

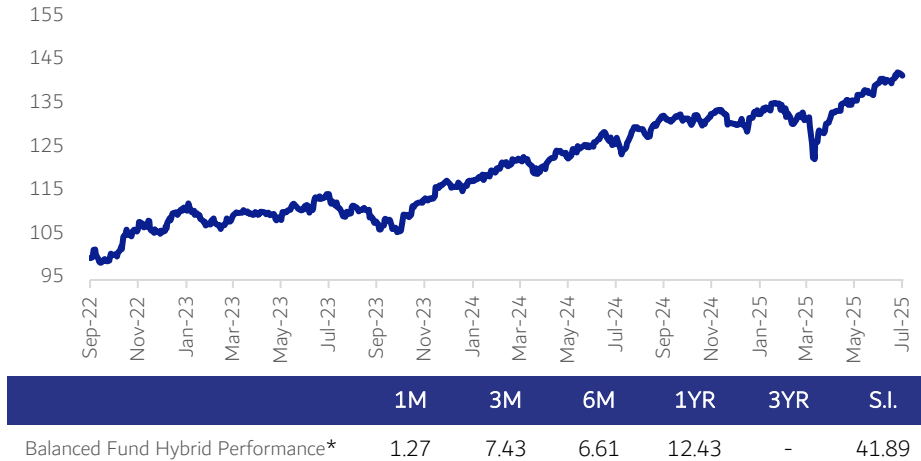
Signature CIO Balanced Fund Open Ended IC PLC

As of 31 July 2025

INVESTMENT OBJECTIVE

The Signature CIO Balanced Fund Open Ended IC PLC (the “Fund” or “Balanced Fund”) is a feeder fund that seeks to achieve growth through capital appreciation and income accumulation over a mid to long-term investment horizon. The Fund will invest in the Amundi Asia Funds - Signature CIO Balanced Fund (the “Master Fund”) which is managed by Amundi Asset Management. The Master Fund combines top-down macroeconomic views and bottom-up mutual funds and ETF selection from Standard Chartered’s Chief Investment Officer (“CIO”) and Investment Management Teams.

FUND PERFORMANCE (%)*



*The performance data shown is for the Master Fund - Amundi Asia Funds - Signature CIO Balanced Fund AU USD ACC share class (LU2708335943) to 17 May 2024, which commenced its investment program on 30 September 2022, and data for Signature CIO Balanced Fund Open Ended IC PL A ACC USD share class (AEDFXA48C005) from 17 May 2024 to date. An investment in the Fund is not the same as a direct investment in the underlying Master Fund. It should be noted that the past performance data is not available yet for a full calendar year. Past performance is not indicative of future returns. All performances are calculated net of fees and are calculated net income reinvested and net of all charges taken by the Sub-Fund and expressed with the round-off superior

FUND CHARACTERISTICS

AUM (US\$m)* 3.64

Inception Date 17 May 2024

*as of end July 2025, the Master Fund AUM is US\$368.92m

MASTER FUND CHARACTERISTICS

No. of Securities 27

Volatility** 8.77%

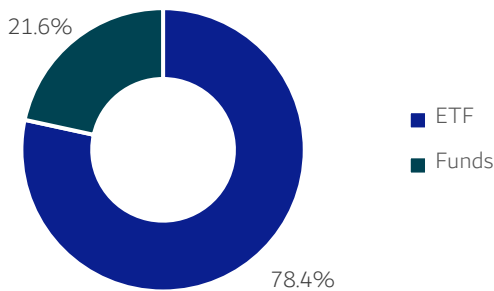
Sharpe ratio** 0.88

Maximum Drawdown -9.49%

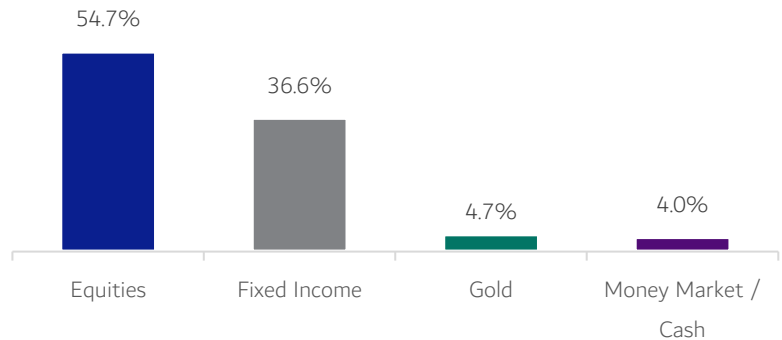
Data as of end July 2025.

