

RIZQ

Entire team expertise in four strategies

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

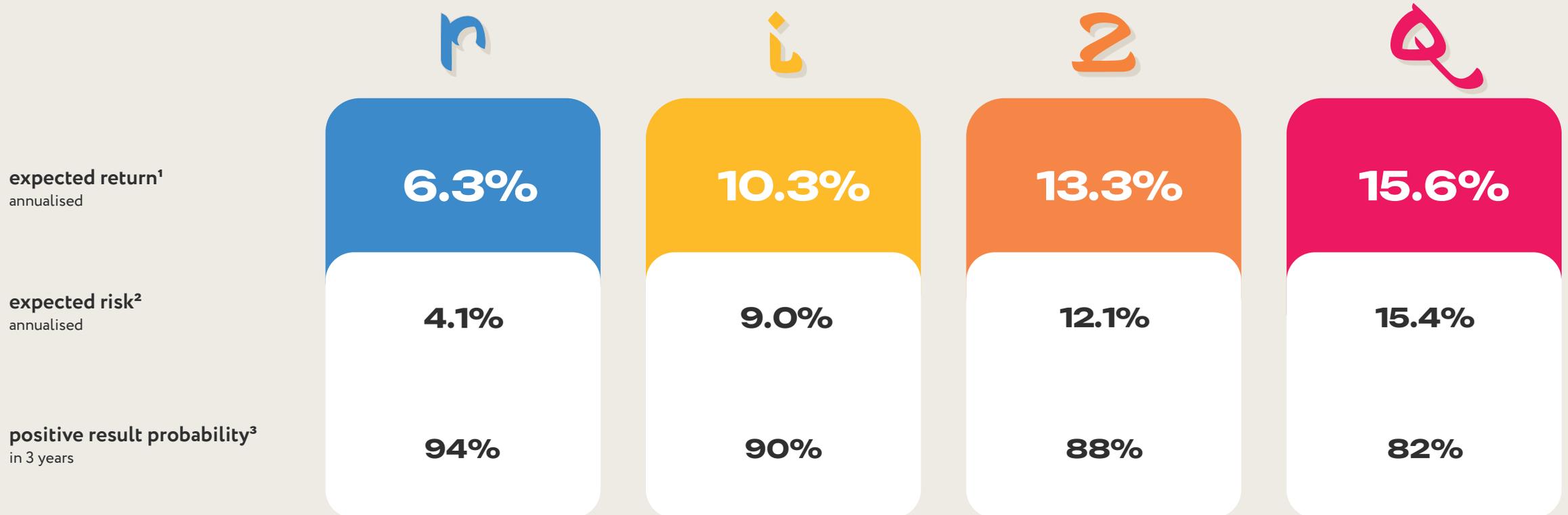
en



ru



Forecastable return and controllable risk



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 [Investingintothewebsite](https://www.investingintothewebsite.com)

