



Riyad Monthly Distribution Multi Asset Fund

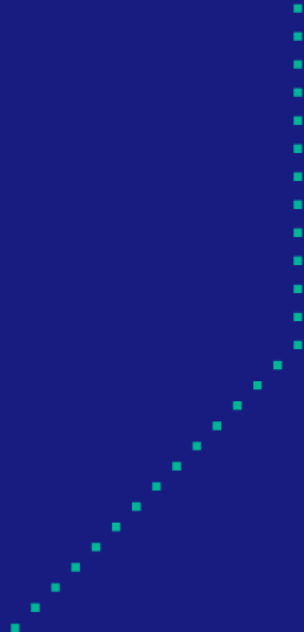
Sharia Compliant

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Riyad Capital

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Fund Key

Characteristics



Fund Key Characteristics



Fund Objectives

The fund is structured to deliver returns through broad allocation, generating a steady monthly income by investing across a diverse range of asset classes. This approach is designed to maximize opportunities while managing risk, providing the investors with a well-rounded and robust investment solution.



Fund Type
Open-Ended Public Fund



Conventional/Shariah
Shariah



Minimum Subscription
SAR 100



Fund Structure
Multi Asset Fund



Fund Currency
SAR



Geographical Allocation
Predominantly local



Dividend Frequency
Monthly



Valuation Frequency
Twice a Week (Monday and Thursday)



Management Fee
1.00% p.a.



Subscription/Redemption Fee
Up to 1% (subscription), no redemption fee

Remark:

The expected dividend is based on a payout ratio of the expected long-term return.



Why to Invest in Riyadh Capital Monthly Distribution Multi Asset Fund?



Monthly Dividend Distribution

Regular monthly income, as the fund distributes dividends, providing steady cash.



Diversification Across Asset Classes

Access a broad mix of equities, sukuk, real estate, and other assets, reducing exposure to individual market risks.



Enhanced Risk Management

Benefit from a strategy that spreads risk across assets, aiming for stability even in volatile market conditions.



Consistent Return Potential

The fund's diversified structure and active management target steady, reliable returns.



Professional Management

Expert portfolio managers monitor and adjust the fund's strategy to adapt to changing market conditions.



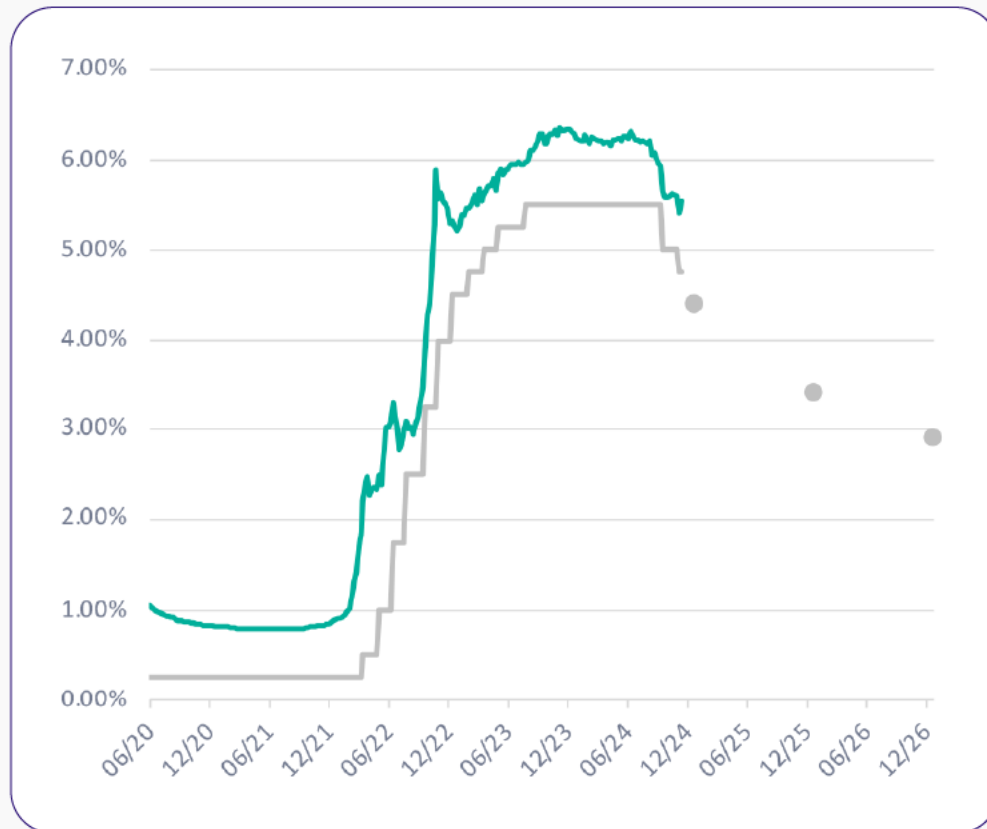
Simplified Investment

Gain exposure to a diversified, actively managed portfolio with a single investment, making it easier to achieve both income and growth goals.



