

### 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

### MARKET COMMENTARY

#### UPDATE

- Global equity markets posted positive returns over the month. Developed Market equities represented by MSCI AC World Index gained by 5.25%
- Asian equities represented by MSCI AC Asia ex Japan Index gained 7.36% while Emerging Market equities represented by MSCI Emerging Markets Index gained 6.78%
- Malaysia's benchmark, represented by FBM KLCI Index, gained by 0.27%.
- Overall, bond markets delivered positive returns over the month. Global bonds gained by 1.68% while Malaysia bonds gained 0.29%.

[ All returns are in MYR term ]

### HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 30 Jun	NAV at 28 Jul
Eastspring Investments Bond Fund	20%	2,000	0.6718	0.6759
AMB Dana Arif	10%	1,000	0.5827	0.5873
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.3541	1.3822
CIMB-Principal Asia Pacific Dynamic Income Fund	20%	2,000	0.2829	0.2999
Kenanga Growth Fund	15%	1,500	0.9704	0.9888
Eastspring Investments Global Emerging Markets Fund	5%	500	0.2669	0.2812
Affin Hwang Select Asia (Ex Japan) Quantum Fund	5%	500	1.3788	1.457

Source: Bloomberg, iFAST Compilations as of 28 July 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

### PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	3Y*
<b>Portfolio</b>	1.1%	1.6%	3.7%	7.5%	2.5%	-
<b>Benchmark<sup>^</sup></b>	-0.4%	3.3%	4.1%	5.8%	2.7%	-

Source: Bloomberg, iFAST Compilations as of 28 July 2016, returns are in MYR term with dividend reinvested

### COMMENTARY

#### PORTFOLIO

- Risk-return no longer justify overweight on equities, maintain a neutral allocation between equity and bond
- CIMB-Principal Asia Pacific Dynamic Income Fund was the best performing fund in the portfolio, surging 6.0%
- Eastspring Investments Bond Fund was the worst performing fund in the portfolio, with a return of 0.6%

### PORTFOLIO ADJUSTMENTS

#### ACTION TAKEN:

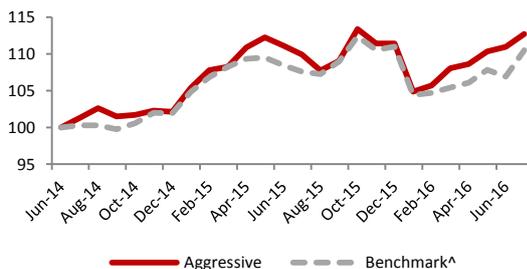
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### INFORMATION

<b>Initial Investment(RM)</b>	<b>10,000.00</b>
<b>Value as of 28 July 2016 (RM)</b>	<b>11,270.02</b>
<b>Total Profit/Loss (RM)</b>	<b>1,270.02</b>
<b>Total return</b>	<b>12.7%</b>
<b>1-year return*</b>	<b>2.5%</b>
<b>Portfolio Volatility*</b>	<b>7.0%</b>

Source: iFAST Compilations as of 28 July 2016, 1-year data

### INDEXED PERFORMANCE



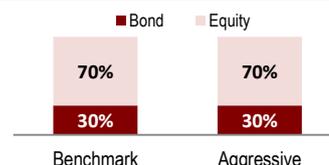
Source: iFAST Compilations as of 28 July 2016

### INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y *	STDEV
<b>Aggressive</b>	0.6	1.5	2.9	3.4	5.0	6.6	4.1
<b>Benchmark<sup>^</sup></b>	0.8	1.6	2.9	3.4	4.3	4.9	1.3
<b>Aggressive</b>	2.1	7.0	12.0	2.6	2.3	8.9	9.0
<b>Benchmark<sup>^</sup></b>	6.0	12.9	13.7	3.3	4.9	12.7	10.3
<b>Aggressive</b>	1.9	1.8	2.9	-0.7	2.7	13.2	10.0
<b>Benchmark<sup>^</sup></b>	5.4	9.2	14.5	2.3	4.0	5.5	11.3
<b>Aggressive</b>	5.7	11.3	17.5	9.2	13.4	8.2	9.1

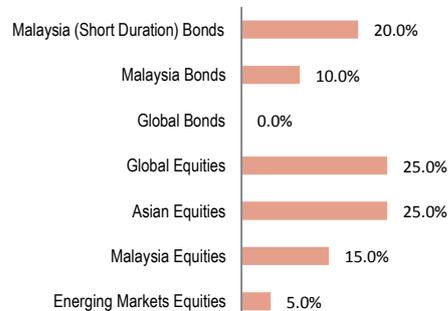
\* annualised returns

### INTER ASSET ALLOCATION



Source: iFAST Compilations as of 28 July 2016

### INTRA ASSET ALLOCATION



\*\*0.0% Asian Bonds and 0.0% Emerging Markets Bonds  
Source: iFAST Compilations as of 28 July 2016