Broad diversification across assets and countries



weight limits for strategies, %

Money Market USD

Fixed Income

Balanced

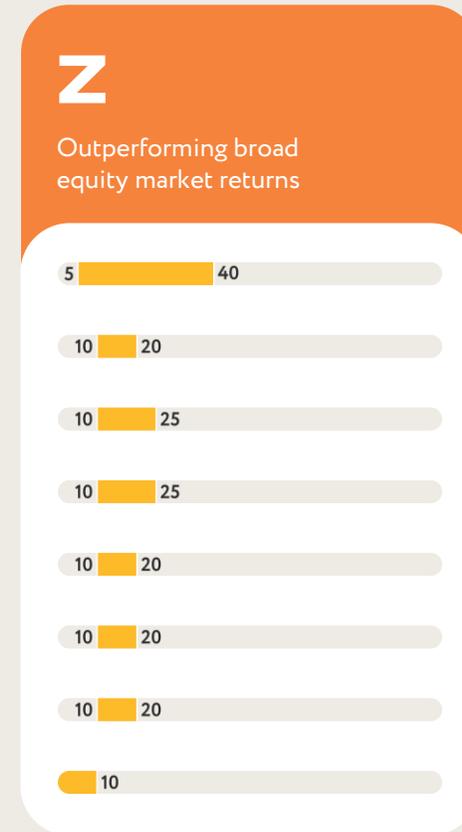
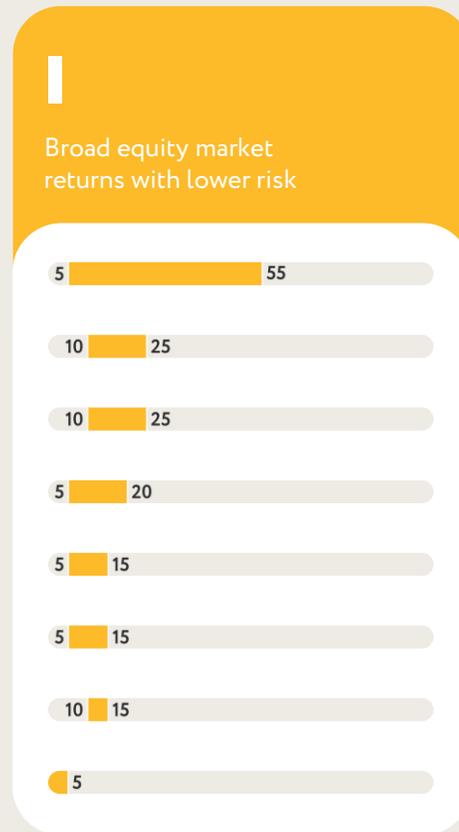
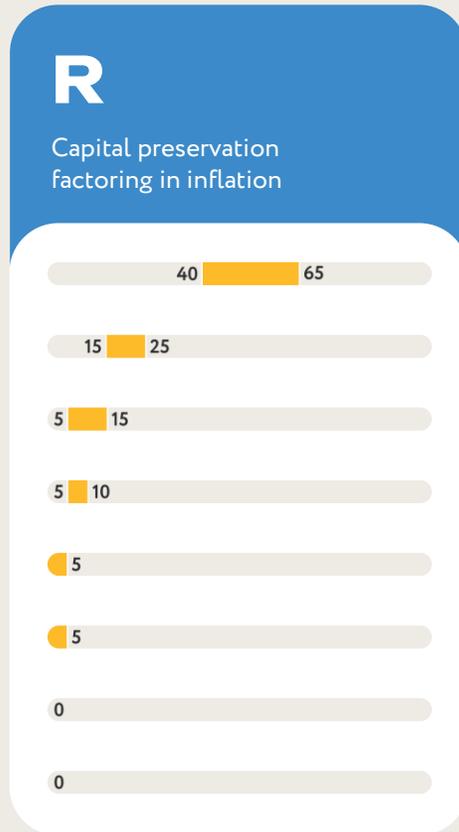
Ni-to-ryu

