

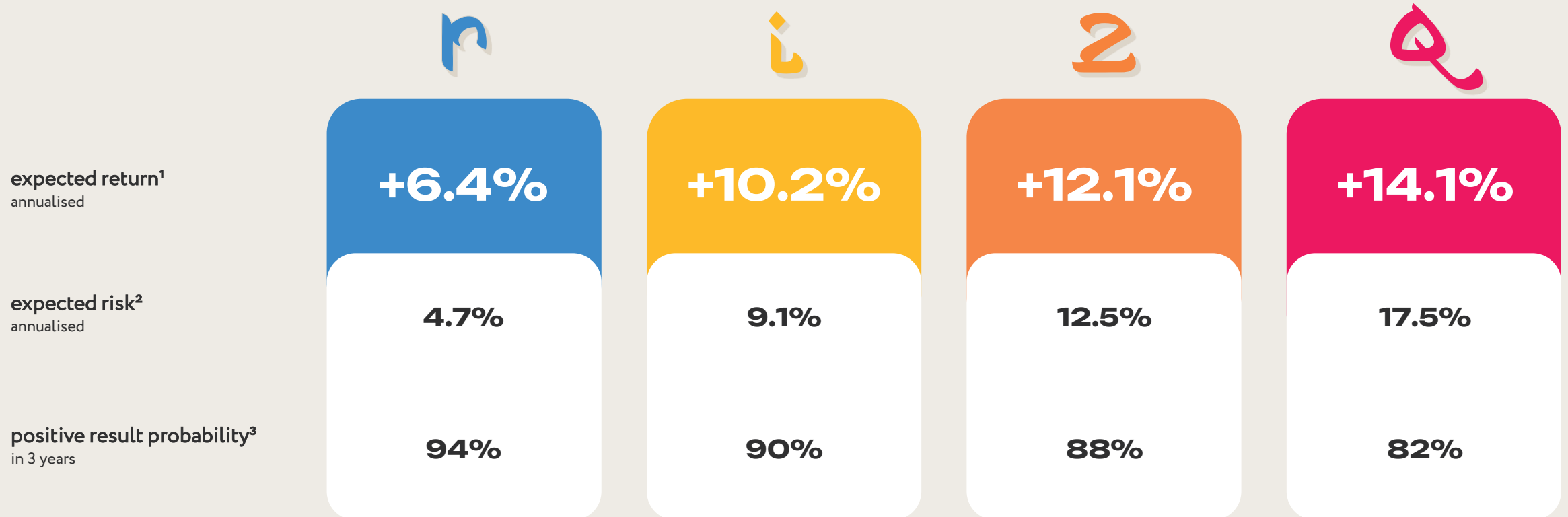
RIZQ

Entire team expertise in four strategies

The Arabic word رزق (rizq) means blessing, gift, abundance, happiness, growth, and material well-being



Forecastable return and controllable risk



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

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 management¹

¹ Based on research [Investingintheweb](#)

Broad diversification across assets and countries



weight limits for strategies, %

Money Market USD

Fixed Income

Balanced

Ni-to-ryu

Abu Dhabi Falcon

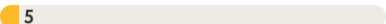
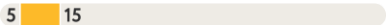
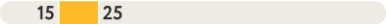
Technology Growth

China Technology

Commodities

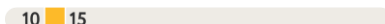
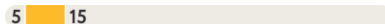
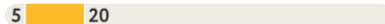
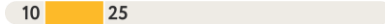
R

Capital preservation
factoring in inflation



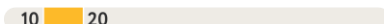
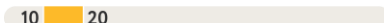
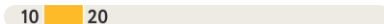
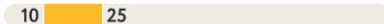
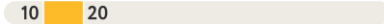
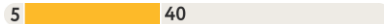
I

Broad equity market
returns with lower risk



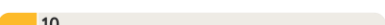
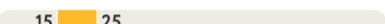
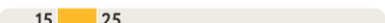
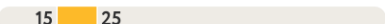
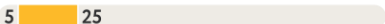
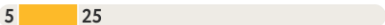
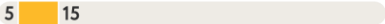
Z

