

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 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

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

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

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% ⁷ High Yield bonds: 0 – 50% ⁸ Unrated bonds: 0-5% ⁹ 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 ¹⁰
Risk level	High

⁷ Investment grade bonds shall mean 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.

⁸ High Yield bonds shall mean 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.

⁹ Unrated bonds shall mean 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.

¹⁰ Funds will be returned within 14 working days after the withdrawal request.

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 ¹¹ : 0–50% Specialty funds ¹² : 0–50% Alternative funds ¹³ : 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 ¹⁴
Risk level	High

¹¹ Mixed Allocation funds shall mean investments in a combination of variable and fixed income securities.

¹² Specialty funds shall mean investments in non-traditional investments specifically life policy, currencies, and derivatives.

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

¹⁴ 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>Mixed Allocation funds¹⁵: 0–5%</p> <p>Alternative funds¹⁶: 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 ¹⁷
Risk level	High

¹⁵ Mixed Allocation funds shall mean investments in a combination of variable and fixed income securities.

¹⁶ Alternative funds shall mean investments in hedge funds, derivatives, cryptocurrencies.

¹⁷ 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 ¹⁸
Risk level	Low

¹⁸ 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 ¹⁹
Risk level	Low

¹⁹ Funds will be returned within 7 working days after the withdrawal request.