Abu Dhabi Falcon

Technology Growth

China Technology

Commodities

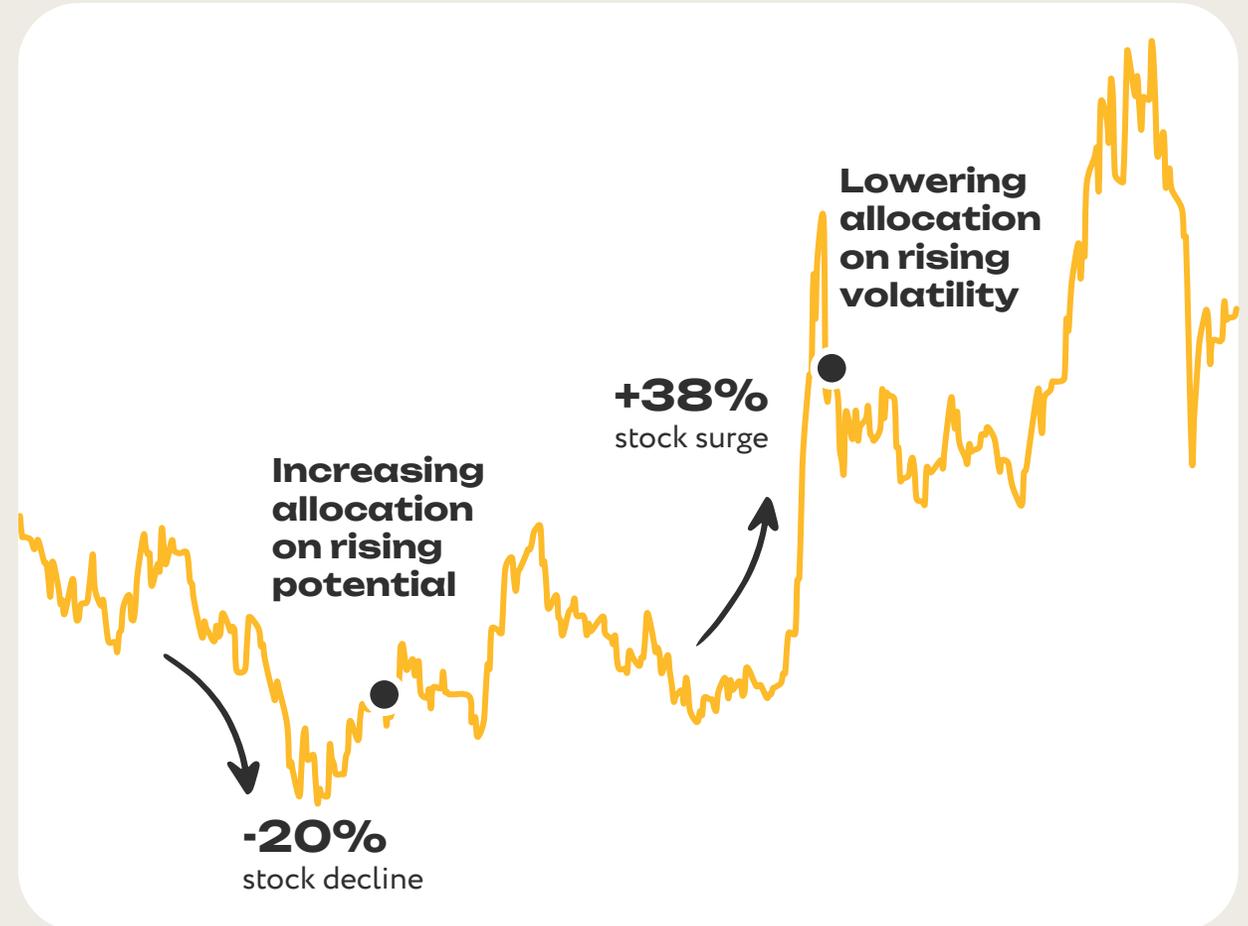


Portfolio approach



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



\$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% |



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Performance and forecasts



6.3%
