

≡ **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)

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### 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

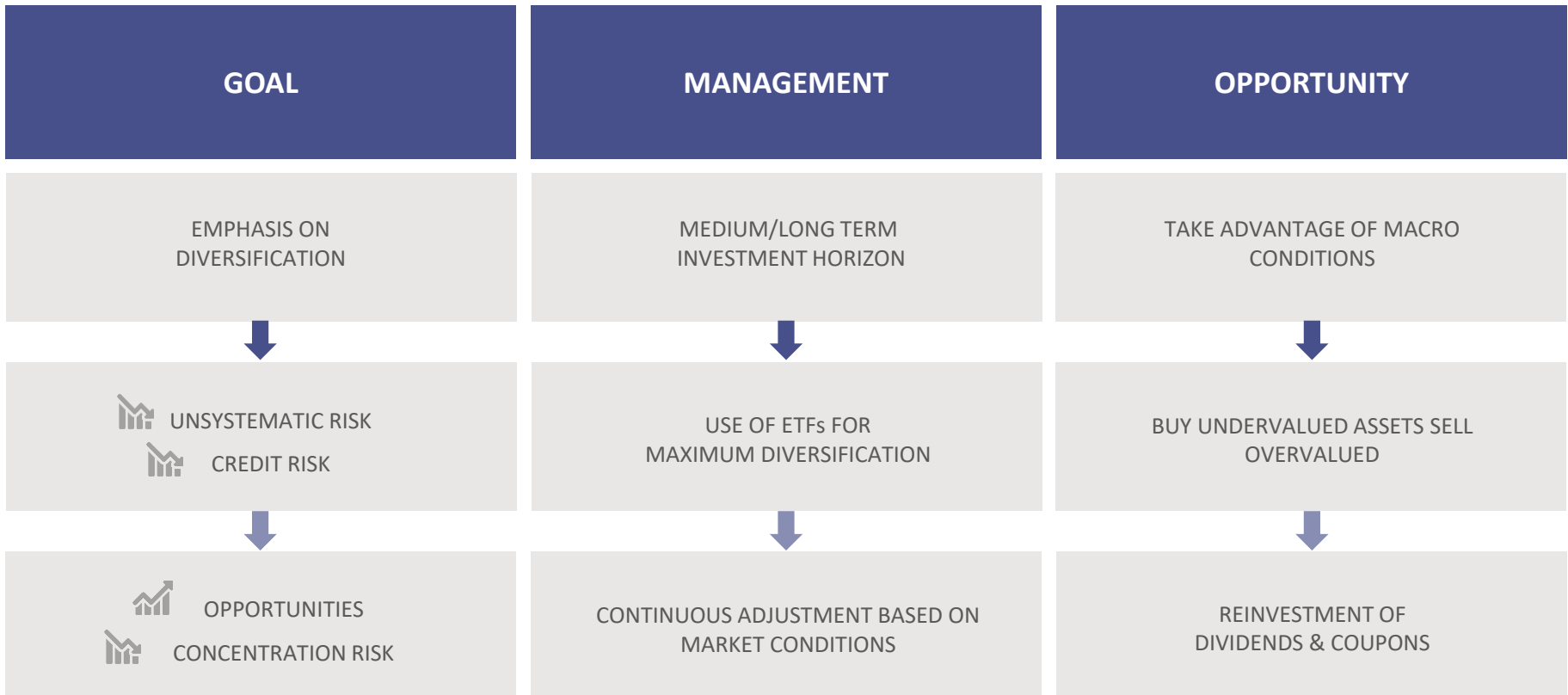
Investment solutions through a discretionary account at FFA Private Bank Dubai

