

Overview

This is a high growth flexible global portfolio which invests across global asset classes: equities, fixed income, property and cash. It is aimed at long term investors with a time horizon longer than 7 years, with a high risk appetite who would like to see long term capital growth with offshore exposure. The portfolio is diversified across regions, currencies and sectors with the aim to generate real returns relative to global inflation. The funds used within the portfolio have all been comprehensively researched and rated by Investment Solutions and are actively monitored. The portfolio combines both multi-asset and single asset class funds to provide flexibility and efficiency of management.

Objective

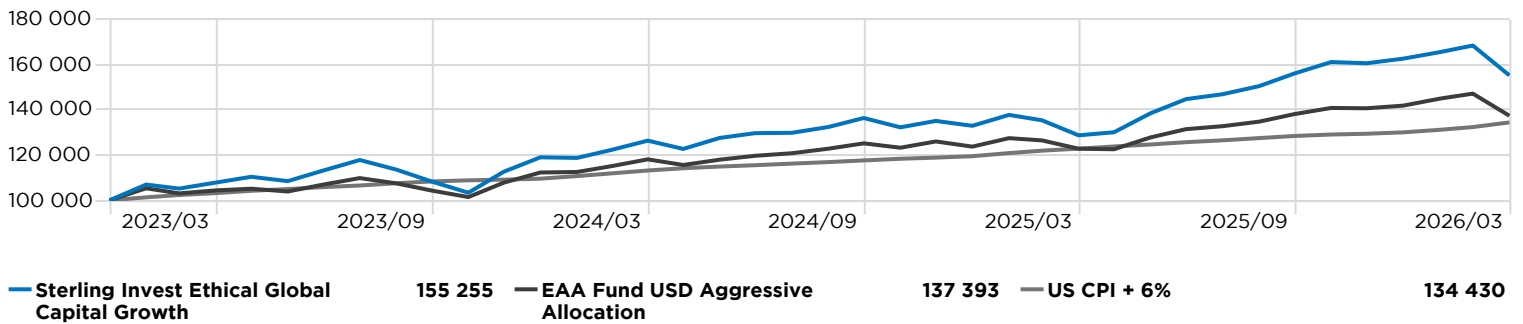
1. Aims to achieve inflation plus 6% per annum over rolling 6 year periods
2. High level of real capital growth
3. Low income generation

Investment Guidelines

Expected Maximum Equity	100%
Real Return Target	US CPI + 6%
Income	Low
Drawdown	High
Investment Horizon	6 Years +

Cumulative Performance

GROWTH OF \$100,000 INVESTMENT



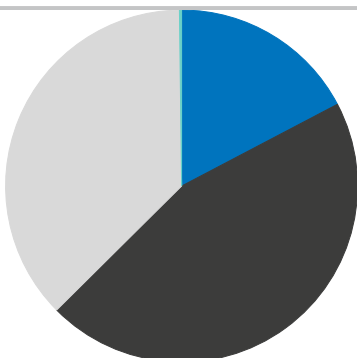
Fund Returns

	3 Months	6 Months	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Camissa Islamic Global Equity B USD Acc	1.70	8.53	1.70	33.46	12.29	5.66	—	5.25	2018/06/18
Emirates Islamic Money Market USD I	0.93	1.96	0.93	4.13	4.57	3.30	2.46	1.94	2010/04/14
HSBC Islamic Global Equity Index AC	-6.93	-1.80	-6.93	21.31	18.84	11.48	13.77	11.25	2009/11/11
Sands Capital Global Shariah A USD Acc	-12.16	-15.22	-12.16	-1.02	8.07	—	—	8.69	2022/11/08
Schroder Islamic Global Eq Q2 GBP Acc	-3.65	1.41	-3.65	19.47	12.95	10.09	—	10.73	2020/11/10
Sterling Invest Ethical Global Capital Growth	-4.55	-0.54	-4.55	20.61	12.92	—	—	14.49	2022/12/31
EAA Fund USD Aggressive Allocation	-3.17	-0.61	-3.17	12.25	9.74	4.86	6.34	—	1985/08/01
US CPI + 6%	3.37	4.66	3.37	9.45	9.22	10.78	9.52	9.13	1925/12/31

Returns are net of fund fees. Returns greater than 1 year are annualised. Individual client returns may differ from model portfolio returns.