expected return¹

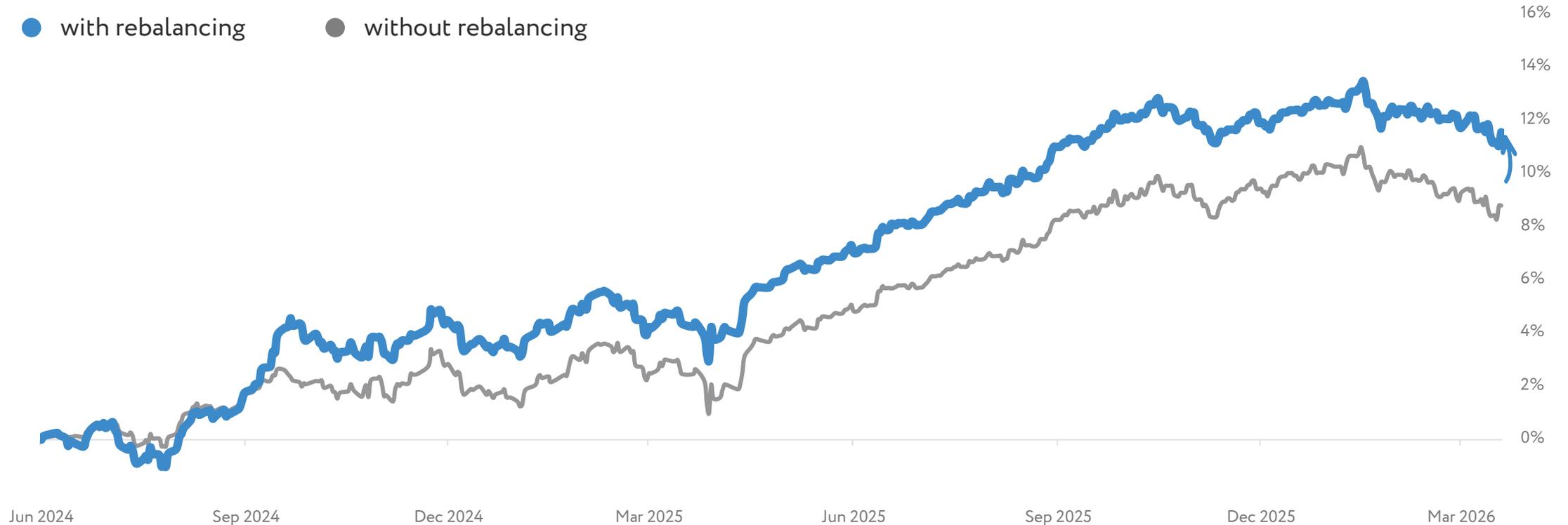
4.1%
expected risk²



“R” Strategy Performance

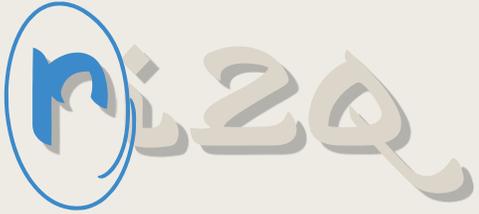
● with rebalancing ● without rebalancing

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



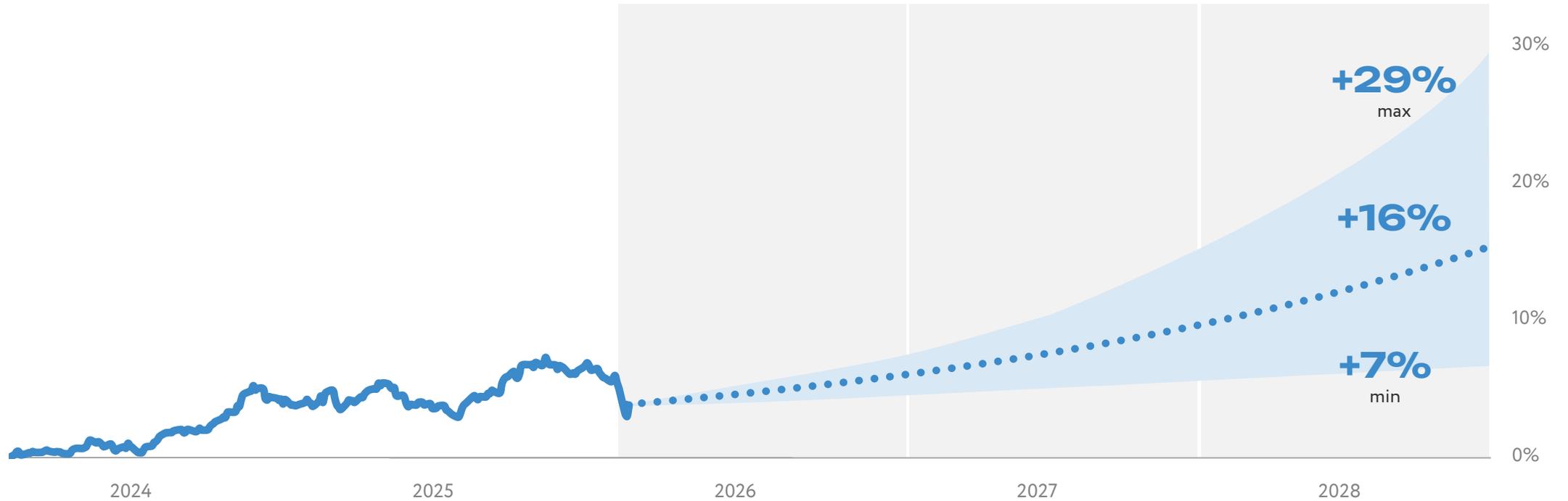
¹ Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy

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



Capital preservation factoring in inflation

3-year return forecast¹



¹ 70% forecast probability



10.3%

expected return¹

9.0%

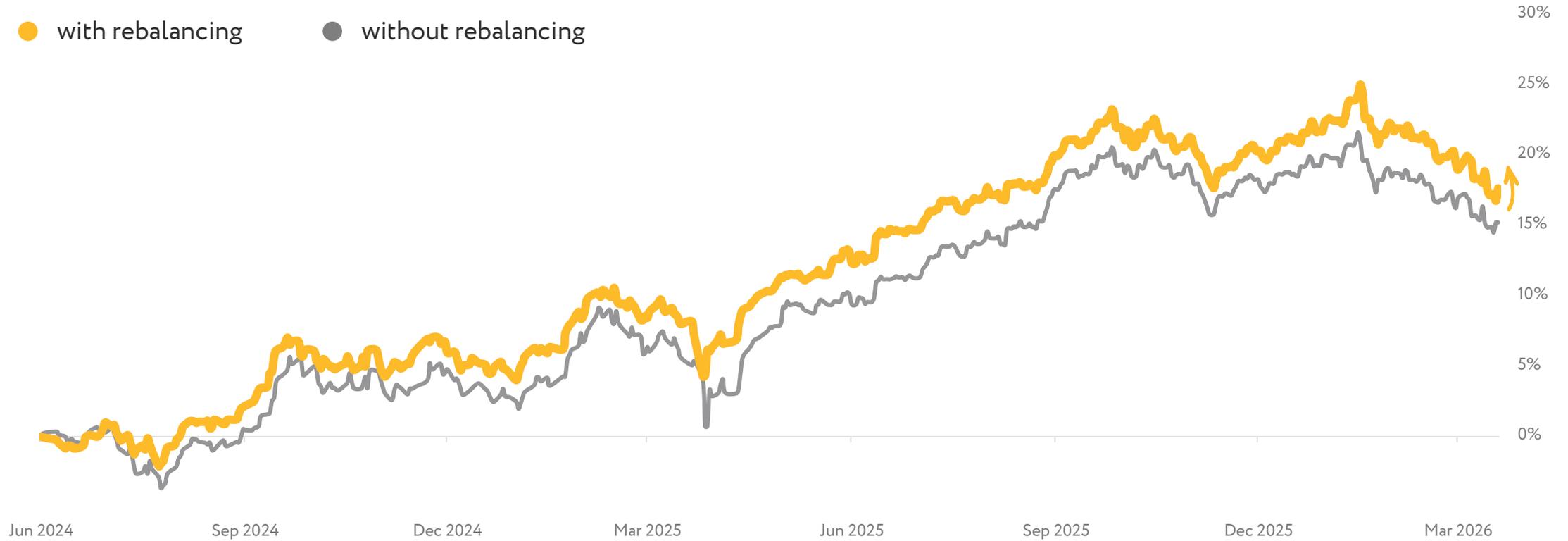
expected risk²



“I” Strategy Performance

● with rebalancing ● without rebalancing

up to 32% higher
versus no rebalancing



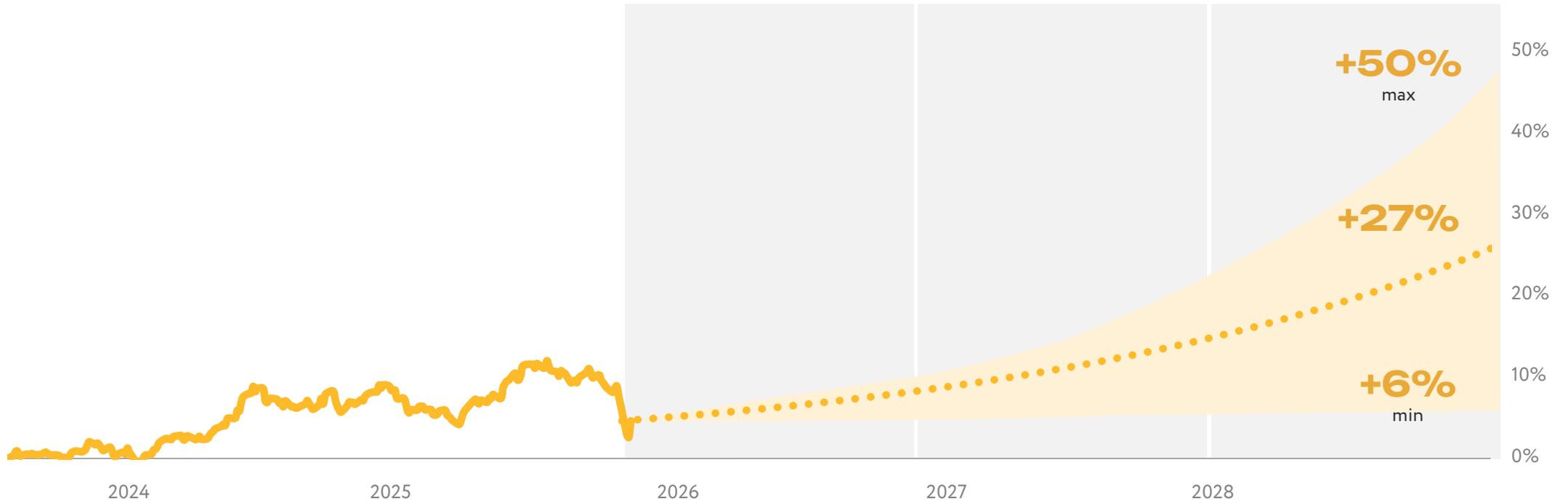
¹ Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy

