



ICA Principal Protected Investment

Strategy & Model Developer:



Investment Capital Advisors LLC
108 West 13th Street
Wilmington, Delaware 19801
USA
www.icatrading.com

Wealth Management Bank:

To Be Determined

MPT Statistics:

Alfa (α): 2.42%
Beta (β): 0.16
R2: 0.11%
Correlation: 3.38%

Benchmark:

BARCLAYHEDGE'S BTOP FX

Minimum Investment:

\$100,000

Fees:

> \$5 Million is charged 20% PF
< \$5 Million is charged 23% PF
< \$1 Million is charged 25% PF

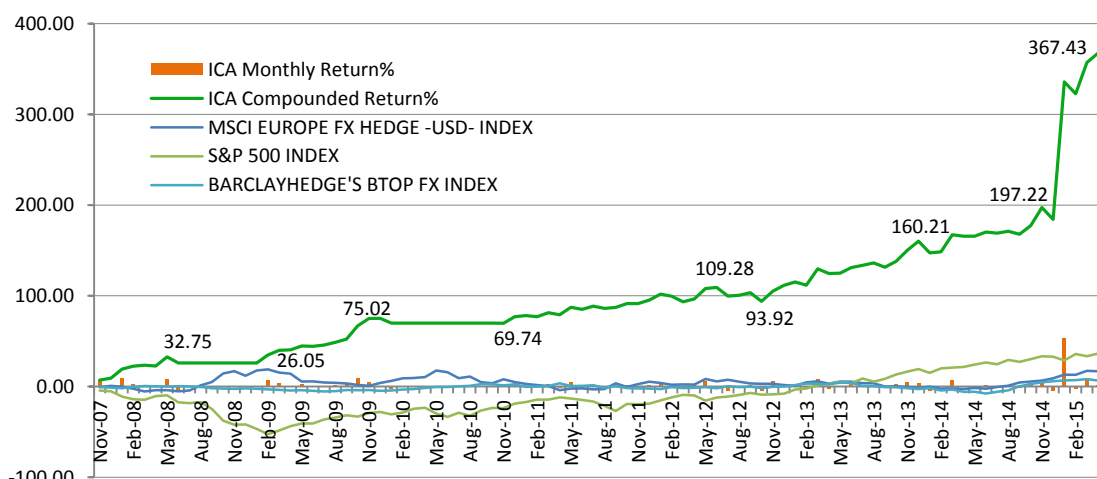
Performance Fee (PF) is charged monthly based on high water mark
PF is charged on the FX, Gold, Oil, indexes Account

No Subscription Fee
No Management Fee
No Redemption Fee

Program Features:

- **100% Capital Protected Investment:** This structure ensures that at the maturity date, the investor will receive at least 100% of the total invested capital from Wealth Management Bank.
- **Return:** +2.33% is the monthly average net return, 23% is the annual average Rate of Return on the investment.
- **Monthly Income:** investors can make monthly withdrawals of the total profit generated.*
- **Insured Minimum Return:** 3% is an annual insured return (paid at maturity or in case of full redemption).**
- **Liquidity:** Capital is locked for 6 months, at the end of each 6 months investors can make full redemption.***
- **Sharia Compliant Investment:** The investment is structured and is being operated in accordance with the principal of Sharia; it does not invest in Riba, Haram, and Maisir products.
- **Balanced Diversified Portfolio:** 75.5% into Real Estate asset, and 24.5% into FX, Gold, Oil and Indexes assets.
- **Portfolio Customization:** We customize client portfolio with the optimal asset allocation, to meet each client's needs and objectives relatively to income, capital appreciation, and investment term.
- **Portfolio Ownership:** 100% of the investor's funds are in the client's own name at the Bank; therefore No one can withdraw or transfer the funds other than the client.
- **Complete Transparency:** Clients will receive a monthly detailed statement with all the executed trades. This statement includes: net profit/loss of each trade, total return, account balance, in addition to some analysis.
- **Super risk-adjusted return:** we deliver superior annualized risk-adjusted performance (Sharp Ratio, Alpha, Beta), which is uncorrelated to market and outperforms benchmarks, and CTA indices.
- **Solid Track Record:** we have 8 years of profitable tracked performance with total +367.4% net profits.
- **Ranked in Top 5 CTA:** we are ranked as No.1 in the Category of Currency Traders by Barclay Hedge.

