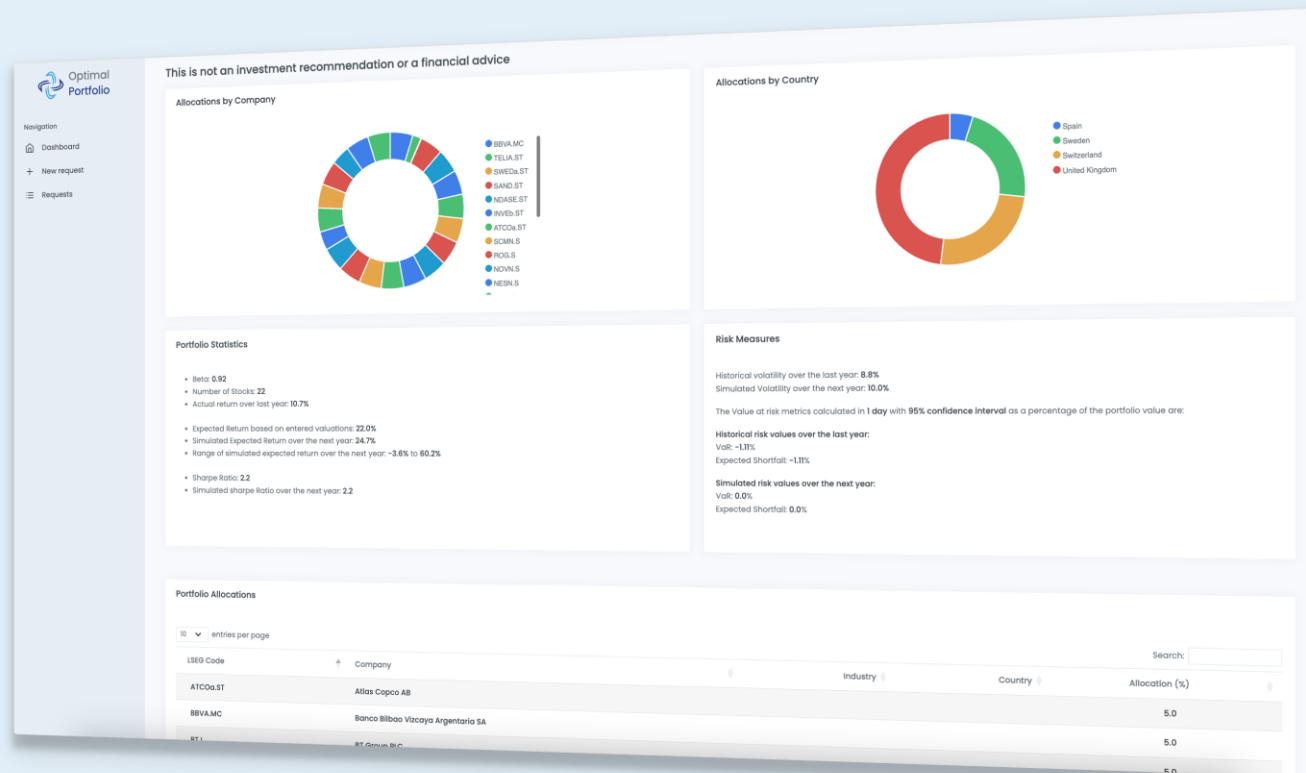




Optimal Portfolio

SMARTER, BROADER, SAFER GLOBAL INVESTMENTS

LET US START



Visit our Site:
www.optimal-portfolio.com

info@raqieh.com

Our Mission

Enhancing the investment performance of retail investors and investment boutiques as well as small & medium asset managers via optimizing their portfolios for better risk-adjusted returns.

THE PROBLEM

We Solve



RETAIL INVESTORS AND INVESTMENT BOUTIQUES

We provide them accesses to markets consensus and user-friendly optimization tools to construct their portfolios based on a forward-looking model.



SMALL AND MEDIUM ASSET MANAGERS

Filling the middle-office gap by playing the roles of strategists and financial risk managers between buy-side research and portfolio managers.

Founders



Dr. Sulaiman Alsakran

- Associate professor of Finance at PSU
- Ph.D. in Finance from Houston University, 1995
- 30 years of experience in financial markets.



