acm

RIZQ

Entire team expertise in four strategies

The Arabic word رزق rizq means blessing, gift, happiness and material well-being

en ru



Forecastable return
and controllable risk



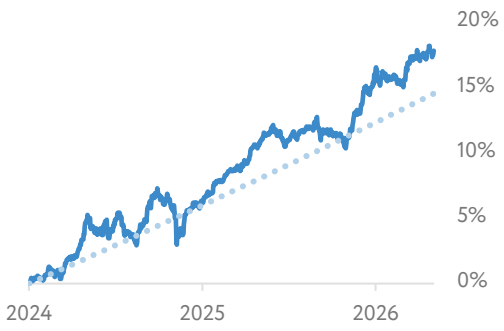
Strategies	ר	י	ד	ה
Expected return[1] annualised	6%	9%	12%	15%
Expected risk[2] annualised	4%	9%	12%	15%
Positive result probability[3] in 3 years	94%	90%	88%	82%

[1] Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy
[2] According to historical metrics of volatility and CVaR (a risk measure that estimates the average loss in the worst 20% of cases) over a 1-year horizon
[3] Forecast based on the distribution of historical returns of strategies

Performance

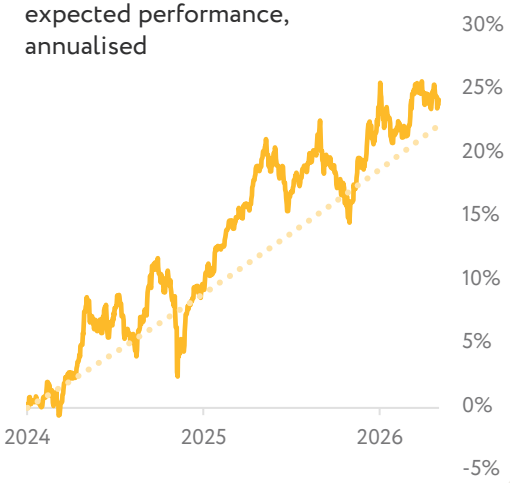
7.3%
realised performance, annualised

6%
expected performance, annualised



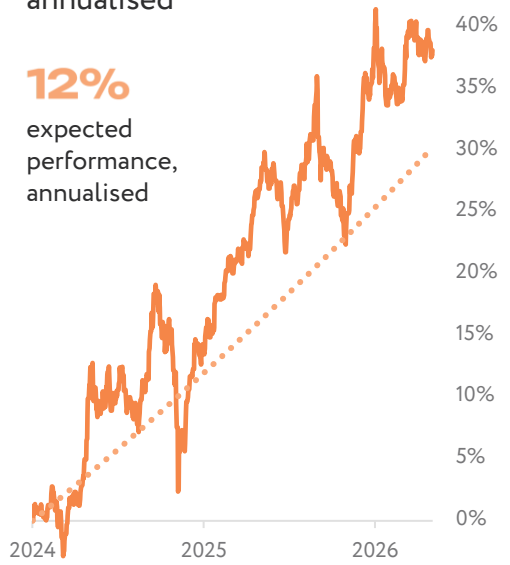
9.7%
realised performance, annualised

9%
expected performance, annualised



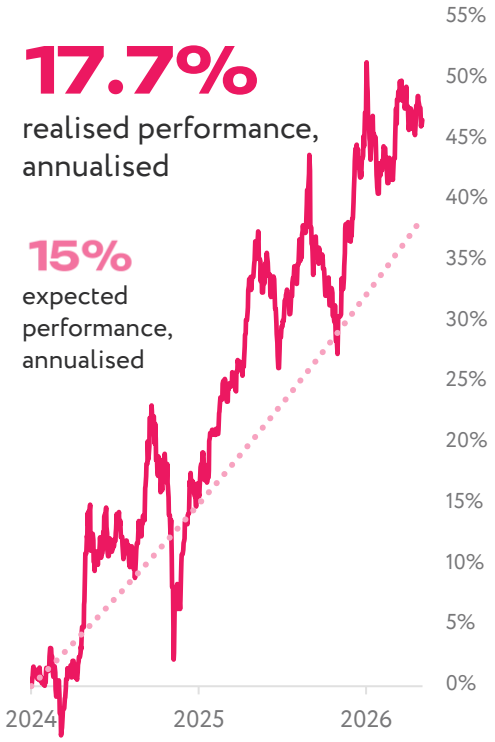
14.8%
realised performance, annualised

12%
expected performance, annualised



17.7%
realised performance, annualised

15%
expected performance, annualised



Realised and expected performance as of 01.10.2026

Past performance is not a reliable indicator of future results.