Money Market Rates Will Sustainably Decline – What Now?

3M SAIBOR, US FED Fund Rates and FED Projections



Source:
Bloomberg, Riyad Capital

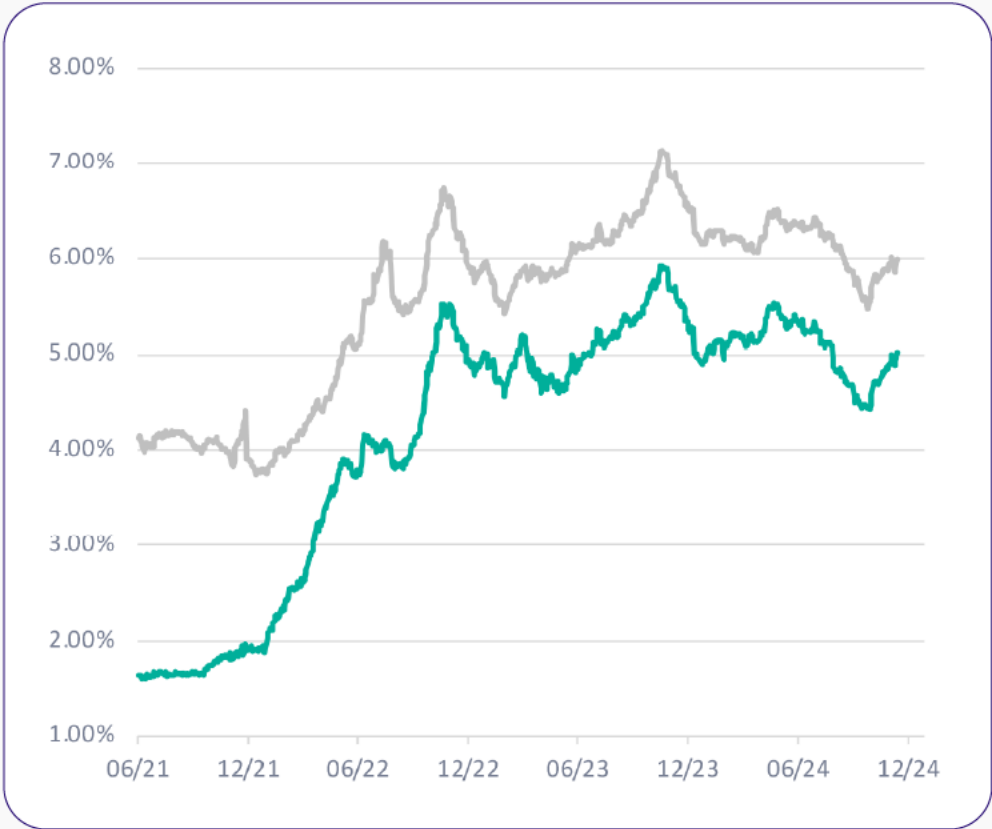
Money Market rates will sustainably decline emphasizing the need to diversify across a wide range of high performing asset classes.

■ 3M SAIBOR
■ US FED FUND RATE
● US FED FUND RATE Projection by the US FEDERAL RESERVE, Sep 2024



