

The Growth Portfolio

Portfolio Objective:

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.

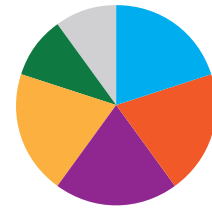
Investment Advisor:

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 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.

Target Portfolio Allocation:



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%

Target Portfolio Holdings:

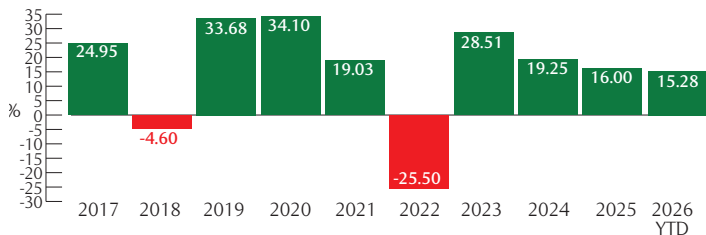
SPDR S&P 500 ETF	20%
Vanguard Mid-Cap Growth Index Fund ETF	20%
iShares Russel 2000 Growth ETF	20%
Vanguard Information Technology Index Fund ETF	20%
iShares Nasdaq Biotechnology ETF	10%
Vanguard Consumer Discretionary Index Fund ETF	10%

Average Annualised Return:

Returns to June 30, 2026	1 Year	3 Year	5 Year	10 Year
Growth Portfolio	28.88%	19.50%	9.85%	15.29%
Benchmark	31.08%	20.42%	10.14%	15.30%

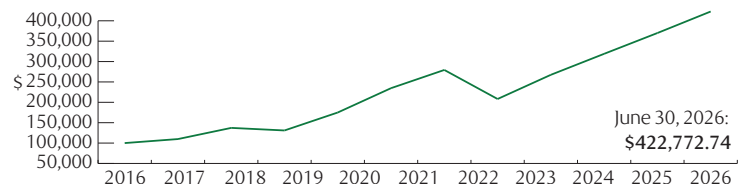
These returns do not include fees

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.



Customised Investment Portfolios

Quarterly Report as at June 30, 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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