RIZQ

Entire team expertise in four strategies

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

en ru

Forecastable return
and controllable risk

expected return[1] annualised	5.9%	9.8%	12.6%	14.4%
expected risk[2] annualised	3.7%	7.9%	11.8%	15.0%
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

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]

Broad diversification across assets and countries

weight limits for strategies, %

	R Capital preservation factoring in inflation	I Broad equity market returns with lower risk	Z Outperforming broad equity market returns	Q 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

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

Strategies Fees

$1 mln minimum amount	R	I	Z	Q
management fee	0.5%	0.5%	0.5%	0.5%
performance fee	•	•	5%	5%

rizq

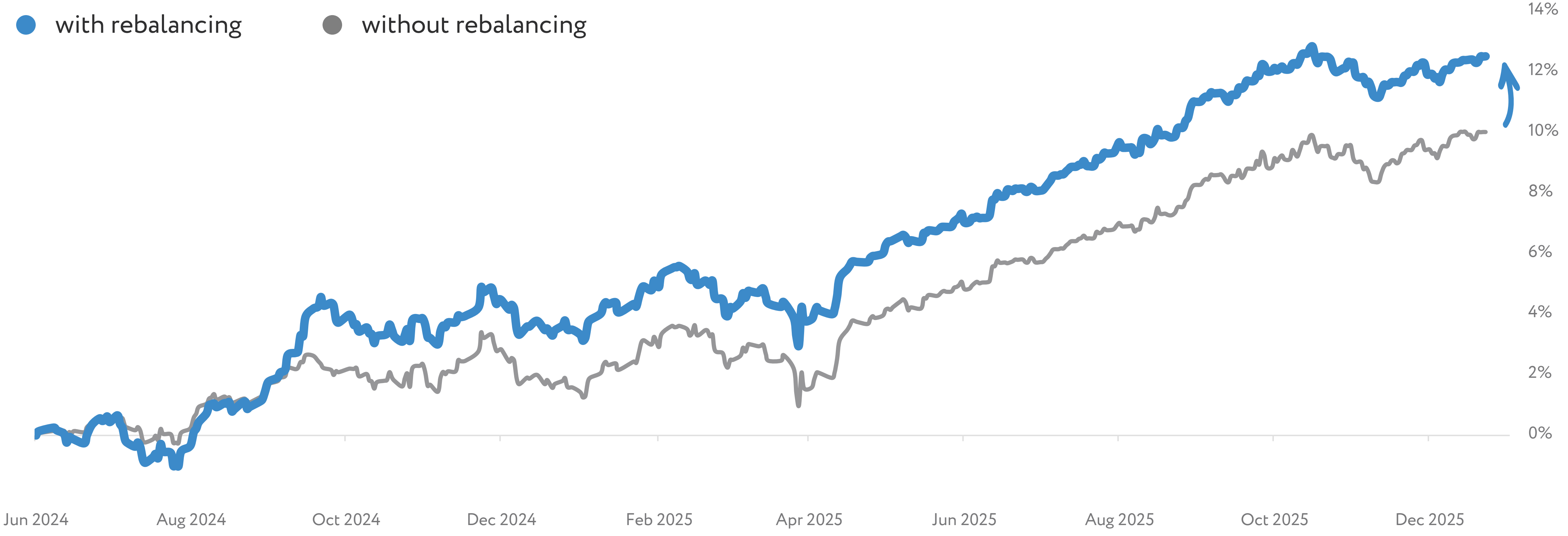
Performance and forecasts

5.9%
expected return[1]