### 3. IMPLEMENT

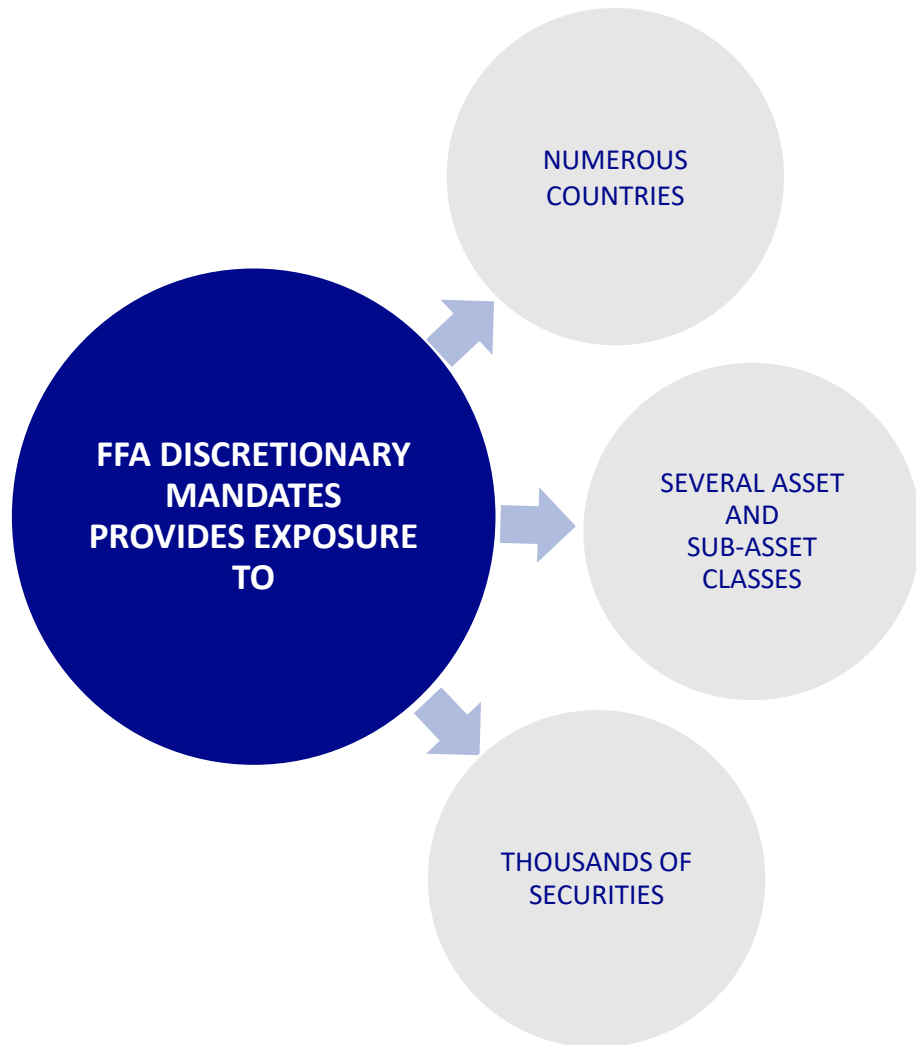
Selection of investment solutions:  
1 of 4 Investment Strategies or  
Tailored Investment Solution

