

# APPENDIX 4

## Standard Investment Strategies

Appendix 4 to WEALTH MANAGEMENT TERMS OF BUSINESS

### Abu Dhabi Falcon

Description	<p>The strategy invests in the stocks of the companies listed mainly on the Abu Dhabi Securities Exchange.</p> <p>The portfolio manager aims to identify stocks within the high market capitalization segment that exhibit strong indicators of potential growth<sup>1</sup>.</p> <p>There is an opportunity to participate in IPO of the companies on the Abu Dhabi Securities Exchange and the Dubai Financial Market.</p>
Maximum share in the portfolio	<p>Single stocks: 0–45%</p> <p>Stock Rights: 0–10%</p> <p>Equities: up to 100%</p> <p>Equity funds: 0–30%</p> <p>Cash, cash equivalents and money market funds: up to 100%</p>
Fees	<p>Management fee – 0.7%</p> <p>Performance fee – 7%</p>
Strategy currency	AED
Assets to invest	Cash
Income reinvestment	The income received from investments in the strategy is reinvested into the client's portfolio.
Optimum investment holding period	3+ years
Rebalancing	Quarterly
Min investment	350 000 AED
Liquidity	14 days <sup>2</sup>
Risk level	High

<sup>1</sup> Potential growth is an expert assessment of expected return or potential price increase based on Sharpe Ratio and Analytical Scores.

<sup>2</sup> Funds will be returned within 14 working days after the withdrawal request.

## Balanced

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Description	<p>The portfolio allocation strategy is diversified across a broad set of financial assets including stocks, bonds, inflation protection instruments (TIPS), and commodities purchased through the largest and most liquid ETFs.</p> <p>The strategy is to invest systematically and target the given level of risk, regardless of the economic cycle. The portfolio is rebalanced in accordance with a specific asset allocation algorithm.</p>
Maximum share in the portfolio	Equity funds: 0–50% Bond funds: 0–90% Commodity funds: 0–30% Mixed Allocation funds <sup>3</sup> : 0–50% Alternative funds <sup>4</sup> : 0–10% Single stocks: 0–25% Single bonds: 0–30% Cash, cash equivalents and money market funds: up to 100%
Fees	Management fee – 0.5%
Strategy currency	USD
Assets to invest	Cash
Income reinvestment	The income received from investments in the strategy is reinvested into the client's portfolio.
Optimum investment holding period	2+ years
Rebalancing	Quarterly
Min investment	100 000 USD
Liquidity	14 days <sup>5</sup>
Risk level	Medium

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<sup>3</sup> Mixed Allocation funds shall mean investments in a combination of variable and fixed income securities.

<sup>4</sup> Alternative funds shall mean investments in hedge funds, derivatives, cryptocurrencies.

<sup>5</sup> Funds will be returned within 14 working days after the withdrawal request.

## China Technology

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Description	<p>An actively managed strategy investing in China's technology companies' equities mainly listed on the Stock Exchange of Hong Kong.</p> <p>The strategy seeks to outperform the Hang Seng TECH technology-focused index using the professional expertise of the portfolio manager.</p>
Maximum share in the portfolio	<p>Single stocks: 0–15%</p> <p>Stock Rights: 0–10%</p> <p>Equities: up to 100%</p> <p>Equity funds: 0–30%</p> <p>Cash, cash equivalents and money market funds: up to 100%</p>
Fees	<p>Management fee – 0.6%</p> <p>Performance fee – 8%</p>
Strategy currency	HKD
Assets to invest	Cash
Income reinvestment	The income received from investments in the strategy is reinvested into the client's portfolio.
Benchmark	Hang Seng TECH
Optimum investment holding period	3+ years
Rebalancing	Weekly
Min investment	800 000 HKD
Liquidity	14 days <sup>6</sup>
Risk level	High

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<sup>6</sup> Funds will be returned within 14 working days after the withdrawal request.

## Fixed Income

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Description	Investments in USD-denominated fixed income instruments. Portfolio with active management of interest rate and credit risk, taking advantage of opportunities in global markets.
Maximum share in the portfolio	Single bonds: 0–100% Sovereign and Corporate High Yield bonds: 0 – 50% <sup>7</sup> Cash, cash equivalents and money market funds: up to 100%
Fees	Management fee – 0.5%
Strategy currency	USD
Assets to invest	Cash
Income reinvestment	The income received from investments in the strategy is reinvested into the client's portfolio.
Optimum investment holding period	2+ years
Rebalancing	Regular, based on market conditions.
Min investment	100 000 USD
Liquidity	14 days <sup>8</sup>
Risk level	High

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<sup>7</sup> High Yield bonds are added in the portfolio if the issue has at least one rating of B+ or higher from S&P/Moody's/Fitch.