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



Broad equity market returns with lower risk

3-year return forecast¹



¹ 70% forecast probability



13.3%
expected return¹

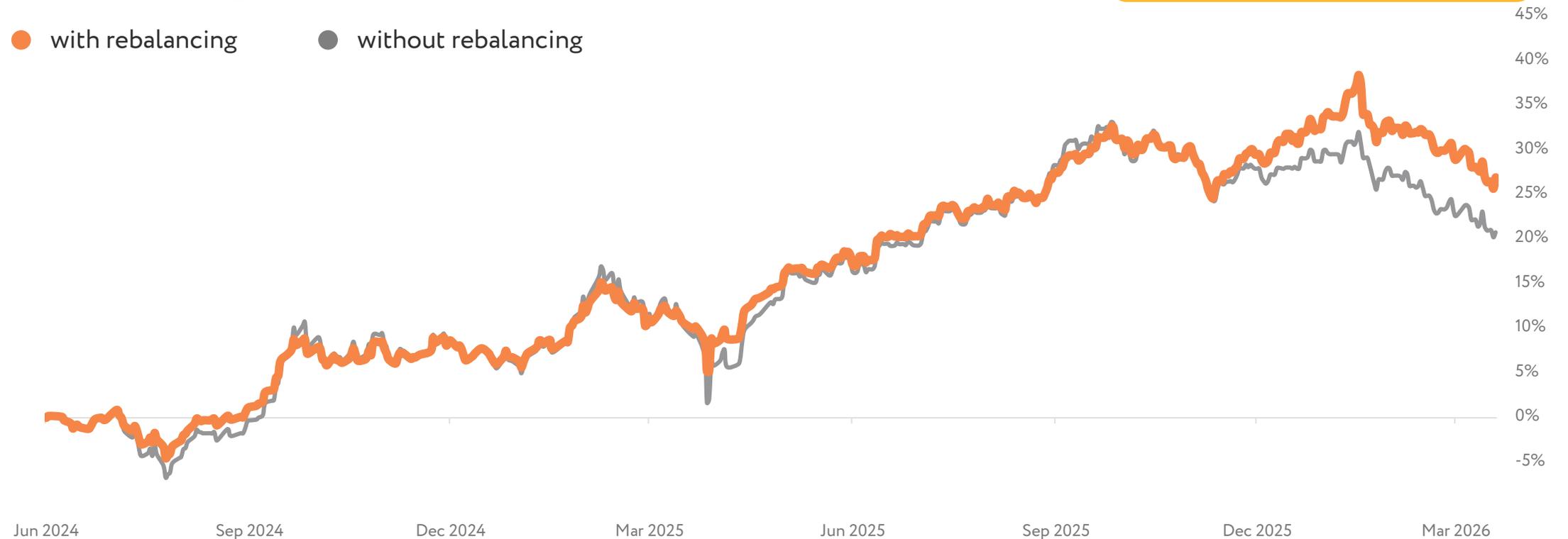
12.1%