Waleed Alrashed Alhomaidd

- Former CEO of Al-Rajhi Capital
- Ranked as the 3rd best fund manager in MENA by Forbes, 2025
- M.A. in Economics from Boston University, 2007



Turki Saud Aldayel

- Former Managing Director, Co-Head of the Middle East & CEO of Saudi Arabia, Ninety-One
- MBA from University of Minnesota, 2012

Founders



Dr. Khalid Almuzaini

- Associate professor of AI and Cybersecurity at KACST
- Ph.D. in Electrical and Computer Engineering from University of Victoria, 2011



Fahad Assadi Alsubaie

- Former Investment Director of the KFUPM Endowment Fund
- Former Credit Advisory & Training Manager at SIMAH
- M.A. in Economics from the University of Southern California, 2005

Steering Committee



Turki Aldayel

Chairman



Waleed Alhomaïd

Member



Dr. Khalid Almuzaini

Member

Management



Fahad Assadi

CEO



Isak Loevold

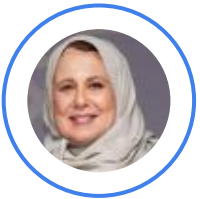
CTO



Rui Sousa

COO

Business Advisors



Basmah Maziad Altuwaijri

- CEO, Mahlan Financial Consultancy
- GCC Business Development



Sebastian Miralles, CFA, CAIA

- Managing Partner, TEMPEST CAPITAL
- Latin America Business Development



Hassan Medaghri Alaoui

- Partner, ACT Financial
- Africa Business Development

Product Overview



Sophisticated forward-looking model
(Wall Street grade)