3.7%
expected risk[2]

up to 45% higher versus no rebalancing

"R" Strategy Performance

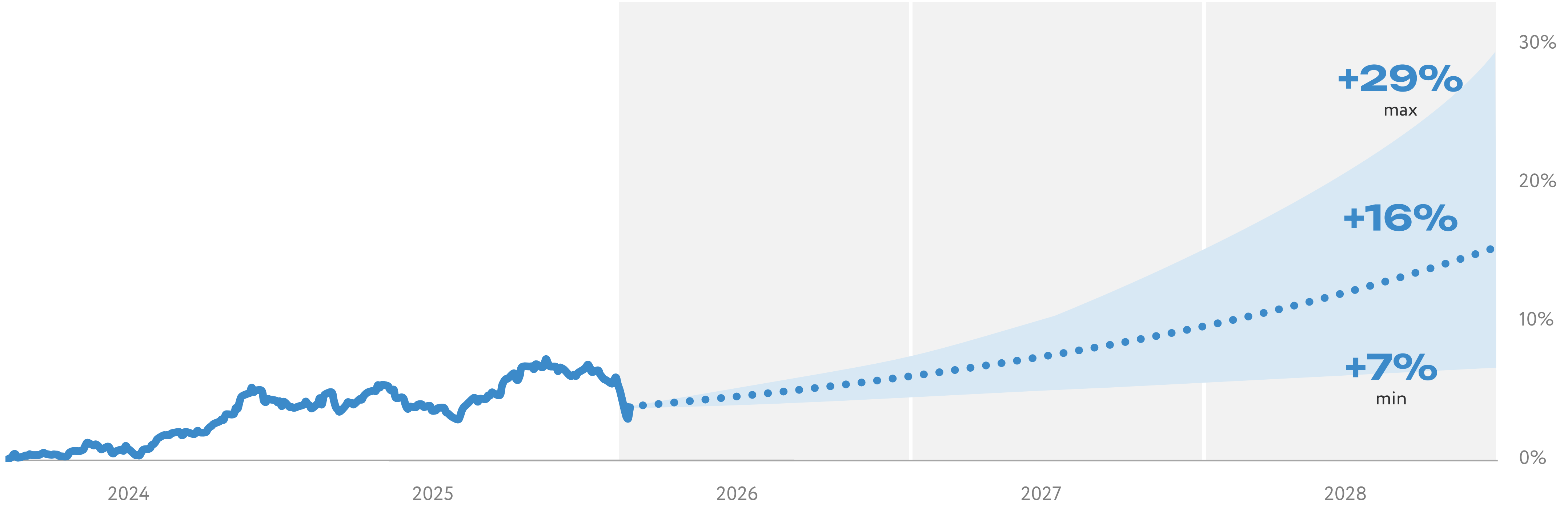


[1] Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy

[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

Capital preservation factoring in inflation

3-year return forecast[1]



