

# EOSB Fund Performance | GO SAVER | 31 AUG 2025

Assets under Management [31-Aug-2025]: Not Available

FUND NAME   SHARE CLASS <sup>1</sup>	PER UNIT NAV <sup>2</sup>		NET PERFORMANCE (%) <sup>7</sup>					FUND FACTS			CHARGES <sup>6</sup>		PORTFOLIO PROFILE		RATING <sup>10</sup>
	31-08-2025	Last 5Y	1 M	YTD	1 Y	3 Y pa	5 Y pa	Fund Size <sup>3</sup>	SC Size <sup>4</sup>	GO SAVER <sup>5</sup>	Fund	Admin	Allocation <sup>8</sup>	Top 5 holdings <sup>9</sup>	Morningstar
All amounts in USD and net of charges															
<b>Generali Capital Protected Fund<sup>11</sup></b> ISIN: Not applicable. Information as at 31.12.2024 <a href="#">🔗</a>	Note <sup>11</sup>	N/A	Note <sup>11</sup>	Note <sup>11</sup>	4.4 <sup>11</sup>	3.6 <sup>11</sup>	-	N/A	N/A	N/A	1.30%			N/A	Not Rated
<b>Franklin Diversified Conservative Fund   I (acc) USD-H1<sup>12</sup></b> ISIN: LU1496350098 <a href="#">🔗</a>	11.58 12.00 9.00		0.1	1.2	2.2	3.7	1.3	0.1 b	0.0 m	N/A	0.30%	1.00%		11.9%	★★
<b>Franklin Diversified Balanced Fund   I (acc) USD-H1<sup>12</sup></b> ISIN: LU1496350338 <a href="#">🔗</a>	15.40 16.00 10.00		-0.1	0.9	4.1	6.9	6.5	0.2 b	1.6 m	N/A	0.30%	1.00%		10.2%	★★★★
<b>Franklin Diversified Dynamic Fund   I (acc) USD-H1<sup>12</sup></b> ISIN: LU1496350767 <a href="#">🔗</a>	17.61 19.00 10.00		-0.1	0.5	4.9	8.5	9.5	0.2 b	2.4 m	N/A	0.30%	1.00%		12.0%	★★★★
<b>Fidelity Funds - US Dollar Cash Fund   Y-Acc-USD</b> ISIN: LU0346392565 <a href="#">🔗</a>	12.47 13.00 9.00		0.3	2.9	4.5	4.8	2.9	2.9 b	603.1 m	N/A	0.21%	1.00%		4.5%	Not Rated
<b>PIMCO GIS GLB INV Grade Credit Fund   I-Acc-USD</b> ISIN: IE0034085260 <a href="#">🔗</a>	22.28 29.00 9.00		1.0	4.8	5.0	5.7	0.6	8.1 b	1,943.6 m	N/A	0.49%	1.00%		37.4%	★★★
<b>Schroder ISF Global Corporate Bond   C Acc USD</b> ISIN: LU0106258741 <a href="#">🔗</a>	15.13 19.00 9.00		0.7	4.5	4.3	5.2	0.7	2.2 b	462.7 m	N/A	0.63%	1.00%		5.9%	★★★
<b>Franklin High Yield Fund   W(acc) USD</b> ISIN: LU2166124771 <a href="#">🔗</a>	13.90 14.00 9.00		1.2	6.2	7.4	9.4	4.9	1.2 b	8.9 m	N/A	0.84%	1.00%		7.7%	★★★★
<b>Mashreq Al Islami Income Fund (Sukuk Fund)   C USD</b> ISIN: AEDFXA1T6475 <a href="#">🔗</a>	10.10 10.00 8.00		1.1	4.9	5.4	4.1	-	0.1 b	N/A	N/A	0.70%	1.00%		24.1%	Not Rated
<b>Natixis Loomis Sayles US Equity Fund   S1/A (USD)</b> ISIN: LU1429558650 <a href="#">🔗</a>	436.23 450.00 100.00		0.9	9.4	24.2	28.9	14.6	6.0 b	880.3 m	N/A	0.61%	1.00%		34.5%	★★★★★
<b>UTI India Dynamic Equity USD   RDR</b> ISIN: IE00BYPC7S51 <a href="#">🔗</a>	20.41 24.00 9.00		-0.6	-1.9	-6.3	5.3	11.4	0.9 b	97.0 m	N/A	1.02%	1.00%		27.8%	★★★
<b>Goldman Sachs India Equity Portfolio   I Acc USD</b> ISIN: LU0333811072 <a href="#">🔗</a>	46.42 59.00 9.00		-2.2	-6.7	-8.5	11.3	14.4	4.9 b	1,700.6 m	N/A	0.96%	1.00%		18.8%	★★★★
<b>Kotak Funds - India Midcap Fund   C USD Acc</b> ISIN: LU0863494851 <a href="#">🔗</a>	25.65 34.00 9.00		-2.4	-5.5	-8.2	10.9	16.6	3.6 b	125.6 m	N/A	1.15%	1.00%		16.1%	★★★★
<b>HSBC Islamic Global Equity Index Fund   BC</b> ISIN: LU2233258073 <a href="#">🔗</a>	15.98 16.00 7.00		2.0	9.0	12.8	20.6	-	2.5 b	80.6 m	N/A	0.62%	1.00%		99.9%	★★★★★

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## Guidance

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

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

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

<sup>4</sup>**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.

<sup>5</sup>**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.

<sup>6</sup>**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 Fund<sup>11</sup>. This fee is recovered monthly by selling units from the member's account equivalent to the 1.0% annual charge.

<sup>7</sup>**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.

<sup>8</sup>**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.

<sup>9</sup>**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.

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

<sup>11</sup>**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 is an insurance-based investment option that 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.

<sup>12</sup>**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