Advantages

Broad diversification

- Fixed Income
- Equity
- Currencies
- Commodity
- Alternative assets

within each strategy

Expertise

at the portfolio management level

Portfolio approach based on Modern Portfolio Theory

Applied by key market participants

$656+ bn
assets under management[1]

[1] Based on research Investingintheweb

Diversification



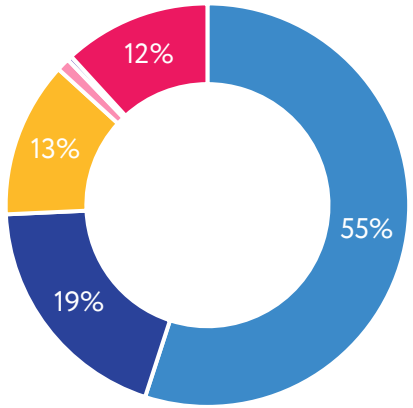
weight limits for strategies, %	Capital preservation factoring in inflation	Broad equity market returns with lower risk	Outperforming broad equity market returns	Maximizing equity opportunities
Money Market USD	40 – 65	5 – 55	5 – 40	5 – 40
Fixed Income	15 – 25	10 – 25	10 – 20	5 – 15
Balanced	5 – 15	10 – 25	10 – 25	5 – 25
Ni-to-ryu	5 – 10	5 – 20	10 – 25	5 – 25
Abu Dhabi Falcon	5	5 – 15	10 – 20	15 – 25
Technology Growth	5	5 – 15	10 – 20	15 – 25
China Technology	0	10 – 15	10 – 20	15 – 25
Commodities	0	5	10	10

Diversification

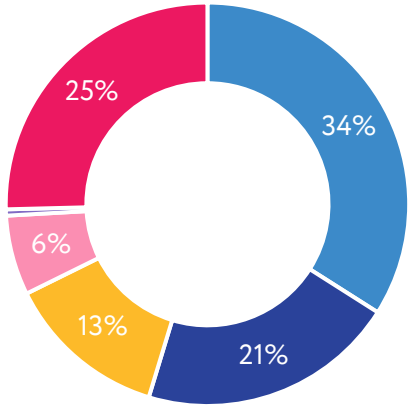
asset classes
in the current portfolio

- Cash
- Bonds
- Absolute return
- Commodities
- Alternative
- Equity

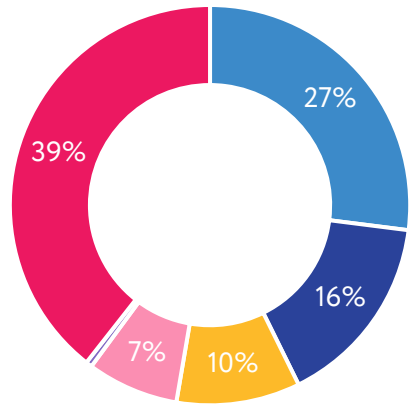
Capital preservation factoring in inflation



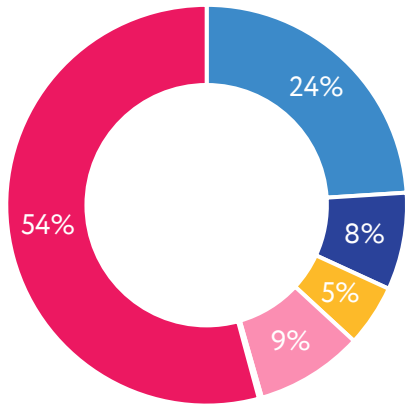
Broad equity market returns with lower risk



