



INTEGRA PRIVATE WEALTH
INVESTMENT SOLUTIONS

Core US Dollar Aggressive Growth Portfolio

INFORMATION DOCUMENT

DISCLAIMER: This document is intended for information purposes only. All portfolios are designed following a thorough financial planning exercise to establish the financial objectives and risk attitude of clients investing in the portfolio. Past Performance should not be taken as an indication of future performances. Portfolio values can go up as well as down.

OBJECTIVE AND INVESTMENT POLICY

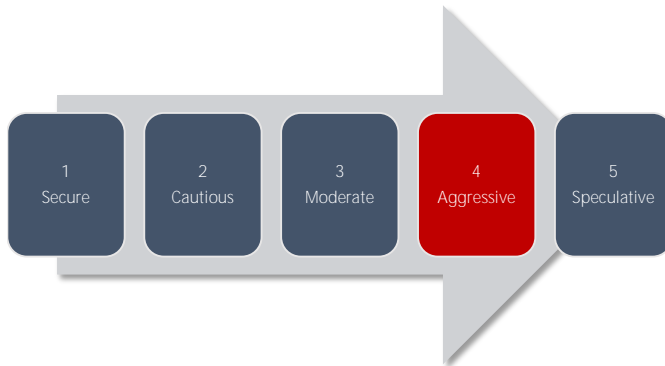
The Core US Dollar Aggressive Growth Portfolio service is strategically designed for capital growth potential. With a target annualized rate of return ranging between +10% to +13% (though not guaranteed) over a minimum 5-year timeframe, we aim to maintain volatility within historic standard deviation levels. The primary objective is to limit peak to valley losses to a maximum of 25%.

To attain these goals, the portfolio will employ active asset management, allowing for unrestricted asset-class allocation. Investments will predominantly consist of long-only UCITS V compliant collective investment schemes (CISs) from reputable international asset managers. Additionally, the portfolio may include positions in debt securities, equities, and regulated CISs managed internally by Integra's fund managers. Money market instruments, including the utilization of the *Integra Treasury Platform* service, as outlined in the related *Terms of Reference*, may also be incorporated.

The collaboration between external asset managers and Integra Private Wealth's in-house expertise ensures a dual-control approach in terms of both structural and market risk management. While the portfolio primarily targets US Dollar-denominated or US Dollar-hedged assets, strategic investments in other currencies may be employed as hedges or speculative positions.

For detailed information on the current asset allocation, refer to the *monthly fact-sheet* associated with this service, providing transparency and insights into the dynamic composition of the portfolio.

RISK RATING · *This service attracts a Aggressive risk*



FEE STRUCTURE

This service typically attracts a Nominee Fee together with either a Management Fee OR a Performance Fee (*detailed on page 2 of this document*)

Standard charges of the fees associated to the various services offered by Integra Private Wealth can be found in the Private Client Fee Schedule which can be provided on request.

The fees charged to the client are also defined in the Investment Services Agreement signed individually with each client.

FEE CALCULATION METHODOLOGY

· **UPFRONT FEE** · An upfront fee may be charged on any new placements to this service. The fee charged will be specified in the Investment Services Agreement provided before placing the investment and the fee will be deducted from the funds invested.

· **ON-GOING FEES** · Clients investing through this service have a choice between two on-going fee structures:

a) A management fee (*in accordance with Investment Service Agreement*) based on the daily average value of the total portfolio charged quarterly in arrears. Currently Integra Private Wealth has in place a number of distribution agreements whereby a management fee rebate is paid to Integra Private Wealth by the underlying investment service providers for the inducement of business. If these rebates are equal or more than the management fees charged, no direct fees will be due from the client;

OR

b) A performance fee (*in accordance with Investment Service Agreement*) on new profits (*realised or unrealised*) registered on the total value of the portfolio calculated and charged at the end of each calendar quarter using a High Water Mark. An example of how the high water mark operates can be found on the second page of this document. Under this option any fee rebates received by Integra Private Wealth for inducement of business to any of the underlying service providers will be credited to the client irrespective of whether a performance fee is due.

