

APPENDIX 4

Standard Investment Strategies

Appendix 4 to WEALTH MANAGEMENT TERMS OF BUSINESS

Abu Dhabi Falcon

Description	The strategy primarily invests in stocks of companies listed on the Abu Dhabi Securities Exchange, with an option to participate in IPOs of companies on both the Abu Dhabi Securities Exchange and the Dubai Financial Market.
Maximum share in the portfolio	Single stocks: 0–45% Stock Rights: 0–10% Equities: up to 100% Equity funds: 0–30% Cash, cash equivalents and money market funds: up to 100%
Fees	Management fee – 0.7% Performance fee – 7%
Strategy currency	AED
Assets to invest	Cash
Income reinvestment	The income received from investments in the strategy is reinvested into the client's portfolio.
Benchmark	ADX General Index
Optimum investment holding period	3+ years
Rebalancing	Regularly, based on market conditions.
Min investment	350 000 AED
Liquidity	7 days ¹
Risk level	High

¹ Funds will be returned within 7 working days after the withdrawal request.

Balanced

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: 0–50% Alternative funds: 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.
Benchmark	RPAR Index
Optimum investment holding period	2+ years
Rebalancing	Quarterly
Min investment	100 000 USD
Liquidity	7 days ²
Risk level	Medium

² Funds will be returned within 7 working days after the withdrawal request.

China Technology

Description	An actively managed strategy investing in China's technology companies' equities listed on the Hong Kong Stock Exchange, Shanghai Stock Exchange, Shenzhen Stock Exchange.
Maximum share in the portfolio	Single stocks: 0–15% Stock Rights: 0–10% Equities: up to 100% Equity funds: 0–30% Cash, cash equivalents and money market funds: up to 100%
Fees	Management fee – 0.6% Performance fee – 8%
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 Index
Optimum investment holding period	3+ years
Rebalancing	Regularly, based on market conditions.
Min investment	800 000 HKD
Liquidity	7 days ³
Risk level	High

³ Funds will be returned within 7 working days after the withdrawal request.

Fixed Income

Description	Investments in 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	Investment grade bonds: 0-100% High Yield bonds: 0-50% Unrated bonds: 0-5% 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.
Benchmark	S&P US Treasury Bond 7-10 Year Index
Optimum investment holding period	2+ years
Rebalancing	Regularly, based on market conditions.
Min investment	100 000 USD
Liquidity	7 days ⁴
Risk level	High

⁴ Funds will be returned within 7 working days after the withdrawal request.

Description	<p>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.</p> <p>The actively managed strategy also incorporates rebalancing to capitalise on the portfolio manager's insights, such as buying U.S. stocks anticipated for index inclusion.</p>
Maximum share in the portfolio	<p>Single stocks: 0–20%</p> <p>Stock Rights: 0–10%</p> <p>Equities: up to 100%</p> <p>Equity funds: 0–30%</p> <p>Bond funds: 0–50%</p> <p>Mixed Allocation funds: 0–50%</p> <p>Specialty funds: 0–50%</p> <p>Alternative funds: 0-20%</p> <p>Cash, cash equivalents and money market funds: up to 100%</p>
Fees	<p>Management fee – 0.3%</p> <p>Performance fee – 10%</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.
Optimum investment holding period	1+ years
Rebalancing	Regularly, based on market conditions
Min investment	100 000 USD
Liquidity	7 days ⁵
Risk level	High

⁵ Funds will be returned within 7 working days after the withdrawal request.

Technology Growth

Description	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. Diversification is achieved by investing in several long-term technology trends.
Maximum share in the portfolio	Single stocks: 0–15% Stock Rights: 0–10% Equities: up to 100% Equity funds: 0–30% Bond funds: 0–15% Mixed Allocation funds: 0–5% Alternative funds: 0–5% Specialty funds: 0–5% Cash, cash equivalents and money market funds: up to 100%
Fees	Management fee – 0.3% Performance fee – 7%
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	Regularly, based on market conditions.
Min investment	100 000 USD
Liquidity	7 days ⁶
Risk level	High

⁶ Funds will be returned within 7 working days after the withdrawal request.

Money Market USD

Description	The strategy invests in short-term US Treasury Bills.
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Maximum share in the portfolio	Treasury bills: up to 100% Cash and cash equivalents: up to 100%
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Fees	Management fee – 0.2%
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Strategy currency	USD
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Assets to invest	Cash
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Income reinvestment	The income received from investments in the strategy is reinvested into the client's portfolio.
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Optimum investment holding period	1-12 month
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Rebalancing	Two months
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Min investment	100 000 USD
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Liquidity	7 days ⁷
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Risk level	Low
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⁷ Funds will be returned within 7 working days after the withdrawal request.