Performance:



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD %	PPN%	ROI%
2007											7.07	2.06	9.27%	3.00%	12.27%
2008	9.19	2.71	0.75	-0.69	8.27	-5.05	0.00	0.00	0.00	0.00	0.00	0.00	15.36%	3.00%	18.36%
2009	0.00	7.00	3.69	0.45	2.98	-0.25	1.07	2.00	2.41	9.58	4.85	0.10	38.99%	3.00%	41.99%
2010	-3.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.08	4.30	1.06%	3.00%	4.06%
2011	0.69	-0.72	2.44	-1.22	4.60	-1.23	1.95	-1.32	0.61	2.26	0.00	1.98	10.32%	3.00%	13.32%
2012	3.31	-1.08	-3.11	1.60	5.90	0.57	-4.57	0.43	1.44	-4.70	5.74	3.21	8.35%	3.00%	11.35%
2013	1.71	-1.63	8.52	-2.28	0.18	2.73	1.06	1.13	-2.02	2.84	5.11	4.03	22.96%	3.00%	25.96%
2014	-4.95	0.40	7.61	-0.60	0.03	1.72	-0.44	0.75	-1.24	3.61	7.14	-4.36	9.24%	3.00%	12.24%
2015	53.27	-2.98	8.15	2.25									64.44%	3.00%	67.44%

Results are NET after deducting Broker Fee (spread), and Performance Fee (20%).

Valid certificates and brokerage trading Journals are ready to be provided for verifying performance figures above.

Performance Analysis:

Average Annual Return:	+23.00%	Compounded Return:	+367.43%
Annual Standard Deviation:	19.95%	Sharp Ratio:	1.11
Average Monthly Return:	+2.33%	Worst Peak-to-Valley Drawdown:	-7.34%
Monthly Standard Deviation:	6.97%	Monthly VaR at 95% Confidence:	-4.44%

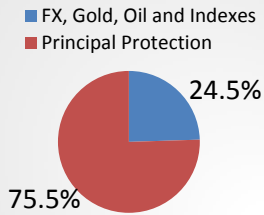
Expected Net Return:

	year 1	year 2	year 3	year 4	year 5
Guaranteed Return	1.09%	4.09%	7.09%	10.09%	13.09%
Average Expected Return	21.09%	48.94%	83.20%	125.34%	177.16%

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Portfolio Allocation:



FX, Gold, Oil, Indexes Trading Parameters:

Account is set at leverage: 1:10
 Max Risk / Trade: 1%
 Max Risk /all open Trades: 2.7%
 Max Leverage / Trade: 1:2
 Leverage/ all open Trades: 1:6
 Max DrawDown: 20%

Starting the Investment Procedure:

Click on the link below to fill the Investor Questionnaire:
<http://www.icatrading.com/questions/investorquestionnaire.php>

Click on the link below to fill the Pre-Approval Application:
http://www.icatrading.com/questions/pre_approval_requested_information.php

Contact Information:

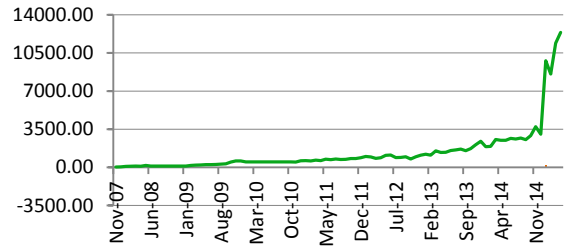
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Incubated Strategies:

