

≡ **FFA** Private Bank

DISCRETIONARY ASSET MANAGEMENT MANDATE
FFA ASSET MANAGEMENT DEPARTMENT



ABOUT FFA PRIVATE BANK



PRIVATE COMPANY
FOUNDED IN 2006



REGULATED BY
THE DFSA
REFERENCE NO.F000240



HEADQUARTERED
IN DUBAI (DIFC)

SERVICES

- Dealing in Investments as Principal
- Dealing in Investments as Agent
- Managing Assets
- Advising in Financial Products
- Arranging Deals in Investments
- Providing Custody
- Arranging Custody
- Arranging Credit & Advising on Credit

FFA offers expertise across wealth management disciplines to help clients advance towards their goals by:

- Focusing on risk-adjusted returns
- Rapidly adjusting to tactical opportunities and risks
- Standing by clients through market cycles
- Consistently keeping clients informed
- Focusing on clients’ needs
- Understanding that clients’ needs are of paramount importance

STEPS TO CONSTRUCT A PORTFOLIO

1. UNDERSTAND

Risk Profile:
Risk tolerance & risk capacity

Return Requirement:
Absolute return/relative return

2. PROPOSE

Investment solutions through a discretionary account at FFA Private Bank Dubai

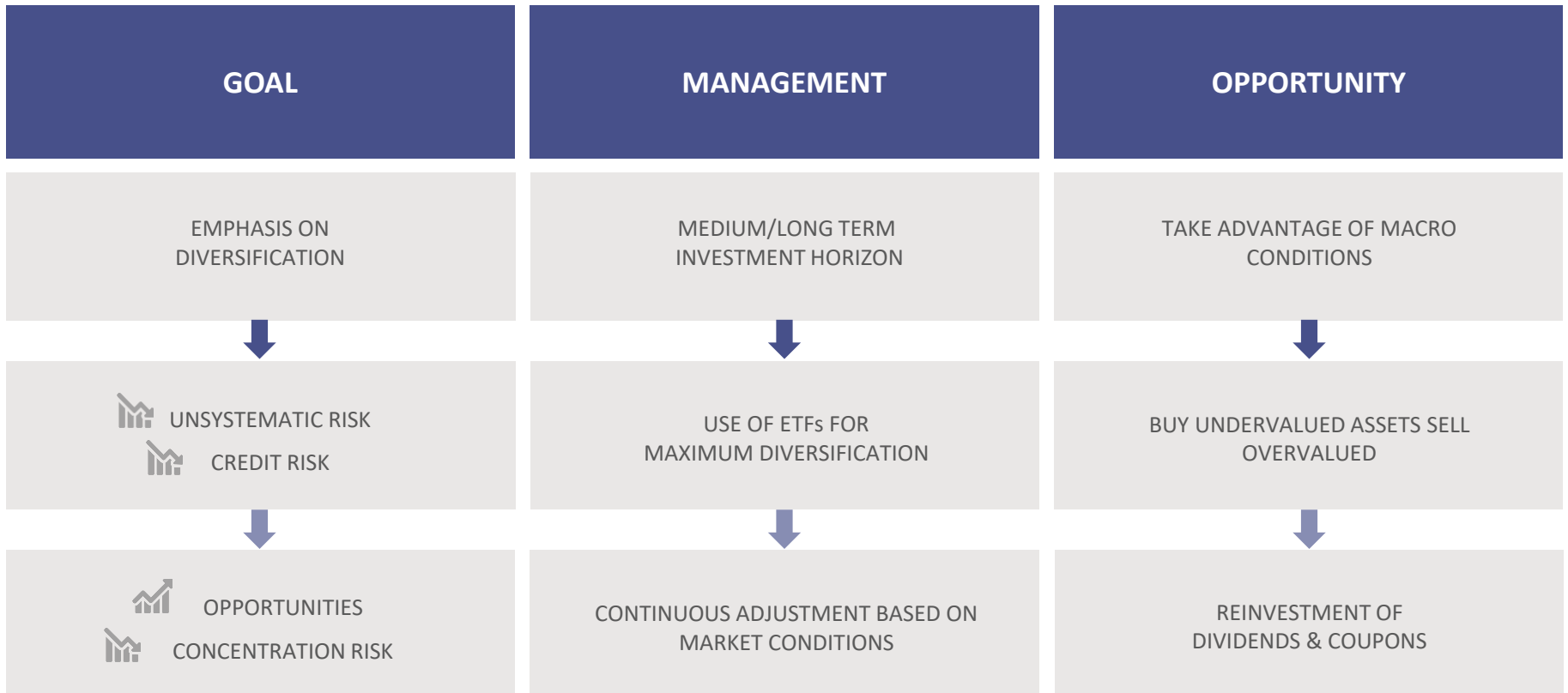
3. IMPLEMENT

Selection of investment solutions:
1 of 4 Investment Strategies or Tailored Investment Solution