Capture Sukuk Yields While Elevated

Average Sukuk Yield GCC Sukuk



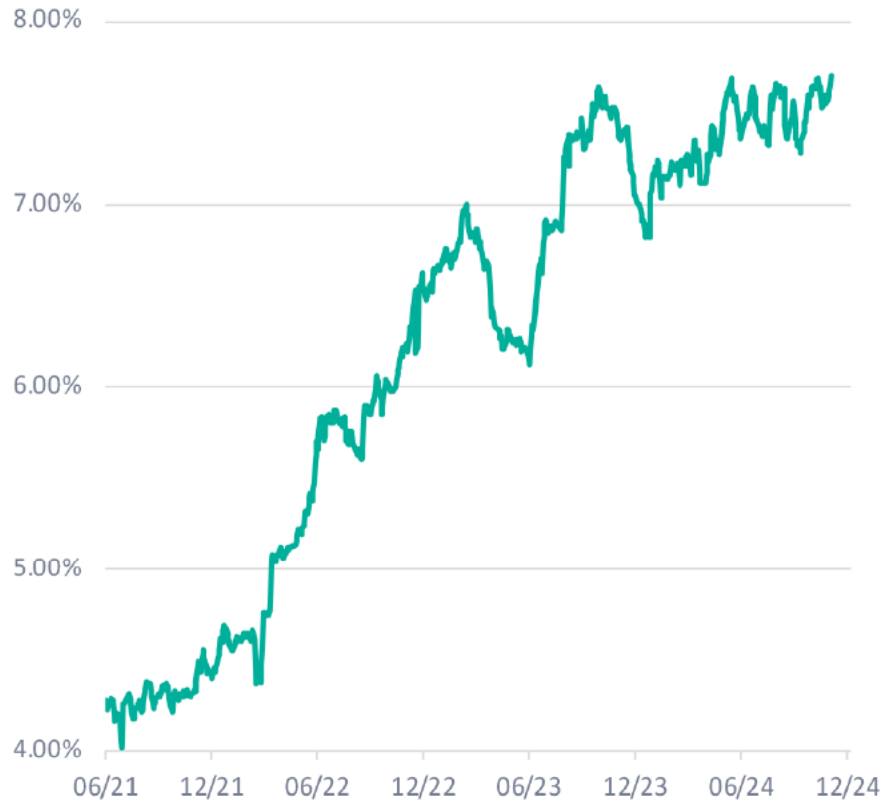
Source:
Bloomberg, Riyad Capital

On the back of central banks starting to cut interest rates, Sukuk yields have also started to decline but are currently still at attractive levels... allowing us to capture elevated yields for longer !

■ S&P GCC INVESTMENT GRADE SUKUK AVERAGE YIELD to MATURITY
■ S&P GCC NON-INVESTMENT GRADE SUKUK AVERAGE YIELD to MATURITY



Capture REITs Dividend Yields as Long as They are Elevated



After a protracted bear market for local REITs the smart investor can find quality investments on a selective basis in the sector with highly attractive dividend yields

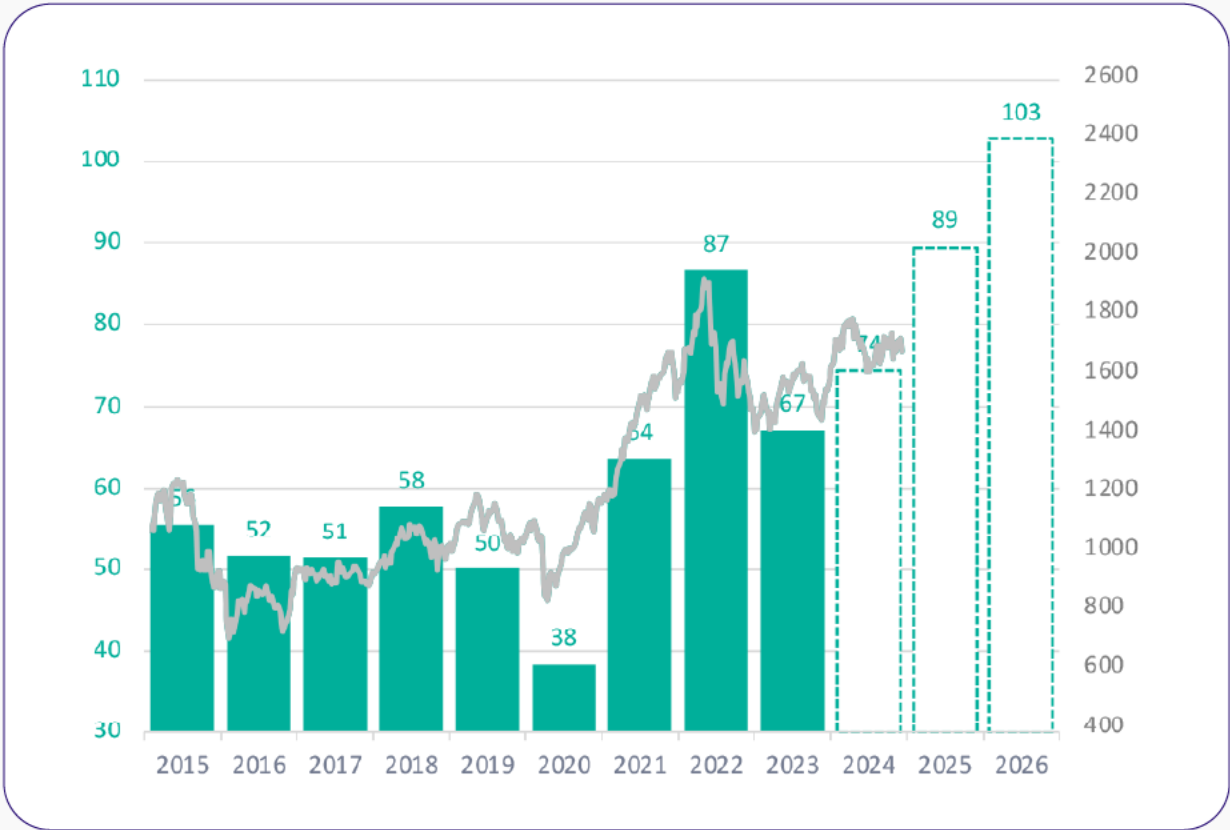
■ TASI REITs SECTOR INDEX Average Dividend Yield

