Customised Investment Portfolios

Quarterly Report as at June 30, 2026

The Balanced-Growth Focus Portfolio

Portfolio Objective:

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.

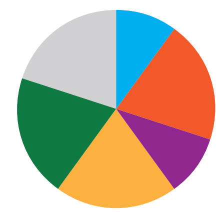
Investment Advisor:

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

Portfolio Strategy:

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.

Target Portfolio Allocation:



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%

Target Portfolio Holdings:

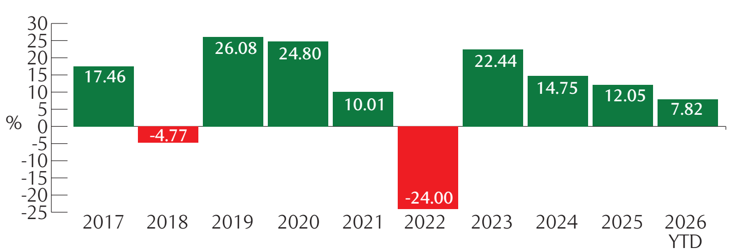
iShares iBoxx $ High Yield Corporate Bond ETF	10%
iShares iBoxx $ Investment Grade Corporate Bond ETF	20%
iShares JP Morgan USD Emerging Market Bond ETF	10%
Schwab US Large Cap Growth ETF	20%
Vanguard Mid-Cap Growth Index Fund ETF	20%
iShares Russel 2000 Growth ETF	20%

Average Annualised Return:

Returns to June 30, 2026	1 Year	3 Year	5 Year	10 Year
Balanced-Growth Focus Portfolio	14.94%	13.83%	5.53%	9.86%
Benchmark	19.27%	14.18%	5.61%	9.51%

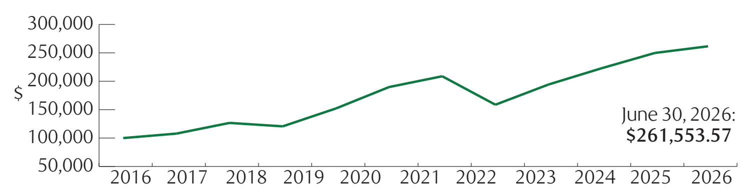
These returns do not include fees

Calendar Returns %



These returns do not include fees

The Value of a US$100,000 Investment:



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

Who should invest?

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.

Market Outlook:

As we enter the third quarter, markets face a nuanced environment underpinned by resilient macroeconomic fundamentals, tempered by uncertainties. Consumer spending and corporate investment, particularly in AI, remain robust, supporting earnings growth. Stable labour conditions and earlier income gains cushion against inflation pressures, justifying continued equity exposure. However, risks persist. The Iran conflict, despite diplomatic progress, could disrupt energy and transportation costs, impacting inflation and growth. While the U.S. are relatively energy self-sufficient, no economy is fully insulated from energy shocks. The Federal Reserve's renewed focus on price stability under Kevin Warsh's leadership and U.S. fiscal dynamics, including federal debt and interest costs, require close monitoring.

Recent equity market corrections and emerging market volatility highlight cyclical risks. We view these dislocations as opportunities to optimise equity allocations within a diversified framework. Investment opportunities remain significant but uneven across asset classes, sectors and geographies. Strong earnings support equity valuations, while fixed-income instruments offer income in the current risk-on environment. Maintaining strategic asset allocation, sector diversification and geographic representation is critical as we navigate AI advancements and monitor risks from growth shifts, policy changes, geopolitical developments and fiscal priorities.

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Disclaimer: