

RIZQ

Entire team expertise in four strategies

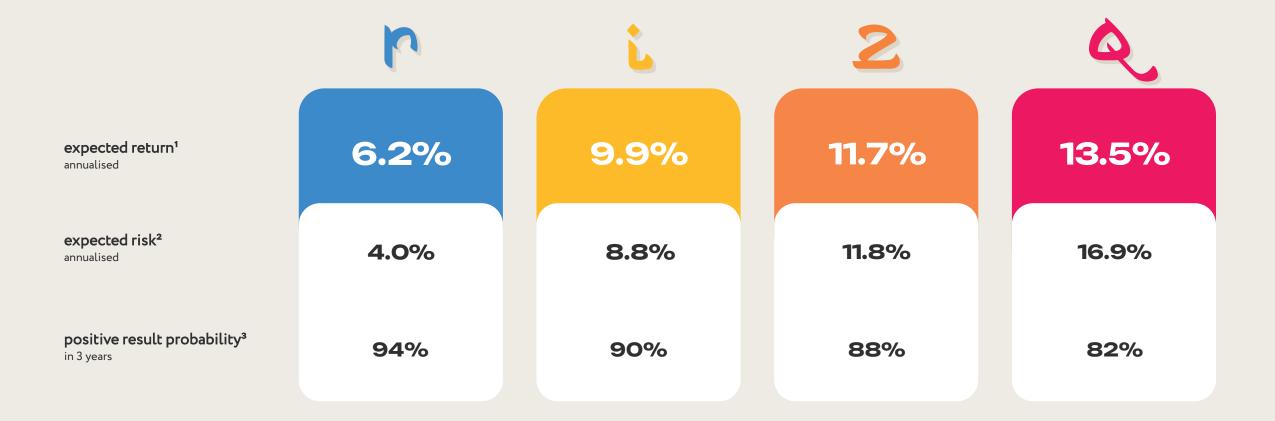
The Arabic word رزق (rizq) means blessing, gift, abundance, happiness, growth, and material well-being





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



Portfolio approach based on Modern Portfolio Theory

Applied by key market participants

\$656⁺ bn

assets under management¹

Broad diversification across assets and countries



weight limits for strategies, %

Money Market USD

Fixed Income

Balanced

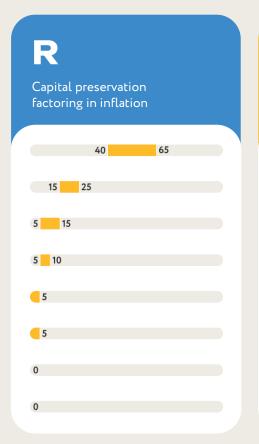
Ni-to-ryu

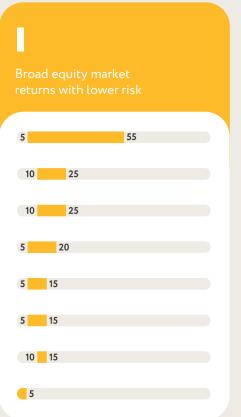
Abu Dhabi Falcon

Technology Growth

China Technology

Commodities









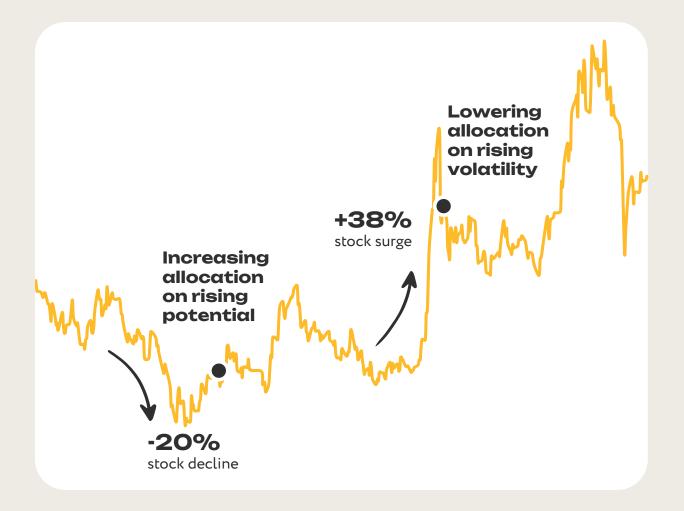
Portfolio approach



Monthly rebalancing

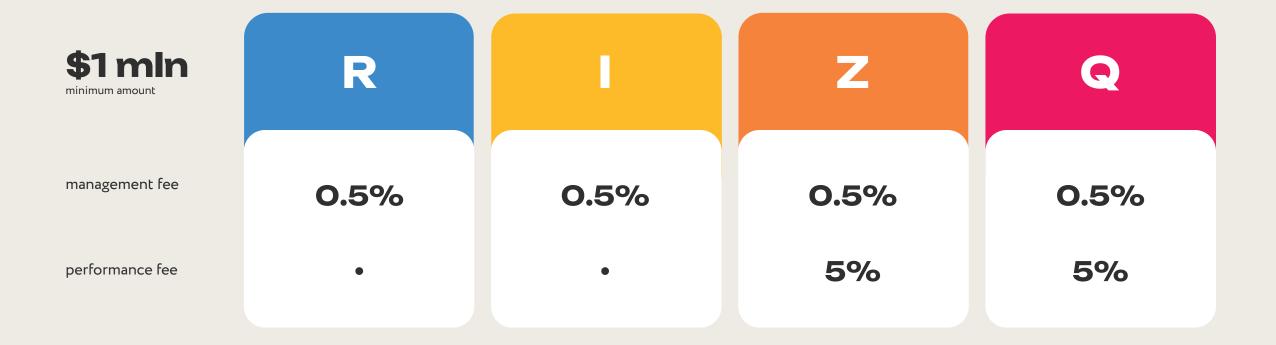


- Assessment of strategy risk and return
- Determination of new asset weights upon deviation from the target level
- Adjustment of portfolio structure