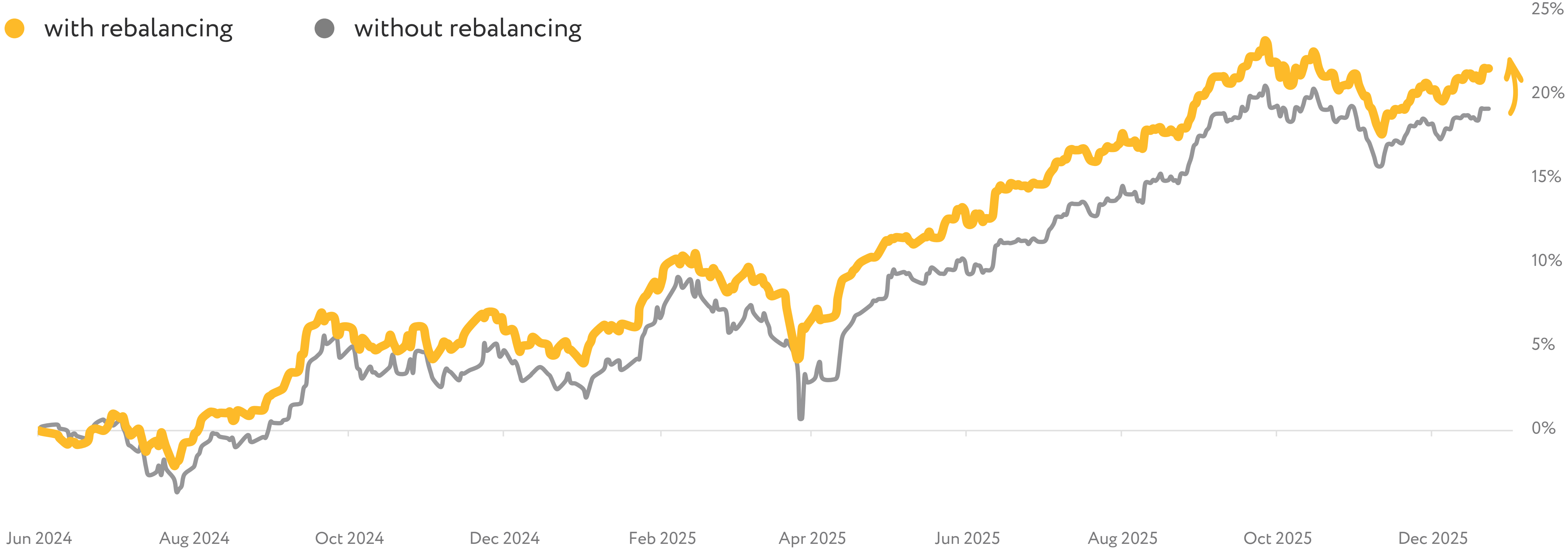
[1] 70% forecast probability

9.8%
expected return[1]

7.9%
expected risk[2]

up to 32% higher versus no rebalancing

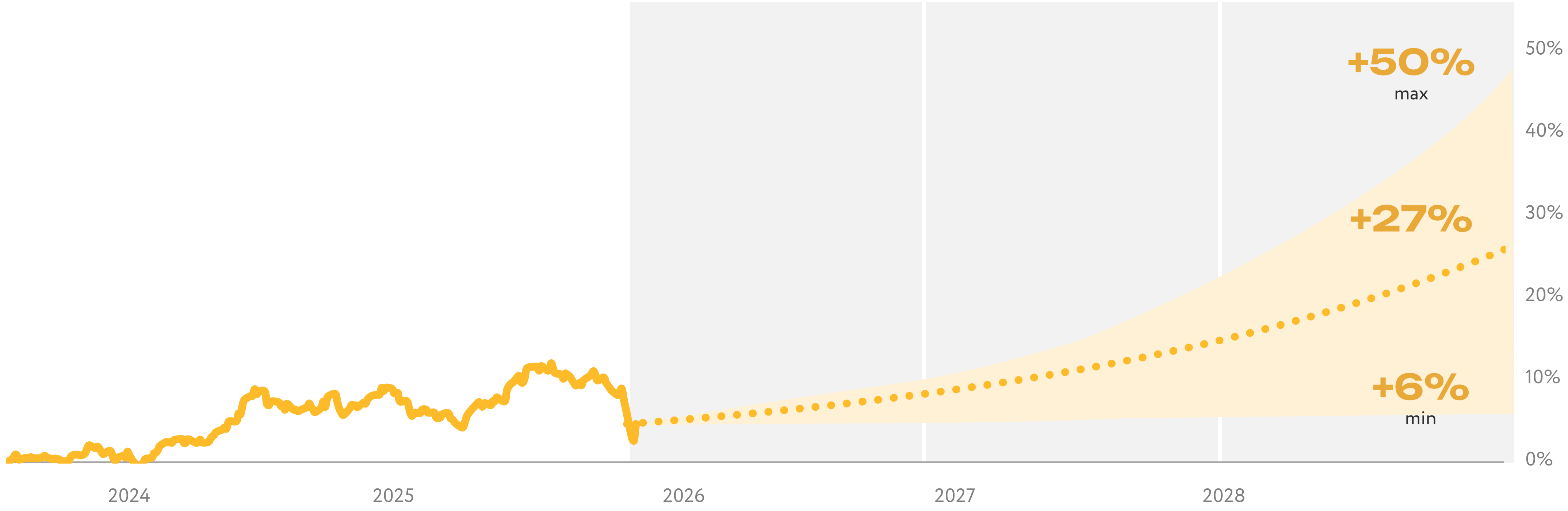
"I" Strategy Performance



[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

Broad equity market returns with lower risk

3-year return forecast[1]