Outperforming broad equity market returns



Maximizing equity opportunities

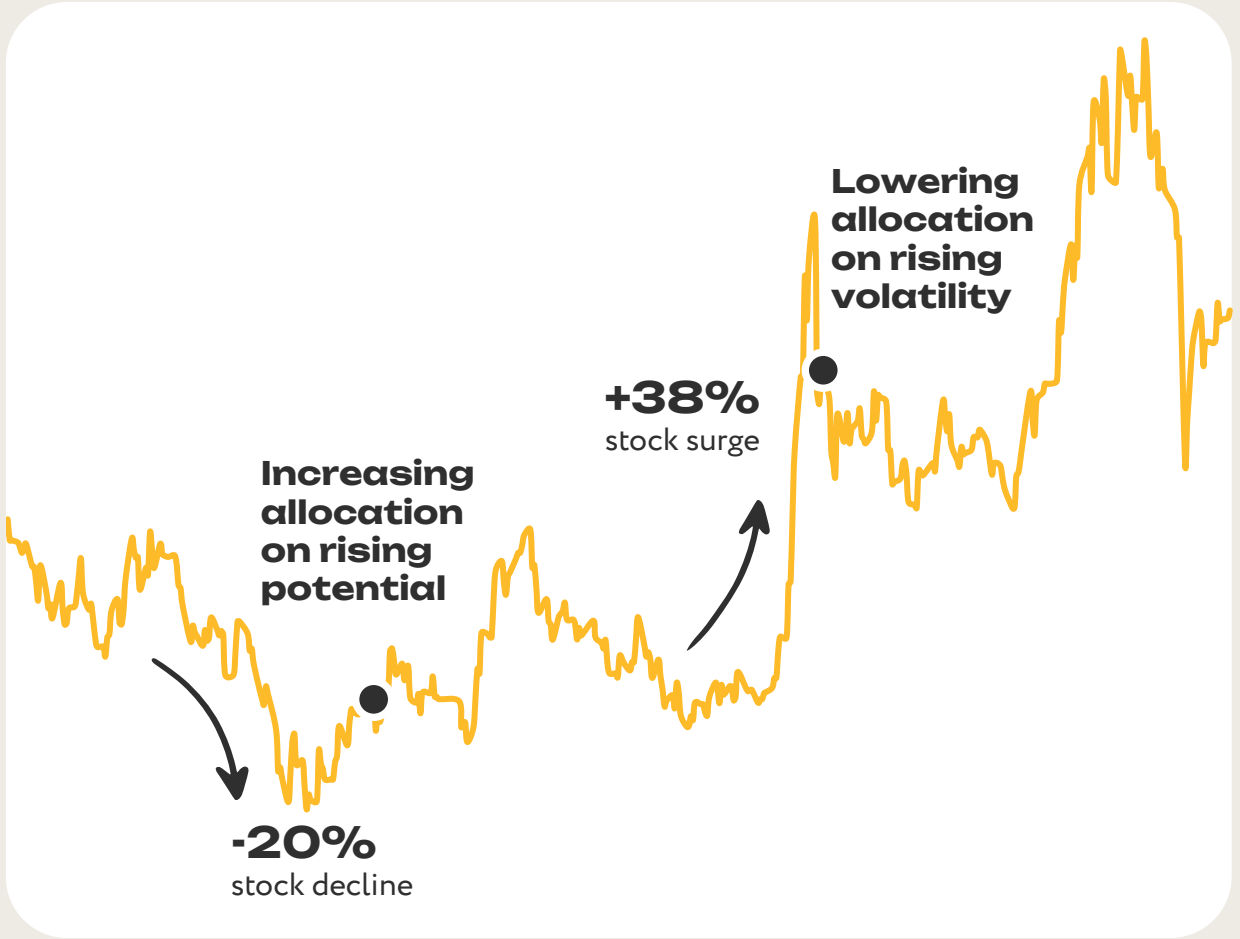


The portfolio is formed taking into account the current market situation and is relevant as of 01.10.2026
The composition of the current portfolio may differ

Portfolio approach

Monthly rebalancing

- Assessment of strategy risk and return
- Determination of new asset weights upon deviation from the target level
- Adjustment of portfolio structure



Rebalancing according to the principles of Modern Portfolio Theory. The chart is provided for illustration purposes

Investment options

	Strategy	Strategy S
		Securitised version of the strategy
Structure	ownership of a securities portfolio	ownership of a single asset
Transactions and operations	full visibility of all	all changes occur within a single structure
Liquidity	daily	2 weeks
Minimum investment	from $1 mln	from $100k
Management fee	0.5%	1% 1.5%
Performance fee	0% 5%	0%

rizq

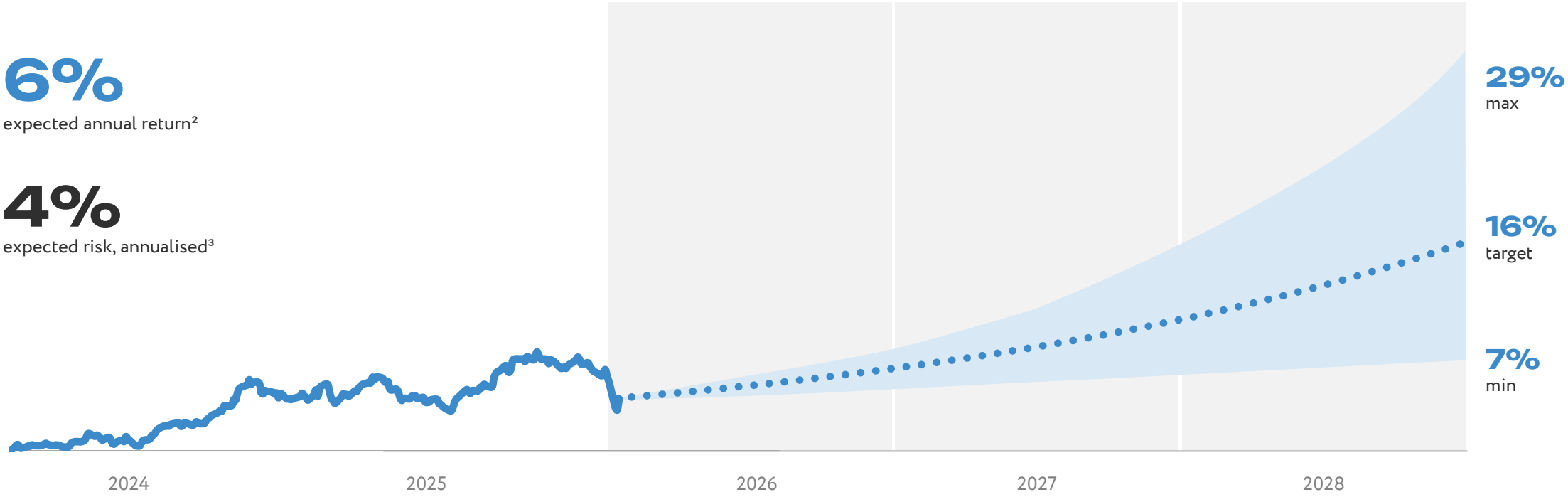
Performance and forecasts

Capital preservation factoring in inflation

3-year return forecast[1]