**These numbers are over one year period.

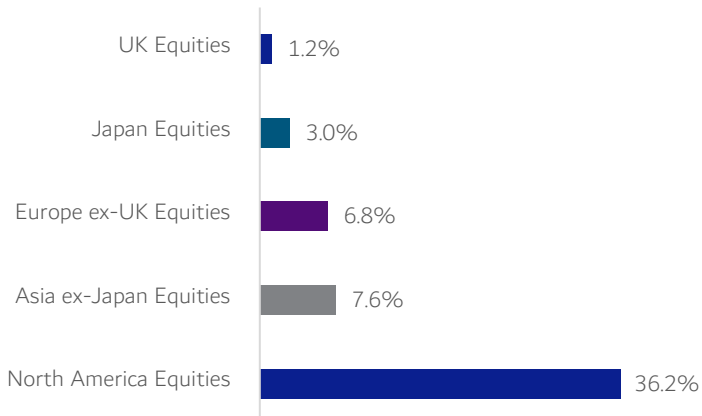
ASSET ALLOCATION*



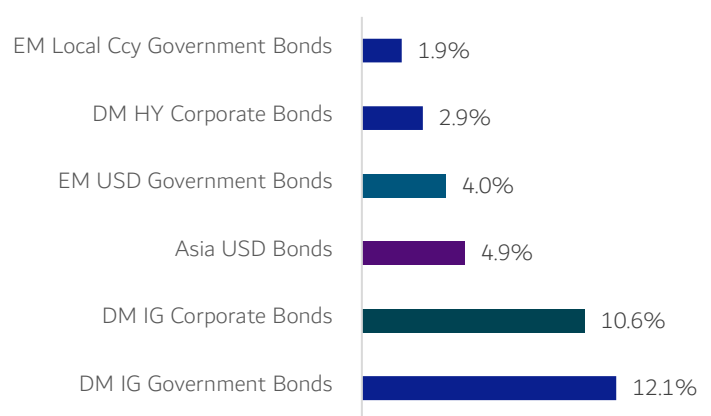
FUND ASSET ALLOCATION*



EQUITY BREAKDOWN*



FIXED INCOME BREAKDOWN*



Source of data: Aditum Investment Management Limited & Bloomberg. *for the Master Fund, Source of data: Amundi Asset Management SAS. Please note that values may not add up to 100% due to rounding.

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As of 31 July 2025

ALLOCATION BREAKDOWN*

SCB - Allocation breakdown (Foundation)

	Portfolio	Instrument type (ETF/Fund)
Equities	53.7%	-
North America Equities	36.2%	-
AMUNDI S&P 500 II ETF ACC	8.8%	ETF
SPDR S&P 500 ETF USD ACC	8.2%	ETF
ISHARES CORE S&P 500 ETF USD ACC	8.0%	ETF
XTRACKERS MSCI USA ETF 1C	6.8%	ETF
VANGUARD FTSE NORTH AMERICA ETF USD ACC	4.3%	ETF
Europe ex-UK Equities	6.8%	-
ISHARES MSCI EUROPE EX-UK ETF EUR DIST	6.8%	ETF
Asia ex-Japan Equities	6.6%	-
ISHARES MSCI EM ASIA ETF USD ACC	4.1%	ETF
LYXOR MSCI AC ASIA EX JAPAN UCITS ETF -	1.3%	ETF
XTRACKERS MSCI ACASIAEXJP ESG SWP ETF 1C	1.2%	ETF
Japan Equities	3.0%	-
ISHARES CORE MSCI JAPAN IMI ETF USD ACC	3.0%	ETF
UK Equities	1.2%	-
VANGUARD FTSE 100 UCITS ETF GBP ACC	1.2%	ETF
Fixed Income	36.6%	-
DM IG Government Bonds	12.1%	-
ISHARES \$ TREASURY BOND 7-10YR UCITS ETF	4.6%	ETF
ISHARES GLOBAL GOVT BOND ETF USD ACC	3.9%	ETF
ISHARES GLOBAL GOVT BOND UCITS ETF USD H	3.6%	ETF
DM IG Corporate Bonds	10.6%	-
JPM AGGREGATE BOND I ACC USD	4.8%	Fund
PIMCO GIS INCOME INSTITUTIONAL USD ACC	3.0%	Fund
ISHARES GLOBAL CORP BOND ETF USD H ACC	2.8%	ETF
Asia USD Bonds	4.9%	-
BGF ASIAN TIGER BOND I2 USD	4.3%	Fund
PIMCO GIS ASIA STRATINTSBD INS USD ACC	0.6%	Fund
EM USD Government Bonds	4.0%	-
PRINCIPAL GI FIN UNCON EM FX INC I2 ACC	2.8%	Fund
ISHARES JP MORGAN EM BD ETF USD ACC	1.3%	ETF
DM HY Corporate Bonds	2.9%	-
BGF GLOBAL HIGH YIELD BOND I2	2.9%	Fund
EM Local Ccy Government Bonds	1.9%	-
ISHARES JPMORGAN EM LCL GOVT BD ETFACC	1.4%	ETF
CAPITAL GROUP EM LOCAL DEBT LUX P	0.6%	Fund
Gold	4.7%	-
Gold	4.7%	-
INVESCO PHYSICAL GOLD ETC	4.7%	ETF
Money Market / Cash	4.0%	-
Money Market / Cash	4.0%	-
BNP PARIBAS INSTICASH USD	2.2%	Fund
Cash	1.8%	-

