

FGAM**GLOBAL CAUTIOUS SOLUTION**

April 2026



FG ASSET MANAGEMENT

INVESTMENT STRATEGY OF THE OFFSHORE SOLUTION

The solution aims to achieve long-term capital growth and has the following characteristics:

Full flexibility to invest across different countries and asset types

Equity exposure ranging between 0% and 60%

Benchmark and Peer Group: Morningstar EAA Fund USD Cautious Allocation

Low risk profile

Targeted Total Expense Ratio (Class A)* 1.54%

Targeted Total Expense Ratio (Class C)* 1.69%

The solution can be accessed through an Irish domiciled fund, which is US Dollar denominated and Section 65 approved by the FSCA.

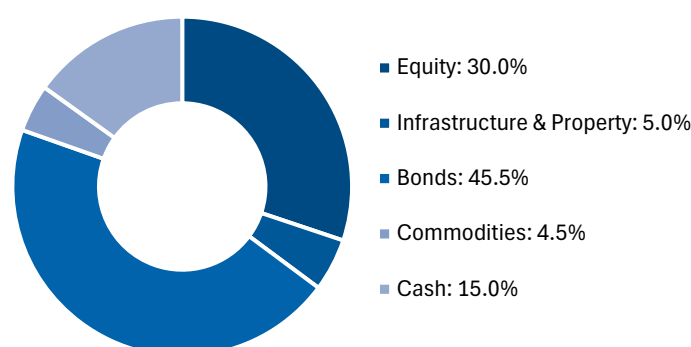
INDICATIVE UNDERLYING HOLDINGS AND STATIC WEIGHTS

Holdings to be included the offshore solution

Colchester Global Bond Hedged USD	15.00%
iShares Core Global Aggregate Bond UCITS Hedged USD	15.00%
Black Rock - ICS - Dollar Ultra Short Bond Fund	13.50%
iShares USD TIPS UCITS ETF	10.50%
iShares Core MSCI World ETF	5.50%
JPMorgan Global Research Enhanced Index Active UCITS ETF	5.50%
Dodge & Cox Global Bond	5.00%
iShares Physical Gold ETC	4.50%
Satrix Global Factor Enhanced Equity Fund Class L USD Acc	3.50%
Independent Franchise Global Equity	2.50%
Artisan Global Value	2.50%
Maple-Brown Abbott Global Infrastructure USD Acc	2.50%
Atlas Global Infrastructure Unhedged C USD	2.50%
Sands Capital Global Growth Fund A USD	1.75%
Jennison Global Equity Opportunity USD I Acc	1.75%

STRATEGIC ASSET ALLOCATION (STATIC)

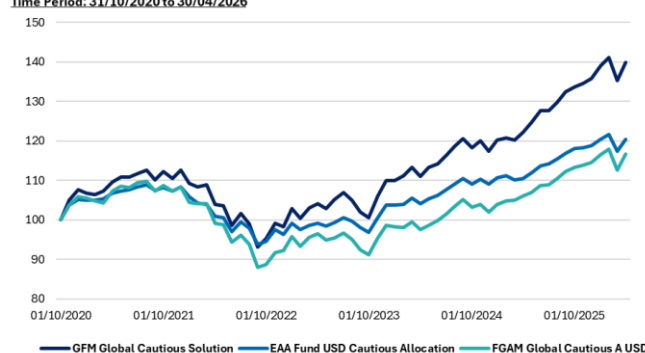
Based on the indicative holdings

**SIMULATED HISTORIC RETURNS****

	1 Month	3 Month	1 Year	3 Year	5 Year
Solution	3.40%	0.60%	14.51%	10.36%	5.00%
Benchmark	2.60%	0.04%	9.02%	6.67%	2.45%
FGAM Global Cautious	3.63%	0.19%	10.02%	6.56%	1.68%

SIMULATED CUMULATIVE RETURNS**

Time Period: 31/10/2020 to 30/04/2026



*Total Investment Charge (TIC): This is an estimated total cost relating to this solution. The estimate is based on the total fees of the US Dollar Fund and the quoted TIC of the indicative underlying holdings.

**Returns are in USD and net of the underlying holdings TIC and investment manager/investment advisor fees of the US Dollar Fund. Returns for periods longer than a year are annualised. Returns are those of the US Dollar Fund from 3 November 2025 onwards and prior returns are simulated, using the static weighted average performance of the indicative underlying holdings. The underlying holdings may change from time to time. As a result, the asset allocation and simulated return history will change accordingly.

Sources: Performance sourced from Morningstar and Graviton Financial Partners, for the period ending on the month end date of this information sheet, for a lump sum using NAV-NAV figures with income distributions reinvested.

Asset Allocation is compiled by Graviton Financial Partners, using latest available asset allocations of the Underlying Holdings at their static weights. Actual asset allocation of the US Dollar Fund will differ.

Disclaimer:

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