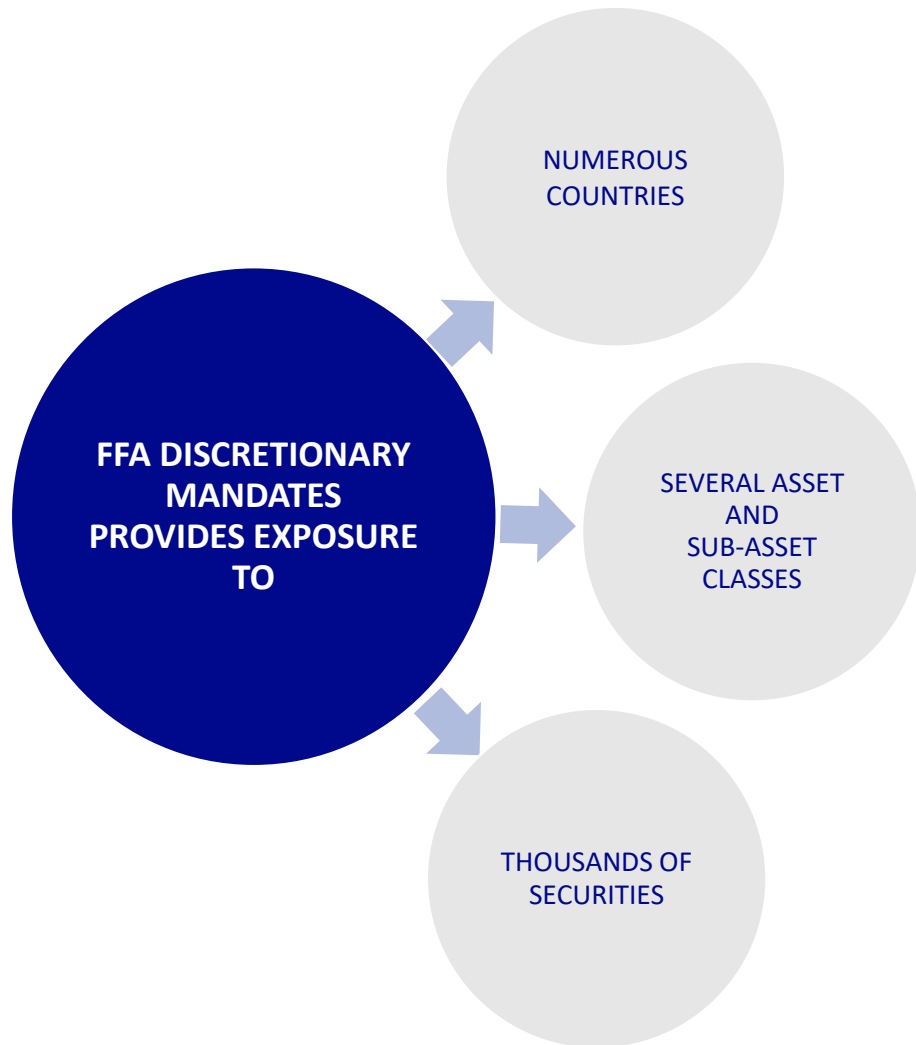
4. REVIEW

Periodic Review of **investment results & profits**

Periodic Reallocation **Of Assets**

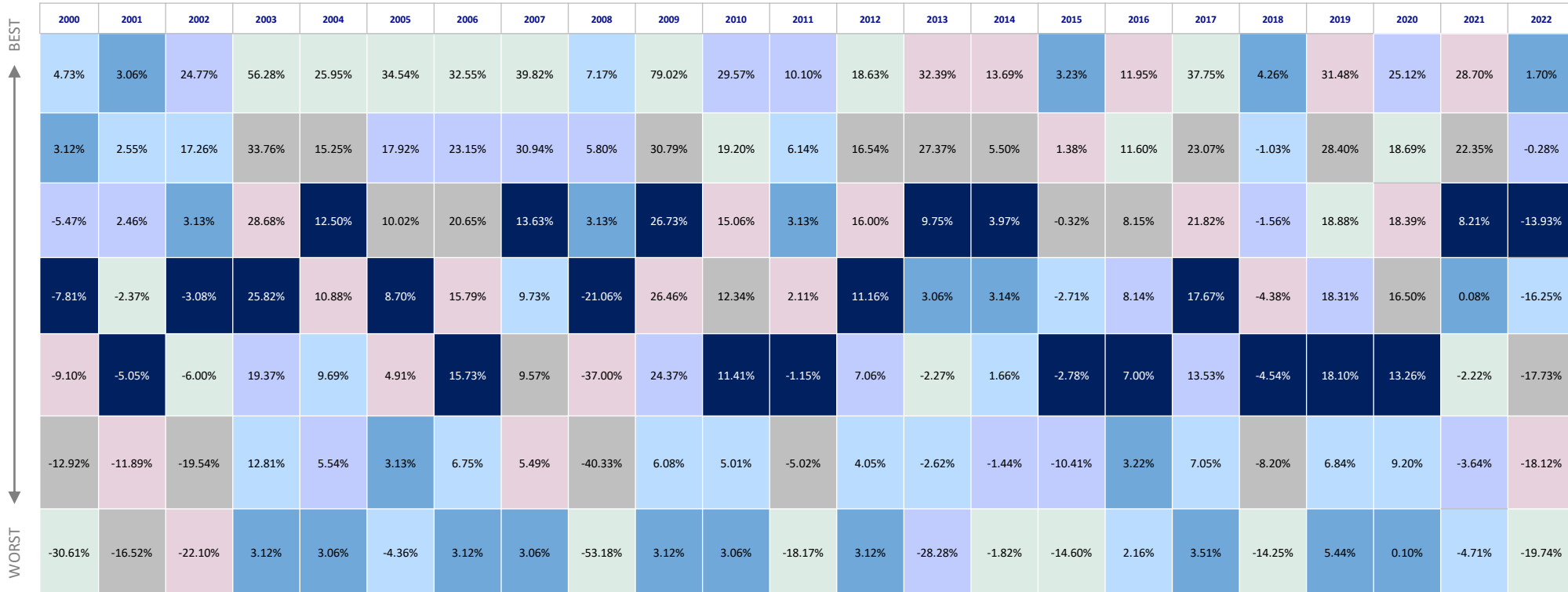


INVESTMENT STRATEGY	CONSERVATIVE	MODERATE	GROWTH	AGGRESSIVE																																																
INVESTMENT OBJECTIVE	Seeks capital gain consistent with a conservative level of volatility relative to other strategies	Seeks capital gain consistent with a moderate level of volatility relative to other strategies	Seeks capital gain consistent with a considerable level of volatility relative to other strategies	Seeks capital gain consistent with an aggressive level of volatility relative to other strategies																																																