Tens of global markets



Five market capitalization segments



Tailored investment styles



Four investment strategies

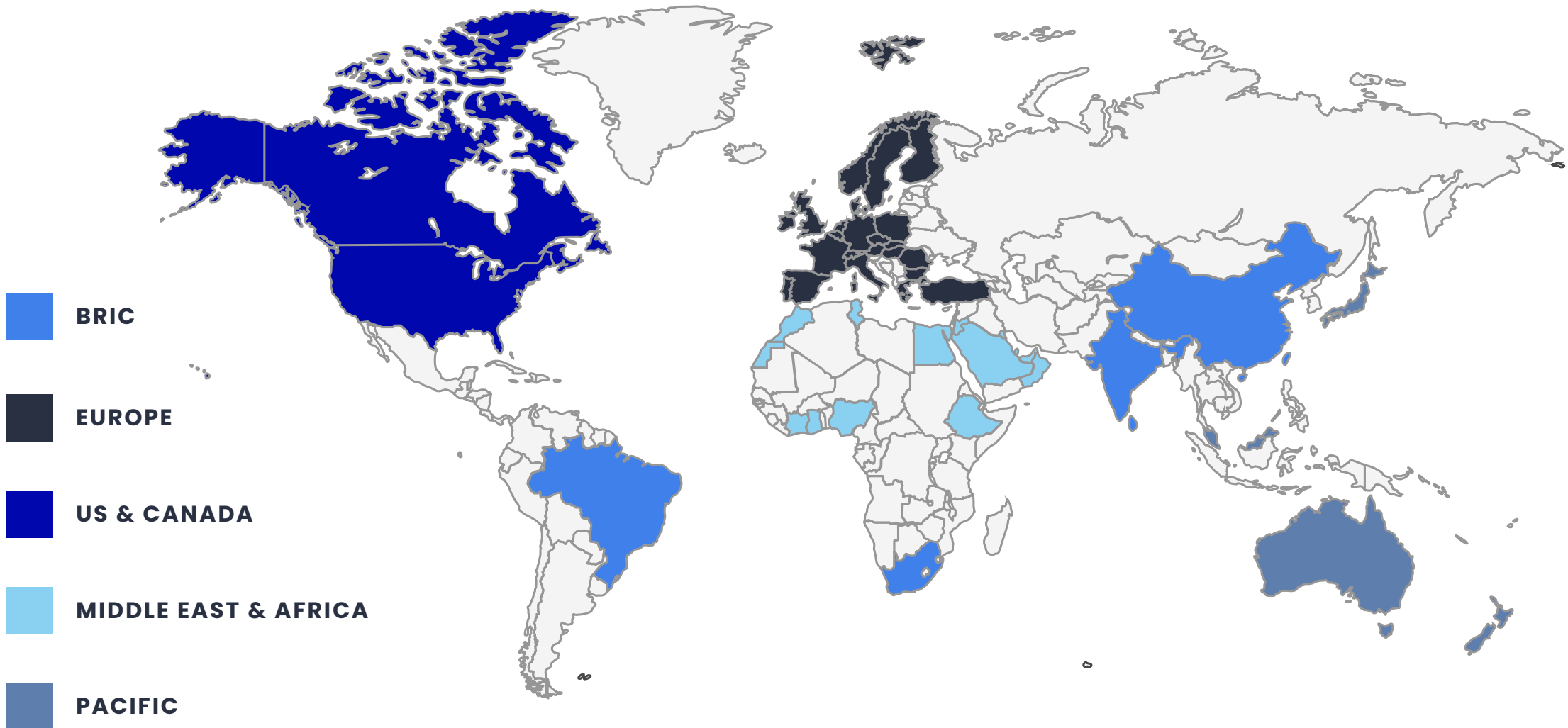


**Subscription tiers: Diamond, Gold,
Silver + Pay-as-you-go**



**Payments: Credit Card, PayPal and
Bank Transfers.**

Global Markets Coverage



INVESTMENT

Strategies Overview & Styles



RELATIVE RETURN STRATEGIES

Conservative and
Balanced



ABSOLUTE RETURN STRATEGIES

Concentrated and
Aggressive



STYLES

Passive and Active



RISK APPETITE

Above or Below average



Asset Classes **Covered**



EQUITIES



REITs



COMMODITIES
(in 2026)



ETFs of Other Asset
(in 2027)

COMPETITIVE **Advantage**

- A model developed in Goldman Sachs.
- Blue ocean strategy to make competition irrelevant.
- Broad market coverage for easier diversification.
- Tailored solutions to meet different needs.
- Experienced founders with strong local and global networks.