SCB - Allocation breakdown (Opportunistic)

	Portfolio	Instrument type (ETF/Fund)
Equities	1.0%	-
Asia ex-Japan Equities	1.0%	-
ISHARES MSCI KOREA ETF USD ACC	1.0%	ETF

*for the Master Fund

Source of data: Bloomberg and Amundi Asset Management SAS

Signature CIO Balanced Fund Open Ended IC PLC

MASTER FUND COMMENTARY

As of 31 July 2025

Fund Performance

The Signature CIO Balanced Fund delivered positive returns in July as markets responded positively to a series of policy developments, alongside strong corporate earnings, which provided a constructive backdrop for risk assets.

Our overweight in equities was a key contributor to portfolio performance. The announcement of several trade agreements by the Trump administration, coupled with the passage of the One Big Beautiful Bill Act, helped provide greater clarity on the policy outlook and supported risk sentiment in markets. As a result, global equities outperformed bonds and cash over the month, adding value to our portfolio.

Within equities, our positioning in US equities proved beneficial. The Federal Reserve kept policy unchanged, while US mega-cap companies, particularly in the technology sector, delivered strong earnings. This drove US equities to become one of the top two best-performing equity regions. Our small positive tilt here was positive to portfolio performance.

Our overweight in Asia ex-Japan equities also supported returns. Emerging market equities gained and outpaced developed markets, with performance led by Greater China and Korea. Notably, our opportunistic trade on Korean equities added value on both absolute and relative terms. Structural reform headlines were pivotal, lifting sentiment and sparking optimism about further reform under the new president Lee Jae Myung's administration.

On the other hand, our underweight in UK equities detracted. UK markets posted positive returns in July, backed by appealing valuations and dividend yields. Investment optimism was underpinned by signs of structural reform and renewed foreign interest.

Our overweight to EM LCY bonds also weighed on performance. EM LCY bonds came under pressure in July as the US dollar staged a rebound, reversing the prior tailwinds for EM currencies.

Fund Positioning

Our core scenario for a US soft landing got a boost after the Congress passed a mildly stimulative budget and our fund continues to be well-positioned for the current market environment.

Within equities, we remain Overweight global equities, underpinned by strong earnings, fiscal stimulus in key markets and expectations of a soft landing in the US. Near-term pullbacks on the back of trade or inflation fears would offer opportunities to add exposure. We expect Asia ex-Japan equities to outperform within global equities, bolstered by the weak USD, which boosts returns for USD-based investors and hence supports fund inflows. US equities remain a core allocation.

Within bonds, global bonds are a core allocation. Interest rate volatility is likely to continue in the near term, with concerns over fiscal deficits, tariffs and mixed economic data.

Additionally, gold remains as a core allocation as well.

Within our opportunistic basket, we have taken profit on our US long-dated TIPS and maintained our position in Korean equity.

