



Thematic Portfolios Disclosures

Hapi offers Thematic Portfolios ("Portfolios") to help you explore securities that may align with your interests and goals, allowing you to build and customize a portfolio tailored to your individual needs. To assist discovery, you can browse our collections and adjust any Portfolio to fit your preferences. Each Portfolio is created using defined, objective criteria informed by generally accepted investment principles and transparent selection rules. These Portfolios are provided solely for informational and educational purposes. They are not recommendations of a Portfolio overall, or of any individual holding or default allocation.

If applicable, Hapi will make available additional information about relevant disclosures and potential conflicts of interest.

Unless otherwise noted, Portfolios are limited to U.S.-listed securities that are enabled fractionally on Hapi. Allocations, when shown, are expressed in percentages, and any over- or under-allocation is adjusted so that totals equal 100%. Hapi may add, modify, or remove Portfolios periodically to maintain relevance. Orders are generally placed as market orders. Execution at a specific time or price is not guaranteed.

Important: Hapi does not provide investment, tax, or legal advice. You are responsible for evaluating whether any investment aligns with your objectives, risk tolerance, time horizon, and personal financial situation. Diversification and asset allocation do not guarantee profits or protect against loss. Thematic or concentrated strategies may be more volatile than broadly diversified approaches.

Thematic & Curated Portfolios

1) Smart Cash — Bonds

A straightforward portfolio that combines U.S. corporate and government bond ETFs. The objective is to provide stability and diversification, while acknowledging that bond prices can be affected by changes in interest rates, credit conditions, and inflation. This type of allocation is often used as a complement to equities within a balanced strategy.

2) US Market ETFs

A diversified mix of ETFs that provides exposure to both U.S. stocks and bonds. This portfolio is designed for investors seeking broad exposure to the U.S. economy, balancing long-term growth potential with income and stability from fixed income securities. The allocation between equities and bonds can be adjusted depending on individual risk tolerance.

3) Dividend Kings

This portfolio consists of established companies that have a history of paying and growing dividends. It may appeal to those interested in generating consistent income through dividends while also maintaining exposure to equity market risk. It is important to note that dividend payments are not guaranteed and may change over time.

4) Growth ETF Picks

A portfolio focused on ETFs that track sectors with higher growth potential, such as technology or innovation-related industries. These types of investments may offer long-term appreciation opportunities, but they also tend to experience higher levels of volatility and are more sensitive to shifts in market cycles.

5) Magnificent 7

A concentrated portfolio of seven large-cap technology companies that have played a significant role in driving innovation and market performance. While this allocation provides targeted exposure to major growth leaders, it also involves concentration risk, as performance depends heavily on a small number of companies.

6) Latam Economy

This portfolio seeks exposure to leading companies across Latin America (Brazil, Mexico, Argentina, Peru, Colombia, and Chile), including sectors such as banking, energy, consumer goods, and natural resources. It provides an opportunity to capture emerging market growth, but investors should also consider the potential risks of higher volatility, currency fluctuations, and political or economic instability in the region.

7) Warren Buffett — Berkshire Hathaway

Based on publicly disclosed holdings of Berkshire Hathaway, this portfolio focuses on companies with durable competitive advantages and consistent business models. Allocations are based on positions with significant weight in Berkshire's publicly available filings (1.5% or more). While this approach provides exposure to a well-known long-term strategy, it is important to recognize that concentration in large holdings may increase company-specific risk.

8) Mohnish Pabrai

Based on publicly disclosed holdings of Pabrai, this portfolio emphasizes value-driven investments in areas such as natural resources and strategic sectors. It is concentrated by design, which may result in greater tracking error relative to broad indexes. This type of portfolio may appeal to those who are comfortable with higher conviction strategies and the associated risks of concentration.

9) Bill Ackman

Based on publicly disclosed holdings of Pershing Square, this portfolio combines positions in industries such as hospitality, consumer products, and technology. The strategy reflects a concentrated, high-conviction approach, which may lead to periods of significant outperformance or underperformance relative to broad markets. As with any concentrated portfolio, investors should be aware of the risks associated with limited diversification.

10) Bill & Melinda Gates Top Picks

This portfolio is based on publicly disclosed holdings of the Bill & Melinda Gates Foundation Trust. It is anchored by a large allocation to Microsoft and complemented by positions in essential sectors such as consumer goods, healthcare, and sustainability-related industries. Allocations are based on positions with significant weight (1.2% or more) in public filings. While the portfolio highlights long-term themes such as technology and sustainability, outcomes may be affected by sector cycles, regulatory developments, and company-specific risks.

11) Carl Icahn Top Picks

Based on publicly disclosed holdings of Icahn Enterprises, this portfolio follows an activist investment approach, with exposure to sectors such as energy, healthcare, and industrials. Allocations are based on positions with material weight (1.5% or more) in public filings. The strategy is highly event-driven and conviction-based, which may create periods of higher volatility. Investors should be aware that cyclical risks, activist campaigns, and company-specific developments may significantly influence performance.

Using & Customizing These Portfolios

- Starting points, not advice: You can edit holdings, and as a result, change allocations at any time. Portfolios are not automatically rebalanced or maintained for you, but they may be updated quarterly upon market changes; corporate actions may still affect positions.
- Rounding & totals: When shown, weights are in two decimal percentages and rounded; totals are adjusted to equal 100%.
- Order handling: orders are placed during regular market hours on the investment date; execution time/price is not guaranteed.
- Risks remain: Equity, interest-rate, credit, inflation, currency, liquidity, geopolitical, and regulatory risks can affect results.

Performance & Returns

- Hapi Securities doesn't guarantee favorable investment outcomes. Past performance does not guarantee future results.
- Any performance information shown is for informational and educational purposes only and is not a recommendation or investment advice.
- Customers should consider their investment objectives and risks.

- Returns are shown on a gross basis and reflect only historical price changes (i.e., exclude dividends, fees, commissions, and expenses).
 - Methodology transparency: when averages or composites returns are displayed, we will indicate the calculation method (e.g., arithmetic average) and the time period used.
 - Returns are annualized/composite and calculated from publicly available exchange price data (e.g., Nasdaq).
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Risk Disclosures

These Portfolios are provided for general informational purposes only and does not constitute receiving investment advice, an offer to buy or sell, or a recommendation for any security or group of securities.

These Portfolios and any related information are not recommendations of a Portfolio overall, or of its individual holdings or default allocations. You are solely responsible for establishing and maintaining your allocations and for determining whether any investment aligns with your objectives, risk tolerance, time horizon, and broader financial situation. Hapi does not provide investment, tax, or legal advice.

Portfolios are not rebalanced or updated automatically (except as affected by corporate actions). Information may change without notice. Hapi does not guarantee the accuracy, completeness, or timeliness of any point-in-time allocation or description. Diversification and asset allocation do not guarantee future results or eliminate the risk of loss. Thematic or sector-specific Portfolios that are narrower in focus may be more volatile than investments that diversify across multiple themes or industries.

Additional Portfolios may be made available over time. Availability may vary based on jurisdiction and regulatory considerations.