Outperforming broad
equity market returns



Q

Maximizing equity
opportunities

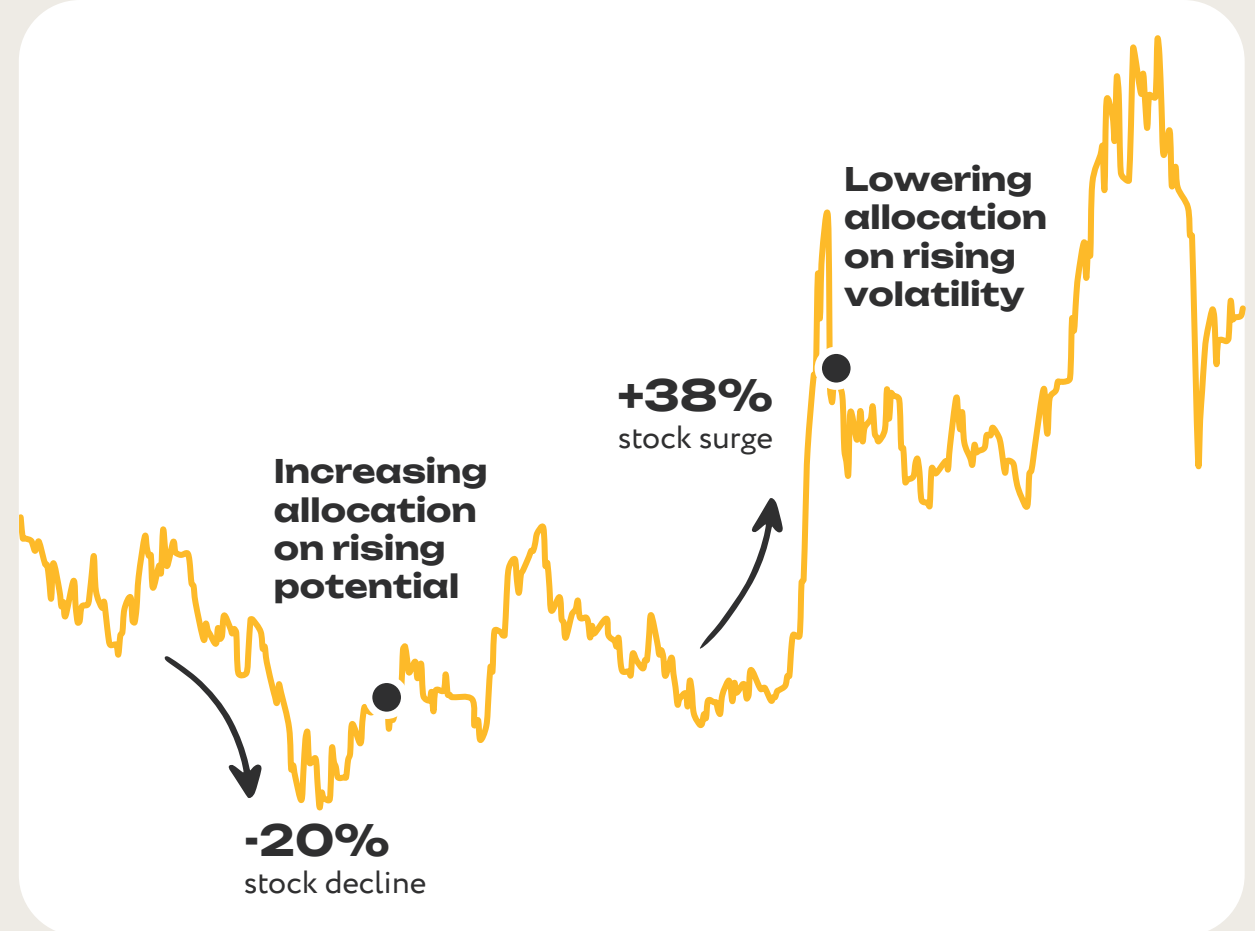


Portfolio approach



Monthly rebalancing

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



Strategies Fees



