

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 mixed result over the month. Developed Market equities represented by MSCI AC World Index gained by 1.62%
- Asian equities represented by MSCI AC Asia ex Japan Index gained 2.61% while Emerging Market equities represented by MSCI Emerging Markets Index gained 2.28%
- Malaysia's benchmark, represented by FBM KLCI Index, declined by -1.52%.
- Overall, bond markets delivered positive returns over the month. Global bonds gained by 1.62% while Malaysia bonds gained 0.29%.

[All returns are in MYR term]

HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Aug	NAV at 30 Sep
Libra ASnitaBOND Fund	15%	1,500	0.6044	0.6107
AMB Dana Arif	15%	1,500	0.5874	0.5901
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.4004	1.3862
CIMB-Principal Asia Pacific Dynamic Income Fund	20%	2,000	0.3001	0.3014
Kenanga Growth Fund	15%	1,500	0.9868	0.9911
Eastspring Investments Global Emerging Markets Fund	5%	500	0.2826	0.2914
Affin Hwang Select Asia (Ex Japan) Quantum Fund	5%	500	1.4435	1.5095

Source: Bloomberg, iFAST Compilations as of 30 September 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	2Y*
Portfolio	6.2%	2.0%	5.7%	9.6%	8.6%	8.0%
Benchmark[^]	1.9%	1.0%	5.8%	7.3%	3.8%	6.5%

Source: Bloomberg, iFAST Compilations as of 30 September 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
- Eastspring Investments Global Emerging Markets Fund was the best performing fund in the portfolio, surging 4.6%
- AMB Dana Arif was the worst performing fund in the portfolio, with a return of 0.3%

PORTFOLIO ADJUSTMENTS

ACTION TAKEN:

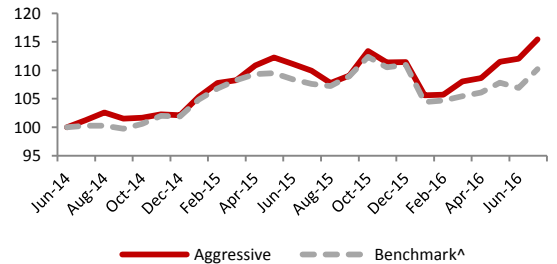
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INFORMATION

Initial Investment(RM)	10,000.00
Value as of 30 September 2016 (RM)	11,838.88
Total Profit/Loss (RM)	1,838.88
Total return	18.4%
Annualised return*	8.0%
Portfolio Volatility*	6.7%

Source: iFAST Compilations as of 30 September 2016, 2-year data

INDEXED PERFORMANCE



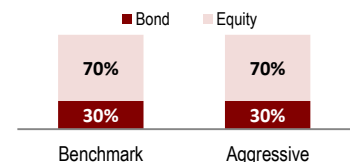
Source: iFAST Compilations as of 30 September 2016

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y *	STDEV
Aggressive	0.4	2.2	4.2	6.5	8.3	5.8	1.1
Benchmark [^]	0.3	1.6	2.7	4.2	5.1	5.1	1.3
Libra ASnitaBOND Fund	2.8	5.3	13.9	5.8	5.2	8.3	9.1
AMB Dana Arif	3.2	9.9	15.5	7.1	5.7	13.7	10.2
Aberdeen Islamic World Equity Fund-Class A	2.1	4.3	3.1	1.6	9.2	13.7	10.0
CIMB-Principal Asia Pacific Dynamic Income Fund	4.6	14.2	18.6	10.8	9.9	6.7	11.2
Kenanga Growth Fund	0.3	9.8	17.1	13.5	16.5	10.4	9.2

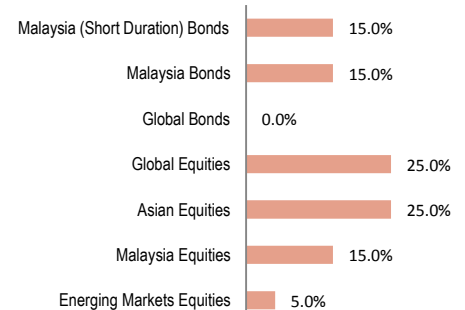
* annualised returns

INTER ASSET ALLOCATION



Source: iFAST Compilations as of 30 September 2016

INTRA ASSET ALLOCATION



**0.0% Asian Bonds and 0.0% Emerging Markets Bonds
Source: iFAST Compilations as of 30 September 2016