MAIN FINANCIAL INSTRUMENTS USED	<table border="1"> <tr><th>Instrument</th><th>Percentage</th></tr> <tr><td>Fixed Income</td><td>68%</td></tr> <tr><td>Equity</td><td>23%</td></tr> <tr><td>Money Market</td><td>3%</td></tr> <tr><td>Commodity</td><td>2%</td></tr> <tr><td>Alternative</td><td>4%</td></tr> </table>	Instrument	Percentage	Fixed Income	68%	Equity	23%	Money Market	3%	Commodity	2%	Alternative	4%	<table border="1"> <tr><th>Instrument</th><th>Percentage</th></tr> <tr><td>Fixed Income</td><td>46%</td></tr> <tr><td>Equity</td><td>45%</td></tr> <tr><td>Money Market</td><td>3%</td></tr> <tr><td>Commodity</td><td>2%</td></tr> <tr><td>Alternative</td><td>4%</td></tr> </table>	Instrument	Percentage	Fixed Income	46%	Equity	45%	Money Market	3%	Commodity	2%	Alternative	4%	<table border="1"> <tr><th>Instrument</th><th>Percentage</th></tr> <tr><td>Fixed Income</td><td>25%</td></tr> <tr><td>Equity</td><td>66%</td></tr> <tr><td>Money Market</td><td>3%</td></tr> <tr><td>Commodity</td><td>2%</td></tr> <tr><td>Alternative</td><td>4%</td></tr> </table>	Instrument	Percentage	Fixed Income	25%	Equity	66%	Money Market	3%	Commodity	2%	Alternative	4%	<table border="1"> <tr><th>Instrument</th><th>Percentage</th></tr> <tr><td>Fixed Income</td><td>5%</td></tr> <tr><td>Equity</td><td>86%</td></tr> <tr><td>Money Market</td><td>3%</td></tr> <tr><td>Commodity</td><td>2%</td></tr> <tr><td>Alternative</td><td>4%</td></tr> </table>	Instrument	Percentage	Fixed Income	5%	Equity	86%	Money Market	3%	Commodity	2%	Alternative	4%
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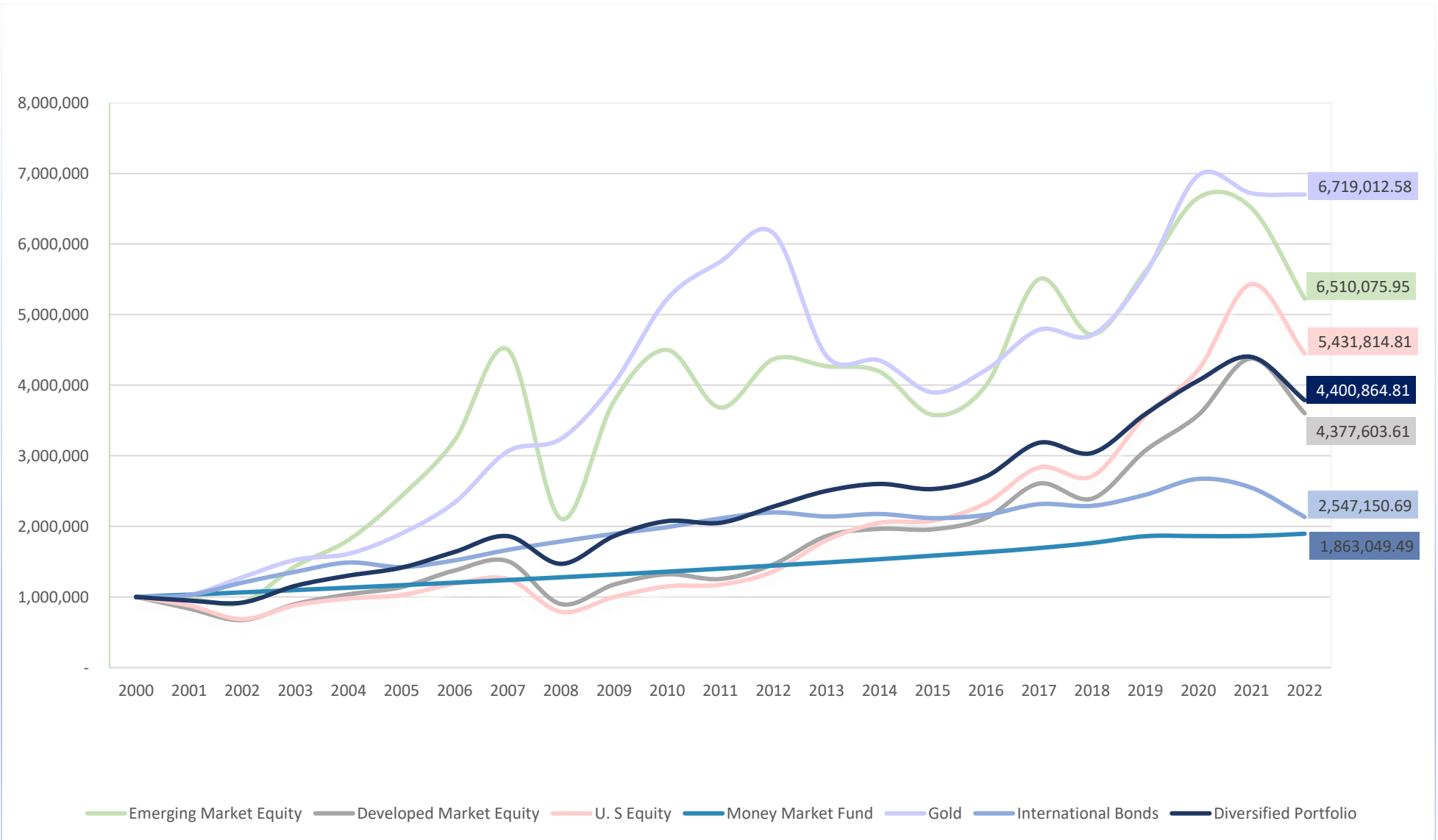


