



الصكوك الوطنية  
NATIONAL BONDS

SAVE. INVEST. PROSPER.

## DEWS Investment Guide Extract



## National Bonds Mudarabah

<b>Aim</b>	<p>The objective of the investment option is to provide money market-like returns within a Shari'a compliant Mudarabah structure, with profits paid out on a monthly basis. The profit rate will be reset from time to time to reflect market conditions and will be communicated to investors accordingly, via the factsheet <a href="#">here</a>.</p> <p>This investment option invests in a wide range of asset classes, benefitting from high diversification and follows a managed-risk, Shari'a compliant strategy focused on capital protection and income distribution.</p> <p>Investors in this investment option will also be eligible for the National Bonds Rewards Program. Any such rewards will be converted to a monetary value and allocated to the DEWS member account voluntary contribution pot. <b>Click here</b> to know more about National Bonds Rewards Program.</p> <p>Such rewards will be subject to the voluntary contribution withdrawal rules, including the ability to withdraw 30% of your voluntary contribution pot value, twice a year.</p>
<b>Suitability</b>	<p>This investment option is suitable for investors seeking to grow their savings in a Shari'a compliant manner with low risk tolerance, and with the aim of generating money market-like returns while protecting their capital at the same time.</p> <p>The investment option is designed for a medium to long-term investment horizon.</p> <p>You can switch your investment without a charge at any time (subject to forgoing the monthly profit distribution accrued, in case you switch prior to the monthly cut-off) or withdraw anytime (i.e. sell your investment units) or you may choose to hold the investment for longer depending on your preferences and objectives.</p>
<b>Additional observations</b>	<ul style="list-style-type: none"> <li>• Capital Protected option: A conservative option focused on preserving member investments</li> <li>• Allocation to local investments</li> <li>• Shari'a Compliant</li> <li>• Monthly profit distributions</li> </ul>
<b>Asset Class</b>	Shari'a Compliant Multi-Asset Strategy
<b>Investment Manager</b>	National Bonds Corporation Sole Proprietorship P.S.C.
<b>Benchmark</b>	None – the investment option will provide a monthly expected profit rate
<b>Annual Charge</b>	<p>Please refer to the investment factsheet for the latest information <a href="#">here</a>.</p> <p>Important note: National Bonds manages a portfolio of assets within the “Mudarabah Portfolio”. The contributions into the National Bonds DEWS investment option flow into that fund. National Bonds aim to achieve a positive return on the portfolio overall, and from that return they distribute the remainder out to unit holders by way profit and the rewards program.</p> <p>In the case of the National Bonds DEWS investment option, the member end profit share will be net of the provider fees as set out on the factsheet.</p>
<b>Risk Meter</b>	<p>The National Bonds Mudarabah investment option is not constituted as a Fund but instead governed by Profit Sharing Investment Account regulatory requirements. Any members that select this option are offered an “expected profit rate” and therefore not directly exposed to the performance of the underlying investments. The National Bonds investment option is not without risk. There is no guarantee (explicit or implied) offered by National Bonds on this option, and so members should carefully consider their risk appetite and if in doubt seek independent financial advice.</p>