

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 31 January 2016 (RM) 10,485.08

Total Profit/Loss (RM) 485.08

Total return 4.9%

1-year return* -0.5%

Portfolio Volatility* 7.8%

Source: iFAST Compilations as of 31 January 2016, 1-year data

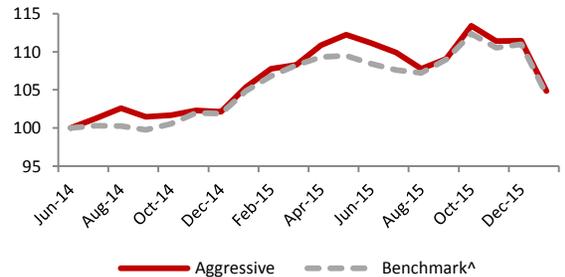
MARKET COMMENTARY

UPDATE

- Global equity markets posted negative returns over the month. Developed Market equities represented by MSCI AC World Index declined by -9.52%
- Asian equities represented by MSCI AC Asia ex Japan Index declined -11.03% while Emerging Market equities represented by MSCI Emerging Markets Index declined -9.93%
- Malaysia's benchmark, represented by FBM KLCI Index, declined by -1.46%.
- Overall, bond markets delivered mixed returns over the month. Global bonds declined by -2.53% while Malaysia bonds gained 0.29%.

[All returns are in MYR term]

INDEXED PERFORMANCE



Source: iFAST Compilations as of 31 January 2016

HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Dec	NAV at 31 Jan
Eastspring Investments Bond Fund	20%	2,000	0.6539	0.6571
AMB Dana Arif	10%	1,000	0.5910	0.5939
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.3469	1.2344
AmAsia Pacific Equity Income	20%	2,000	0.8603	0.756
Kenanga Growth Fund	15%	1,500	1.0965	1.058
Eastspring Investments Global Emerging Markets Fund	5%	500	0.2750	0.2465
Affin Hwang Select Asia (Ex Japan) Quantum Fund	5%	500	1.3348	1.2271

Source: Bloomberg, iFAST Compilations as of 31 January 2016, 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

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y*	STDEV
Aggressive	0.5	1.8	2.0	0.5	11.9	6.3	4.1
Benchmark	0.5	1.3	1.3	0.5	4.6	4.5	1.3
Aberdeen Islamic World Equity Fund-Class A	-8.4	-13.5	-8.6	-8.4	-6.3	7.3	9.4
AmAsia Pacific Equity Income	-12.6	-15.7	-12.4	-12.6	-11.7	0.6	14.5
Kenanga Growth Fund	-3.5	-0.2	-0.2	-3.5	10.0	18.0	11.7
Eastspring Investments Global Emerging Markets Fund	-10.4	-14.7	-8.8	-10.4	-9.5	-0.6	11.5
Affin Hwang Select Asia (Ex Japan) Quantum Fund	-8.1	-7.2	-4.5	-8.1	-3.2	7.8	11.2

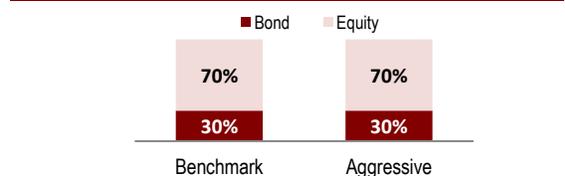
* annualised returns

PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	3Y*
Portfolio	-5.9%	-5.9%	-7.5%	-4.6%	-0.5%	-
Benchmark^A	-5.9%	-5.9%	-7.1%	-3.0%	-0.4%	-

Source: Bloomberg, iFAST Compilations as of 31 January 2016, returns are in MYR term with dividend reinvested

INTER ASSET ALLOCATION



Source: iFAST Compilations as of 31 January 2016

COMMENTARY

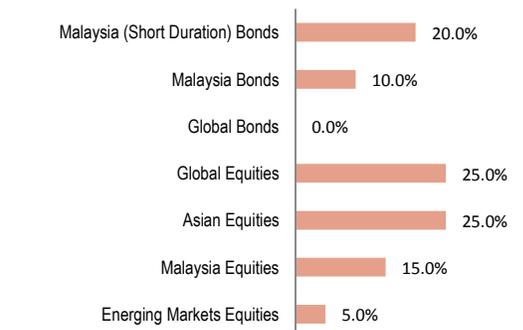
PORTFOLIO

- Risk-return no longer justify overweight on equities, maintain a neutral allocation between equity and bond
- Eastspring Investments Bond Fund was the best performing fund in the portfolio, surging 0.5%
- AmAsia Pacific Equity Income was the worst performing fund in the portfolio, with a return of -12.6%

PORTFOLIO ADJUSTMENTS

- ACTION TAKEN:**
- Rebalancing portfolio, adjusted to neutral allocation between equity and bond

INTRA ASSET ALLOCATION



**0.0% Asian Bonds and 0.0% Emerging Markets Bonds
Source: iFAST Compilations as of 31 January 2016