Source:
Bloomberg, Riyad Capital



Fundamentals Look Favorable for Saudi Equities

S&P Saudi Shariah Equity Index and Earnings



Source:
Bloomberg, Riyad Capital

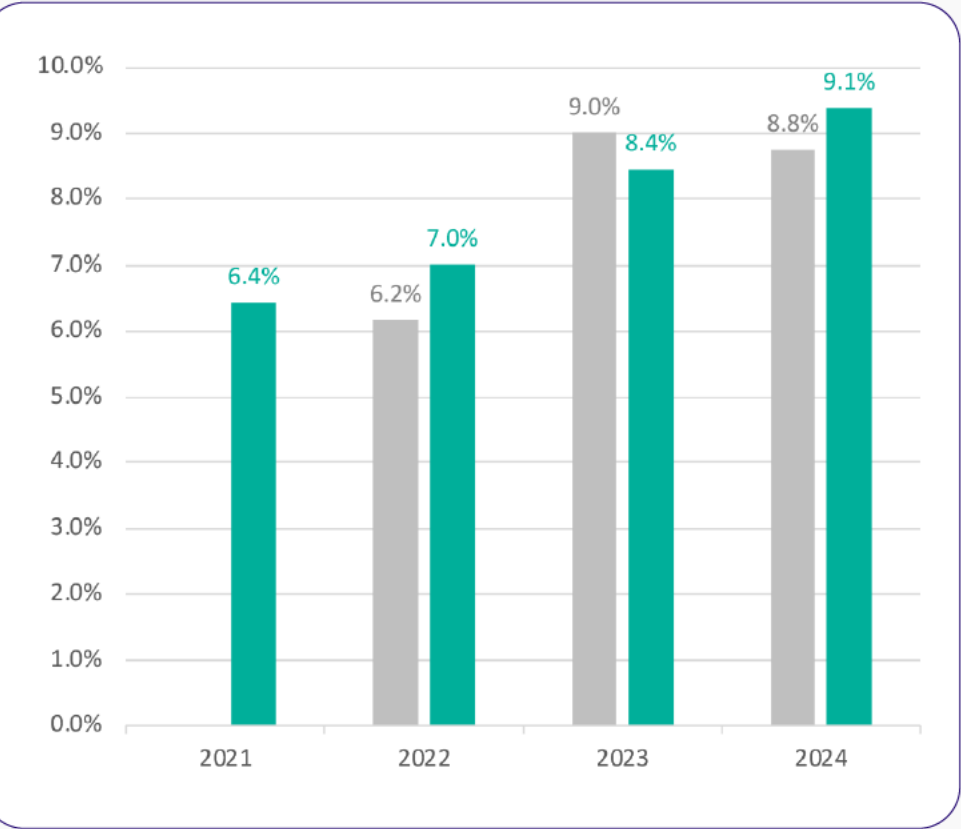
The fundamentals look favorable for the Saudi market at this juncture...

■ S&P SAUDI SHARIAH EQUITY INDEX EARNINGS PER SHARE , LHS(2024-26 Bloomberg Consensus estimates)
■ S&P SAUDI SHARIAH EQUITY INDEX, RHS