6%
expected annual return[2]

4%
expected risk, annualised[3]



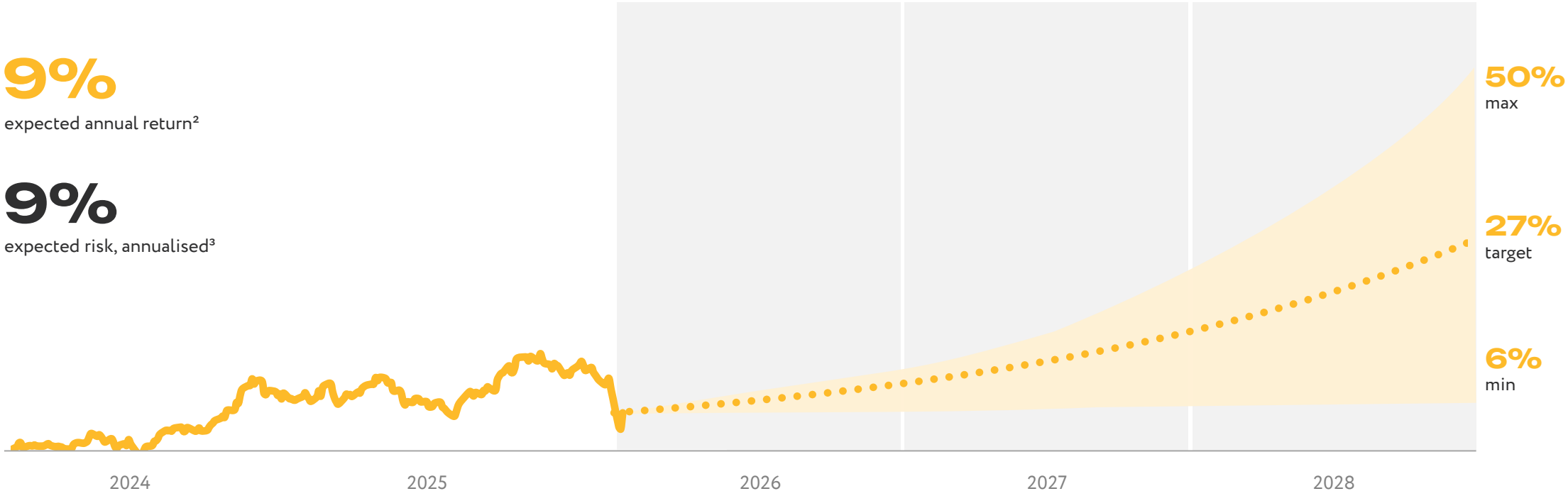
[1] 70% forecast probability
[2] Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy. Past performance is not a reliable indicator of future results
[3] According to historical metrics of volatility and CVaR (a risk measure that estimates the average loss in the worst 20% of cases) over a 1-year horizon

Broad equity market returns with lower risk

3-year return forecast[1]

9%
expected annual return[2]

9%
expected risk, annualised[3]



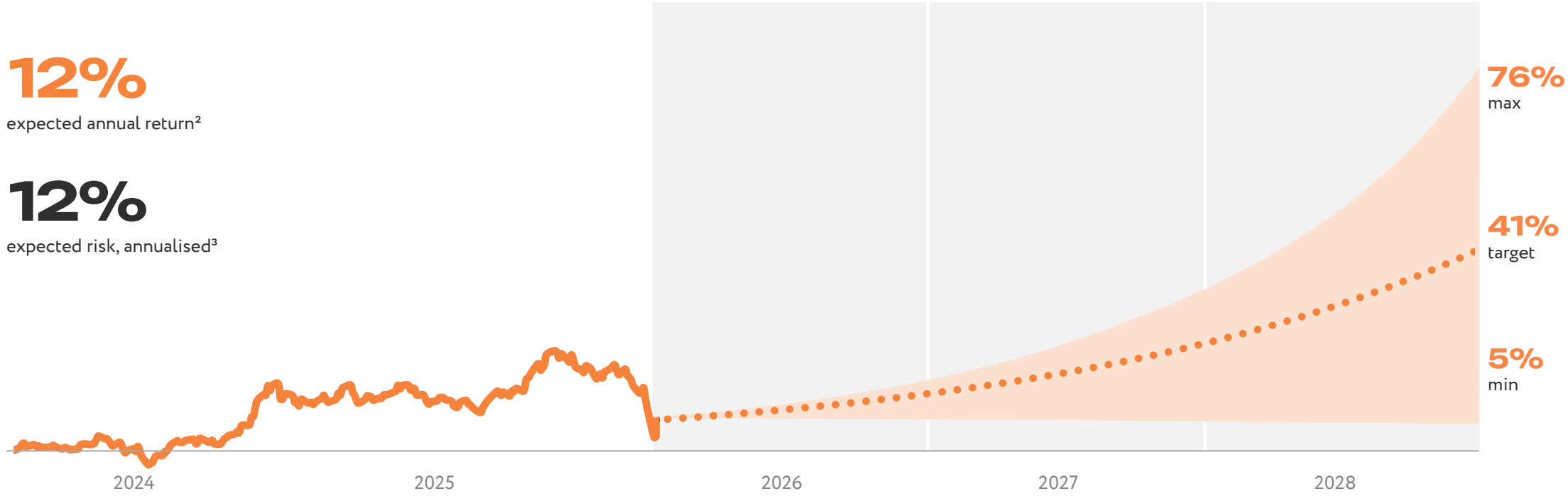
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[3] According to historical metrics of volatility and CVaR (a risk measure that estimates the average loss in the worst 20% of cases) over a 1-year horizon