Strategies Fees







niza

Performance and forecasts

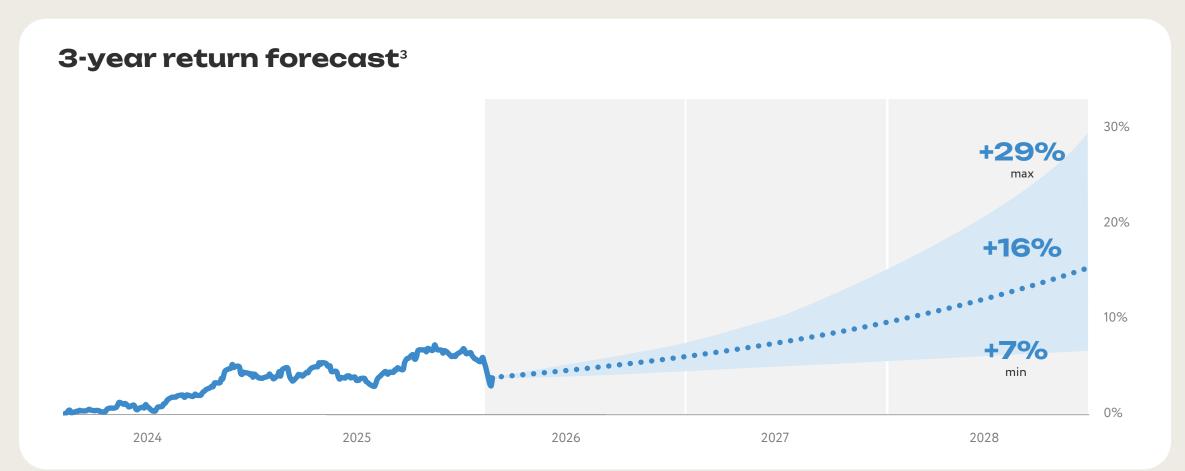


expected return¹

6.2% 4.0% expected risk²



Capital preservation factoring in inflation



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

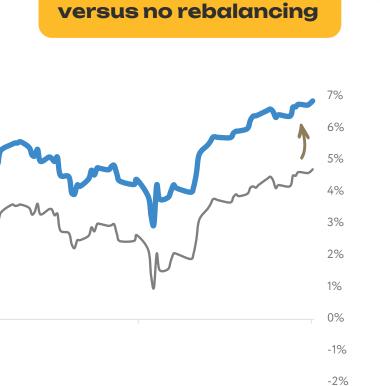






with rebalancing

without rebalancing



up to 45% higher

Jun 24

Aug 24

Oct 24

Dec 24

Feb 25

Apr 25

Jun 25

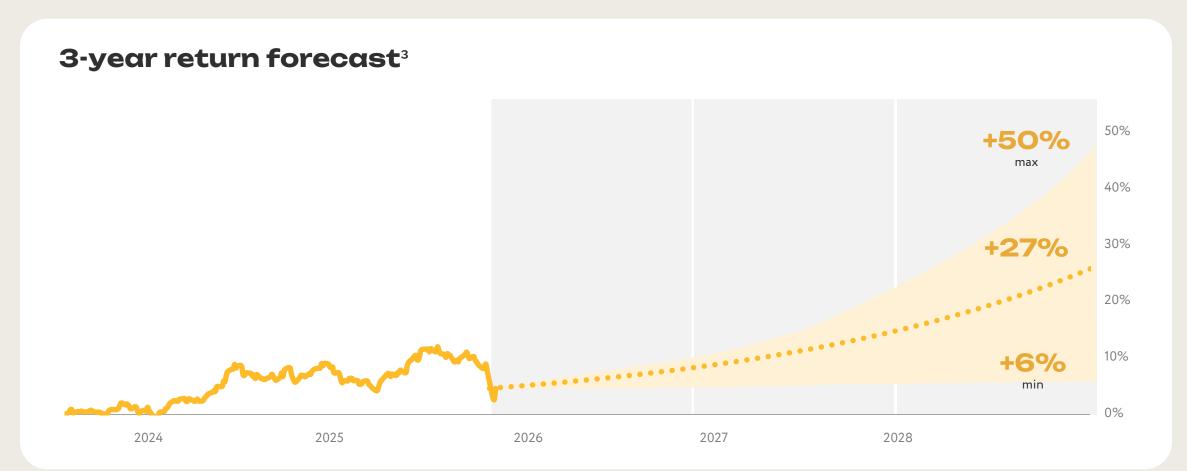


9.9% expected return¹

8.8% expected risk²



Broad equity market returns with lower 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 70% forecast probability