\$1 mln
minimum amount

management fee

performance fee

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



ri2d

Performance and forecasts



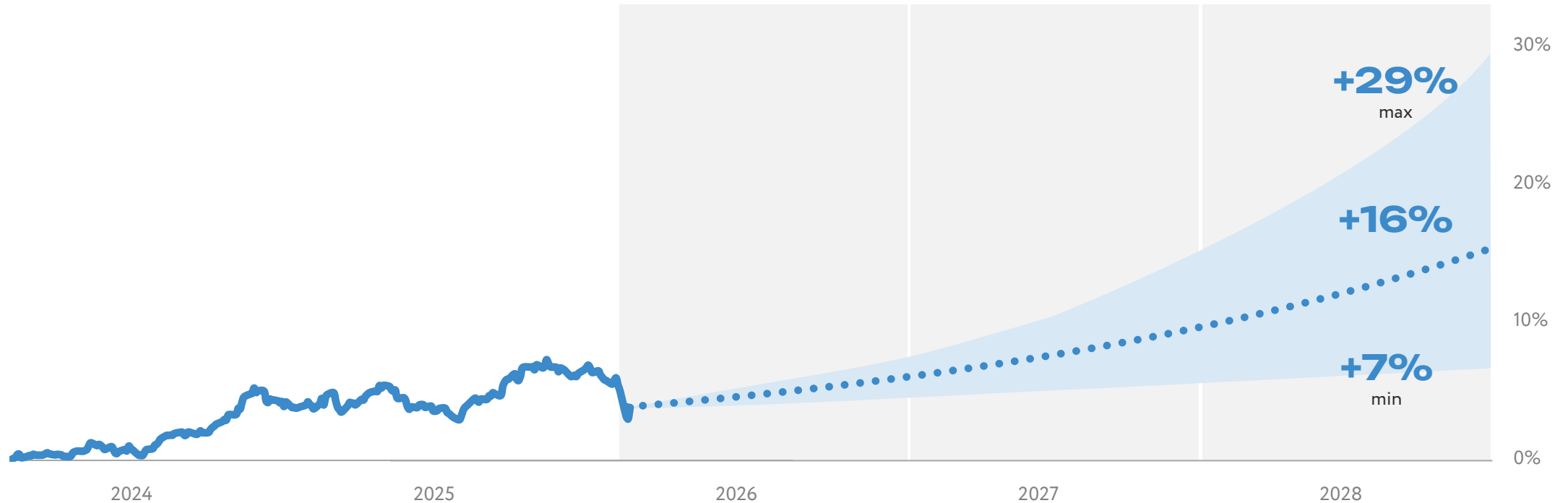
Capital preservation factoring in inflation

