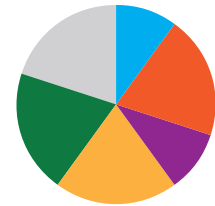


The Balanced-Growth Focus Portfolio

Portfolio Objective: Portfolio Strategy: Target Portfolio Allocation:

The primary objective of the Balanced – Growth Focus portfolio is to invest in a portfolio of both bonds and equities with an emphasis on returns earned primarily through capital appreciation as well as via interest and dividend income. There will be some risk to capital.

The strategy provides a diversified exposure to USD-denominated bonds and equities using Exchange Traded Funds (ETFs). The selection of ETFs favours equities, seeking capital appreciation, while incorporating a component of stable income. The equity holdings will emphasise small and medium-sized companies, anticipating above-average growth, albeit increased volatility compared to large companies. These firms typically prioritise reinvestment over dividend payments, driving returns primarily through stock price increases. The bond component will primarily consist of investment grade credit, offering relative stability. However, the strategy will also include some exposure to high yield and emerging market bonds.



- High Yield Bonds 10%
- Investment Grade Bonds 20%
- Emerging Market Bonds 10%
- Large-Cap Growth Equities 20%
- Mid-Cap Growth Equities 20%
- Small-Cap Growth Equities 20%

Investment Advisor:

The Investment Advisor is RBC Investment Management (Caribbean) Limited. The Investment Advisor provides advice on portfolio allocation, ETF selection and portfolio rebalancing.

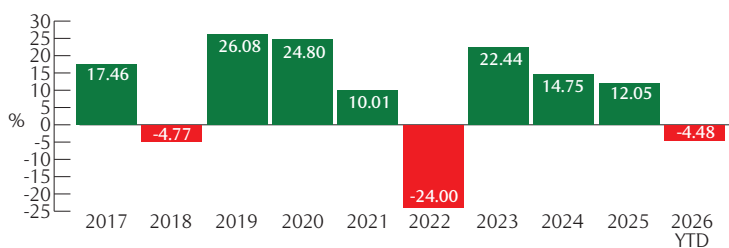
Target Portfolio Holdings: Average Annualised Return:

iShares iBoxx \$ High Yield Corporate Bond ETF	10%
iShares iBoxx \$ Investment Grade Corporate Bond ETF	20%
iShares JP Morgan USD Emerging Market Bond ETF	10%
Schwab US Large Cap Growth ETF	20%
Vanguard Mid-Cap Growth Index Fund ETF	20%
iShares Russel 2000 Growth ETF	20%

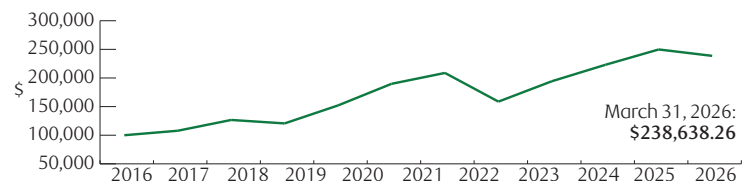
Returns to Mar. 31, 2026	1 Year	3 Year	5 Year	10 Year
Balanced - Growth Focus Portfolio	11.80%	11.38%	4.37%	8.83%
Benchmark	14.45%	11.39%	4.27%	8.55%

These returns do not include fees

Calendar Returns % The Value of a US\$100,000 Investment:



These returns do not include fees



These returns do not include fees
 Based on investment returns from March 2016 to March 2026

Who should invest? Market Outlook:

Investors seeking higher returns and those who can withstand a moderate level of risk. There is risk to capital, however, over the long-term this portfolio should outperform deposits and other short-term instruments. It is recommended investors have an investment time horizon of at least 5 years.

Optimistic growth projections have been moderated by the escalating conflict in Iran. Global economic stability now hinges on the Strait of Hormuz, a corridor for 20% of the world’s oil supply. Its effective closure has spiked crude prices and disrupted vital exports of fertilizers, food, and helium—a critical component for semiconductor manufacturing. Beyond physical bottlenecks, heightened uncertainty regarding the conflict’s duration and escalation path continues to cloud the global outlook.

Despite this unprecedented supply shock, market reactions remain relatively contained. The S&P 500 recovered from its 10% March trough to reach new all-time highs, signalling

investor confidence that the conflict is politically containable. This recovery underscores a persistent “buy-the-dip” dynamic, as investors (particularly in the retail space) look past geopolitical risks absent clear evidence of sustained macroeconomic deterioration. In fixed income, yields have pushed higher on inflation and debt concerns but remain range-bound. Given that yields remain at compelling levels and aggregate corporate fundamentals—such as margins, leverage and interest coverage—exhibit stability, investor demand is expected to remain resilient. This environment reinforces a compelling case for disciplined portfolio diversification to navigate potential volatility.



Customised Investment Portfolios

Quarterly Report as at March 31, 2026

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Disclaimer:

The preceding information displays historical market performance of certain securities which would fall within the investment strategy of the portfolio and is for illustrative and education purposes only. Please remember that past performance of the securities identified is not indicative of future performance and there can be no assurance that the future performance of the securities referred to will meet the historical performance levels, or that the identified securities are the specific securities that will comprise the portfolio. Due to various factors, including changing market conditions, the content of the portfolio may be different.

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