

29 August 2025

FUND INFORMATION

Domicile	Dubai International Financial Centre
Fund Manager	Aditum Investment Management Limited
Custodian	Standard Chartered Bank UAE
Fund Administrator	Standard Chartered Bank DIFC
Auditor	Grant Thornton Audit and Accounting Limited (BVI)
Geographical Focus	Global
Fund Type	Shari'a Compliant Balanced Fund
Structure	Incorporated Cell, Public Fund
Currency	USD
Inception Date	4 November 2024
NAV	107.1943
Dealing Frequency	Daily
Redemption Notice	1 Business Day
Dividend Frequency (Inc share classes only)	Monthly

For further information on all funds and share classes please refer to the respective latest prospectus and KIID.

KEY METRICS

Fixed Income

Weighted Ave. Yield	5.96
Weighted Ave. Coupon	4.98
Weighted Ave. Duration (Years)	12.47
Weighted Ave. Rating (Best of 3)	BBB+

Equity

Weighted Ave. Market Cap (US\$trn)	0.88
Weighted Ave. Dividend Yield	0.94%
Weighted Ave. 1 Year Forward PE	20x

Metrics calculated as of the date of the factsheet, and excludes cash. Weighted Average Ratings are based on the best of 3 ratings from Fitch, Moody's and S&P.

ASSET ALLOCATION

Cash & Cash Equivalents	23.24%
Fixed Income	31.71%
Equity	45.04%

INVESTMENT OBJECTIVES

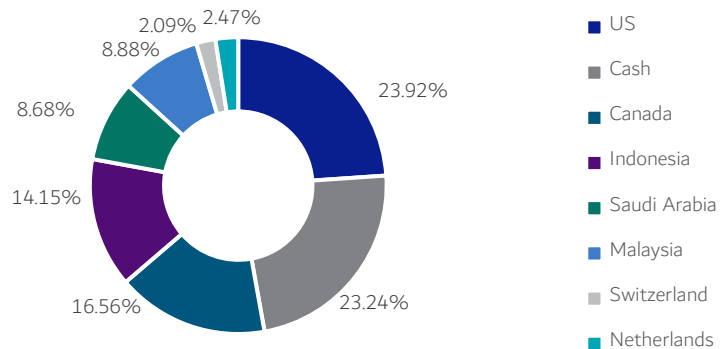
Aditum Islamic Income and Growth Fund Open Ended IC Plc is an actively managed Shari'a compliant fund that aims to deliver a total return through investing in funds or securities to achieve long-term capital growth. The Fund will indirectly take a balanced approach to equity markets, with such exposure to Shari'a compliant equity or equity-linked securities typically ranging between 40% and 75% exposure, of its assets with a neutral position of 60%. The remainder of the Fund assets will be invested in funds or securities which invest in other asset classes such as Sukuk, alternatives and cash. There is no guarantee that the Fund will meet its investment objective or deliver a positive return and capital is at risk. The Fund will typically access markets through direct single security exposure but it may gain exposure to certain markets and assets through collective investment schemes.

PERFORMANCE – TOTAL RETURN (%)

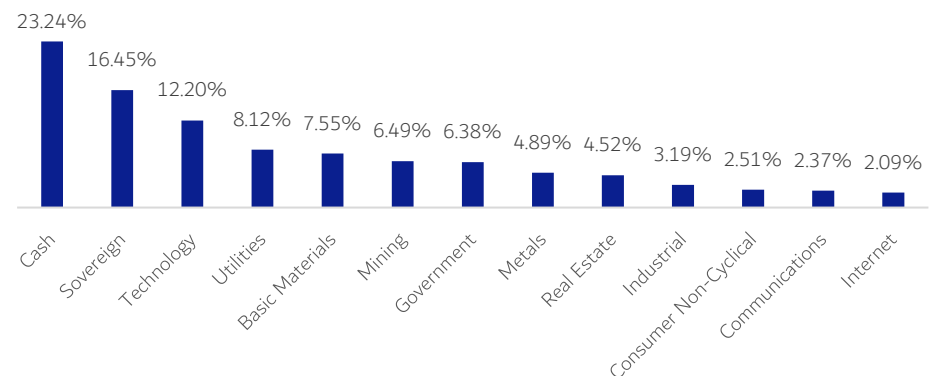
	1M	3M	6M	1YR	S.I.*
Aditum Islamic Income and Growth Fund* A Inc USD	3.17	9.34	13.23	-	17.49
Benchmark**	1.53	7.88	7.64	-	9.78

The performance figures presented, including total return, are based on historical data and do not guarantee future results. Total return includes capital appreciation and any dividend made by the Fund and may be shown on a gross or net basis, subject to the methodology disclosed. Performance as stated here is capital movements plus income, which has been paid out, and added back to derive a total return. Past performance is not an indicator or guarantee of future performance and market conditions may impact future returns. The value of shares in the fund and income received from it can go down as well as up, and investors may not get back the full amount invested. Investors should consider all relevant risk factors, including market volatility, economic conditions, and Fund-specific risks, before making investment decisions. *The performance data shown is for the duration of the Aditum Islamic Income and Growth Fund A Inc USD share class which commenced its investment program on 4 November 2024. **Shariah S&P 500 Index 60% and Dow Jones Sukuk Index 40%. Source: Bloomberg and Aditum Investment Management Limited, USD terms, bid to bid, income reinvested.

