

# The CFAL Family of Funds



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A disciplined approach of saving on a regular basis is the key to reaching your personal investment goals. How much risk you're prepared to take, your anticipated rate of return and how long you're willing to wait for a return are all factors that must be considered when building your portfolio.

Your CFAL Advisor will help you choose from four professionally-managed Funds as part of an investment strategy that is individually tailored to your situation. Our team of qualified investment managers is guided by CircleVision®, a commitment to provide the highest level of service to our clients by providing personalized financial planning that looks in every direction, every day.

Short term:

### Money Market Fund

The Money Market Fund is a professionally managed mutual fund which seeks to achieve safety of principal and liquidity, while providing returns that are highly competitive with local bank deposit rates. This solid performer to date has offered a 5% annualized rate of return.

The Fund is ideal for conservative investors who do not want to be exposed to excessive risk.

- *Allows weekly liquidity so you can have access to your funds when you need them.*
- *Invest only \$500. Start, stop or vary monthly investments at any time.*
- *No entry or exit fees. Management charge of just .5% p.a.*

Medium to long term:

### Bond Fund

The Bond Fund is a mutual fund designed to achieve long-term capital with relative security of capital.

Its flexible investment strategy enables the Fund to seek fixed income opportunities that maximize returns as market conditions change, with minimum overall risk.

The Fund is best suited for investors who require a relatively secure investment with low volatility, and who may desire income on a regular basis.

To achieve maximum returns you should be prepared to go the medium to long term.

- *Allows monthly liquidity so you can have access to your funds when you need it.*
- *Invest only \$1,000. Start, stop or vary monthly investments at any time.*
- *Generates a competitive rate of return.*
- *No entry or exit fees. Management charge of just .5% p.a.*

Medium to long term:

## Balance Fund

The Balance Fund is a mutual fund that offers investors the opportunity to invest in a diversified balanced portfolio of equity and fixed income securities to preserve capital value and produce long-term income and capital appreciation.

The Fund is ideal for investors seeking to achieve returns from a balanced mix of equities and fixed income assets, to achieve long-term goals such as paying for college or retirement.

- *Allows monthly liquidity so you can have access to your funds when you need them.*
- *Invest only \$500. Start, stop or vary monthly investments at any time.*
- *No entry or exit fees. Management charge of just .75% p.a.*
- *Gross Return as at June 30, 2005 is 7.81%.*

Long term:

## Growth Fund

The Growth Fund is designed for investors seeking long-term appreciation from a diversified, actively managed portfolio of equity securities. Investing in this Fund can attain long-term goals more readily and at lower risk than single asset class investments. The Fund is ideal for investors who can accept the volatility of the equity markets for the opportunity of higher potential returns.

- *Allows monthly liquidity so you can have access to your funds when you need them.*
- *Invest only \$1,000. Start, stop or vary monthly investments at any time.*
- *The Fund generates a competitive rate of return.*
- *No entry or exit fees. Management charge of just 1.0% p.a.*

## Some words of advice

Before investing in any Fund, be sure to read the Offering Memorandum to make certain the investment objectives, risks and return of the Fund are in line with your personal investment goals. The investment objectives and investment limitations prescribed in each Prospectus are fully adhered to and the assets of the Funds are entrusted to a custodian - the Bank of The Bahamas Trust Limited.

Independent auditors review the Funds' performance and provide statements on an annual basis, helping to ensure that investors' funds are secure. While past performance is no guarantee of future results for any Fund, these Funds have been designed to minimize risk.

If you have questions about any CFAL Fund, or any of our specialised investment opportunities, please contact our investment professionals at 502-7010 for a free initial consultation.

Brokerage  
Corporate Advisory  
Investments  
Pension Administration  
Register & Transfer Agents



#308 East Bay Street  
P. O. Box CB 12407  
Nassau, Bahamas  
[www.cfal.com](http://www.cfal.com)

T: 242 502 7010  
F: 242 356 3677  
E: [info@cfal.com](mailto:info@cfal.com)