Money Market AED

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 ⁸
Risk level	Low

⁸ Funds will be returned within 7 working days after the withdrawal request.

Strategy R

Description	Strategy is aimed at producing conservative return above risk-free rate. To achieve the goal, the portfolio emphasizes conservative instruments, including bonds and US Treasury bills. We control the risk to remain at a low level.	
	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 on a monthly basis apart from ad hoc rebalancing that can occur based on market conditions.	
	The strategy's target asset allocation should be within the following weight limits at the time of rebalancing, however, the allocation is not restricted to assets of the investment strategies mentioned below:	
	Technology Growth: 5%	
	Abu Dhabi Falcon: 5%	
	Ni-to-ryu: 5%	
	Balanced: 5-15%	
	Fixed Income: 15-25%	
	Money Market USD: 5-100%	

Maximum share in the portfolio	Single Stocks	15%
	Stock Rights	10%
	Equities	25%
	Equity Funds	20%
	Bond Funds	30%
	Commodity Funds	15%
	Mixed Allocation Funds	20%
	Alternative Funds	10%
	Single Bonds	35%
	Investment Grade Bonds	40%
	High Yield Bonds	25%
	Unrated Bonds	5%
	Specialty Funds	10%
	US Treasury Bills	100%
	Cash, cash equivalents and money market funds	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	Regularly, based on market conditions.	

Min investment	1 000 000 USD
Liquidity	7 days ⁹
Risk level	Low

⁹ Funds will be returned within 7 working days after the withdrawal request.

Description	<p>Strategy is aimed at seeking returns comparable to the broader equity market, while seeking to exhibit lower volatility. To achieve the goal, the portfolio focuses on a balance among various asset classes, including stocks, bonds, money market instruments, and commodities. We control the risk to remain at a medium level.</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 on a monthly basis apart from ad hoc rebalancing that can occur based on market conditions.</p> <p>The strategy's target asset allocation should be within the following weight limits at the time of rebalancing, however, the allocation is not restricted to assets of the investment strategies mentioned below:</p> <p>China Technology: 10-15%</p> <p>Technology Growth: 5-15%</p> <p>Abu Dhabi Falcon: 5-15%</p> <p>Ni-to-ryu: 5-20%</p> <p>Balanced: 10-25%</p> <p>Fixed Income: 10-25%</p> <p>Money Market USD: 5-100%</p>
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Maximum share in the portfolio	<table> <tr><td>Single Stocks</td><td>30%</td></tr> <tr><td>Stock Rights</td><td>20%</td></tr> <tr><td>Equities</td><td>80%</td></tr> <tr><td>Equity Funds</td><td>50%</td></tr> <tr><td>Bond Funds</td><td>50%</td></tr> <tr><td>Commodity Funds</td><td>15%</td></tr> <tr><td>Mixed Allocation Funds</td><td>35%</td></tr> <tr><td>Alternative Funds</td><td>15%</td></tr> <tr><td>Single Bonds</td><td>35%</td></tr> <tr><td>Investment Grade Bonds</td><td>45%</td></tr> <tr><td>High Yield Bonds</td><td>25%</td></tr> <tr><td>Unrated Bonds</td><td>5%</td></tr> <tr><td>Specialty Funds</td><td>30%</td></tr> <tr><td>US Treasury Bills</td><td>100%</td></tr> <tr><td>Cash, cash equivalents and money market funds</td><td>100%</td></tr> </table>	Single Stocks	30%	Stock Rights	20%	Equities	80%	Equity Funds	50%	Bond Funds	50%	Commodity Funds	15%	Mixed Allocation Funds	35%	Alternative Funds	15%	Single Bonds	35%	Investment Grade Bonds	45%	High Yield Bonds	25%	Unrated Bonds	5%	Specialty Funds	30%	US Treasury Bills	100%	Cash, cash equivalents and money market funds	100%
Single Stocks	30%																														
Stock Rights	20%																														
Equities	80%																														
Equity Funds	50%																														
Bond Funds	50%																														
Commodity Funds	15%																														
Mixed Allocation Funds	35%																														
Alternative Funds	15%																														
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Unrated Bonds	5%																														
Specialty Funds	30%																														
US Treasury Bills	100%																														
Cash, cash equivalents and money market funds	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	Regularly, based on market conditions.
Min investment	1 000 000 USD
Liquidity	7 days ¹⁰
Risk level	Medium

¹⁰ Funds will be returned within 7 working days after the withdrawal request.