### 4. REVIEW

Periodic Review of **investment results & profits**  
  
Periodic Reallocation  
**Of Assets**

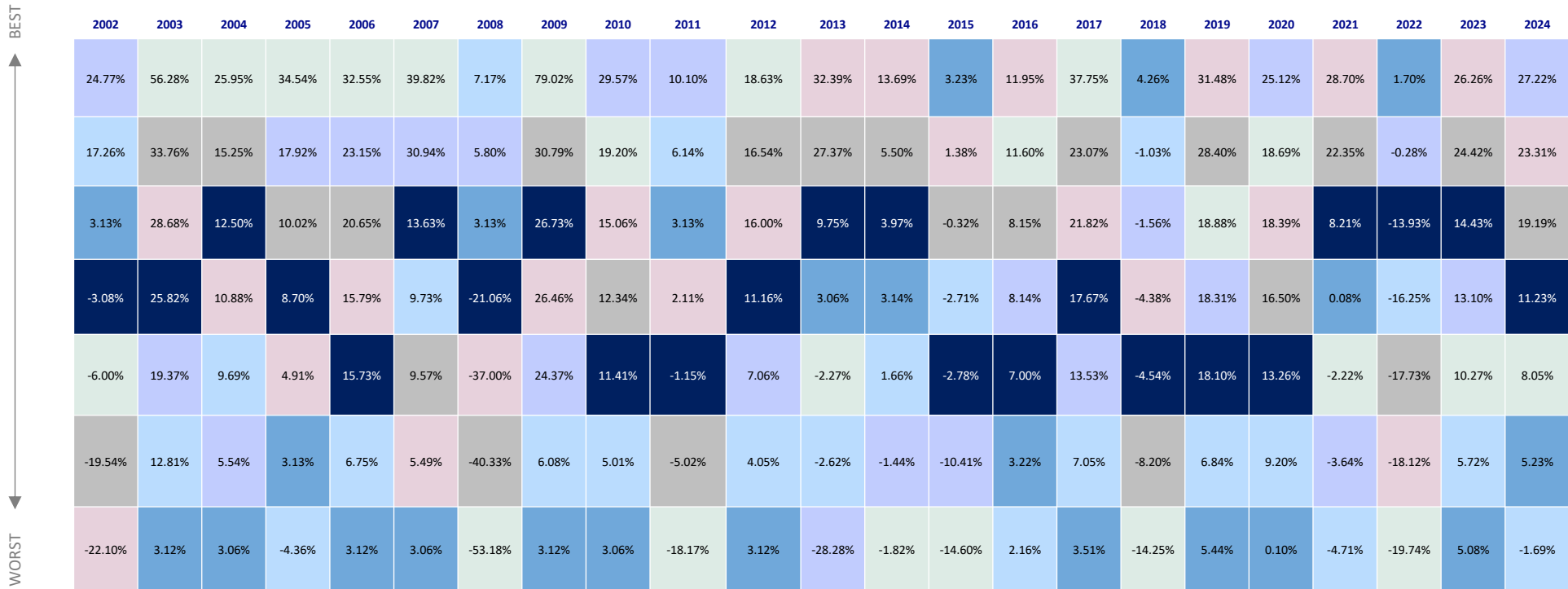


INVESTMENT STRATEGY	CONSERVATIVE	MODERATE	GROWTH	AGGRESSIVE																																																
INVESTMENT OBJECTIVE	Seeks capital gain consistent with <b>a conservative level</b> of volatility relative to other strategies	Seeks capital gain consistent with <b>a moderate level</b> of volatility relative to other strategies	Seeks capital gain consistent with <b>a considerable level</b> of volatility relative to other strategies	Seeks capital gain consistent with <b>an aggressive level</b> of volatility relative to other strategies																																																