Sterling Invest Ethical Global Capital Growth Fund inception date: 17 July 2023 | * Since inception is calculated from the month following the model's inception date. Returns shown may represent a fee class different to the actual return received by the investor.

Asset Allocation

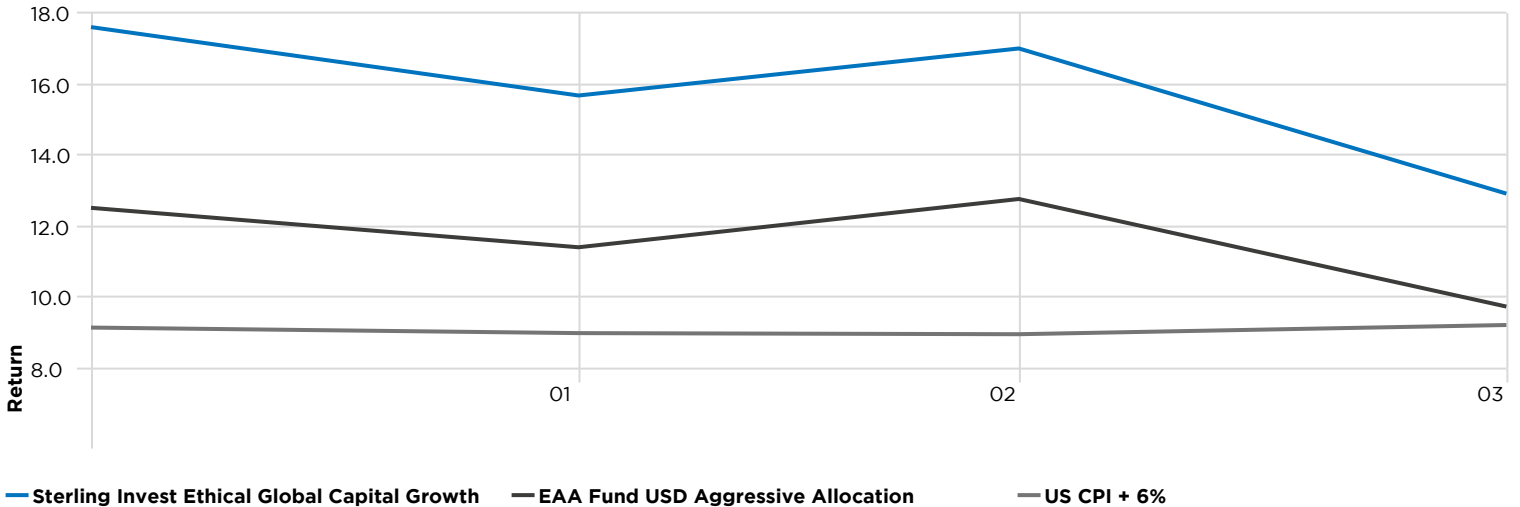


Manager Allocation

Manager	Allocation
Camissa Islamic Global Equity B USD Acc	35.00
Schroder Islamic Global Eq Q2 GBP Acc	30.00
HSBC Islamic Global Equity Index AC	15.00
Sands Capital Global Shariah A USD Acc	15.00
Emirates Islamic Money Market USD I	5.00

Rolling Returns

Rolling Window: 3 Years 1 Month shift



Top 10 Holdings

NVIDIA Corp	4.27
Apple Inc	3.26
Microsoft Corp	3.00
Alphabet Inc Class A	2.65
Taiwan Semiconductor Manufacturing Co Ltd	2.54
Amazon.com Inc	2.10
JD.com Inc ADR	1.20
Meta Platforms Inc Class A	1.12
JD Sports Fashion PLC	1.11
Nutrien Ltd	1.09
	22.33

Source: Morningstar Direct

MODEL PORTFOLIO FEES

Base Fee (excl VAT):	0.61%	These are estimated weighted average fees, based on clean fees at benchmark. Therefore, fees reflected may differ from the end investor's fee due to platform variations on fee and rebates.
Performance fee and other costs (excl VAT)	0.11%	
Model Total Investment Charge (excl. VAT)	0.71%	TERs for the underlying funds are calculated on the average annualised costs incurred over the last 3 years, as per the ASISA reporting standards, and are therefore not necessarily reflective of the current costs to investors.
Discretionary Management Fee (incl. VAT)	0.35%	



Portfolio Managers:
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