

EOSB Fund Performance | GO SAVER | 30 JUN 2025

Assets under Management [30-Jun-2025]: Not Available

FUND NAME SHARE CLASS ¹	PER UNIT NAV ²		NET PERFORMANCE (%) ⁷					FUND FACTS			CHARGES ⁶		PORTFOLIO PROFILE		RATING ¹⁰
	30-06-2025	Last 5Y	1 M	YTD	1 Y	3 Y pa	5 Y pa	Fund Size ³	SC Size ⁴	GO SAVER ⁵	Fund	Admin	Allocation ⁸	Top 5 holdings ⁹	Morningstar
All amounts in USD and net of charges															
Generali Capital Protected Fund¹¹ ISIN: Not applicable. Information as at 31.12.2024 🔗	Note ¹¹	N/A	Note ¹¹	Note ¹¹	4.4 ¹¹	3.6 ¹¹	-	N/A	N/A	N/A	1.30%			N/A	Not Rated
Franklin Diversified Conservative Fund I (acc) USD-H1¹² ISIN: LU1496350098 🔗	11.47 12.00 9.00		0.6	0.3	3.8	3.8	1.5	0.1 b	0.0 m	N/A	0.30%	1.00%		11.7%	★★
Franklin Diversified Balanced Fund I (acc) USD-H1¹² ISIN: LU1496350338 🔗	15.14 16.00 10.00		0.1	-0.9	4.0	7.3	6.7	0.2 b	1.6 m	N/A	0.30%	1.00%		9.3%	★★★★
Franklin Diversified Dynamic Fund I (acc) USD-H1¹² ISIN: LU1496350767 🔗	17.21 19.00 10.00		0.2	-1.8	3.9	9.0	9.8	0.2 b	3.6 m	N/A	0.30%	1.00%		10.9%	★★★★
Fidelity Funds - US Dollar Cash Fund Y-Acc-USD ISIN: LU0346392565 🔗	12.38 13.00 9.00		0.4	2.1	4.7	4.7	2.8	2.8 b	544.2 m	N/A	0.21%	1.00%		4.9%	Not Rated
PIMCO GIS GLB INV Grade Credit Fund I-Acc-USD ISIN: IE0034085260 🔗	22.06 29.00 9.00		1.5	3.8	7.5	5.6	0.8	8.3 b	1,935.5 m	N/A	0.49%	1.00%		19.0%	★★★
Schroder ISF Global Corporate Bond C Acc USD ISIN: LU0106258741 🔗	14.93 19.00 9.00		1.4	3.1	6.4	5.2	0.8	2.2 b	504.4 m	N/A	0.63%	1.00%		5.9%	★★★
Franklin High Yield Fund W(acc) USD ISIN: LU2166124771 🔗	13.68 14.00 9.00		1.6	4.5	9.3	10.1	5.8	1.1 b	8.8 m	N/A	0.84%	1.00%		6.5%	★★★★
Mashreq Al Islami Income Fund (Sukuk Fund) C USD ISIN: AEDFXA1T6475 🔗	9.90 10.00 8.00		1.1	2.8	6.7	3.8	-	0.1 b	N/A	N/A	0.70%	1.00%		24.1%	Not Rated
Natixis Loomis Sayles US Equity Fund S1/A (USD) ISIN: LU1429558650 🔗	425.57 450.00 100.00		6.3	6.7	22.4	30.2	17.3	5.5 b	825.0 m	N/A	0.61%	1.00%		34.0%	★★★★
UTI India Dynamic Equity USD RDR ISIN: IE00BYPC7S51 🔗	21.46 24.00 9.00		4.0	3.2	5.2	12.1	15.7	1.0 b	96.2 m	N/A	1.02%	1.00%		27.0%	★★
Goldman Sachs India Equity Portfolio I Acc USD ISIN: LU0333811072 🔗	49.61 59.00 9.00		2.9	-0.3	3.3	18.5	20.4	5.1 b	1,853.2 m	N/A	0.96%	1.00%		20.7%	★★★★
Kotak Funds - India Midcap Fund C USD Acc ISIN: LU0863494851 🔗	27.04 34.00 9.00		4.4	-0.4	0.1	17.6	21.4	3.7 b	135.5 m	N/A	1.15%	1.00%		16.2%	★★★★
HSBC Islamic Global Equity Index Fund BC ISIN: LU2233258073 🔗	15.28 16.00 7.00		5.3	4.2	9.6	19.9	-	2.4 b	73.5 m	N/A	0.62%	1.00%		99.9%	★★★★★

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Guidance

¹**Share Class (SC):** A category of shares within a fund, offering different fee structures, dividend policies, or currency options.

²**NAV:** The per unit value of a fund, calculated by dividing the total fund assets minus liabilities by the number of units outstanding.

³**Fund Size:** The total value of assets managed within the fund. Please note that due to foreign exchange differences, this value is an approximation.

⁴**SC Size:** The total value of assets held within a specific share class of the fund. Please note that due to foreign exchange differences, this value is an approximation.

⁵**GO SAVER:** GO SAVER is the second official End-of-Service Benefits (EOSB) Savings Plan for the DIFC (Dubai International Financial Center), launched in January 2025. As GO SAVER has not set up separate share classes within its funds, it is not currently possible to estimate the Assets under Management (AuM) for the plan.

⁶**Charges:** Refers to ongoing charges as per the latest Key Information Document. This represents the annual cost of managing the fund (but not the transaction costs), expressed as a percentage of fund assets. Such figures may vary from time to time.

In addition, a 1.0% administration fee per annum is charged to plan members by the plan operator for all investment options, except for the Generali Capital Protection Fund¹¹. This fee is recovered monthly by selling units from the member's account equivalent to the 1.0% annual charge.

⁷**Net Performance (%):** Net performance (%) of the funds is net of fund management fees, but not administration fees. When comparing the "Net Performance (%)" of GO SAVER funds with another EOSB savings plan, as a rough estimate, an additional ~1.0% should be deducted, to account for administration fees. However, this is a crude approximation and may not always hold true.

⁸**Allocation:** Refers to asset allocation i.e. the distribution of a fund's investments across different asset classes [■ CASH ■ BONDS ■ EQUITY ■ OTHER]. For funds that have invested in other funds, this may vary across sources depending on the methodology used.

⁹**Top 5 holdings:** The fund's five largest investments by asset value. For funds that have invested in other funds, holdings are shown at the sub-fund level.

¹⁰**Rating:** Refers to the "Overall Rating" issued by Morningstar relative to the fund category.

¹¹**Generali Capital Protected Fund:** This is the default investment option of the GO SAVER Plan that offers 100% protection of both contributions and annual gains, which are locked in each year and compound over time. It is important to note, that all fees (fund and administration fees) pertaining to this investment option are paid out of the fund's growth and plan member's contribution is not reduced by the fees. Unlike a mutual fund that marks its assets to market, this fund is accounted for on a book value basis. As such, performance is reported on an annual basis. Information presented for this investment option is as per the document provided by GO SAVER's Operator and is gross of all fees (1.30%) applicable to this investment option.

¹²**Franklin Templeton Diversified Conservative, Balanced and Dynamic Fund :** The data presented above reflects the publicly available "I" share class. While the GO SAVER Plan invests in the "J" share class, details of which are not publicly available. However, the fund manager confirms that the "I" share class provides a reasonable proxy in terms of net performance and charges.

Coming soon: Performance vs. benchmarks.

N/A: Not Available