Outperforming broad equity market

3-year return forecast[1]

12%
expected annual return[2]

12%
expected risk, annualised[3]



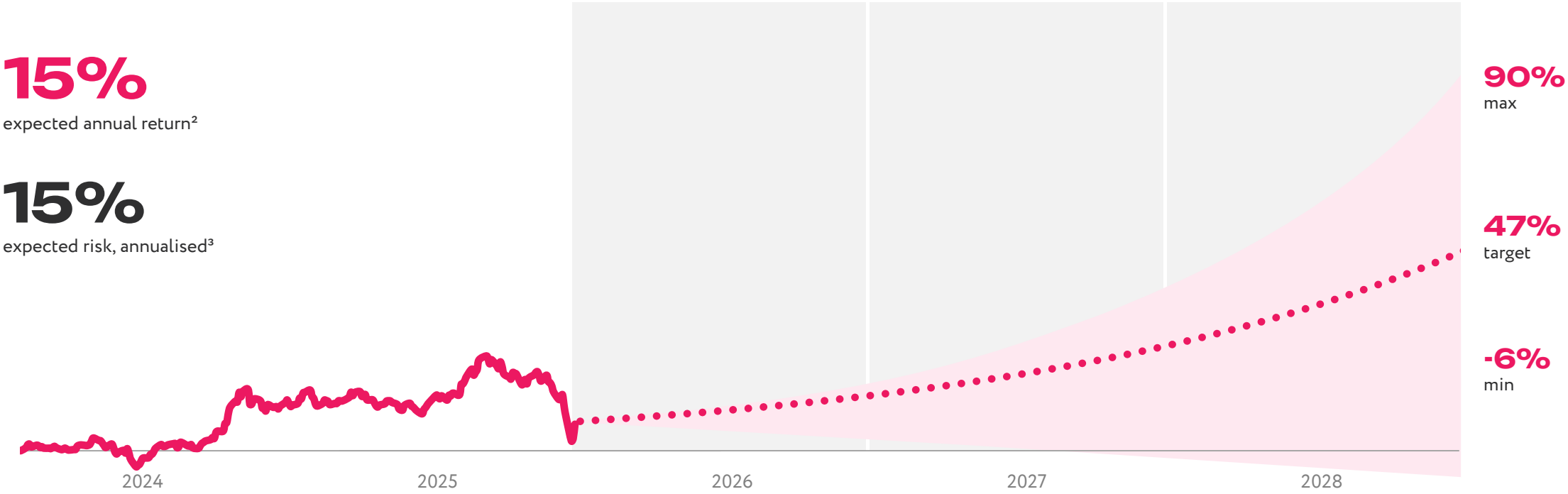
[1] 70% forecast probability
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[3] According to historical metrics of volatility and CVaR (a risk measure that estimates the average loss in the worst 20% of cases) over a 1-year horizon

Maximizing equity opportunities

3-year return forecast[1]

15%
expected annual return[2]

15%
expected risk, annualised[3]



[1] 70% forecast probability
[2] Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy. Past performance is not a reliable indicator of future results
[3] According to historical metrics of volatility and CVaR (a risk measure that estimates the average loss in the worst 20% of cases) over a 1-year horizon

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Rebalancing approach

Modern Portfolio Theory Approach

1

Estimate expected return and risk metrics

Calculation of expected returns based on portfolio managers' forecasts, historical performance, and market consensus

Calculation of correlation, volatility, and other risk metrics using historical data over the past 12 months

2

Determine the optimal asset weights

Objective function[1] includes expected return and risk metrics

Application of a refined MPT methodology and a nonlinear optimization algorithm[2]