GEOGRAPHIC ALLOCATION



SECTOR ALLOCATION



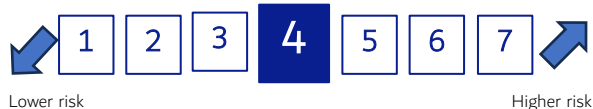
FUND TOP 5 HOLDINGS

KINROSS GOLD CORPORATION	6.49%
PERUSAHAAN PENERBIT SBSN 1% 09/06/2051	6.38%
AGNICO-EAGLE MINES LTD	5.19%
PAN AMERICAN SILVER CORP - COM NPV	4.89%
MALAYSIA SUKUK GLOBAL 4.08% 27/04/2046	4.78%

27.72%

Source: Bloomberg and Aditum Investment Management Limited

RISK INDICATOR



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

RISK CONSIDERATIONS

The risk and reward indicator illustrates where the Fund is positioned in terms of its possible risks relative to its potential rewards. The higher the Fund's position on this scale, the greater the possible reward, but also the greater risk of losing money. This risk indicator is calculated using historical data, which cannot be used as a prediction for the future. Therefore, the risk classification may change over time. Even if the Fund is in the lowest risk class you can lose money, as no investments are entirely risk free. The Fund invests mainly in funds or securities globally across a variety of asset classes, including equities, equity-linked and equity-related securities (deemed Shari'a compliant) and Sukuks. Equity securities fluctuates in value based on changes in a fund/company's financial condition, general market and economic environments and market conditions, resulting in an increased potential for volatility. The Sukuk market due to its size may create low levels of liquidity. The Fund's investment positions may furthermore be leveraged by entering into Shari'a compliant arrangements from securities broker-dealers, banks or others or investments in underlying funds or securities that themselves may leverage their own assets. The Fund will therefore be subject to credit and liquidity risks. At this time, the level of the risk and reward profile is equal to 4 as the performance can be subject to relatively moderate fluctuations.

FEES

SHARE CLASS	ISIN	MANAGEMENT FEE	PLACEMENT FEE	DEFERRED SALES FEE
A Accumulation	AEDFXA51C009	1.50%	Up to 5.0%	N/A
A Income	AEDFXA51C017	1.50%	Up to 5.0%	N/A
B Accumulation	AEDFXA51C025	1.50%	N/A	2.0%
B Income	AEDFXA51C033	1.50%	N/A	2.0%
C Accumulation	AEDFXA51C041	1.50%	N/A	3.0%
C Income	AEDFXA51C074	1.50%	N/A	3.0%
I Accumulation	AEDFXA51C058	1.25%	Up to 1.0%	N/A
I Income	AEDFXA51C066	1.25%	Up to 1.0%	N/A

CONTACT DETAILS:

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The information contained in this document does not constitute an investment advice, a recommendation or offer to buy or sell or subscribe to any specific investment and does not have any regard to the specific investment objectives, financial situation or the particular needs of any person and is provided for information purposes only. Potential investors are reminded to seek professional advice before investing. The tax legislation applying to the Fund's relevant place of domicile may have an impact on the prospective investor's personal tax position.

Investment involves risk and prospective investors should be aware that investment in the Fund carries a significant degree of risk. 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. The investment contains specific risks, including asset class where it might be difficult to realize 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). 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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Aditum Investment Management Limited is regulated by the DFSA for the provision of Managing Collective Investment Funds, Arranging Deals in Investments, Advising on Financial Products, Arranging Custody, Managing Assets and Arranging Credit and Advising on Credit. Aditum Investment Management Limited holds an Islamic Endorsement to conduct Islamic Financial Business by Operating an Islamic Window, Holding or Controlling Client Assets, Managing a Fund Platform.

All communications and services are directed at Market Counterparties and Professional Clients only (as defined in the DFSA rulebook), persons other than Market Counterparties and Professional Clients, such as Retail Clients, are NOT the intended recipients of our communications or services.

Aditum Investment Management Limited is a company established in the DIFC pursuant to the DIFC Companies Law with registration number CL2833.