<sup>8</sup> Funds will be returned within 14 working days after the withdrawal request.

<b>Description</b>	The strategy uses Long/Short approach, simultaneously buys (long) U.S. large-cap and mid-cap equities and sells (short) broad market using inverse index ETFs to hedge risk and profit from market corrections. The goal is to generate returns regardless of overall market direction using the professional expertise of the portfolio manager. The actively managed strategy also incorporates rebalancing to capitalize on the portfolio manager's insights, such as buying U.S. stocks anticipated for index inclusion.
<b>Maximum share in the portfolio</b>	Single stocks: 0–20% Stock Rights: 0–10% Equities: up to 100% Equity funds: 0–30% Bond funds: 0–50% Mixed Allocation funds <sup>9</sup> : 0–50% Specialty funds <sup>10</sup> : 0–50% Alternative funds <sup>11</sup> : 0–20% Cash, cash equivalents and money market funds: up to 100%
<b>Fees</b>	Management fee – 0.3% Performance fee – 10%
<b>Strategy currency</b>	USD
<b>Assets to invest</b>	Cash
<b>Income reinvestment</b>	The income received from investments in the strategy is reinvested into the client's portfolio.
<b>Optimum investment holding period</b>	1+ years
<b>Rebalancing</b>	Regular, based on market conditions
<b>Min investment</b>	100 000 USD
<b>Liquidity</b>	14 days <sup>12</sup>
<b>Risk level</b>	High

<sup>9</sup> Mixed Allocation funds shall mean investments in a combination of variable and fixed income securities.

<sup>10</sup> Specialty funds shall mean investments in non-traditional investments specifically life policy, currencies, and derivatives.

<sup>11</sup> Alternative funds shall mean investments in hedge funds, derivatives, cryptocurrencies.

<sup>12</sup> Funds will be returned within 14 working days after the withdrawal request.

## Technology Growth

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Description	<p>The strategy invests in the stocks of technology companies with high revenue growth rates. The main focus is on companies that will regularly exceed investors' expectations in terms of growth and/or profitability.</p> <p>Diversification is achieved by investing in several long-term technology trends.</p>
Maximum share in the portfolio	<p>Single stocks: 0–15%</p> <p>Stock Rights: 0–10%</p> <p>Equities: up to 100%</p> <p>Equity funds: 0–30%</p> <p>Bond funds: 0–15%</p> <p>Mixed Allocation funds<sup>13</sup>: 0–5%</p> <p>Alternative funds<sup>14</sup>: 0–5%</p> <p>Cash, cash equivalents and money market funds: up to 100%</p>
Fees	<p>Management fee – 0.3%</p> <p>Performance fee – 7%</p>
Strategy currency	USD
Assets to invest	Cash
Income reinvestment	The income received from investments in the strategy is reinvested into the client's portfolio.
Benchmark	Nasdaq-100 Technology Index
Optimum investment holding period	3+ years
Rebalancing	Weekly
Min investment	100 000 USD
Liquidity	14 days <sup>15</sup>
Risk level	High

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<sup>13</sup> Mixed Allocation funds shall mean investments in a combination of variable and fixed income securities.

<sup>14</sup> Alternative funds shall mean investments in hedge funds, derivatives, cryptocurrencies.

<sup>15</sup> Funds will be returned within 14 working days after the withdrawal request.

## Money Market USD

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Description	The strategy invests in short-term U.S. government bonds.
Maximum share in the portfolio	Zero-coupon Treasury bonds: up to 100% Cash and cash equivalents: up to 100%
Fees	Management fee – 0.2%
Strategy currency	USD
Assets to invest	Cash
Income reinvestment	The income received from investments in the strategy is reinvested into the client's portfolio.
Optimum investment holding period	1-12 month
Rebalancing	Two months
Min investment	100 000 USD
Liquidity	7 days <sup>16</sup>
Risk level	Low

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<sup>16</sup> Funds will be returned within 7 working days after the withdrawal request.

## Money Market AED

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Description	The strategy invests in short term bank fixed deposits.
Maximum share in the portfolio	Bank deposits: up to 100% Cash and cash equivalents: up to 100%
Fees	Management fee – 0.2%
Strategy currency	AED
Assets to invest	Cash
Income reinvestment	The income received from investments in the strategy is reinvested into the client's portfolio.
Optimum investment holding period	1-12 month
Rebalancing	Monthly
Min investment	350 000 AED
Liquidity	7 days <sup>17</sup>
Risk level	Low

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<sup>17</sup> Funds will be returned within 7 working days after the withdrawal request.