OUR MARKET POSITION

No Direct Competition

CREATING A BLUE OCEAN

Not competing with



FUND MANAGERS



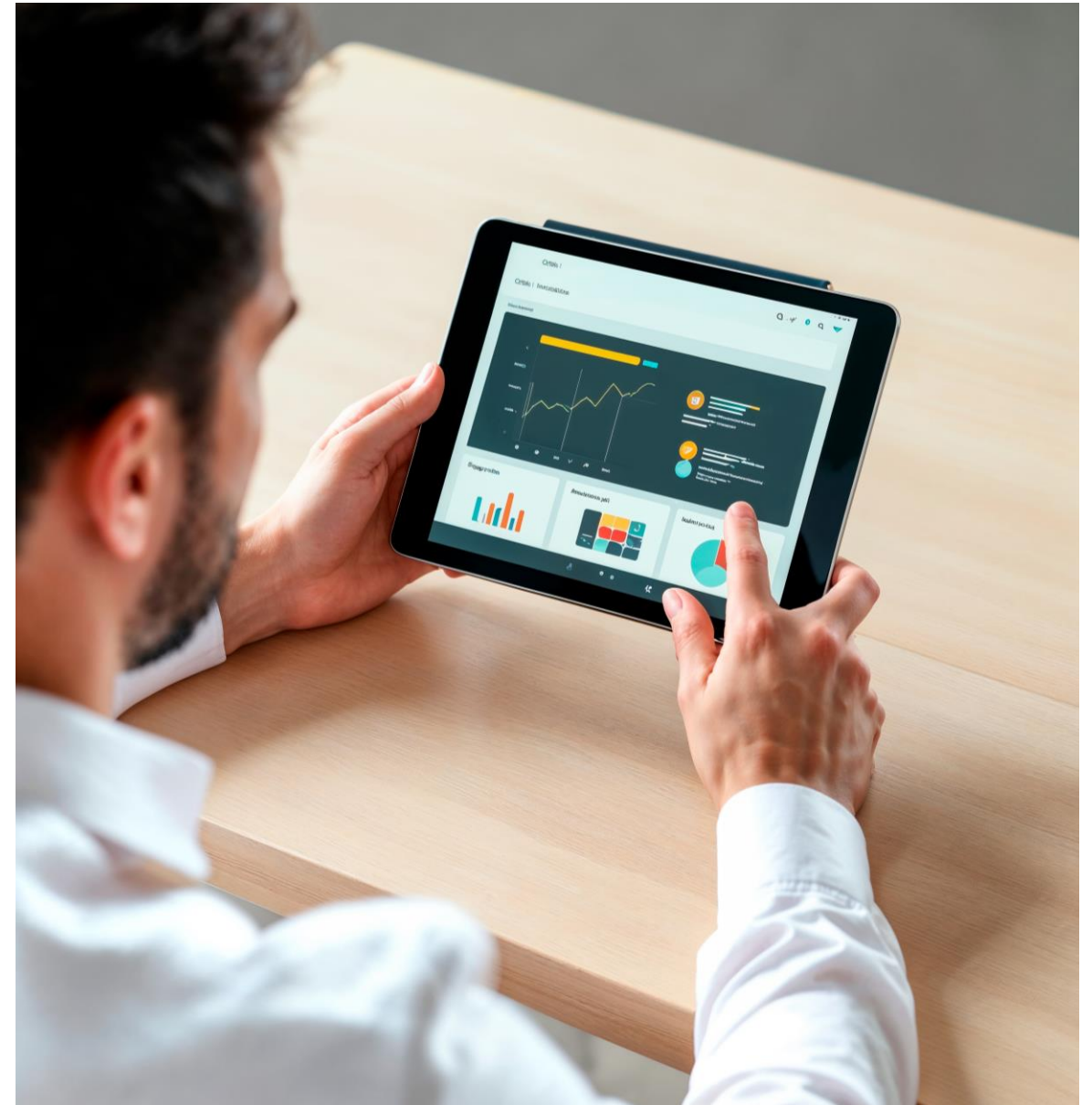
BROKERS



DATA VENDORS



REGULAR ROBO-ADVISORS



CURRENT USERS of our Platform*



* These users were given trials to try our platform.



Business Model



Key Partnerships

- Providers of financial data offering data, market insights and analytics such as LSEG, Bloomberg, FactSet, and/or CapiQ.
- Technology vendors responsible for platform development and operational maintenance such as AWS, Google Cloud or Microsoft Azure.



Key Activities

- Development and maintenance of sophisticated investment algorithms
- Adherence to regulatory compliance to ensure transparency and user trust
- Ongoing enhancement of the platform and customer support infrastructure



Key Resources

- Proprietary algorithms enabling data-driven investment decision-making
- Robust IT infrastructure designed to safeguard user data
- Financial APIs facilitating access to real-time market data
- Compliance systems ensuring conformity with regulatory standards



Value Propositions

- Provision of automated, algorithm-driven investment advice and portfolio optimization associated with portfolio statistics and risk measures over the last 12 months and simulated over the next 12 months.
- Affordable fees ensuring accessibility for retail investors.
- Advanced features including forward-looking optimization model and reliable historical data.



Customer Relationships

- Digital onboarding processes inclusive of risk profiling and Know Your Customer (KYC) compliance.
- Automated support systems coupled with educational resources designed to empower users.
- Minimal human interaction to optimize cost-efficiency and enhance user experience.



Channels

- A user-friendly web-based platform facilitating user registration and portfolio construction.



Customer Segments

- Retail investors with reasonable background in Finance interested in low-cost investment solutions.
- Small & medium asset managers and investment boutiques that are working without strategists and/or financial risk managers within the team.



Cost Structure

- Expenditures associated with the development and ongoing maintenance of the platform such as programmers, hosting, licenses and operational expenses.
- Costs incurred to ensure adherence to regulatory compliance and legal frameworks.
- Marketing investments aimed at customer acquisition and fostering brand loyalty.
- Virtual offices and business development partners in GCC, North and East Africa, West and South Africa, Western Europe, Eastern Europe and Latin America.

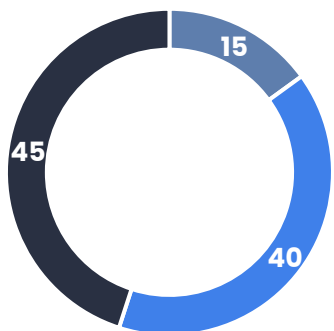


Revenue Streams

- Management fees calculated as per requests
- Premium features available through subscription-based services
- Strategic partnerships contributing to additional revenue generation

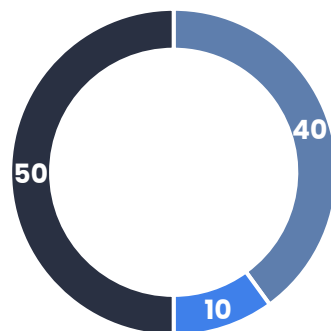
Revenue Model

EUROPE



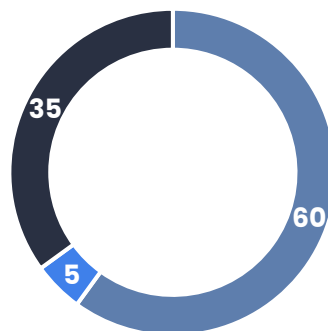
- Retail investors
- Investment Boutiques
- Small & Medium Assets Managers

