

APPENDIX 5

Standard Investment Strategies

Appendix №5 to DISCRETIONARY MANAGEMENT TERMS OF BUSINESS

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 | <p>Equity funds: 0–50%</p> <p>Bond funds: 0–90%</p> <p>Commodity funds: 0–30%</p> <p>Mixed Allocation funds: 0–50%</p> <p>Single stocks: 0–25%</p> <p>Single bonds: 0–30%</p> <p>Cash, cash equivalents and money market funds: up to 100%</p> |
| Fees | <p>Management fee – 1%</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 | 5+ years |
| Rebalancing | Quarterly |
| Min investment | 100 000 USD |
| Liquidity | 14 days ¹ |
| Risk level | 2 of 3 |

¹ Funds will be returned within 14 working days after the withdrawal request.

China Technology

| | |
|--|---|
| Description | <p>An actively managed strategy investing in China's technology companies' equities 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 – 0.5%</p> <p>Performance fee – 10%</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 ² |
| Risk level | 3 of 3 |

² Funds will be returned within 14 working days after the withdrawal request.

Fixed Income

| | |
|-----------------------------------|--|
| 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% ³ 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 ⁴ |
| Risk level | 3 of 3 |

³ 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.

⁴ Funds will be returned within 14 working days after the withdrawal request.

Global Equity

| | |
|-----------------------------------|---|
| Description | <p>Diversified portfolio in terms of country, industry, currency, and other types of risk. The selection of stocks is based on the analysis of macroeconomic statistics, geopolitics, global trends, scenario analysis as well as the individual characteristics of selected companies.</p> <p>The portfolio is focused on the beneficiary companies of current market environment that are able to outperform with respect to financials performance and market capitalization on a horizon of six months or more.</p> |
| Maximum share in the portfolio | <p>Stocks and depositary receipts: 0–100%</p> <p>Single Stocks 0–20%</p> <p>Stock Rights: 0 –10%</p> <p>Equity funds: 0–90%</p> <p>Bond funds: 0–20%</p> <p>Commodity funds: 0–20%</p> <p>Cash and cash equivalents and money market funds: up to 100%</p> |
| Fees | <p>Management fee – 1.2%</p> <p>Performance fee – 12%</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 | 5+ years |
| Rebalancing | Weekly |
| Min investment | 100 000 USD |
| Liquidity | 14 days ⁵ |
| Risk level | 3 of 3 |

⁵ Funds will be returned within 14 working days after the withdrawal request.

Technology Growth

| | |
|-----------------------------------|--|
| 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>Cash, cash equivalents and money market funds: up to 100%</p> |
| Fees | <p>Management fee – 1.2%</p> <p>Performance fee – 12%</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 | 5+ years |
| Rebalancing | Weekly |
| Min investment | 100 000 USD |
| Liquidity | 14 days ⁶ |
| Risk level | 3 of 3 |

⁶ Funds will be returned within 14 working days after the withdrawal request.

Money Market USD

| | |
|-----------------------------------|---|
| 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 ⁷ |
| Risk level | 1 of 3 |

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 | 1 of 3 |

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