+6.4%
expected return¹

4.7%
expected risk²



3-year return forecast³



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

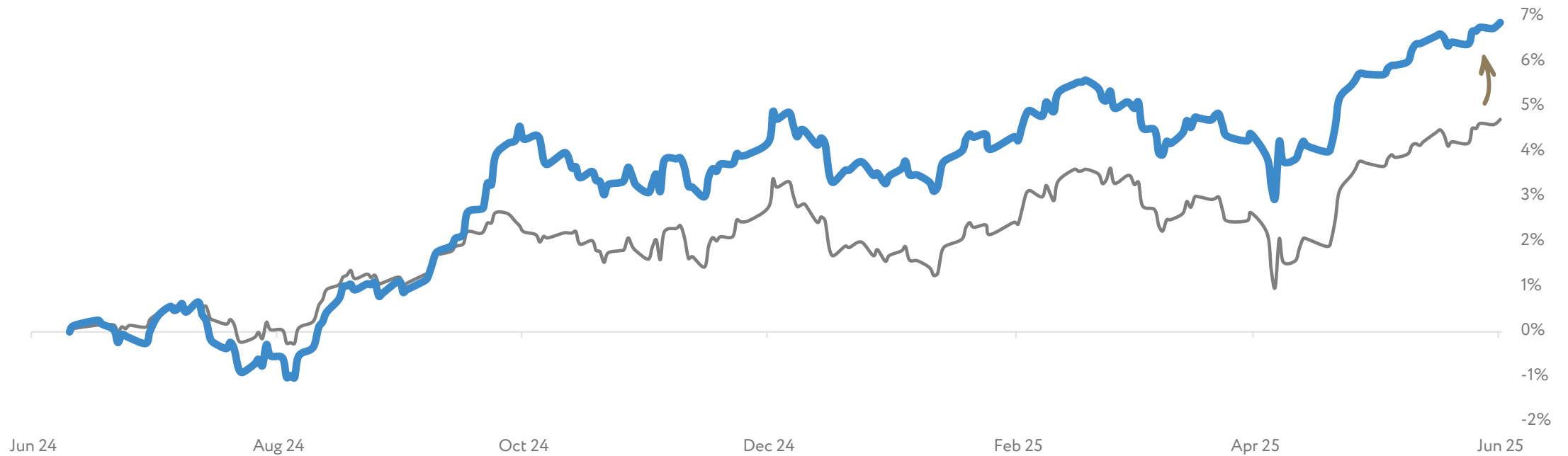
³ 70% forecast probability



“R” Strategy Performance

● with rebalancing ● without rebalancing

**up to 45% higher
versus no rebalancing**





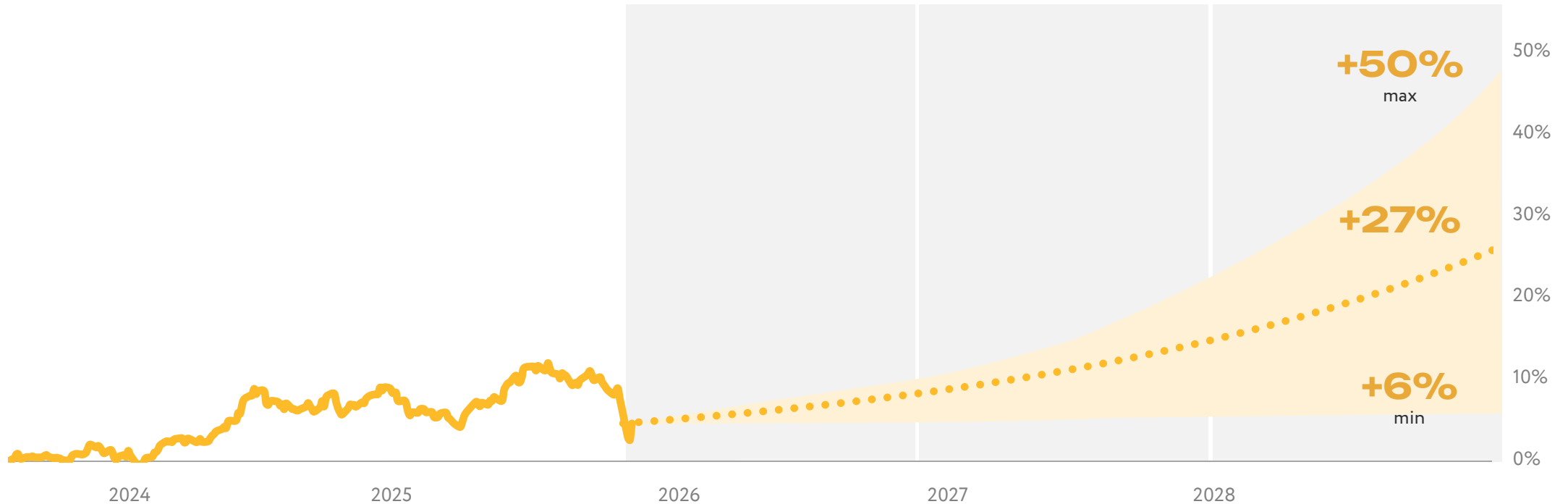
Broad equity market returns with lower risk