3

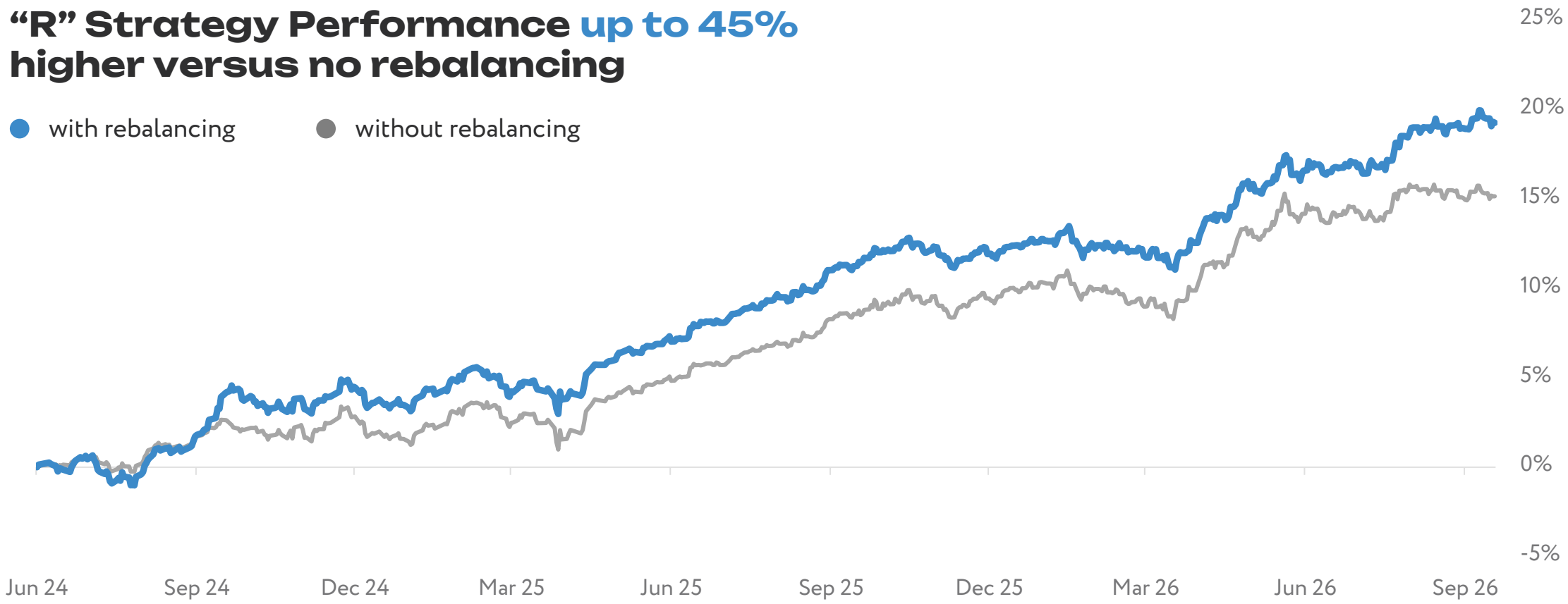
Rebalance the strategy

Allows for risk level control and increases the likelihood of achieving the target return

[1] Logarithms of the objective function components are used to normalise variables with different scales

[2] A numerical optimization method suitable for constrained problems: Sequential Least Squares Programming

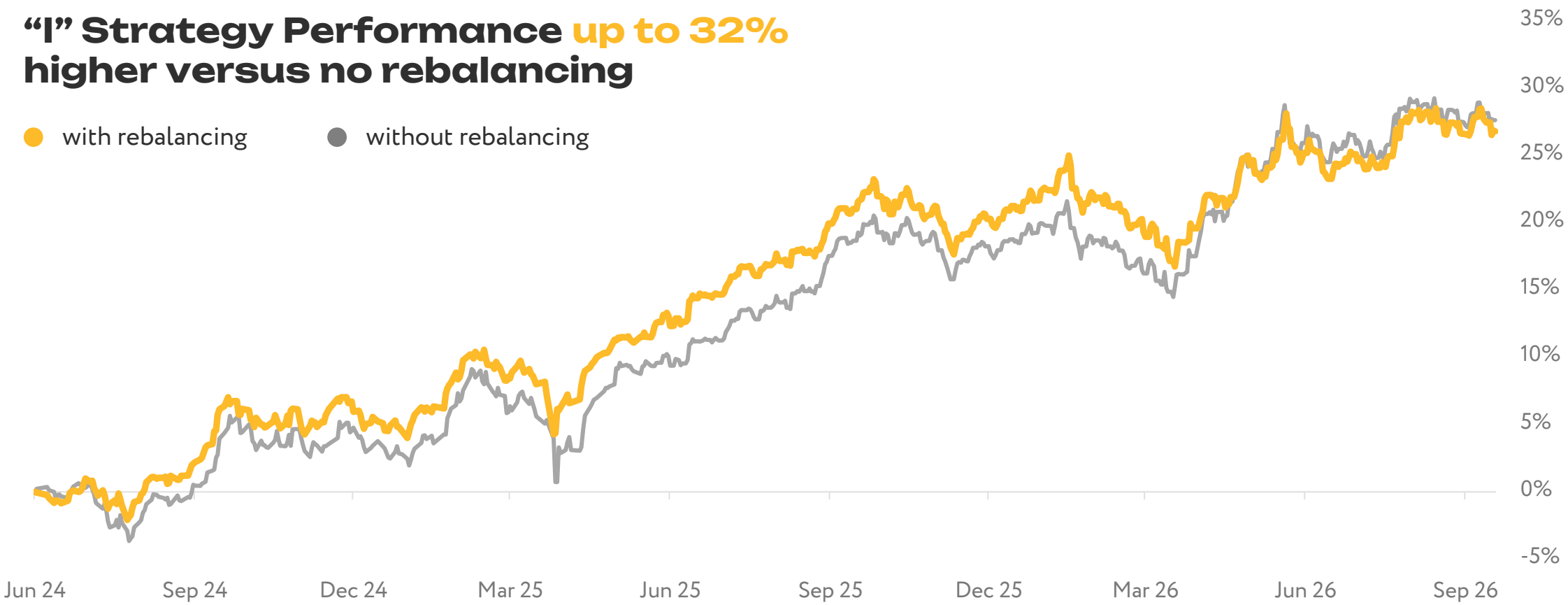
“R” Strategy Performance up to 45% higher versus no rebalancing



