

Mashreq Global Conservative Fund

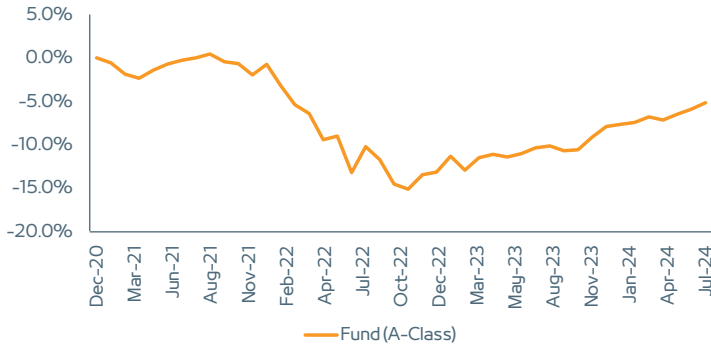
NAV at Jul 31, 2024

Fund Description

The fund targets income by investing in diversified global fixed income ETFs from across the world.

| | |
|--------------|--------------|
| A Class | B Class |
| 96.12 | 72.70 |

Performance Chart

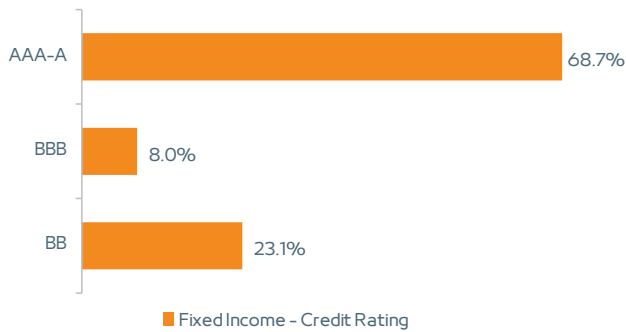


*Cumulative Performance has been rebased as of 31st December 2020

Asset Allocation

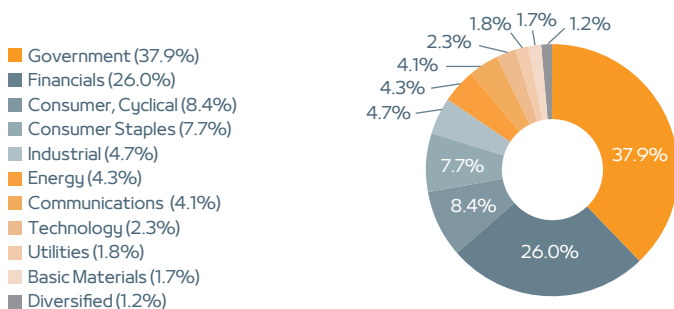


Fixed Income - Credit Rating



*Cash is considered as AAA

Sectors



Fund Returns

| | MTD | YTD | 1 Year | 3 Years* | 5 Years* | SI* |
|-------------|-------|------|--------|----------|----------|-------|
| GC A Shares | 0.8% | 3.0% | 5.8% | -1.8% | -0.9% | -1.1% |
| GC B Shares | -0.4% | 1.2% | 3.6% | -3.1% | -2.0% | -2.6% |

*Returns have been annualized for 3 years, 5 years and SI

Top ETFs

| | | |
|------|---|-------|
| FLOT | iShares \$ Floating Rate Bond ETF | 17.9% |
| SDHY | iShares \$ Short Duration High Yield ETF | 15.0% |
| IBTU | iShares USD Treasury Bond 0-1yr UCITS ETF | 14.9% |
| ERND | iShares \$ Ultrashort Bond ETF | 14.4% |
| DHYD | iShares \$ High Yield Corp Bond ESG ETF | 8.1% |
| GOVT | iShares USD Treasury Bond ETF | 5.0% |
| CYBU | iShares China CNY Bond UCITS ETF USD Hedged | 5.0% |
| IEMB | iShares JP Morgan \$ EM Bond Index ETF | 5.0% |
| LQDH | iShares \$ Corp Bond Interest Hedged ETF | 4.9% |
| EMCR | iShares JP Morgan \$ EM Corporate Bond ETF | 3.0% |

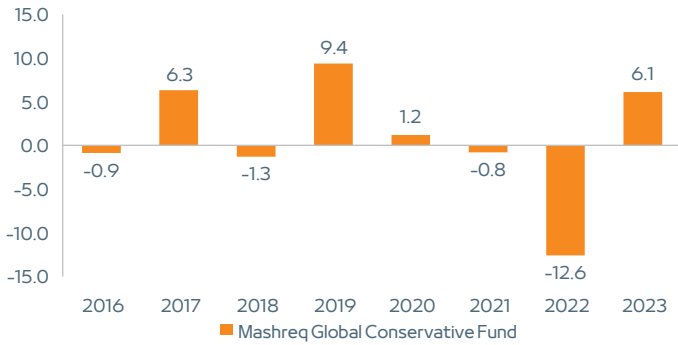
Income Distribution

| Year | Quarter | Payout ¹ |
|------|----------|---------------------|
| 2018 | Q1 to Q4 | 3.80% |
| 2019 | Q1 to Q4 | 2.60% |
| 2020 | Q1 to Q4 | 2.00% |
| 2021 | Q1 to Q4 | 4.00% |
| 2022 | Q1 to Q4 | 4.00% |
| 2023 | Q1 to Q4 | 4.00% |
| 2024 | Q1 | 1.125% |
| | Q2 | 1.125% |
| | Q3 | 1.125% |
| | Q4 | 1.125% |