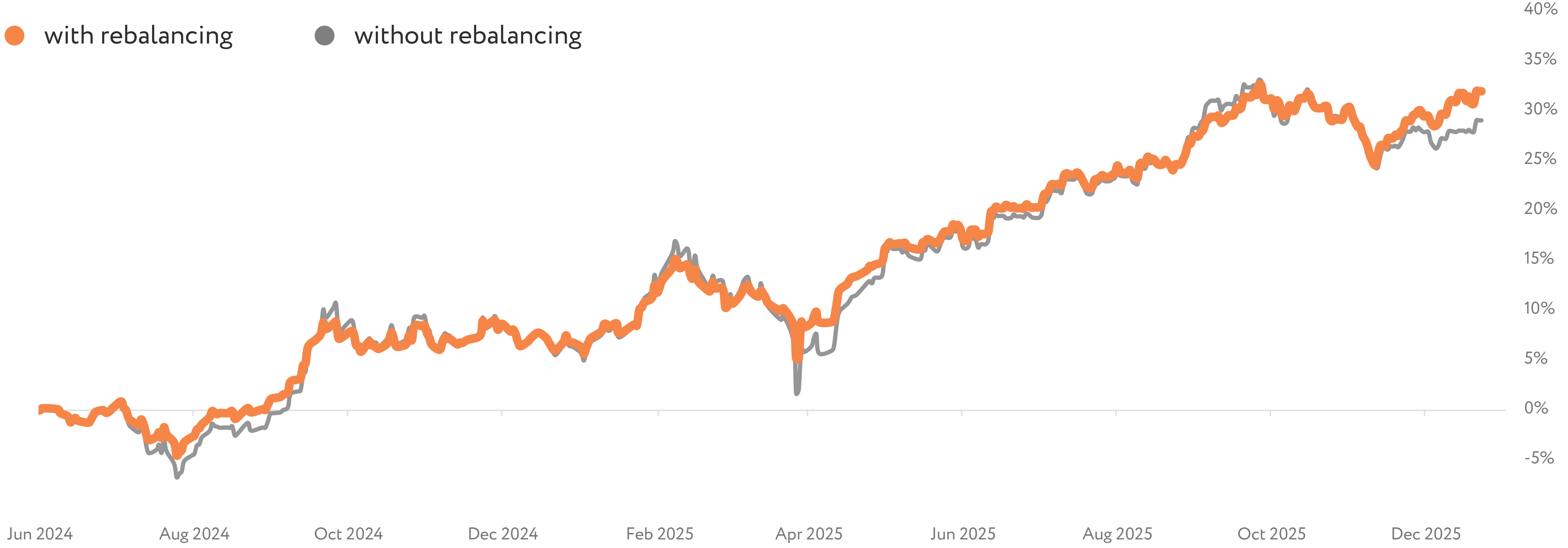
[1] 70% forecast probability

12.6%
expected return[1]

11.8%
expected risk[2]