Relevant as of 02.10.2026

Past performance is not a reliable indicator of future results

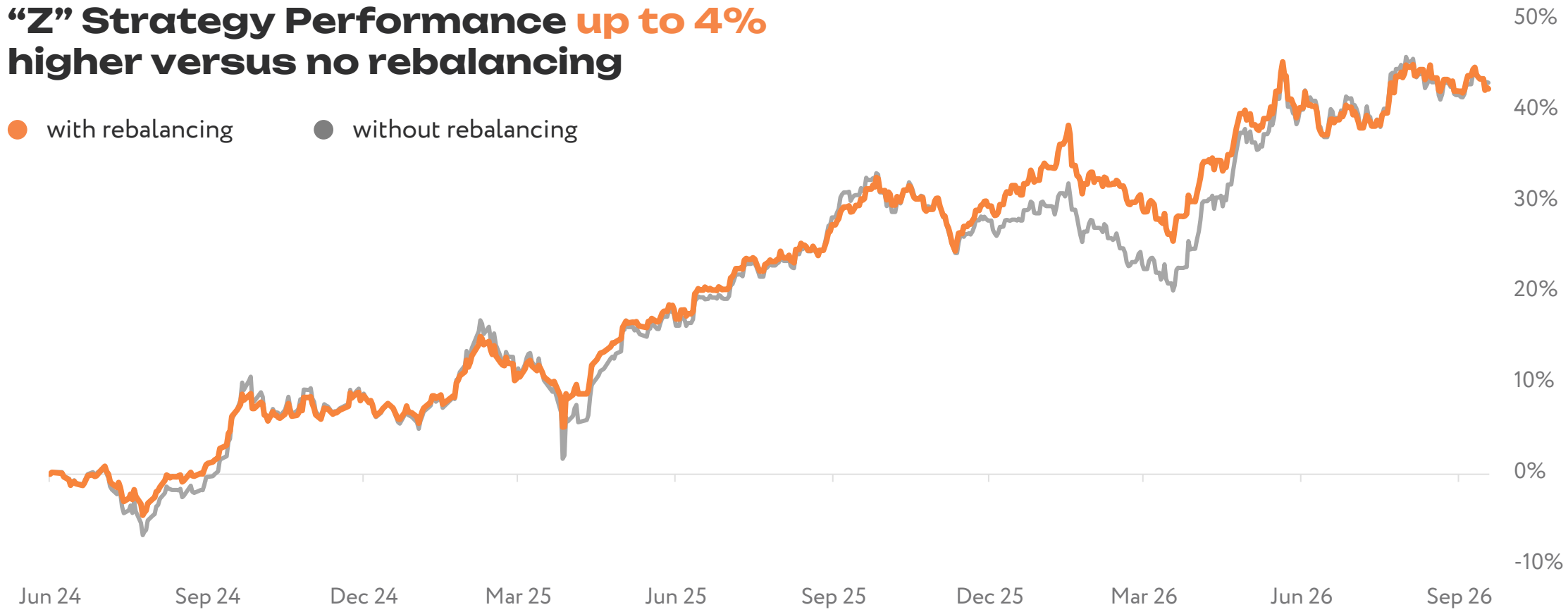
“I” Strategy Performance up to 32% higher versus no rebalancing



Relevant as of 02.10.2026

Past performance is not a reliable indicator of future results.