Diversification through High Yielding Alternative Investments

Private Credit and Trade Finance Funds Performance



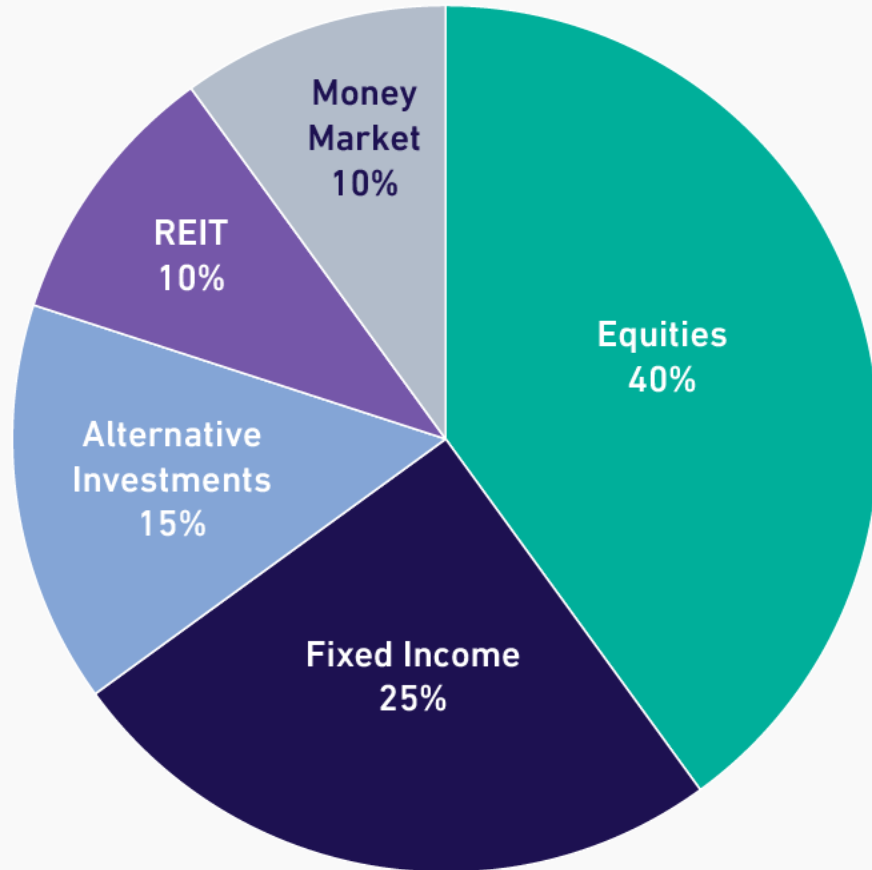
Within the Alternative Investment Quota we plan to invest in these and other high performing mutual funds...

Yearly Performance net of fees

■ Riyadh GCC Credit Fund
■ HORIZON CAPITAL SHARIAH TRADE FINANCE FUND



An Optimal Mix Across Major Asset Classes



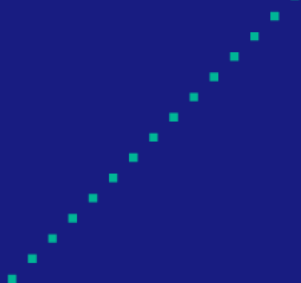
All-in-One Solution:

We invest in many high performing asset classes, thereby generating regular attractive returns while balancing risk through optimal diversification....

....and all this in one single product !



Investment Channels



Investing in the fund will be through the following:

- ✓ Riyadh Capital Application
- ✓ Wealth Management Advisors
- ✓ Riyadh Capital Website





For more information about the Fund
and investment risks, please read the Fund's Terms and Conditions

DISCLAIMER

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Investment in the fund is not considered a deposit with any local bank, and that the investor may lose part or all of the invested amount and may have to pay more, The past performance is not necessarily a guide to future performance and there is no guarantee for unit holders that the fund's performance or its performance compared to the index will be repeated or similar to the previous performance, if any.

The value of the investments in the Fund, their prices and returns are subject to increase and decrease, Also, the income of the security can be exposed to volatility, so the possibility of the value of the investments falling below their original value remains, as the investor can redeem an amount less than the amount he invested. The investor also realizes that he may face difficulty in selling or liquidating the security or obtaining reliable information about the value of the security, and that the change in currency rates can lead to a negative impact on the value, price or income of the security.

Only clients with sufficient knowledge and experience in financial securities and investments to evaluate the merits and risks, should consider an investment in any financial security or market discussed herein. Before making an investment decision the client should seek advice from such independent financial, legal, tax or other advisers as the client deem necessary.

The technical means used to provide the services are subject to technical risks, and therefore the mentioned services and technical means may not be suitable for all investors due to the risks involved. We advise referring to the disclosure included in the terms and conditions relating to the risks involved in investing in the Fund and taking specialized advice before obtaining these services and using technical means.

The services are subject to their own terms and conditions, which must be consulted and read carefully. A copy of the terms and conditions and the fund reports can be obtained through the Riyadh Capital website.

Riyadh Capital is a Saudi Closed Joint Stock Company with Paid up capital of SR 500 million, licensed by the Saudi Arabian Capital Market Authority No.07070-37. Commercial Registration No: 1010239234. Head Office: Granada Business Park 2414 Al-Shohda Dist. – Unit No 69, Riyadh 13241 - 7279 Saudi Arabia.





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THANK YOU!

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