THE US DOLLAR AGGRESSIVE GROWTH PORTFOLIO CAN BE OFFERED VIA :
Nominee Service - Advisory Service - Discretionary Service

Integra Private Wealth Ltd is licensed to provide investment services by the Malta Financial Services Authority. Company registration number C46966

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GENERAL RISKS

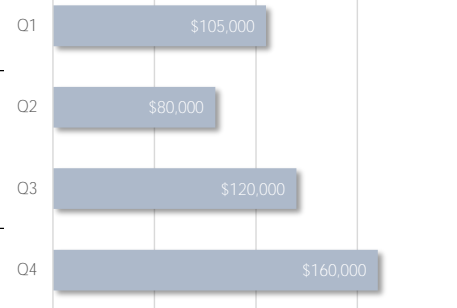
The value of any portfolio serviced by Integra Private Wealth may go down as well as up, positive returns are not guaranteed, and investors may get back an amount which is less than the money invested. Aside from macroeconomic factors that affect all investments to varying degrees, some of the unique factors that could lead to adverse returns include, but are not limited to:

- **BUSINESS RISK** · Uncertainty of dividend flows caused by the nature of the business of the issuers of stocks, bonds and other securities. *For example, the stock price of automobile companies may suffer in the event of a downturn in consumer spending.*
- **FINANCIAL RISK** · The uncertainty produced by how issuers finance their investments. *For example, the government of an emerging economy that issued bonds denominated in US\$ may find it more costly if US\$ interest rates rise.*
- **LIQUIDITY RISK** · The ease/difficulty with which an investment can be converted to cash and the uncertainty of the price to be received.
- **CURRENCY RISK** · The uncertainty introduced by the buying and selling of securities in a currency different from the investor's own.
- **COUNTRY RISK** · The uncertainty of returns caused by changes in the political/economic environment in a country.
- **MARKET RISK** · Portfolios may take positions in traded instruments including listed securities. All securities present a risk of loss of capital.
- **UNDERLYING COLLECTIVE INVESTMENT SCHEMES** · Portfolios may have a substantial part of their investments in collective investment schemes. Accordingly the value of the underlying investments may be affected by the fees charged by these schemes and which are applicable from time to time.
- **COUNTERPARTY RISK** · Counterparty risk is the risk that the person or institution with whom the service has invested / deposited funds - will default on the obligation and fail to fulfil that side of the contractual agreement.

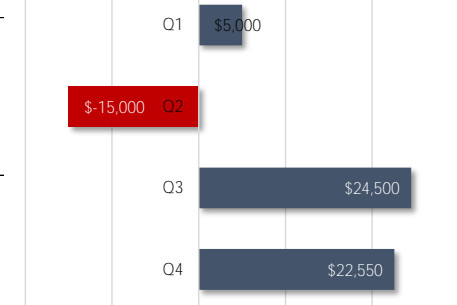
EXAMPLE OF PERFORMANCE FEE CALCULATION METHODOLOGY

| | | |
|---|----|---------|
| Initial Portfolio Placement as at beginning of term | \$ | 100,000 |
| <hr/> | | |
| Valuation of the portfolio as at end of Quarter 1: | \$ | 105,000 |
| Withdrawals or New Placements effected during Quarter 1: | \$ | - |
| Profit / Loss for the quarter over High-Water Mark (HWM): | \$ | 5,000 |
| Performance fee charged @ 10% of profits over HWM: | \$ | 500 |
| High-Water Mark for end of Quarter 2: | \$ | 105,500 |
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| Valuation of the portfolio as at end of Quarter 2: | \$ | 80,000 |
| Withdrawals or New Placements effected during Quarter 2: | \$ | -10,000 |
| Profit / Loss for the quarter over High-Water Mark (HWM): | \$ | -15,000 |
| Performance fee charged @ 10% of profits over HWM: | \$ | - |
| High-Water Mark for end of Quarter 3: | \$ | 95,500 |
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| Valuation of the portfolio as at end of Quarter 3: | \$ | 120,000 |
| Withdrawals or New Placements effected during Quarter 3: | \$ | - |
| Profit / Loss for the quarter over High-Water Mark (HWM): | \$ | 24,500 |
| Performance fee charged @ 10% of profits over HWM: | \$ | 2,450 |
| High-Water Mark for end of Quarter 4: | \$ | 122,450 |
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| Valuation of the portfolio as at end of Quarter 4: | \$ | 160,000 |
| Withdrawals or New Placements effected during Quarter 4: | \$ | 15,000 |
| Profit / Loss for the quarter over High-Water Mark (HWM): | \$ | 22,550 |
| Performance fee charged @ 10% of profits over HWM: | \$ | 2,255 |
| High-Water Mark for end of Quarter 1 (following year): | \$ | 162,255 |

PORTFOLIO VALUATION OVERVIEW



PROFIT / LOSS QUARTERLY OVERVIEW



PERFORMANCE FEE CHARGED AT 10% OVER HIGH-WATER MARK



PERFORMANCE FEE DISCLAIMERS

- Performance fees are calculated on realised and unrealised profits.
- Fees may be paid on an unrealised gain, which may subsequently never be realised.
- Moreover, although the portfolio will generally reflect the risk rating associated to this service, a performance fee may incentivise Integra Private Wealth to recommend and undertake higher risk strategies.