



الصكوك الوطنية
NATIONAL BONDS

SAVE. INVEST. PROSPER.

DEWS Investment Guide Extract



National Bonds Mudarabah

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| Aim | <p>The objective of the investment option is to provide money market-like returns within a Shari’a compliant Mudarabah structure, with profits paid out on a monthly basis. The profit rate will be reset from time to time to reflect market conditions and will be communicated to investors accordingly, via the factsheet link here</p> <p>This investment option invests in a wide range of asset classes, benefitting from high diversification and follows a managed-risk, Shari’a compliant strategy focused on capital protection and income distribution.</p> <p>Investors in this investment option will also be eligible for the National Bonds Rewards Program. Any such rewards will be converted to a monetary value and allocated to the DEWS member account voluntary contribution pot. Click here to know more about National Bonds Rewards Program.</p> <p>Such rewards will be subject to the voluntary contribution withdrawal rules, including the ability to withdraw 30% of your voluntary contribution pot value, twice a year.</p> |
| Suitability | <p>This investment option is suitable for investors seeking to grow their savings in a Shari’a compliant manner with low risk tolerance, and with the aim of generating money market-like returns while protecting their capital at the same time.</p> <p>The investment option is designed for a medium to long-term investment horizon.</p> <p>You can switch your investment without a charge at any time (subject to forgoing the monthly profit distribution accrued, in case you switch prior to the monthly cut-off) or withdraw anytime (i.e. sell your investment units) or you may choose to hold the investment for longer depending on your preferences and objectives.</p> |
| Additional observations | <ul style="list-style-type: none"> • Capital Protected option: A conservative option focused on preserving member investments • Allocation to local investments • Shari’a Compliant • Monthly profit distributions |
| Asset Class | Shari’a Compliant Multi-Asset Strategy |
| Investment Manager | National Bonds Corporation Sole Proprietorship P.S.C. |
| Benchmark | None – the investment option will provide a monthly expected profit rate |
| Annual Charge | <p>Please refer to the fund factsheet for the latest information here.</p> <p>Important note: National Bonds manages a portfolio of assets within the “Mudarabah Fund”. The contributions into the National Bonds DEWS investment option flow into that fund. National Bonds aim to achieve a positive return on the portfolio overall, and from that return they distribute the remainder out to unit holders by way profit and the rewards program.</p> <p>In the case of the National Bonds DEWS investment option, the member end profit share will be net of the provider fees as set out on the factsheet.</p> |
| Risk Meter | 2 |

**Conservative/
Low Risk**

**Aggressive/
High Risk**

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|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
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