“Z” Strategy Performance

up to 4% higher versus no rebalancing

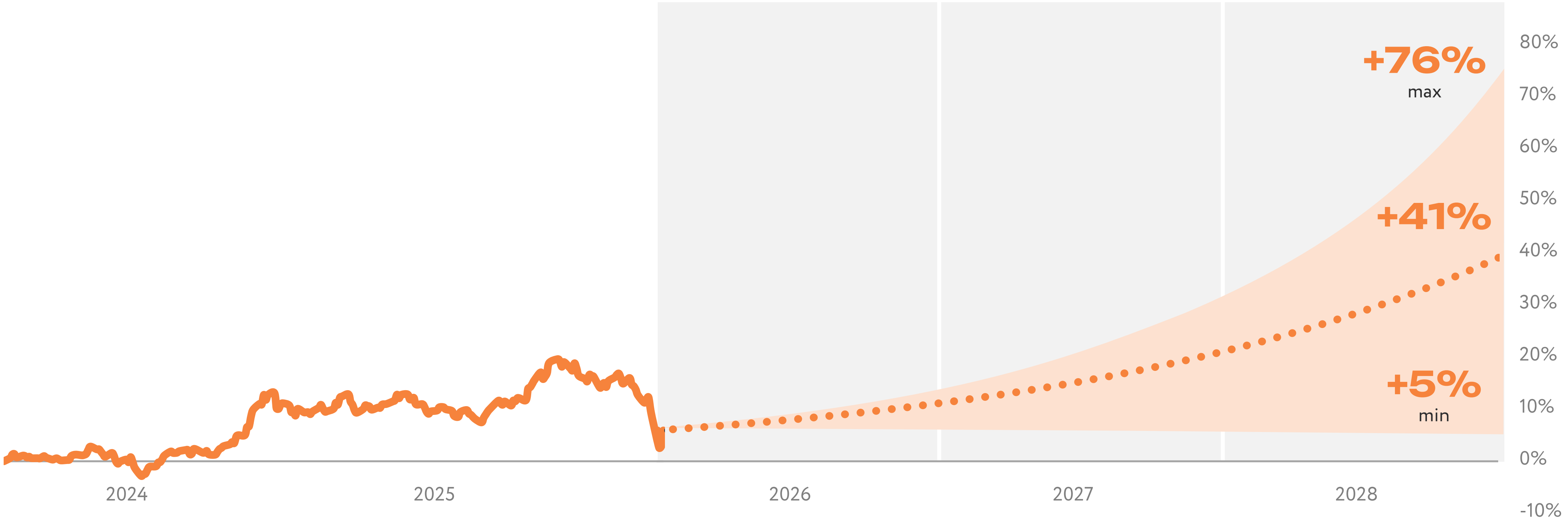


[1] Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy

[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

Outperforming broad equity market

3-year return forecast[1]



[1] 70% forecast probability

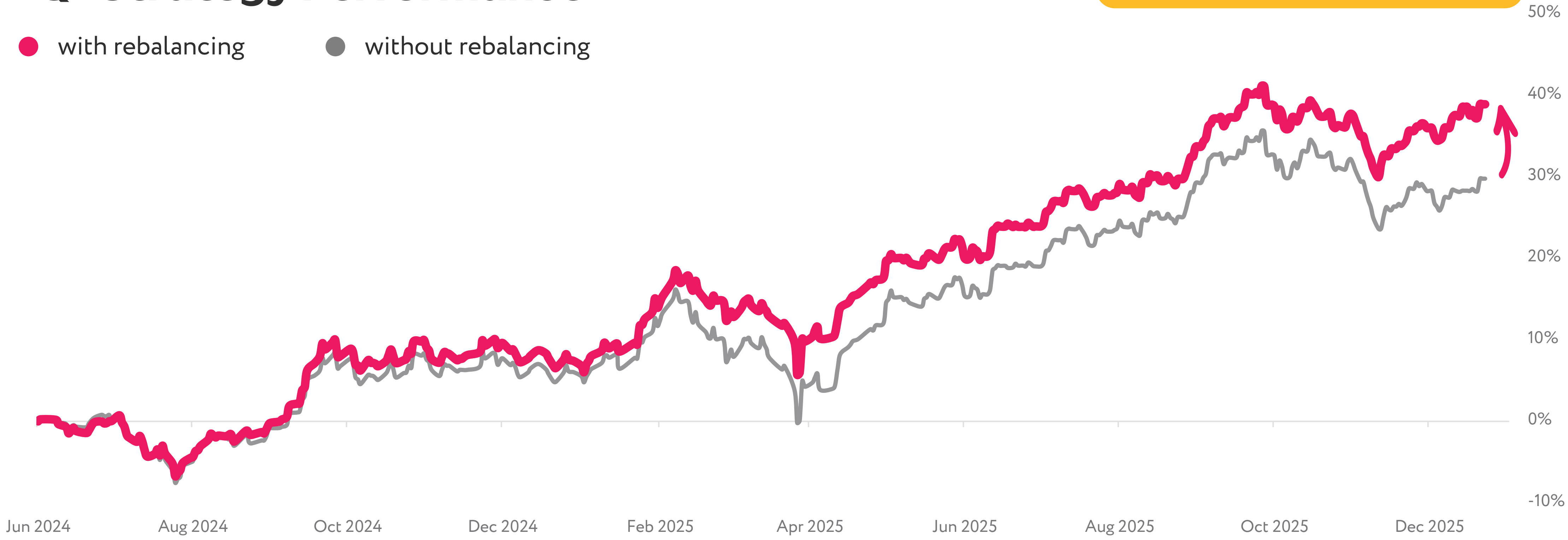
14.4% expected return[1]

