

APPENDIX 4

Standard Investment Strategies

Appendix 4 to WEALTH MANAGEMENT TERMS OF BUSINESS

Abu Dhabi Falcon

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|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 growth¹.</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 ² |
| Risk level | High |

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

² 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 ³ : 0–50% Alternative funds ⁴ : 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 ⁵ |
| Risk level | Medium |

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

⁴ Alternative funds shall mean investments in hedge funds, derivatives, cryptocurrencies.

⁵ 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 ⁶ |
| Risk level | High |

⁶ 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% ⁷ 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 ⁸ |
| Risk level | High |

⁷ 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.

⁸ Funds will be returned within 14 working days after the withdrawal request.

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| Description | 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. |
| Maximum share in the portfolio | Single stocks: 0–20% Stock Rights: 0–10% Equities: up to 100% Equity funds: 0–30% Bond funds: 0–50% Mixed Allocation funds ⁹ : 0–50% Alternative funds ¹⁰ : 0–20% Cash, cash equivalents and money market funds: up to 100% |
| Fees | Management fee – 0.3% Performance fee – 10% |
| 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 | Regular, based on market conditions |
| Min investment | 100 000 USD |
| Liquidity | 14 days ¹¹ |
| Risk level | High |

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

¹⁰ Alternative funds shall mean investments in hedge funds, derivatives, cryptocurrencies.

¹¹ 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 funds¹²: 0–5%</p> <p>Alternative funds¹³: 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 ¹⁴ |
| Risk level | High |

¹² Mixed Allocation funds shall mean investments in a combination of variable and fixed income securities.

¹³ Alternative funds shall mean investments in hedge funds, derivatives, cryptocurrencies.

¹⁴ 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 ¹⁵ |
| Risk level | Low |

¹⁵ 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 ¹⁶ |
| Risk level | Low |

¹⁶ Funds will be returned within 7 working days after the withdrawal request.