

The following summary is intended to highlight certain information contained in the body of the Offering Memorandum where more detailed information is found. The information on the Fund set out below should be read in conjunction with the full text of this document, from which it is derived.

FUND INVESTMENT OBJECTIVE:

CFAL Balanced Fund, Ltd. (“the Fund”) seeks to achieve diversified above-average risk adjusted returns consistent with the Fund’s risk tolerance.

FUND INVESTMENT STRATEGY

The Fund will pursue its objective by investing primarily in a blend of equities which possess strong long-term value and growth and high-quality fixed income securities. These investments may include common stock, preference shares corporate and government bonds and cash equivalents.

FUND SUITABILITY

This strategy is suitable for moderate investors seeking the highest total return (income and capital appreciation).

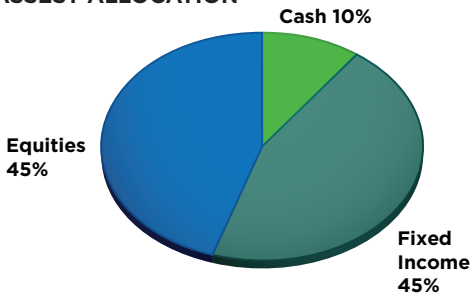
KEY FACTS

Fund Inception Date	October 1994
Management Style	Active
Risk Level	Moderate
Asset Classes	Fixed Income & Equities
Minimum Initial Subscription	\$1,000.00
Minimum Additional Subscription	\$100.00
Minimum Balance	\$500.00
Early Redemptions	Not permitted
NAV Distribution Frequency	Monthly
Income Distribution	The Fund will not distribute income to its shareholders, but will reinvest all income.
Benchmark	CFAL Balanced Strategy Index

ELIGIBLE INVESTORS

Bahamian Citizens 18 years of age or older
Permanent Residents with no employment restrictions
Wholly Bahamian owned companies
Other investment vehicles (e.g. trust or settlements) wholly owned by or whose beneficiaries are wholly comprised of persons in this category.

TARGET ASSEST ALLOCATION



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or go to cfal.com for more information

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KEY INFORMATION

Investment Manager	CFAL
Ticker	COLMSIP BM
Administrator	Genesis Fund Services
Legal Advisors	Alexiou Knowles & Co.
Auditors	KPMG

FEES

Management Fee	1.00% p.a..
Front-end/Back-end	0.00%

FUND DIRECTORS

Sophia P. Thurston, CPA
Pamela Q. Musgrove, CFA
Antoine W. Bastian, CPA

REQUIRED DOCUMENTS - INDIVIDUALS

Subscription Form
Passport
National Insurance Card
Proof of Address (Utility Bill/Bank Statement/Voters Card)

REQUIRED DOCUMENTS - CORPORATE

Subscription Form
Certified copy of entity’s formation document
Certified list of authorized signatories
Register of directors
Certified copies of passports for each director
Proof of address for each director