Customised Investment Portfolios

Quarterly Report as at September 30, 2026

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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:

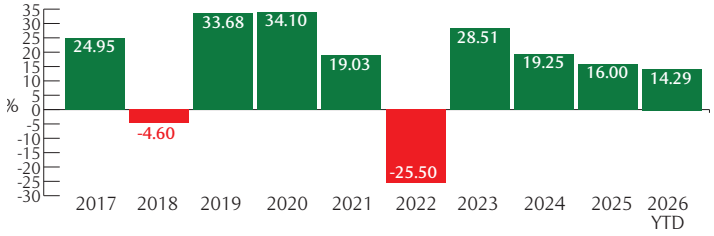
SPDR S&P 500 ETF	20%
Vanguard Mid-Cap Growth Index Fund ETF	20%
iShares Russell 2000 Growth ETF	20%
Vanguard Information Technology Index Fund ETF	20%
iShares Nasdaq Biotechnology ETF	10%
Vanguard Consumer Discretionary Index Fund ETF	10%

Average Annualised Return:

Returns to September 30, 2026	1 Year	3 Year	5 Year	10 Year
Growth Portfolio	16.51%	21.26%	9.86%	14.33%
Benchmark	17.98%	22.20%	10.22%	14.35%

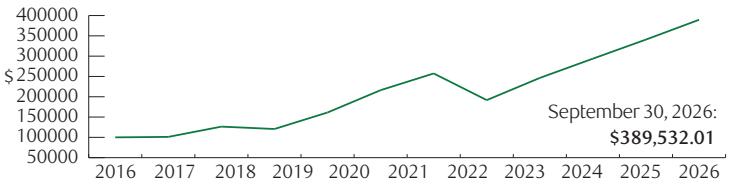
These returns do not include fees

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 September 2016 to September 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:

The third quarter of 2026 demonstrated the resilience of global markets despite significant headwinds. Equity markets reached record highs, absorbing the impact of rising interest rates and geopolitical risks. Companies worldwide raised profit forecasts for 2026, particularly in the US. Importantly, profits grew faster than share prices, meaning valuations became more reasonable even as markets advanced. US equities delivered strong gains supported by robust business investment, artificial intelligence (AI) related capital expenditure, and labour market strength.

Large technology companies are investing record amounts in data centers, computing equipment, and related infrastructure. This spending supports business investment, employment, and economic growth. However, emerging questions shape investment thinking: what returns will this investment generate? Will productivity gains justify the enormous capital spent? Will companies generate sufficient revenue and profit growth to service the surge in borrowing to finance AI infrastructure, amid higher bond yields? The AI cycle underpins much of the current equity market strength and monitoring how this investment performs will be critical for portfolio positioning in 2027 and beyond.

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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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