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Are Your Investments Fully Diversified?

On September 3, 2019, the strongest recorded Atlantic hurricane made landfall in The Bahamas, devastating portions of the Grand Bahama and Abaco Islands and surrounding cays. In the wake of the disaster, we express our sympathies and condolences to all of our clients who have been directly or indirectly affected by Hurricane Dorian, which has significantly damaged parts of our country. In our quest to continue to push the country forward, it is important that we learn from these events to build a more resilient future for both our country and ourselves.

For many of us, all of our "investment eggs" are in The Bahamas basket, which exposes us to significant losses in the event of a catastrophic event such as Hurricane Dorian. Our perspective at this critical time, as professional investment managers, and countrymen, is that we must incorporate the benefit and resilience of diversification into the management of our clients' assets. Given our global dependence for critical supplies, we believe that while opportunities will present itself locally for investors, in the long run, now is the time to increase our global exposure and geographical diversification.

CFAL has a variety of investment options to enhance your portfolio and provide international diversification. This includes trade execution via your account, in global markets in asset classes such as fixed income, equities, alternative investments and mutual funds. Additionally, CFAL offers two US dollar mutual funds, the **CFAL Global Bond Fund** and the **CFAL Global Equity Fund**. Additional information on these options are attached.

Our team of experienced investment experts are eager to discuss this diversification strategy further and assist you, our valued clients, in realizing your investment ambitions through creative and responsive financial solutions.

Should you have any questions, feel free to contact us at wealth@cfal.com.



CFAL GLOBAL BOND FUND LTD.

Fund Inception Date | NAV/ share | Risk Level | Total Net Assets | 2019 YTD Return | 2018 Return | 30 2008 | \$191.612 | Moderate | \$11.406M USD | +3.85% | +3.26%

CFAL GLOBAL EQUITY FUND LTD.

 Fund Inception Date
 NAV/ share
 Risk Level
 Total Net Assets
 2019 YTD Return
 2018 Return

 Dec 31 2007
 \$158.329
 High
 \$10.208M USD
 +7.12%
 -3.65%

Suitability: long term, moderate to high-risk investors that can accept the volatility of the international markets.



Diversification

Exposure to international markets (fixed income, equities and alternative investments).



Affordable

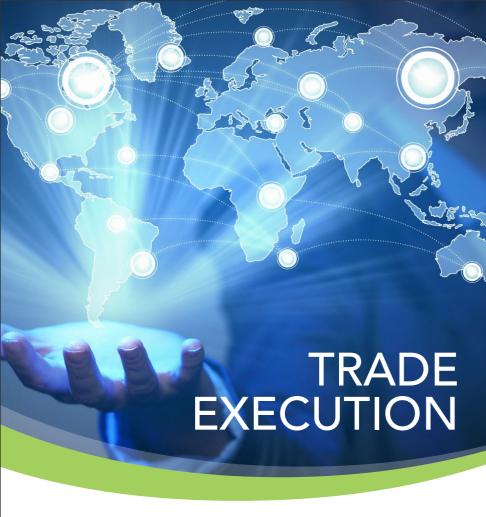
Low initial subscription of \$5,000 and additional subscriptions of \$1,000.



Accessible

No Central Bank approval required.

Disclaimer: The performance quoted represents past performance and does not guarantee future results. All investments are subject to market risk. Please read the Fund Offering Memorandum carefully before investing.



CFAL offers access to major Global Markets thanks to our network of established counterparties, and an array of high quality, customized support services for Independent Asset Managers and Multifamily Offices.

Our experienced, professional team can bring a level of expertise and insight to your trade execution and price sourcing in asset classes like credit, equities, commodities, public finance, currencies, mutual funds and deposit rates.

Looking for

Need to simplify

Need to access or diversify your professional services?



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