15.0% expected risk[2]

up to 29% higher versus no rebalancing

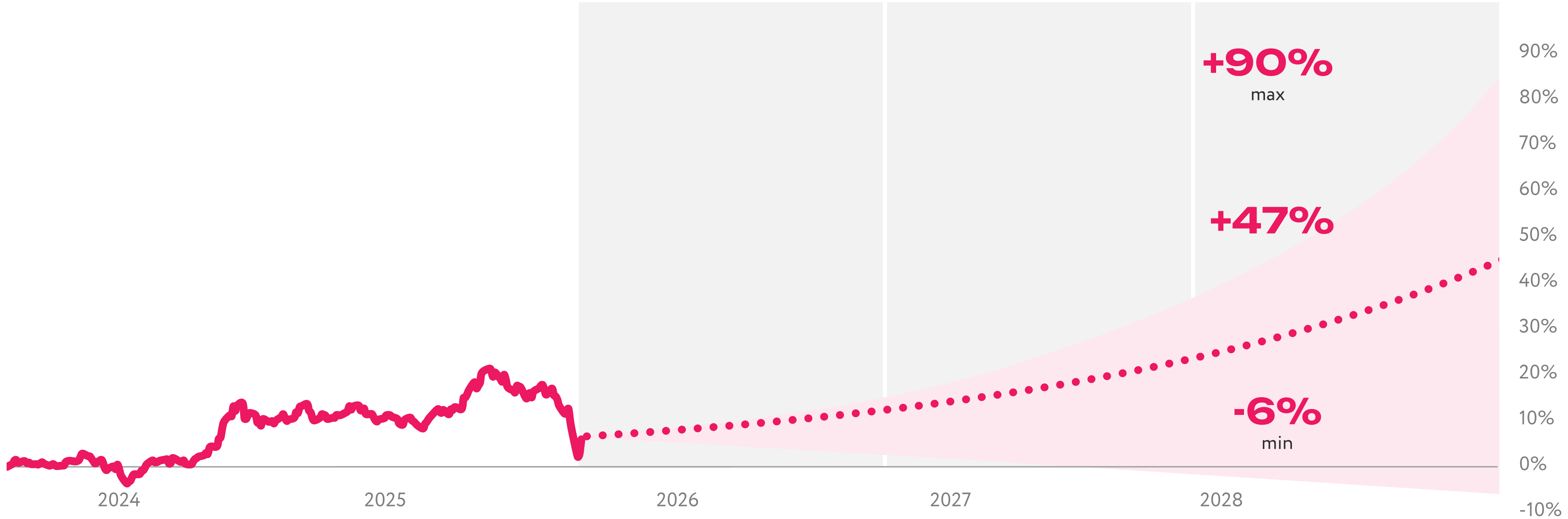
“Q” Strategy Performance

● with rebalancing ● without rebalancing



Maximizing equity opportunities

3-year return forecast[3]



[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

Rebalancing

Modern Portfolio Theory Approach

1

2

3

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

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]

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

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