

Plan ahead with confidence



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shc.com.sa

السعودي الهولندي المالية
Saudi Hollandi Capital

Did you plan for your future?

Successful investing depends on three things: a goal, a diversified portfolio and staying the course with your long-term plan.

SHC's Target Date Funds can help you with each of these important tasks, which may make it easier to reach your desired goals.

Asset allocation is your mix of stock, bond, and cash investments. It has the biggest impact on how your portfolio will perform over the long run, so it's the most important investing decision you'll have to make.

Target Date Funds make your initial asset allocation decision simple. Each fund has an asset mix that's appropriate for someone planning to achieve a desired goal in the target year. Simply pick the fund with a target date and you get an allocation that's appropriate for the number of years you have left to save.

For example, Target Date 2036 Fund is designed for investors who expect to achieve a desired goal in about 25 years. It currently invests mostly in stocks, which makes sense when a set goal is decades away. Even though stocks are riskier, they offer the best chance of growth. In contrast, SHC Target Date 2016 Fund is for investors who expect to achieve a desired goal soon, so it emphasizes on less risky bonds that produce income.



Conventional Target Date Funds

Target Date Multi Asset Fund 2016

Investment Policy

The Fund aims at long-term capital appreciation to achieve investor's financial needs by 2016. Mainly, the Fund invests in funds issued by Saudi Hollandi Capital, and possibly in funds issued by the CMA authorized companies. The Fund is considered a low-to-medium-risk investment vehicle wherein the risk level is changed in an annually decreasing manner. The Fund starts its first year investing 25% of its assets as a maximum in high-risk funds (such as equity funds). Then, this percentage is decreased on an annual basis by 5% and directed to low-and-medium-risk funds (such as fixed income funds) whereby most of the investments of the Fund shall be geared to the aforementioned funds by the year 2016. The idea of the Fund can be summed up in the fact that the Fund seeks to keep abreast with investor's expectations and aspirations in terms of the importance of time factor in chartering the strategies of the Fund and determining the level of risk whilst taking hold of adequate cash liquidity. The investor may redeem from the Fund at any time according to his investment needs.

Fund Characteristics

Date of Inception	01-Jan-2012
Unit Price at Inception	SAR100
Fund's Base Currency	Saudi Riyal
Subscription Fee	0.00%
Redemption Fee	0.00%
Annual Management Fee	Fund is subject to management fees decreasing annually as follows:- First Year: 0.30% Second Year: 0.25% Third Year: 0.20% Fourth Year: 0.15% Fifth Year and Every Year Thereafter: 0.10%
Minimum Initial Subscription	SAR 5,000
Min Required for Additional Subscription or Redemption	SAR 500
Price Announcement Day	Every Business Day
Cut-off Time for Subscription & Redemption	12 Noon Every Day
Redemption Payment Period from Announcement Day	3 Business Days

Benchmark

Components of benchmark during the first year:

1- SAR 3 Months SIBID (75%)

2- An index composed of a group of share indices (25%). The percentage allocated for share indices is composed of the following:

- 45% is represented by Standard and Poor's Saudi Arabia Index
- 55% is represented by Standard and Poor's Global BMI Index

During the years coming thereafter:

The index will be updated at the beginning of every Gregorian year, where the percentage allocated for SAR 3 Months SIBID will be increased by 5% while the percentage allocated for the group of share indices will be decreased with the same percentage.



Target Date Multi Asset Fund 2021

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Target Date Multi Asset Fund 2026

Investment Policy

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Target Date Multi Asset Fund 2031

Investment Policy

The Fund aims at long-term capital appreciation to achieve investor's financial needs by 2031. Mainly, the Fund invests in funds issued by Saudi Hollandi Capital, and possibly in funds issued by the CMA authorized companies. The Fund is considered a high risk investment vehicle wherein the risk level is changed in an annually decreasing manner. The Fund starts its first year investing 100% of its assets as a maximum in high-risk funds (such as equity funds). Then, this percentage is decreased on an annual basis by 5% and directed to low-and-medium-risk funds (such as fixed income funds) whereby most of the investments of the Fund shall be geared to the aforementioned funds by the year 2031. The idea of the Fund can be summed up in the fact that the Fund seeks to keep abreast with investor's expectations and aspirations in terms of the importance of time factor in chartering the strategies of the Fund and determining the level of risk whilst taking hold of adequate cash liquidity. The investor may redeem from the Fund at any time according to his investment needs.