+10.2%
expected return¹

9.1%
expected risk²



3-year return forecast³



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

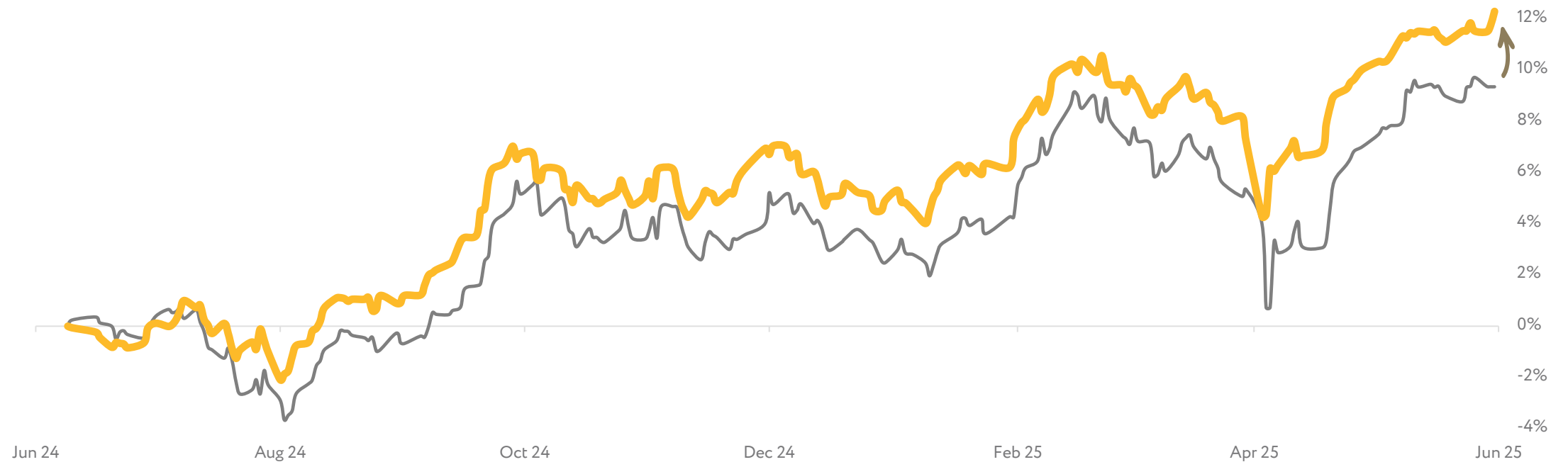
³ 70% forecast probability



“I” Strategy Performance

● with rebalancing ● without rebalancing

up to 32% higher
versus no rebalancing





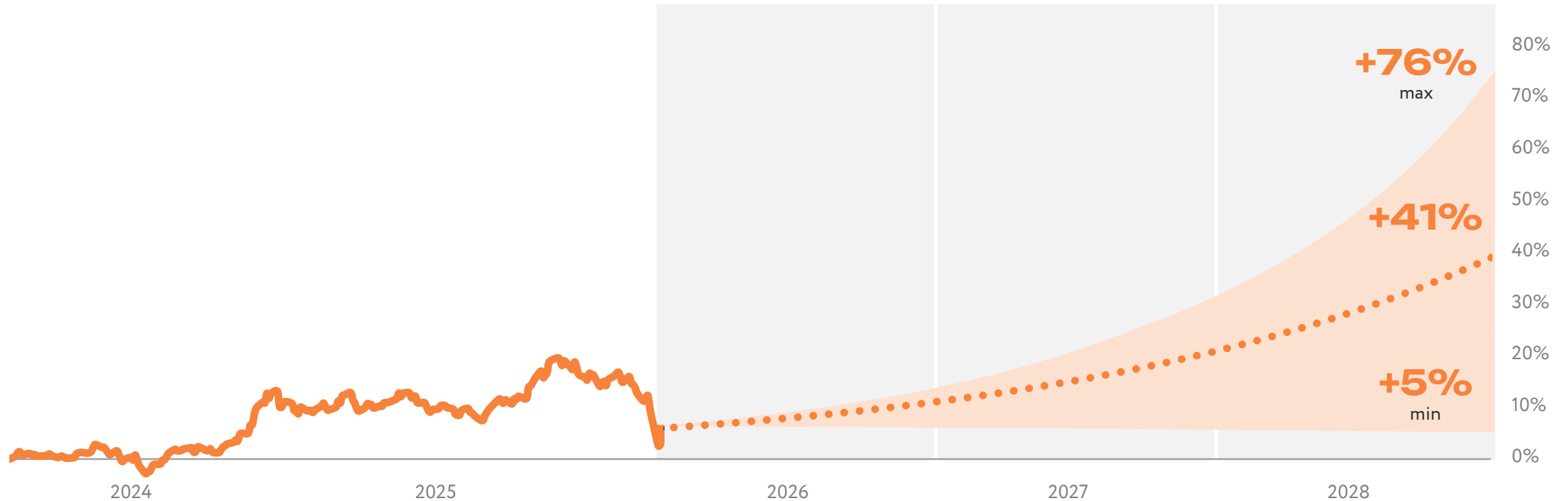
Outperforming broad equity market

+12.1%
expected return¹

12.5%
expected risk²



3-year return forecast³