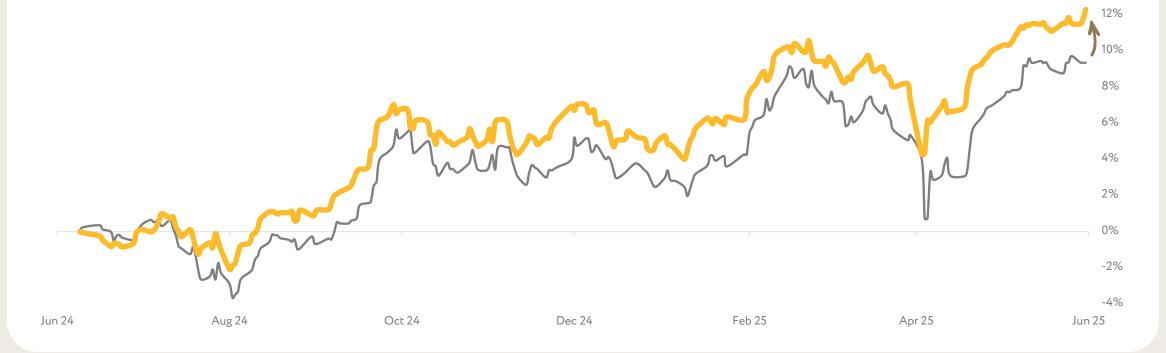


"I" Strategy Performance

with rebalancing

without rebalancing





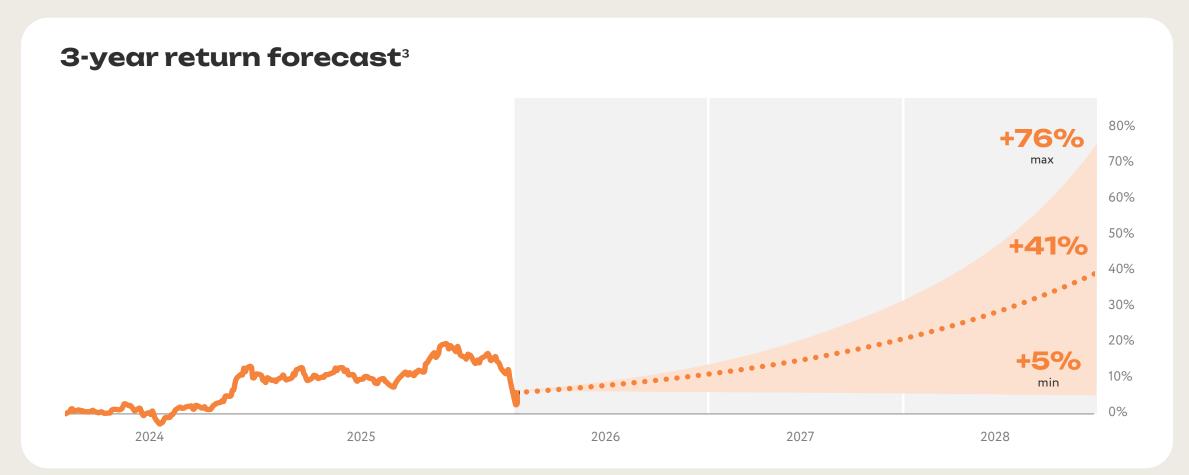


11.7% expected return¹

11.8% expected risk²



Outperforming broad equity market



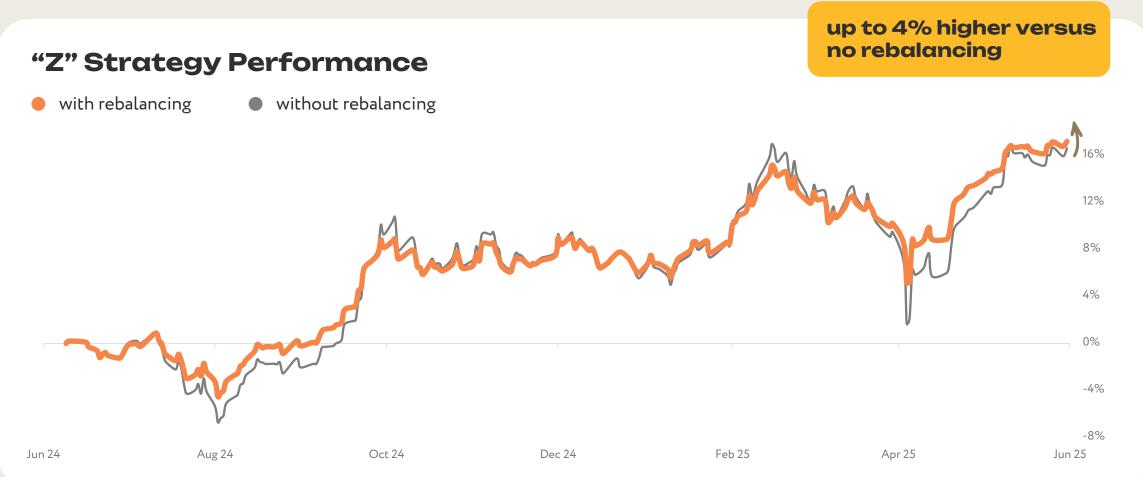
¹ Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy