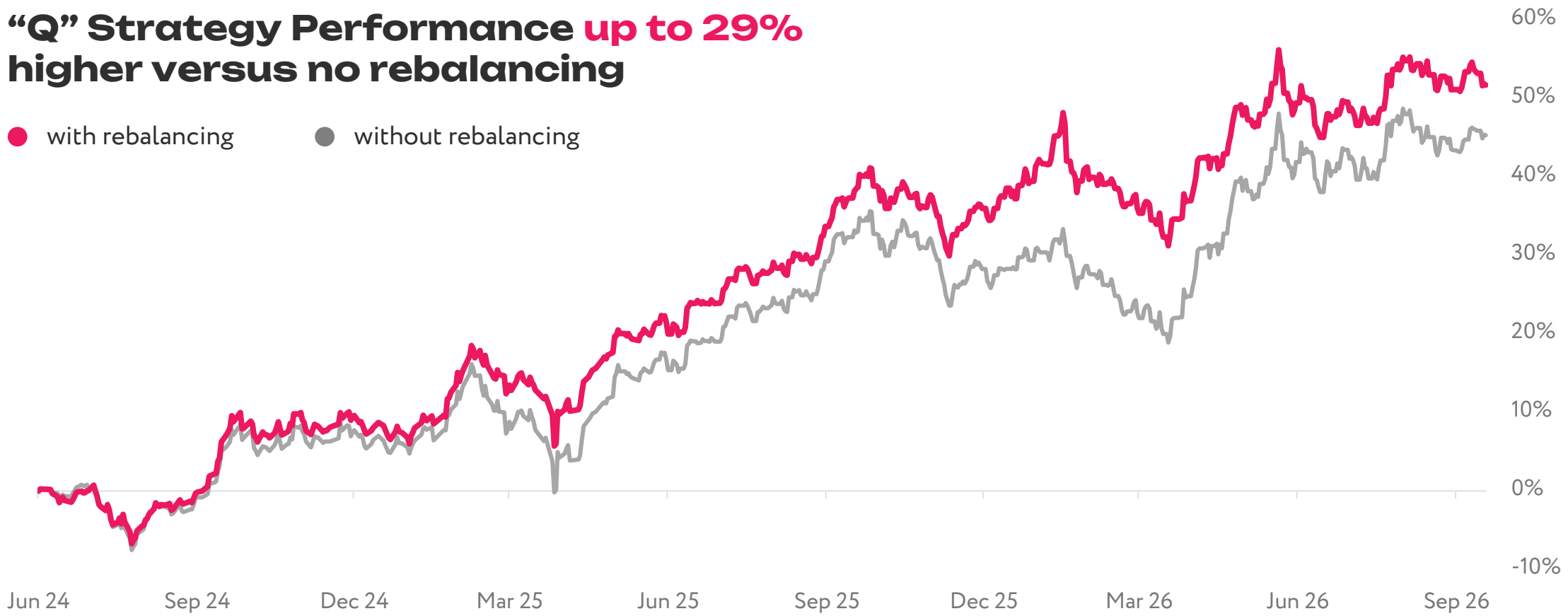
“Z” Strategy Performance up to 4% higher versus no rebalancing



Relevant as of 02.10.2026

Past performance is not a reliable indicator of future results.

“Q” Strategy Performance up to 29% higher versus no rebalancing



Relevant as of 02.10.2026

Past performance is not a reliable indicator of future results.

Fees

Strategies	R	I	Z	Q
management fee	0.5%	0.5%	0.5%	0.5%
performance fee	•	•	5%	5%

Strategies S NEW

total fee	1%	1%	1.5%	1.5%
ISIN	MU0803E00207	MU0803E00181	MU0803E00215	MU0803E00199

Risks

Market Risk

Risk of incurring losses (expenses) due to adverse changes in the market value of financial instruments or other assets in which funds are invested

Credit Risk

Risk of incurring losses (expenses) due to non-performance, untimely performance, or incomplete performance by a counterparty/issuer/the Company of financial obligations under the terms of a contract

Liquidity Risk

Risk of incurring losses (expenses) due to the inability to sell an asset without material losses

Operational Risk

Risk of incurring losses (expenses) arising from failures of software/hardware, improper actions or omissions of employees, and/or the impact of external events

Regulatory (including political and other) Risks

Risk of incurring losses (expenses) due to changes in the regulatory and legal environment/framework

Custody Risk

Risk of loss of property resulting from actions or omissions of persons responsible for the safekeeping of assets and the record-keeping of title to assets

Force-Majeure Circumstances

Risk of incurring losses (expenses) due to the occurrence of force-majeure events (flood, earthquake, pandemic, etc.)

Sanctions Risk

Risk of incurring losses (expenses) resulting from the imposition of sanctions restrictions on assets, the Company, and other parties involved in the operating chain

Settlement Risk

Risk of cancellation, freezing, or extension of settlement periods on assets because of imposed restrictions

Risk of Incomplete Asset Segregation

There is a risk of loss arising from the lack of full segregation of assets, income and expenses between Notes issued within the same cell of PWM PCC. Asset segregation is intended to legally isolate the assets and liabilities attributable to one group of investors or projects from those of others, thereby reducing the risk of loss arising from financial difficulties of the issuer or other transaction participants.
While assets are segregated between different cells of PWM PCC, assets, income and expenses attributable to individual Notes within the same cell may not be fully segregated.
Consequently, in adverse circumstances, assets or income attributable to one Note may be used to satisfy expenses, liabilities or losses relating to another Note within the same cell. This may result in the partial or total loss of investors' funds.

An investor may face other risks not specified in this material

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