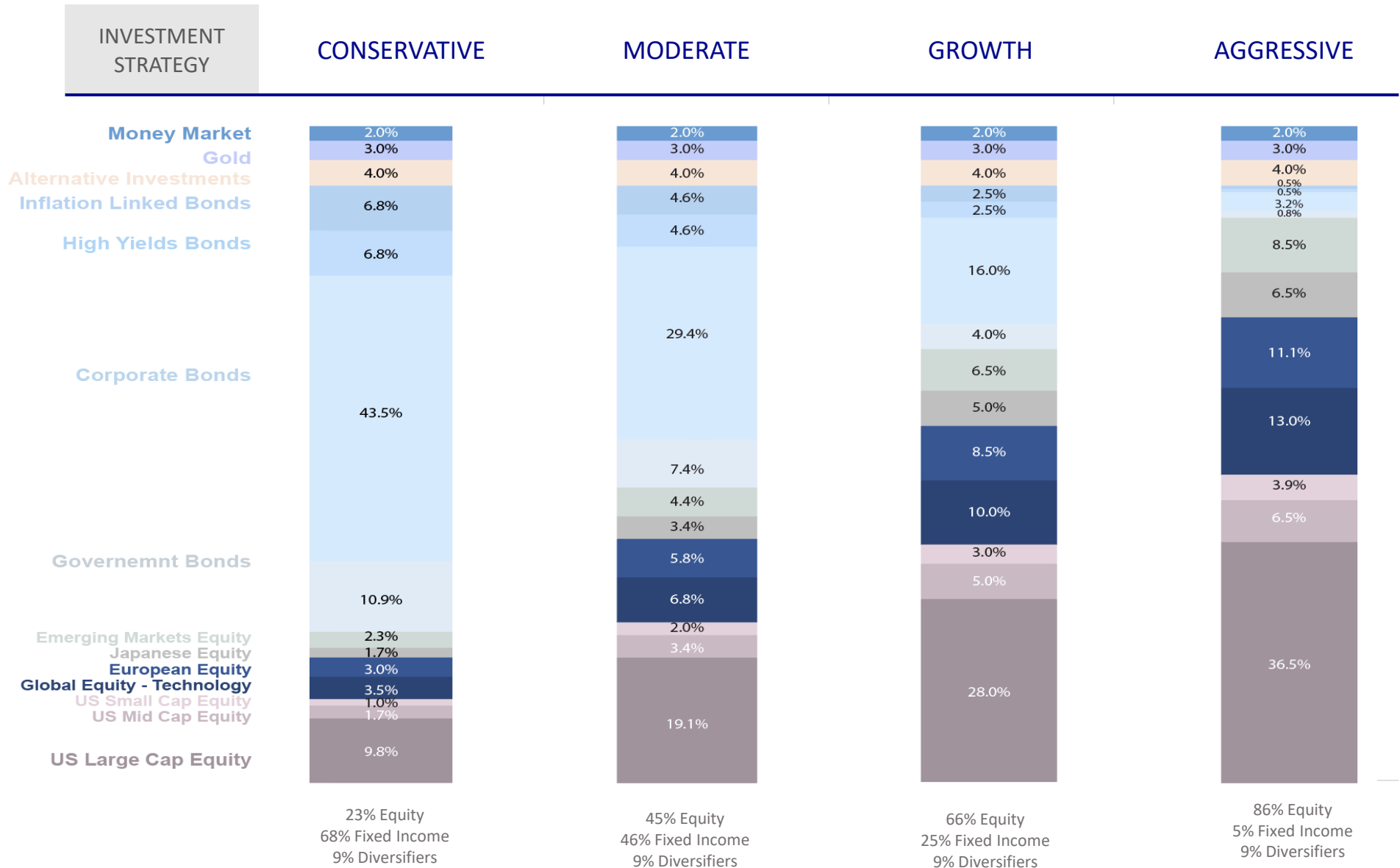
The primary goal of a strategic asset allocation is to create an asset mix that will provide the optimal balance between expected risk and return for a long-term investment horizon. By investing in more than one asset category, one will reduce the risk of loss and the portfolio's overall investment returns will have a smoother ride.