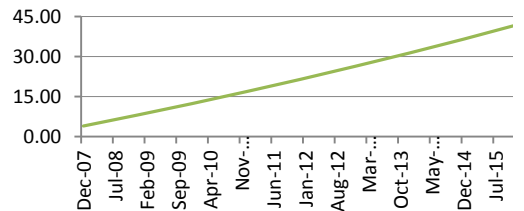
FX, Gold, Oil, Indexes Speculating Strategy:

Average Annual Return: +90.16%
 Annual Volatility (σ): 97.22%
 Average Monthly Return: +9.04%
 Monthly Standard Deviation: 28.07%
 Sharp Ratio: 1.11
 Monthly VaR at 95% Confidence: -18.30%
 Worst Peak-to-Valley Drawdown: -31.20%
 Compounded Return: +12,388.84%

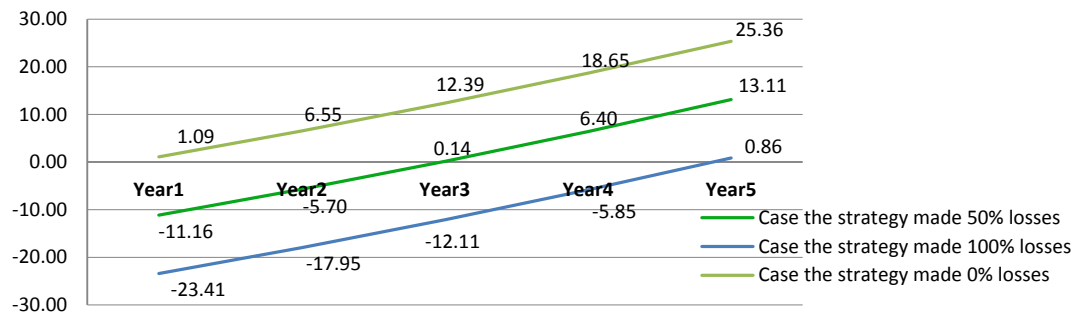


Principal Protection (Real Estate) Strategy:

Average Annual Return: +3.97%
 Annual Volatility (σ): 0.00%
 Semi Annual Return Return: +1.99%
 Monthly Standard Deviation: 0.00%
 Compounded Return: +42.01%



Worst-Case Scenario Returns:



Capital Guarantee:

	year 1	year 2	year 3	year 4	year 5
strategy made 100% losses	76.59%	82.05%	87.89%	94.15%	100.86%
strategy made 50% losses	88.84%	94.30%	100.14%	106.40%	113.11%
strategy made 0% return	101.09%	106.55%	112.39%	118.65%	125.36%
strategy made 23% average return	121.09%	148.94%	183.20%	225.34%	277.16%

The numbers above are including the insured minimum return, which is a guaranteed return generated by the principal protection strategy.

Our strategy has over than 8 years of live profitable track record, since inception we never had a negative year. We have achieved +64.4% net returns for 2015 YTD, and +26.1% average return for the past previous 5 years.

* If investor didn't withdraw the monthly profit, the profit would be reinvested.

Our published performance is the annual compounded return.

**The insured minimum return is going to be paid only at the maturity or once the investor order full redemption, the insured minimum return is the return generated from the Principal Protection. For the first year it is only 0.77%, for the second, third, fourth and fifth year it is 3%.

***The investment term is for 5 years, we cannot guarantee the full capital before the end of the 5th year. But investors can make full withdrawals of their capital (principal protected + trading account) in addition to the current profit if any exists at the end of each 6 months. Which makes the lock period of the Capital is only for 6 months.

Disclaimer:

This factsheet is prepared for information purposes only. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive it. The contents of this statement have not been reviewed by any regulatory authority in Switzerland. Past performance is not necessarily a guide to future performance. Returns may vary from year to year. The following are some of the risks associated with this investment: credit/default, country, currency, early termination, legal, prepayment and commitment risk.