

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 29 February 2016 (RM) 10,571.01

Total Profit/Loss (RM) 571.01

Total return 5.7%

1-year return* -1.9%

Portfolio Volatility* 7.6%

Source: iFAST Compilations as of 29 February 2016, 1-year data

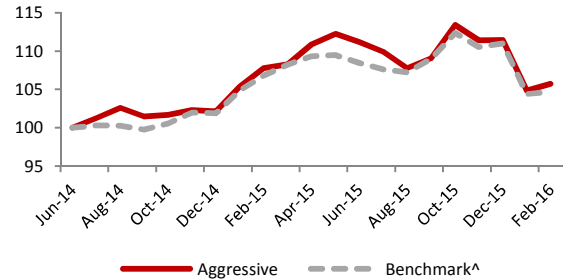
MARKET COMMENTARY

UPDATE

- Global equity markets posted positive returns over the month. Developed Market equities represented by MSCI AC World Index gained by 0.26%
- Asian equities represented by MSCI AC Asia ex Japan Index gained 0.15% while Emerging Market equities represented by MSCI Emerging Markets Index gained 0.89%
- Malaysia's benchmark, represented by FBM KLCI Index, declined by -0.78%.
- Overall, bond markets delivered positive returns over the month. Global bonds gained by 3.18% while Malaysia bonds gained 0.29%.

[All returns are in MYR term]

INDEXED PERFORMANCE



Source: iFAST Compilations as of 29 February 2016

HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Jan	NAV at 29 Feb
Eastspring Investments Bond Fund	20%	2,000	0.6571	0.66
AMB Dana Arif	10%	1,000	0.5939	0.5954
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.2336	1.2546
AmAsia Pacific Equity Income	20%	2,000	0.7597	0.7643
Kenanga Growth Fund	15%	1,500	1.0580	1.0587
Eastspring Investments Global Emerging Markets Fund	5%	500	0.2456	0.2464
Affin Hwang Select Asia (Ex Japan) Quantum Fund	5%	500	1.2397	1.2665

Source: Bloomberg, iFAST Compilations as of 29 February 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	0.4	1.4	3.1	0.9	12.0	6.3	4.1
Benchmark [^]	0.3	1.2	1.9	0.7	4.5	4.6	1.3
Aggressive	1.7	-9.4	-9.2	-6.9	-7.6	7.8	9.4
Benchmark [^]	0.7	-10.4	-8.0	-11.9	-13.3	1.0	14.5
Aggressive	0.1	-1.3	8.5	-3.4	5.8	17.5	11.7
Benchmark [^]	0.3	-11.7	-8.9	-10.4	-10.8	0.1	11.6
Aggressive	2.2	-4.6	2.0	-5.1	-1.7	8.0	10.7
Benchmark [^]							

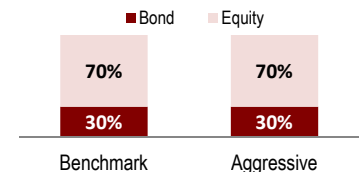
* annualised returns

PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	3Y*
Portfolio	-5.1%	0.8%	-5.1%	-1.9%	-1.9%	-
Benchmark [^]	-5.7%	0.3%	-5.3%	-2.4%	-2.0%	-

Source: Bloomberg, iFAST Compilations as of 29 February 2016, returns are in MYR term with dividend reinvested

INTER ASSET ALLOCATION



Source: iFAST Compilations as of 29 February 2016

COMMENTARY

PORTFOLIO

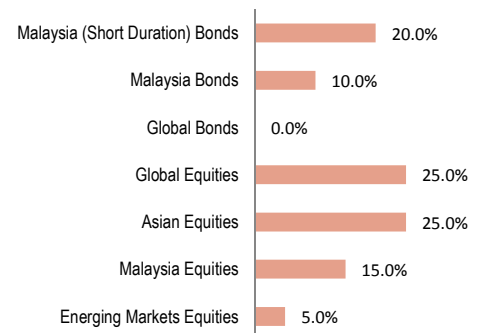
- Risk-return no longer justify overweight on equities, maintain a neutral allocation between equity and bond
- Affin Hwang Select Asia (Ex Japan) Quantum Fund was the best performing fund in the portfolio, surging 2.2%
- Kenanga Growth Fund was the worst performing fund in the portfolio, with a return of 0.1%

PORTFOLIO ADJUSTMENTS

ACTION TAKEN:

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INTRA ASSET ALLOCATION



**0.0% Asian Bonds and 0.0% Emerging Markets Bonds
Source: iFAST Compilations as of 29 February 2016