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





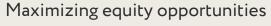


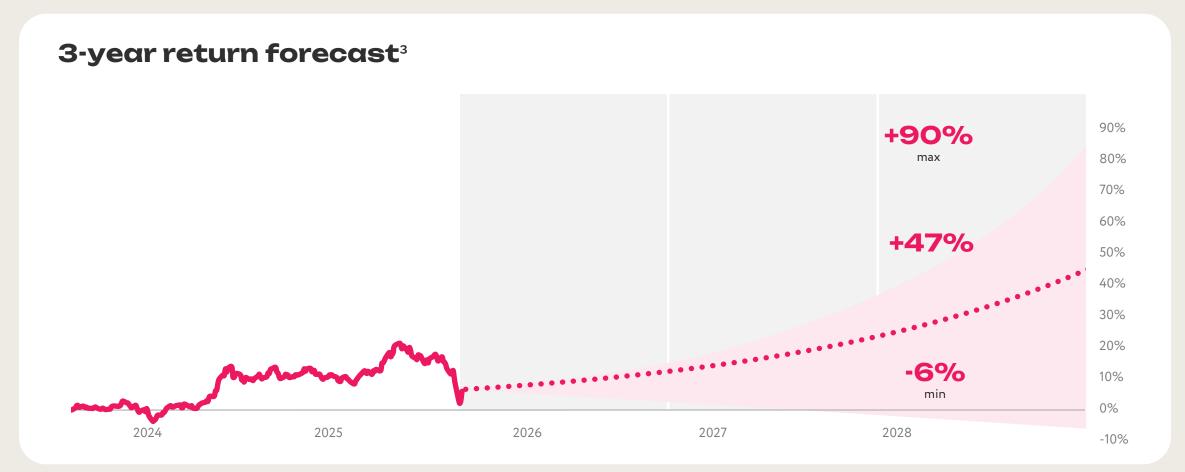


13.5% expected return¹

16.9% expected risk²







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



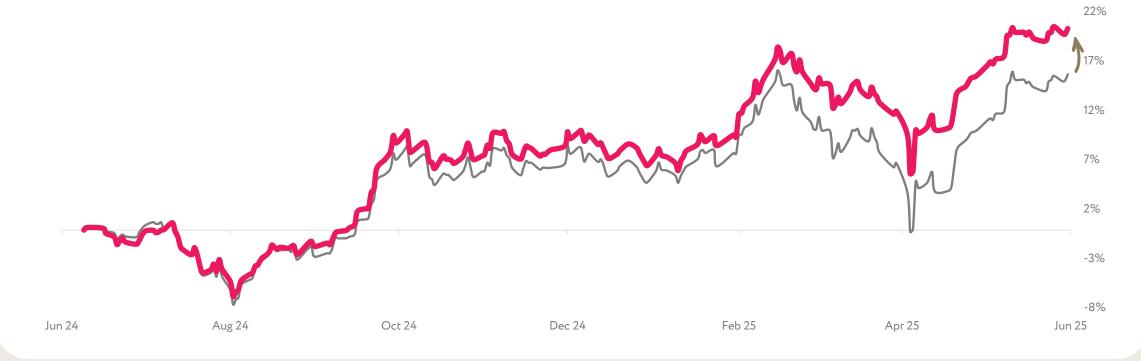


"Q" Strategy Performance

with rebalancing

without rebalancing





Rebalancing



Modern Portfolio Theory Approach



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 function¹ includes expected return and risk metrics

Application of a refined MPT methodology and a nonlinear optimization algorithm²



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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