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FUND INFORMATION

Domicile	Dubai International Financial Centre, UAE
Fund Manager	Aditum Investment Management Limited
Master Fund	Amundi Asia Funds – Signature CIO Balanced Fund - AU
Investment Manager of Master Fund	Amundi Asset Management SAS
Fund Administrator	Standard Chartered Bank DIFC
Custodian	Standard Chartered Bank UAE
Auditor	Grant Thornton Audit and Accounting Limited (BVI)
Fund Strategy	Balanced
Currency	USD
Inception Date	17 May 2024
Dealing Frequency	Daily
Redemption Notice	1 BD

FEES

SHARE CLASS	ISIN	ACCUMULATING / DISTRIBUTING	MANAGEMENT FEE	PLACEMENT FEE	MINIMUM SUBSCRIPTION	SUBSEQUENT INVESTMENT
Class A ACC (USD)	AEDFXA48C005	Accumulating	Up to 0.72%	Up to 5%	US\$1000	US\$1000


For a full outline on applicable fees, please refer to Fund's prospectus

RISK INDICATOR



The risk indicator assumes you keep the product for medium to long term. The summary risk indicator is a guide to the level of risk from this product compared to other products. It shows how likely it is that the product will lose money because of movement in the markets or because we are not able to pay you. Please note that the risk indicators is based on the Master Fund and is sourced from the Master Funds Administrator. The Fund will entail substantially the same risks as an investment in the underlying Master Fund. At this time, the level of the risk and reward profile is equal to 3, in line with the risk and reward profile for the Master Fund. For more information about these risks, please see the Master Fund Prospectus.

CONTACT DETAILS:

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DISCLAIMER

The Fund will invest substantially all of its assets in the Master Fund. The Master Fund may purchase certain instruments or utilize certain investment techniques that carry specific risks. No guarantee or representation is made that the Master Fund will be able to implement its investment strategy, achieve its investment objectives, be profitable, or avoid substantial losses, or that its investment strategy will be successful. This material is communicated by Aditum Investment Management Limited "Aditum". This information has been provided in good faith and from sources believed to be reliable, but no guarantee is given as to its accuracy. The opinions expressed in this document are not intended to serve as investment advice or solicitation and should not be used in substitution for the exercise of own judgment. The information, including expression of opinion, has been obtained from or is based upon sources believed to be reliable, fair and not misleading. 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Risks involved in any asset class may include, but are not necessarily limited to, market risks, credit risks, currency risk, political risks, geographical and economic risks therefore investment as well as performance would be exposed to variations and the investment may increase or decrease in value. Certain investments may be speculative and considerably more volatile than other investments. Further, changes in applicable laws, regulations, or tax regimes could adversely affect the performance of the fund or its underlying investments. This document may include figures relating to simulated past performance. Past performance, simulations and performance forecasts are not reliable indicators of future results and are not a guarantee of future returns, meaning investors may get back less than the amount originally invested. As Aditum may from time to time invest in its managed funds, potential conflicts of interest may arise. They are addressed in a manner consistent with established policies and procedures to manage such conflicts, ensuring fair treatment of all investors. As a general rule, potential investors should only invest in financial products that they are familiar with and understand the risks associated with them. Potential investors should carefully consider their investment experience, financial situation, investment objective, risk tolerance level prior to making the investment. Investment contains specific risks, including asset class where it might be difficult to make an investment or to obtain information about performance. The investment risk may include the possible loss of the principal amount invested. For a full outline on applicable fees, classes of shares please refer to Fund's latest prospectus, supplement or term sheet accurate as at the date of issue. Further information about the UCITS and Aditum Global Access ICC Ltd Fund Platform (i.e., Prospectus/ Offering Memorandum, KIIDs, periodic reports) can be obtained in English (and in Arabic for the Fund Platform), free of charge at the following address: Dubai International Financial Centre, Gate District Precinct Building 3, Level 5, Unit 510, Dubai, United Arab Emirates. Potential investors must obtain and carefully read the most recent Fund's KIID, Prospectus, Supplement, Term Sheet, as applicable, prior to making an investment and to assess the suitability, lawfulness and risks involved. Aditum Investment Management Limited will not be held liable for actions taken, or not taken, as a result of the publication of this document. 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