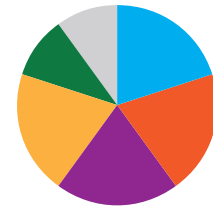


## The Growth Portfolio

### Portfolio Objective: Portfolio Strategy: Target Portfolio Allocation:

The primary objective of the Growth Focus portfolio is to invest in a portfolio of equities with an emphasis on returns earned primarily through capital appreciation. There will be risk to capital.

The strategy provides a diversified exposure to USD-denominated equities using Exchange Traded Funds (ETFs). The selection of ETFs will be primarily equity ETFs with a strong focus on high growth sectors and companies. The equity ETFs held will include small and mid-sized companies that are expected to grow faster than average over time, albeit with a higher level of volatility than large companies. Small and medium-sized companies generally do not pay much by way of dividends and as such most of the return achieved will be via price appreciation.



- Large-Cap Growth Equities 20%
- Mid-Cap Growth Equities 20%
- Small-Cap Growth Equities 20%
- Technology Sector 20%
- Health Care Sector 10%
- Consumer Discretionary Sector 10%

### Investment Advisor:

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

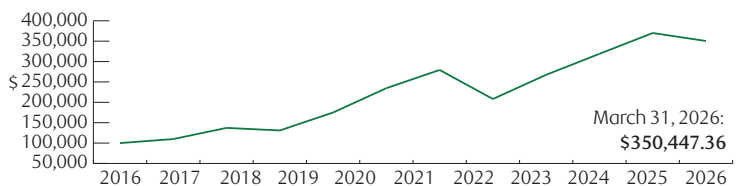
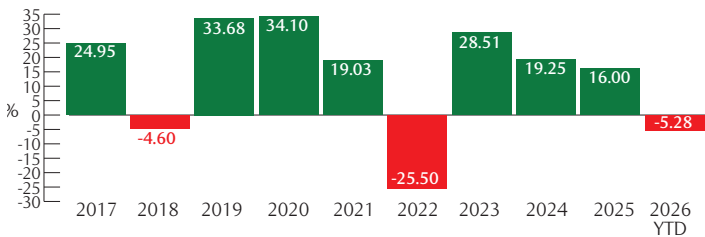
### Target Portfolio Holdings: Average Annualised Return:

SPDR S&P 500 ETF	20%
Vanguard Mid-Cap Growth Index Fund ETF	20%
iShares Russel 2000 Growth ETF	20%
Vanguard Information Technology Index Fund ETF	20%
iShares Nasdaq Biotechnology ETF	10%
Vanguard Consumer Discretionary Index Fund ETF	10%

Returns to Mar. 31, 2026	1 Year	3 Year	5 Year	10 Year
Growth Portfolio	19.57%	14.98%	7.32%	13.14%
Benchmark	22.42%	16.24%	7.71%	13.22%

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 supply shock, market reactions remain relatively contained. The S&P 500's recovery from its 10% March trough to new highs signals confidence that the conflict

is politically containable. This underscores a persistent "buy-the-dip" dynamic, as investors (particularly in the retail space) overlook geopolitical risks absent clear macroeconomic deterioration. Beyond the war, focus is shifting to AI valuations. Rather than viewing AI as a universal catalyst, investors now scrutinize business models for tangible revenue. Markets are increasingly rewarding execution and return on invested capital, seen primarily in manufacturers of advanced computer chips, data-storage systems, and networking equipment. 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:

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