DIVERSIFICATION BENEFITS



- U.S. Equity: S&P 500 Total Return Index
- Emerging Markets Equity: MSCI Daily TR Gross EM
- Diversified Portfolio is composed of 15% of the S&P500 TR, 25% of the MSCI Daily TR Gross World, 15% of the MSCI Daily TR Gross EM, 25% of the JPM Global Aggregate Bond Index, 5% of Gold, and 15% of Money Market Fund.
- Developed Market Equity: MSCI Daily TR Gross World
- International Bonds: Bloomberg Global Aggregate Bond Index
- Money Market Fund
- Gold: Gold Spot





PERFORMANCE OF THE CURRENT ALLOCATIONS NET OF FEES:

As of 31/03/2023

	CONSERVATIVE	MODERATE	GROWTH	AGGRESSIVE
Target Annual Return	3.00%	4.00%	5.00%	6.00%
3Y Annualized Return	-1.59%	2.01%	4.90%	8.65%
3Y Standard Deviation	9.37%	10.90%	12.41%	15.38%
3Y Sharpe Ratio	-0.28	0.12	0.37	0.57
3Y Maximum Drawdown	-22.59%	-21.72%	-21.59%	-23.32%
5Y Annualized Return	-1.47%	-0.21%	0.76%	2.17%
5Y Standard Deviation	8.01%	9.63%	11.26%	13.98%
5Y Sharpe Ratio	-0.27	-0.07	0.05	0.18
5Y Max Drawdown	-22.59%	-21.72%	-21.59%	-23.32%

Target Annual Return: Target average annual return based on historical and forecasted asset class returns.

Annualized Return: The average amount of money earned by an investment each year over a given time period.

Standard Deviation: Standard deviation is known as historical volatility and is used by investors as a gauge for the amount of expected volatility.

Sharpe Ratio: Measurement of the approach's risk-adjusted performance.

Max Drawdown: The peak-to-trough decline during a specific record period of an investment.

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