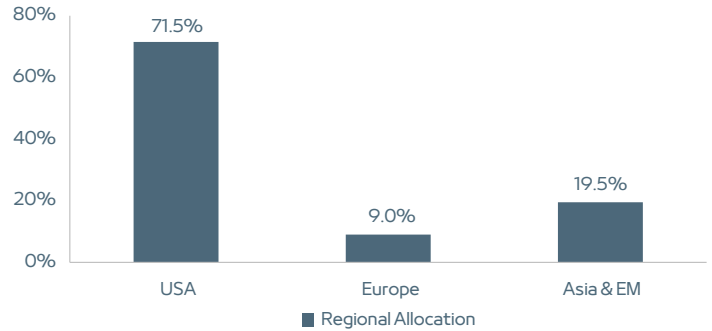
¹Future payouts are targets.

Mashreq Global Conservative Fund

Returns¹



Regional Allocation



¹Performance is based on BlackRock's model portfolios. BlackRock's Income Portfolio is used for the Mashreq Global Conservative Fund. Performance is based on USD total returns with income reinvested & net of total expense ratios but gross of transaction costs. The returns shown relate to past performance. Past performance is not a reliable indicator of current or future results and should not be the sole factor of consideration when selecting a product or strategy. Inception date for BlackRock's Income Model is 31/10/2016.

Fund Details

| Share Class | Currency | ISIN | Type | Bloomberg Ticker | Minimum Subscription | Additional Subscription | Minimum Subscription | Additional Subscription | Fees | | | | | Redemption thresholds |
|-------------|----------|--------------|--------------|------------------|----------------------|-------------------------|----------------------|-------------------------|------------|--------------|-------------|--------------|--|---|
| | | | | | USD | | AED | | Management | Distribution | Performance | Subscription | Redemption | |
| A | USD | AEDFXA3CN000 | Accumulation | MASGSCIA UH | 1 | 1 | - | - | 0.20% | 0.00% | NIL | Up to 5% | A redemption fee of up to 2% of the Redemption Price | Minimum redemption amount of USD 50 and AED 100 |
| A | AED | AEDFXA03C349 | Accumulation | | - | - | 100 | 10 | 0.20% | 0.00% | | | | |
| B | USD | AEDFXA3C1000 | Income | MASGCIB UH | 1 | 1 | - | - | 1.20% | 0.00% | | | | |
| B | AED | AEDFXA03C356 | Income | | - | - | 100 | 10 | 1.20% | 0.00% | | | | |
| I | USD | AEDFXA03C240 | Accumulation | MAMGCGI UH | 1 | 1 | - | - | 0.50% | 0.50% | | | | |
| I | AED | AEDFXA03C364 | Accumulation | | - | - | 100 | 10 | 0.50% | 0.50% | | | | |

| | | | |
|-------------------------------------|---|--|---|
| Fund size | USD 2.20 million | Registrar and Transfer Agent | Apex Fund Services (Dubai) Ltd. |
| Fund Type | Public Fund | Custodian | First Abu Dhabi Bank |
| Inception Date | January 02, 2018 | Auditor | Deloitte & Touche (M.E.) |
| Domicile | DIFC, Dubai | Valuation date | The Valuation Date will be the close of business (UAE time) at each Business Day. |
| Currency | USD | Dealing date (Subscription/Redemption) | Each Business Day |
| Targeted Income (2024) | 4.5% | Notice Periods (Subscription/Redemption) | At least two Business Days prior to the desired Subscription/Redemption Date |
| Average Credit Quality ² | Investment Grade | Mashreq Capital's Quarterly Outlook. | Proceed to the following link |
| Average Credit Rating ² | BBB- | | |
| Regulator | The Dubai Financial Services Authority (DFSA) | | |

² Average Credit Quality and Rating are based on the Bloomberg Composite Credit Rating which sources ratings from S&P, Fitch, Moody's and DBRS for the Portfolio's fixed income securities where a rating is available. Some securities present in the Portfolio may not be rated by one of the aforementioned ratings agencies.

*Kindly be advised that effective from 1st January 2018, all of the above mentioned fees and charges will be subject to an additional 5% Value Added Tax.

*Please be informed that our business days are Monday to Friday unless the UAE Ministry of Labour or the DIFC Authority announce that such a day will be a holiday in the DIFC and, in relation to a particular Sub-Fund, such other place or places a relevant Annex.

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