expected risk²



**up to 4% higher versus
no rebalancing**

“Z” Strategy Performance

● with rebalancing ● without rebalancing



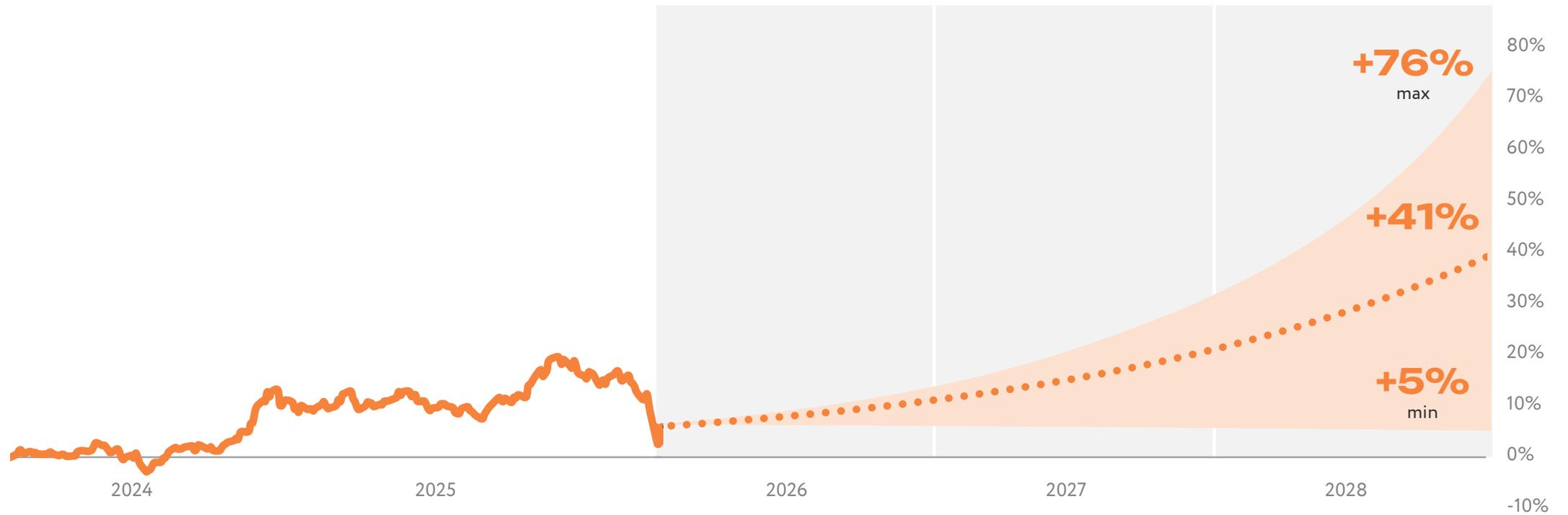
¹ Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy

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 forecast¹



¹70% forecast probability



15.6%
expected return¹

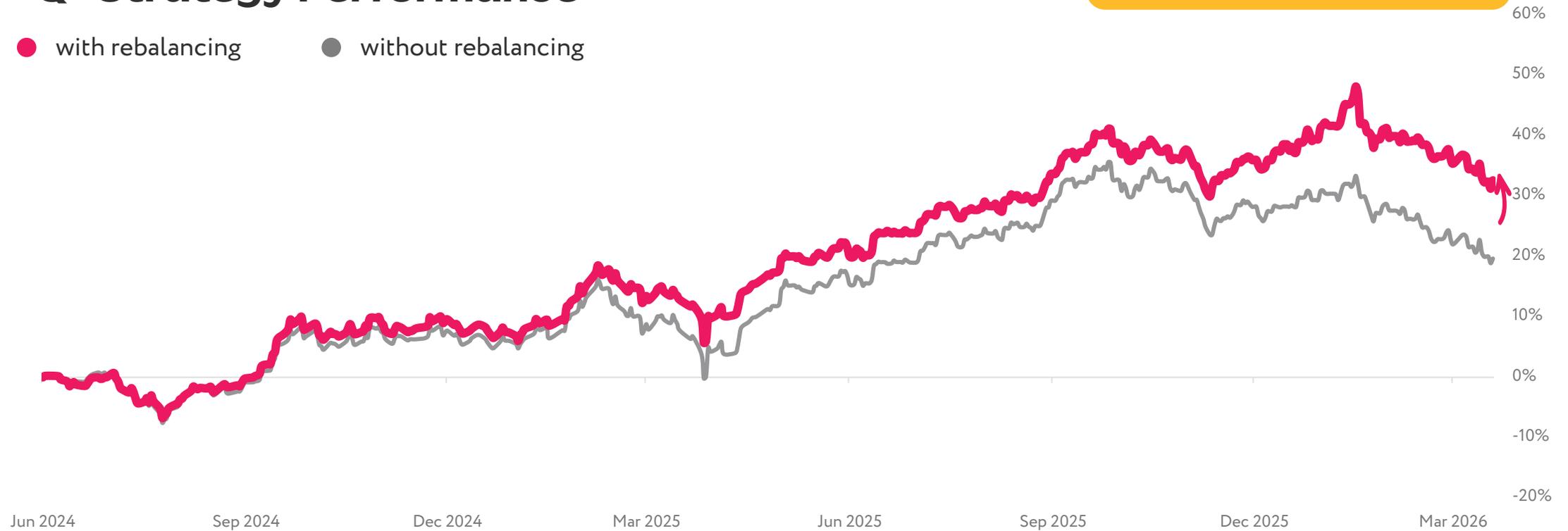
15.4%
expected risk²



“Q” Strategy Performance

● with rebalancing ● without rebalancing

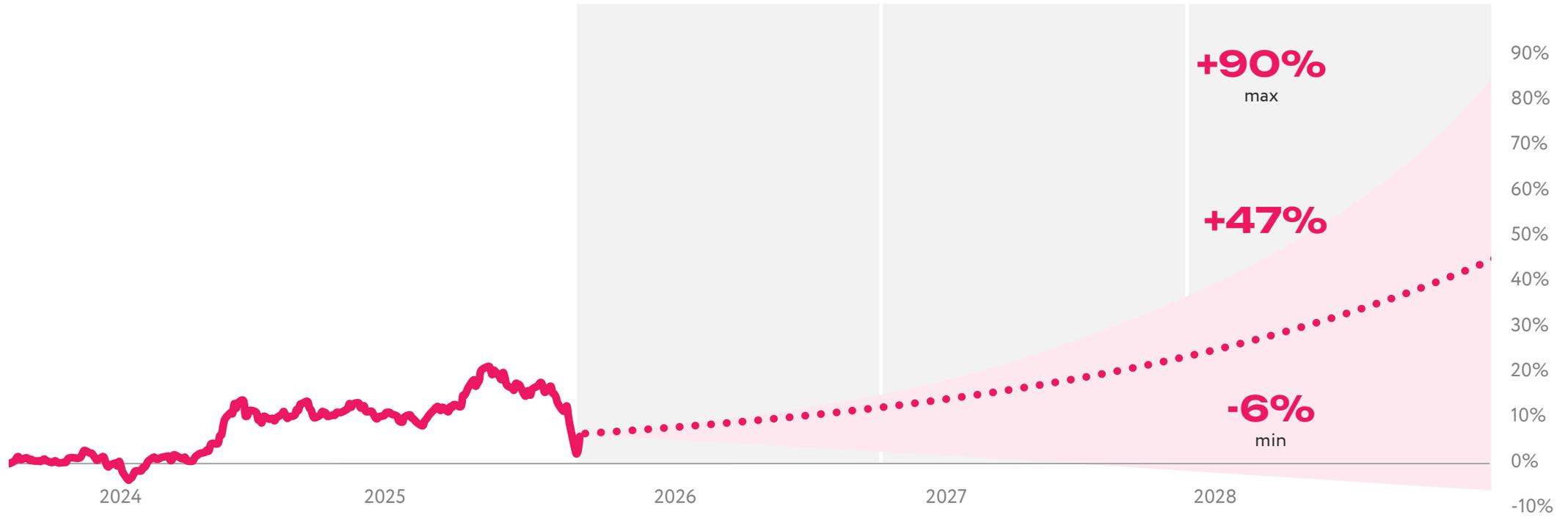
**up to 29% higher
versus no rebalancing**





Maximizing equity opportunities

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

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



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