

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 November 2015 (RM) 11,141.88

Total Profit/Loss (RM) 1,141.88

Total return 11.4%

1-year return* 8.9%

Portfolio Volatility* 6.1%

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

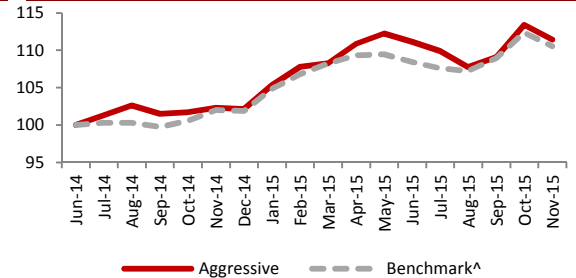
MARKET COMMENTARY

UPDATE

- Global equity markets posted negative returns in October. Developed Market equities represented by MSCI AC World Index declined by -1.99%
- Asian equities represented by MSCI AC Asia ex Japan Index declined -4.42% while Emerging Market equities represented by MSCI Emerging Markets Index declined -4.93%
- Malaysia's benchmark, represented by FBM KLCI Index, gained by 0.39%.
- Overall, bond markets had mixed performance in October. Global bonds declined by -2.54% while Malaysia bonds gained 0.29%.

[All returns are in MYR term]

INDEXED PERFORMANCE



Source: iFAST Compilations as of 30 November 2015

HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Oct	NAV at 30 Nov
Eastspring Investments Bond Fund	20%	2,000	0.6791	0.6847
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.4278	1.3853
AmAsia Pacific Equity Income	20%	2,000	0.9122	0.8676
Kenanga Growth Fund	15%	1,500	1.0606	1.0729
Eastspring Investments Global Emerging Markets Fund	10%	1,000	0.2891	0.2789
Affin Hwang Select Asia (Ex Japan) Quantum Fund	10%	1,000	1.3218	1.3275

Source: Bloomberg, iFAST Compilations as of 30 November 2015, returns are in MYR term with dividend reinvested. Benchmark*: 24% Thompson 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

* annualised returns

INDIVIDUAL PERFORMANCE (%)

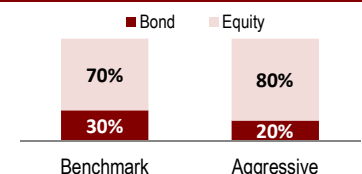
	1M	3M	6M	YTD	1YR	3Y *	STDEV
Aggressive	0.8	1.6	1.8	11.2	11.7	6.2	4.1
Benchmark	-3.0	0.2	2.5	9.1	9.9	11.5	7.4
AmAsia Pacific Equity Income	-5.3	2.6	-10.2	1.0	3.7	8.2	12.9
Kenanga Growth Fund	1.2	10.0	4.4	18.3	12.9	19.1	11.5
Eastspring Investments Global Emerging Markets Fund	-3.5	3.1	-1.5	7.6	5.9	6.2	9.8
Affin Hwang Select Asia (Ex Japan) Quantum Fund	0.4	6.9	-1.5	8.8	7.1	14.0	10.4

PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	3Y*
Portfolio	9.1%	-1.7%	3.4%	-0.7%	8.9%	-
Benchmark^	8.5%	-1.6%	3.1%	1.0%	8.4%	-

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

INTER ASSET ALLOCATION



Source: iFAST Compilations as of 30 November 2015

COMMENTARY

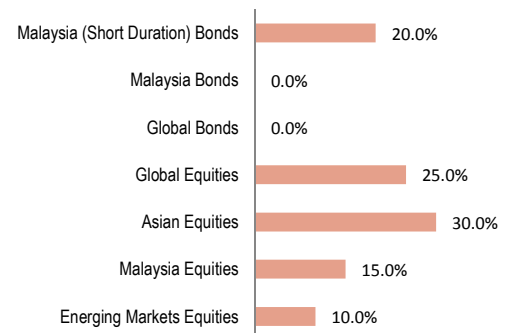
PORTFOLIO

- Equities remain attractive relative to bonds, maintain "overweight" position in equities
- Kenanga Growth Fund was the best performing fund in the portfolio, surging 1.2%
- AmAsia Pacific Equity Income was the worst performing fund in the portfolio, with a return of -5.3%

PORTFOLIO ADJUSTMENTS

ACTION TAKEN:

INTRA ASSET ALLOCATION



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

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