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

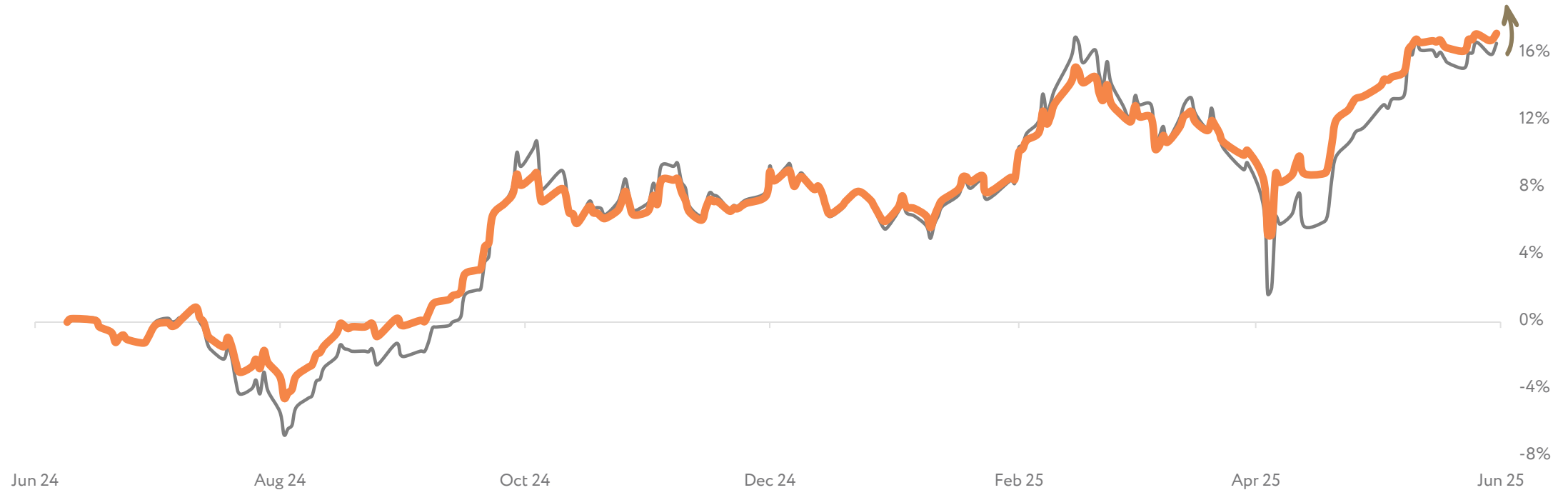
³ 70% forecast probability



“Z” Strategy Performance

● with rebalancing ● without rebalancing

up to 4% higher versus
no rebalancing





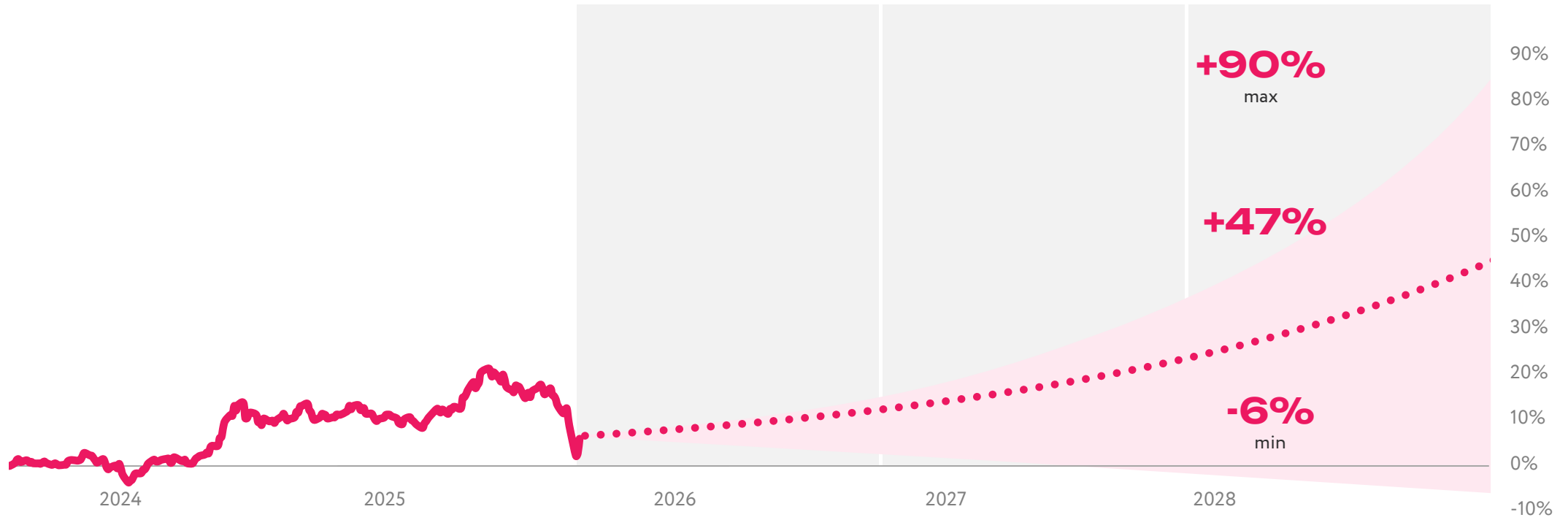
Maximizing equity opportunities

+14.1%
expected return¹

17.5%
expected risk²



3-year return forecast³



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

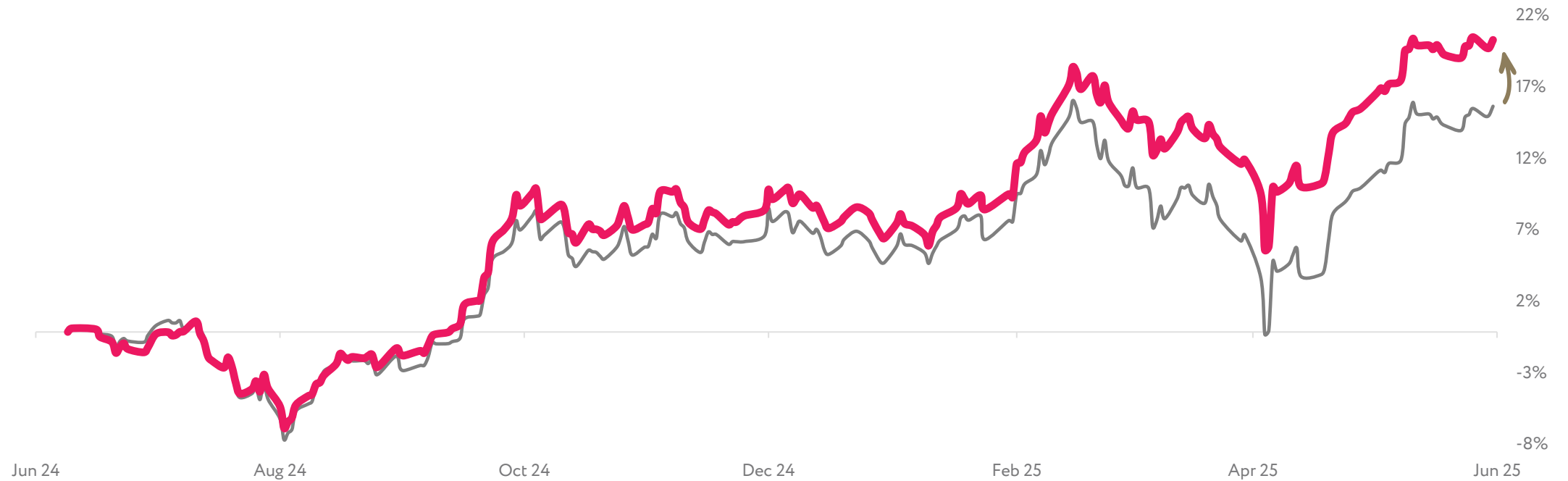
³ 70% forecast probability



**up to 29% higher
versus no rebalancing**

“Q” Strategy Performance

● with rebalancing ● without rebalancing



Rebalancing



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 function¹ includes expected return and risk metrics

Application of a refined MPT methodology and a nonlinear optimization algorithm²

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



See you soon

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