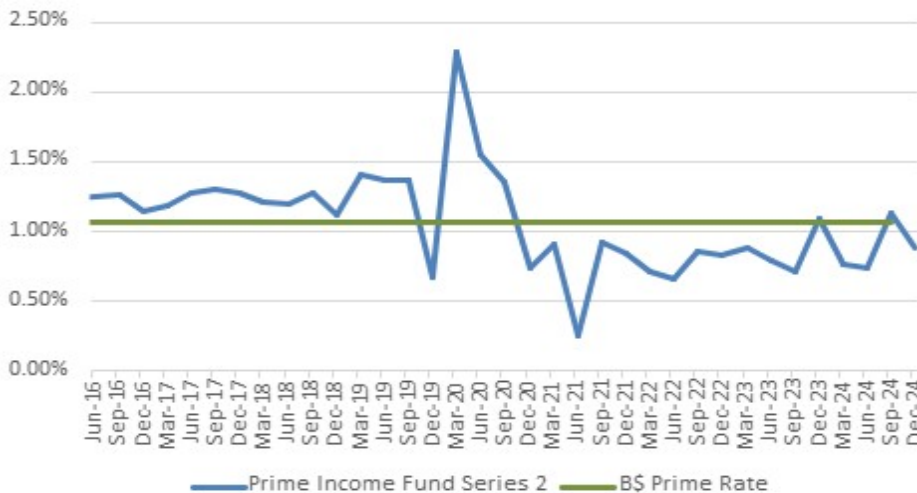
Redemption Fee: *Waived*

Restrictions: Only available to discretionary managed accounts

### MONTHLY PERFORMANCE SINCE 2016

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Ann.
2016	0.45%	0.43%	0.34%	0.40%	0.42%	0.42%	0.43%	0.43%	0.39%	0.40%	0.34%	0.40%	4.97%
2017	0.40%	0.37%	0.40%	0.42%	0.42%	0.43%	0.44%	0.45%	0.40%	0.46%	0.40%	0.41%	5.12%
2018	0.42%	0.35%	0.44%	0.42%	0.40%	0.37%	0.51%	0.38%	0.38%	0.39%	0.39%	0.33%	4.89%
2019	0.48%	0.41%	0.50%	0.41%	0.47%	0.49%	0.47%	0.48%	0.42%	0.29%	-0.08%	0.46%	4.90%
2020	1.44%	0.43%	0.40%	0.45%	0.44%	0.66%	0.38%	0.38%	0.59%	-0.01%	0.38%	0.36%	6.07%
2021	0.51%	0.14%	0.27%	0.22%	0.00%	0.04%	0.35%	0.27%	0.30%	0.29%	0.26%	0.28%	2.96%
2022	0.22%	0.22%	0.26%	0.26%	0.27%	0.14%	0.32%	0.27%	0.26%	0.30%	0.22%	0.30%	3.09%
2023	0.42%	0.00%	0.46%	0.30%	0.23%	0.26%	0.31%	0.26%	0.15%	0.23%	0.43%	0.43%	3.53%
2024	0.25%	0.23%	0.27%	0.16%	0.28%	0.29%	0.42%	0.39%	0.32%	0.28%	0.25%	0.35%	3.55%

### Quarterly Returns Since 2016



\*Benchmark: B\$ Prime Rate

### Risk Statistics Table

Statistic	Fund
Volatility ( <i>Standard Deviation</i> )	0.36
Highest 12-month return	6.18%
Lowest 12-month return	2.66%
Average 12-month return	3.90%

\*Previous 5 years

### Contact Details

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

\*The RF Prime Income Fund is a Bahamian Dollar mutual fund, registered with the Securities Commission of the Bahamas, and is not offered in any other jurisdiction. The fund is a sub fund of the RF Bahamas Opportunities umbrella fund, and began October, 2012. Past performance is not a guarantee of future results and all potential investors should consult with a trusted advisor before investing.