Strategy Z

Description

Strategy is aimed at achieving returns potentially higher than the broader equity market. To achieve the goal, the portfolio focuses on equity investments, while maintaining significant protection through conservative instruments, including bonds and Treasury bills. This strategy assumes a high level of risk for potentially higher returns.

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 on a monthly basis apart from ad hoc rebalancing that can occur based on market conditions.

The strategy's target asset allocation should be within the following weight limits at the time of rebalancing, however, the allocation is not restricted to assets of the mentioned investment strategies:

China Technology: 10-20%
Technology Growth: 10-20%
Abu Dhabi Falcon: 10-20%
Ni-to-ryu: 10-25%
Balanced: 10-25%
Fixed Income: 10-20%
Money Market USD: 5-100%

Maximum share in the portfolio	Single Stocks	35%
	Stock Rights	20%
	Equities	90%
	Equity Funds	50%
	Bond Funds	60%
	Commodity Funds	20%
	Mixed Allocation Funds	40%
	Alternative Funds	20%
	Single Bonds	35%
	Investment Grade Bonds	30%
	High Yield Bonds	20%
	Unrated Bonds	5%
	Specialty Funds	25%
	US Treasury Bills	100%
	Cash, cash equivalents and money market funds	100%

Fees	Management fee – 0.5%
	Performance fee – 5%

Strategy currency	USD
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Assets to invest	Cash
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Income reinvestment	The income received from investments in the strategy is reinvested into the client's portfolio.
Optimum investment holding period	3+ years
Rebalancing	Regularly, based on market conditions.
Min investment	1 000 000 USD
Liquidity	7 days ¹¹
Risk level	High

¹¹ Funds will be returned within 7 working days after the withdrawal request.

Description	<p>Strategy is aimed at producing return that potentially can be significantly higher than the broader equity market. To achieve the goal, the portfolio prioritizes equity investments to maximize stock opportunities. This strategy assumes a high level of risk for potentially higher returns.</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 on a monthly basis apart from ad hoc rebalancing that can occur based on market conditions.</p> <p>The strategy's target asset allocation should be within the following weight limits at the time of rebalancing, however, the allocation is not restricted to assets of the investment strategies mentioned below:</p> <p>China Technology: 15-25%</p> <p>Technology Growth: 15-25%</p> <p>Abu Dhabi Falcon: 15-25%</p> <p>Ni-to-ryu: 5-25%</p> <p>Balanced: 5-25%</p> <p>Fixed Income: 5-15%</p> <p>Money Market USD: 5-100%</p>	
Maximum share in the portfolio	Single Stocks	40%
	Stock Rights	20%
	Equities	100%
	Equity Funds	60%
	Bond Funds	60%
	Commodity Funds	20%
	Mixed Allocation Funds	40%
	Alternative Funds	20%
	Single Bonds	35%
	Investment Grade Bonds	20%
	High Yield Bonds	15%
	Unrated Bonds	5%
	Specialty Funds	30%
	US Treasury Bills	100%
	Cash, cash equivalents and money market funds	100%
Fees	<p>Management fee – 0.5%</p> <p>Performance fee – 5%</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.	

Optimum investment holding period	3+ years
Rebalancing	Regularly, based on market conditions.
Min investment	1 000 000 USD
Liquidity	7 days ¹²
Risk level	High

For the purposes of this Appendix 4 the following terms shall have the following definitions:

Term	Definition
Alternative funds	Investments in hedge funds, derivatives, cryptocurrencies
High Yield bonds	Bonds whose issuer (or the issue of such bonds itself) has received at least one long-term credit rating between BB+ and B+ inclusive from S&P Global Ratings, Moody's Investors Service, or Fitch Ratings
Investment grade bonds	Bonds whose issuer (or the issue of such bonds itself) has received at least one credit rating of BBB- or higher from S&P Global Ratings, Moody's Investors Service, or Fitch Ratings
Mixed Allocation funds	Investments in a combination of variable and fixed income securities
Specialty funds	Investments in non-traditional investments specifically life policy, currencies, and volatility fund
Unrated bonds	Bonds whose issuer (or the issue of such bonds itself) has not been assigned any rating by S&P Global Ratings, Moody's Investors Service, or Fitch Ratings

¹² Funds will be returned within 7 working days after the withdrawal request.