

Investment Portfolio Profile

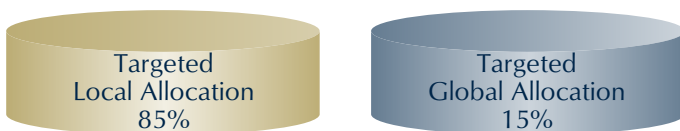
The underlying investments of this portfolio are managed in accordance with the principles of the Shari'ah, the sacred law of the religion of Islam.

In compliance with Shari'ah, the underlying investment managers screen all investments according to industry type and by means of financial ratios. Investing in enterprises with core business activities or sources of revenue associated with alcohol, tobacco, pork-related products, financial services, defence/weapons, gambling and pornography is prohibited. Also excluded are enterprises with levels of debt or interest income that are unacceptable according to the Shari'ah. Any interest income received from companies that pass the above screening processes is distributed by the underlying managers to charity organisations on behalf of the investors.

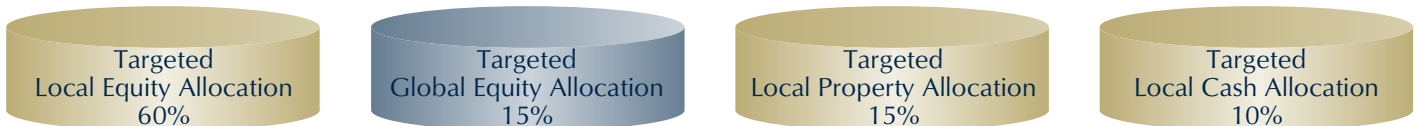
This portfolio has a high equity component and investors are offered the opportunity to invest in local and global assets. The investment managers are given specific mandates aimed at growth in capital value.

Investment Strategy

Local and Global Allocation



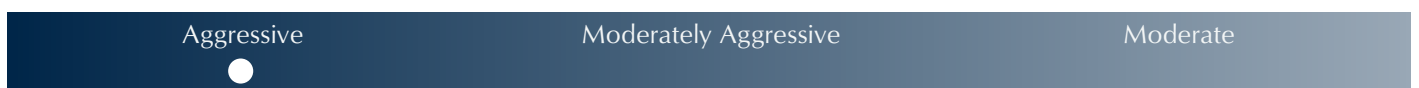
Local and Global Investment Strategy



The above asset allocation is subject to change (for example, when an asset class such as Islamic bonds is added), but the allocation to equities will remain between 65% and 75%.

Risk Meter

Risk refers to the predictability or volatility of returns over a five-year period.



The portfolio is aimed at investors with a long-term investment horizon (more than five years). Investment Solutions expects this portfolio to have:

- A low probability of capital loss over the longer term
- Volatility of investment returns over the short term, but returns above inflation over the longer term

The portfolio complies with the investment limitations set out in Regulation 28 of the Pension Funds Regulations.