MAIN FINANCIAL INSTRUMENTS USED	<table border="1"> <caption>Conservative Strategy Instruments</caption> <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"> <caption>Moderate Strategy Instruments</caption> <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"> <caption>Growth Strategy Instruments</caption> <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"> <caption>Aggressive Strategy Instruments</caption> <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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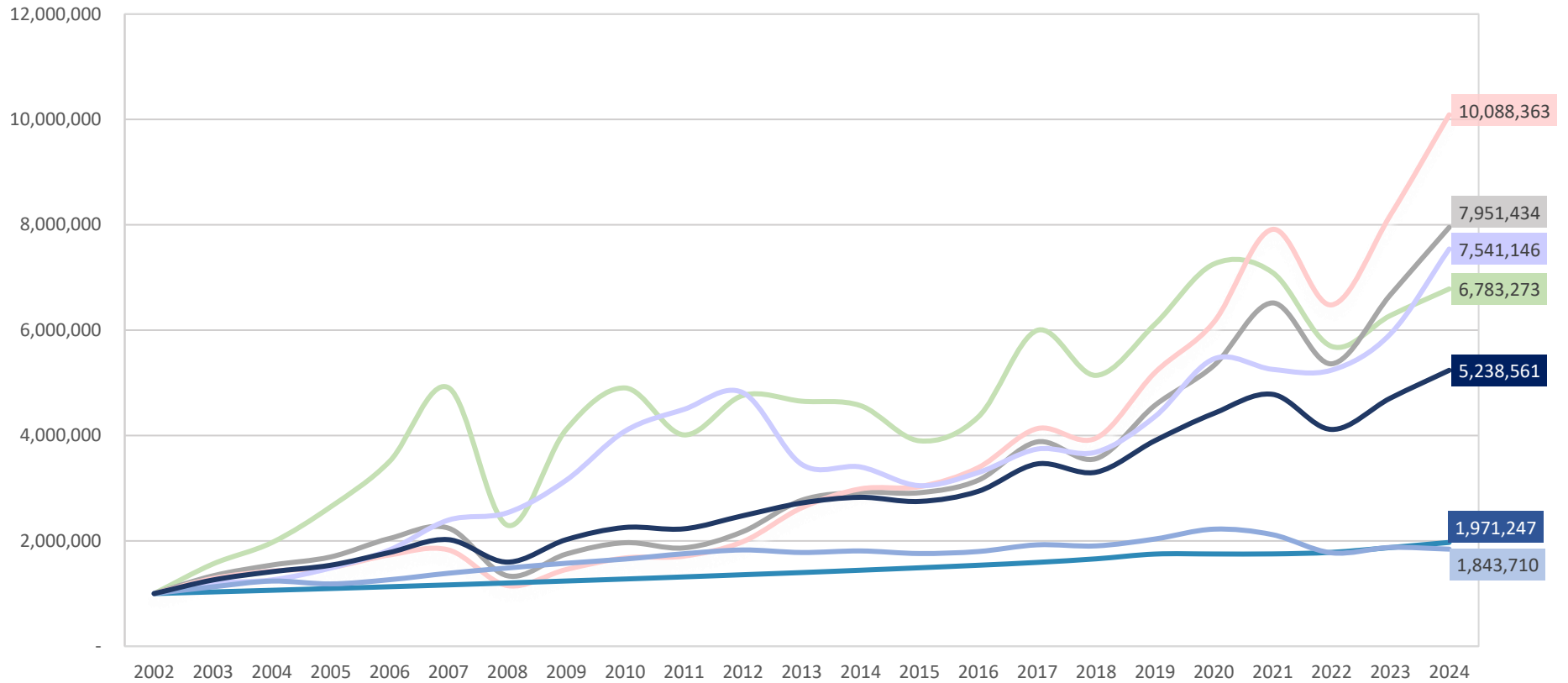


**The primary goal of a strategic asset allocation** is to create an asset mix that will provide the optimal balance between expected risk and return for a long-term investment horizon. By investing in more than one asset category, one will reduce the risk of loss and the portfolio's overall investment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

