

INTRODUCTION

INITIATION DATE: 01-Jul-2014

OBJECTIVE: A high risk portfolio aiming to achieve long-term capital appreciation by investing 30% in bond funds and 70% in equity funds

SUITABLE FOR: Investors seeking to accumulate and grow their wealth over the long term with a more aggressive investment positioning

INFORMATION

Initial Investment(RM) 10,000.00

Value as of 30 September 2015 (RM) 10,905.60

Total Profit/Loss (RM) 905.60

Total return 9.1%

1-year return* 7.5%

Portfolio Volatility* 5.2%

Source: iFAST Compilations as of 30 September 2015, 1-year data

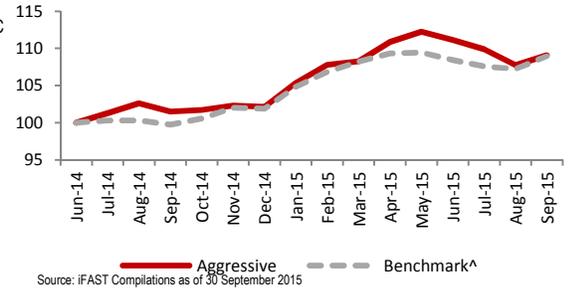
MARKET COMMENTARY

UPDATE

- Global equity markets posted positive returns in September. Developed Market equities represented by MSCI AC World Index gained by 0.56%
- Asian equities represented by MSCI AC Asia ex Japan Index gained 2.42% while Emerging Market equities represented by MSCI Emerging Markets Index gained 1.13%
- Malaysia's benchmark, represented by FBM KLCI Index, gained by 0.51%.
- Overall, bond markets posted positive return in September. Global bonds gained by 5.11% while Malaysia bonds gained 0.29%.

[All returns are in MYR term]

INDEXED PERFORMANCE



HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Aug	NAV at 30 Sep
Eastspring Investments Bond Fund	20%	2,000	0.6775	0.6733
AMB Dana Arif	0%	-	0.5859	0.5837
RHB-OSK Asian Total Return Fund	0%	-	0.5541	0.5995
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.3509	1.3851
AmAsia Pacific Equity Income	20%	2,000	0.8997	0.8753
Kenanga Growth Fund	15%	1,500	1.0605	0.9742
Eastspring Investments Global Emerging Markets Fund	10%	1,000	0.2704	0.2705
Affin Hwang Select Asia (Ex Japan) Quantum Fund	10%	1,000	1.3335	1.2946

Source: Bloomberg, iFAST Compilations as of 30 September 2015, returns are in MYR term with dividend reinvested. Benchmark*: 24% Thomson Reuters BPAM All Bond Index, 6% JPM Global Aggregate Bond Index, 22% MSCI AC World Index, 11% MSCI Asia ex Japan Index, 17% FTSE Bursa Malaysia KLCI Index, 6% MSCI Emerging Markets Index, 14% MSCI Asia ex Japan Small Cap Index

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y*	STDEV
Aggressive	0.2	0.1	8.3	9.6	11.0	6.0	4.1
Benchmark	0.3	0.5	2.4	3.6	5.0	4.3	1.4
Aggressive	4.3	14.4	15.6	23.9	30.8	13.1	7.5
Benchmark	-2.0	0.9	0.5	6.7	9.1	10.7	6.6
Aggressive	1.4	-9.2	-5.7	-0.3	6.2	10.2	12.0
Benchmark	4.6	0.1	0.8	12.6	3.1	17.0	11.9
Aggressive	2.6	-2.0	-1.0	7.0	8.4	6.3	9.6
Benchmark	4.7	-0.6	1.5	6.5	3.8	15.5	10.5

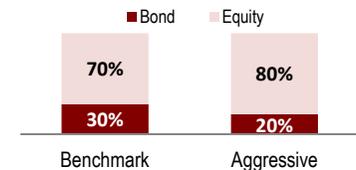
* annualised returns

PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	3Y*
Portfolio	6.8%	1.2%	-1.9%	0.7%	7.5%	-
Benchmark^	6.9%	1.6%	0.5%	0.7%	9.2%	-

Source: Bloomberg, iFAST Compilations as of 30 September 2015, returns are in MYR term with dividend reinvested

INTER ASSET ALLOCATION



COMMENTARY

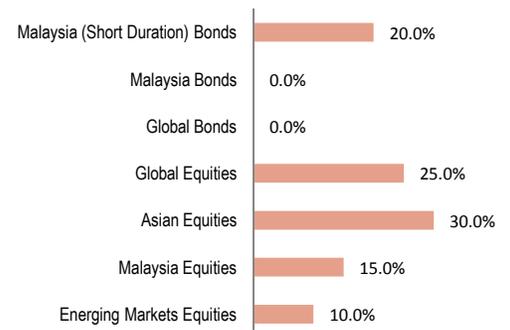
PORTFOLIO

- Equities remain attractive relative to bonds, maintain "overweight" position in equities
- Affin Hwang Select Asia (Ex Japan) Quantum Fund was the best performing fund in the portfolio, surging 4.7%
- Aberdeen Islamic World Equity Fund-Class A was the worst performing fund in the portfolio, with a return of -2.0%

PORTFOLIO ADJUSTMENTS

ACTION TAKEN:

INTRA ASSET ALLOCATION



**0.0% Asian Bonds and 0.0% Emerging Markets Bonds
Source: iFAST Compilations as of 30 September 2015