AFRICA



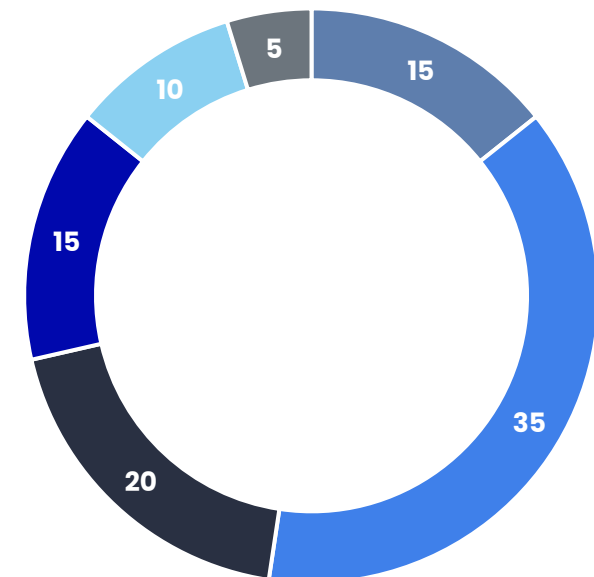
- Retail investors
- Investment Boutiques
- Small & Medium Assets Managers

GCC



- Retail investors
- Investment Boutiques
- Small & Medium Assets Managers

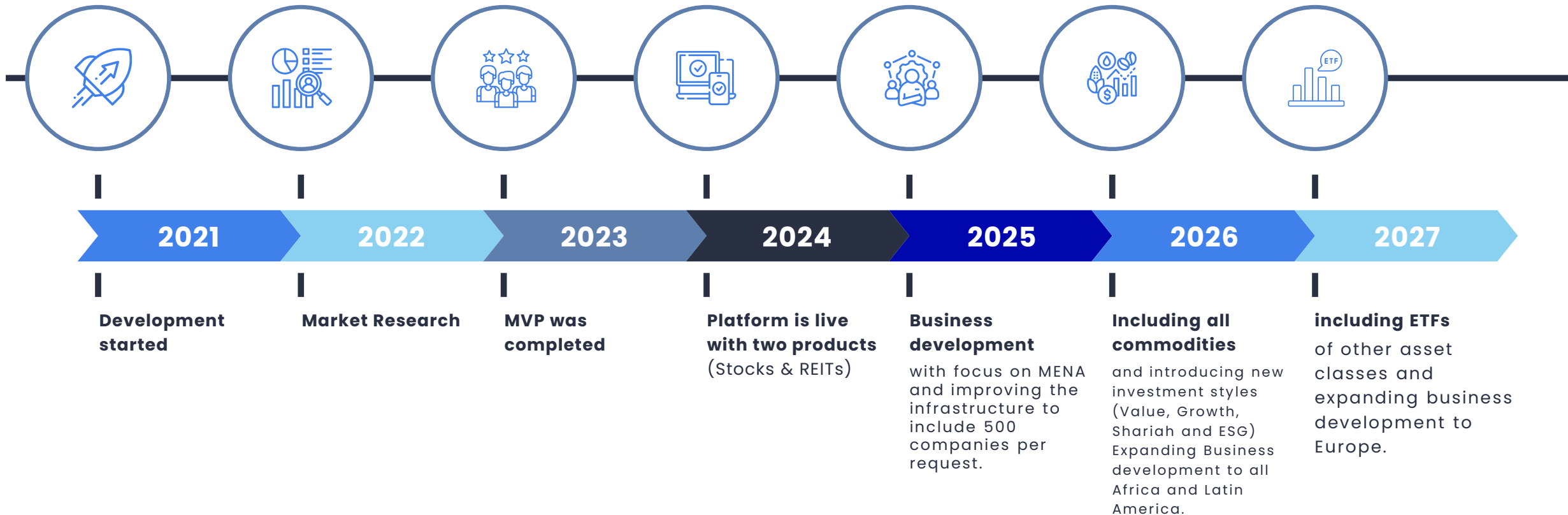
Overall



- East & West Europe
- GCC
- Latin America
- North & South Africa
- East & West Africa
- Other

Roadmap

SHORT-TERM GOALS



ASK

\$ 3.8M SAFE notes

TO BE USED FOR

- Hiring business development partners in different regions.
- Global marketing for retail clients.
- Improving operations.
- Introducing other asset classes & investment styles (Value, Growth, Shariah and ESG).
- Enhancing the software infrastructure.

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