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Target Date Multi Asset Fund 2036

Investment Policy

The Fund aims at long-term capital appreciation to achieve investor's financial needs by 2036. Mainly, the Fund invests in funds issued by Saudi Hollandi Capital, and possibly in funds issued by the CMA authorized companies. The Fund is considered a high risk investment vehicle wherein the risk level is changed in an annually decreasing manner after the fifth year. The Fund starts its first 5 years investing 100% of its assets as a maximum in high-risk funds (such as equity funds). Then, this percentage is decreased on an annual basis by 5% and directed to low-and-medium-risk funds (such as fixed income funds) whereby most of the investments of the Fund shall be geared to the aforementioned funds by the year 2036. The idea of the Fund can be summed up in the fact that the Fund seeks to keep abreast with investor's expectations and aspirations in terms of the importance of time factor in chartering the strategies of the Fund and determining the level of risk whilst taking hold of adequate cash liquidity. The investor may redeem from the Fund at any time according to his investment needs.

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Minimum Initial Subscription	SAR 5,000
Min Required for Additional Subscription or Redemption	SAR 500
Price Announcement Day	Every Business Day
Cut-off Time for Subscription & Redemption	12 Noon Every Day
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Benchmark

Components of benchmark during the first 5 years:

1- SAR 3 Months SIBID (0%)

2- An index composed of a group of share indices (100%). The percentage allocated for share indices is composed of the following:

- 45% is represented by Standard and Poor's Saudi Arabia Index
- 55% is represented by Standard and Poor's Global BMI Index

During the years coming thereafter:

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Shariah-compliant Target Date Funds

Al Yusr Target Date Multi Asset Fund 2016

Investment Policy

The Fund aims at long-term capital appreciation to achieve investor's financial needs by 2016. Mainly, the Fund invests in Shariah-compliant funds issued by Saudi Hollandi Capital, and possibly in Shariah-compliant funds issued by the CMA authorized companies. The Fund is considered a low-to-medium-risk investment vehicle wherein the risk level is changed in an annually decreasing manner. The Fund starts its first year investing 25% of its assets as a maximum in high-risk funds (such as equity funds). Then, this percentage is decreased on an annual basis by 5% and directed to low-and-medium-risk funds (such as fixed income funds) whereby most of the investments of the Fund shall be geared to the aforementioned funds by the year 2016. The idea of the Fund can be summed up in the fact that the Fund seeks to keep abreast with investor's expectations and aspirations in terms of the importance of time factor in chartering the strategies of the Fund and determining the level of risk whilst taking hold of adequate cash liquidity. The investor may redeem from the Fund at any time according to his investment needs.

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Al Yusr Target Date Multi Asset Fund 2021

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Al Yusr Target Date Multi Asset Fund 2031

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Disclaimer

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Investing in SHC funds is not the same as placing deposit with a bank, as the underlying net asset value can go down as well as up.

Fees mentioned in the T&C will be applied. Changes in currency rates may have an adverse effect on the value and the price of the investment. To ensure proper understanding of the fund and its suitability for you according to your risk tolerance, we recommend that you seek a specialized investment advisor.

More information about the fund and the risk associated with investing in them are available in the terms and conditions applicable to that fund. These terms and conditions can be obtained from any of SHC's branches or SHC's website.

At any time SHC or its affiliates may have a position in the underlying securities or provide significant advice or securities business services to the issuer of those securities.