# DIVERSIFICATION BENEFITS

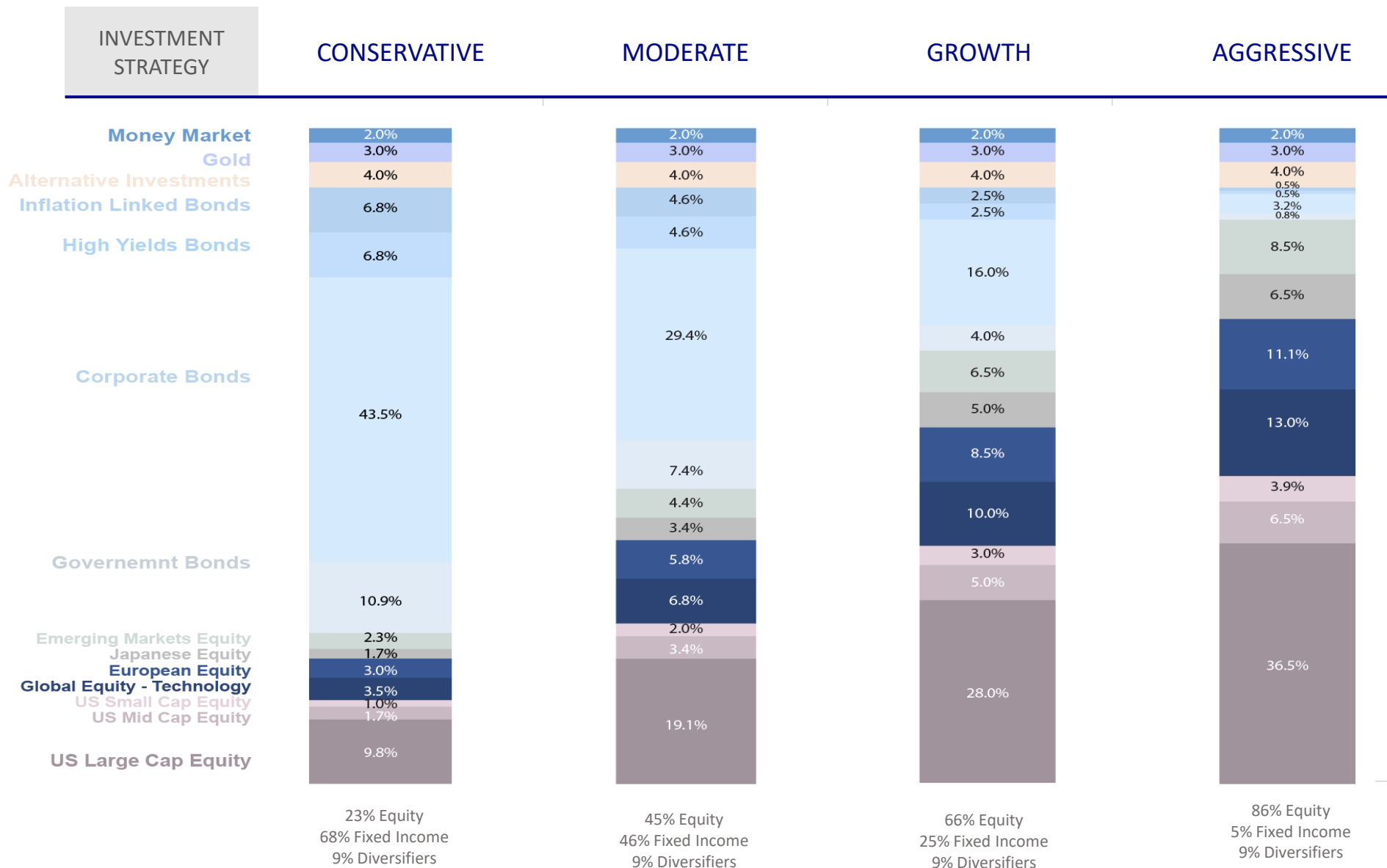


- U.S. Equity: S&P 500 Total Return Index
- Emerging Markets Equity: MSCI Daily TR Gross EM
- Diversified Portfolio is composed of 15% of the S&P500 TR, 25% of the MSCI Daily TR Gross World, 15% of the MSCI Daily TR Gross EM, 25% of the JPM Global Aggregate Bond Index, 5% of Gold, and 15% of Money Market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



Emerging Market Equity — Developed Market Equity — U.S Equity — Money Market Fund — Gold — International Bonds — Diversified Portfolio





PERFORMANCE OF THE CURRENT ALLOCATIONS NET OF FEES:

As of 31/12/2024

	CONSERVATIVE	MODERATE	GROWTH	AGGRESSIVE
Target Annual Return	3.00%	4.00%	5.00%	6.00%
1Y Return	4.16%	6.77%	8.18%	12.96%
3Y Annualized Return	-3.01%	-0.69%	0.42%	3.77%
3Y Standard Deviation	9.88%	10.84%	12.45%	15.26%
3Y Sharpe Ratio	-0.66	-0.38	-0.23	0.04
3Y Maximum Drawdown	-22.59%	-21.72%	-21.59%	-23.32%
5Y Annualized Return	-0.83%	1.70%	3.20%	5.96%
5Y Standard Deviation	8.78%	10.27%	11.99%	14.75%
5Y Sharpe Ratio	-0.33	-0.03	0.11	0.28
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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