

Daman Investments Capital Protection Fund

(End of Service Program)

Factsheet –August 2026

FUND FACTS

Fund & Investment Manager	Daman Investments PSC
Strategy	Capital Protection
Inception Date	3 Mar 2025
Dealing Frequency	Daily
Base Currency	AED
Fund Size	16,156,775.52
Domiciliation	UAE
Custodian & Fund Administrator	Standard Chartered
Auditor	Grant Thornton

INVESTMENT OBJECTIVE

The Fund's investment objective is to achieve moderate capital growth whilst providing protection of investors contributions. For capital protection purposes, the Fund's portfolio investments will be limited to deposits at local banks in the UAE and similar local bank products with the same degree of eligibility, priority and risk, as well as debt instruments issued by the local or federal government of the UAE.

INVESTOR PROFILE

The Fund is suitable for employees registered within Daman Investments End of Service Program. No other Investors may subscribe for units in the fund.

INVESTMENT STRATEGY

The investment strategy of the Fund will be ultra-conservative and primarily aims to preserve capital, suited for employee savings plans where capital protection is the top priority by investing in money market instruments.

INVESTMENT GUIDELINES

The following restrictions will apply to the Fund's investments:

- The Fund will invest a minimum of 10% of the portfolio in instruments with maturity less than 7 days.
- The Fund will not invest more than 25% of its assets in a single group.
- The Fund will have a maximum weighted average maturity (WAM) of 180 days.
- The Fund will not invest in any single security with maturity over 397 days.
- The Fund will have UAE geographic exposure only.

CAPITAL PROTECTION

For capital protection purposes, the Fund's portfolio investments will be limited to deposits at local banks in the UAE and similar local bank products with the same degree of eligibility, priority, and risk, as well as debt instruments issued by the local or federal government of the UAE. The Fund will provision an amount up to 0.5% per annum of Unit NAV, which shall be paid into a reserve account (the "Capital Reserve") and shall be used to cover any losses of the Basic and Voluntary Subscriptions amounts at the time of redemptions. For more details, please refer to the prospectus. On the online platform, the investment value and return is shown based on XNAV per share. However, redemption value will be based on the CNAV per share which is equivalent to XNAV per share plus the investors proportionate share in the capital protection reserve.

KEY RISK

There can be no guarantee that the Sub-Fund will achieve its investment objective or that investors will receive a return on their capital. There is no guarantee that the Capital Reserve and the amount equal to the Fee Waiver will be sufficient to cover all or any losses of the Basic Subscription and/or Voluntary Subscription amounts of any redeeming Unitholder.

SHARE CLASS OF INVESTORS

Class A Units: Skilled Workers and Unskilled Workers (Voluntary Subscription)

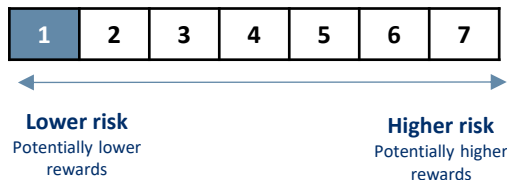
The maximum amount permitted in accordance with the Cabinet Resolution (being 25% of gross monthly salary or, in the case of a lump sum, 25% of gross annual salary, as the case may be)

Class B Units: Skilled Workers (Basic Subscription)

Class C Units: Unskilled Workers (Basic Subscription)

ASSET ALLOCATION

RISK & REWARD PROFILE



FUND PERFORMANCE* (Class B)

1M	0.20%
3M	0.45%
6M	0.91%
1Y	1.74%
YTD	1.19%
Since inception	2.53%

FUND CHARACTERISTICS

Annualized Volatility	0.4%
Annualized Return	1.7%

ASSET ALLOCATION

Deposits	76.1%
Fixed Income	23.7%
Cash and other assets	0.2%

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
-	-	-0.03%*	0.13%	0.18%	0.16%	0.19%	0.15%	0.17%	0.13%	0.12%	0.12%	1.32%
0.13%	0.15%	0.14%	0.16%	0.16%	0.16%	0.09%	0.20%					1.19%

SHARE CLASS INFORMATION

Share Fee	Currency	Dividend Distribution	Subscription Fee	Redemption Fee	Management Fee	Performance Fee	Dealing Frequency	ISIN
Class A	AED	N/A	N/A	N/A	0.5%	N/A	Daily	AEC01489D245
Class B	AED	N/A	N/A	N/A	0.5%	N/A	Daily	AEC01490D243
Class C	AED	N/A	N/A	N/A	0.5%	N/A	Daily	AEC01491D241

Location: Suite 600, DWTC, Dubai

 ضمان للإستثمار
DAMAN INVESTMENTS

(i) لمزاولة الأنشطة المالية التالية 301043 بموجب ترخيص رقم -في دولة الإمارات العربية المتحدة مع هيئة سوق المال (CMA) هي شركة مساهمة خاصة تعمل بموجب تنظيم ورقابة وإشراف هيئة سوق المال ("ضمان"). ع.م. شركة ضمان للاستثمار ش. -5 الفئة) (الاستشارات المالية (v)؛ (الترتيب وتقديم المشورة - 5 الفئة) التعريف (iv)؛ (الترتيب وتقديم المشورة - 5 الفئة) الترويج (iii)؛ (التعامل في الاستثمارات - 2 الفئة) إدارة صناديق الاستثمار (ii)؛ (التعامل في الاستثمارات - 2 الفئة) إدارة المحافظ (الترتيب وتقديم المشورة - 5 الفئة) (مدير الإصدار المستثمر المالي (vii)؛ و (الترتيب وتقديم المشورة - 5 الفئة) مستشار الإدراج (vi)؛ (الترتيب وتقديم المشورة - 5 الفئة) (رقم الهاتف الثابت هو 332 04) cs@daman.ae عنوان البريد الإلكتروني لشركة ضمان هو ، الطابق السادس، برج الشيخ راشد، مركز دبي التجاري العالمي، دبي، الإمارات العربية المتحدة 601، جناح 9436 ب.ص: عنوان المراسلة الخاص بضمان هو 4140