

### 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 returns over the month. Developed Market equities represented by MSCI AC World Index gained by 7.01%
- Asian equities represented by MSCI AC Asia ex Japan Index gained 3.25% while Emerging Market equities represented by MSCI Emerging Markets Index gained 1.41%
- Malaysia's benchmark, represented by FBM KLCI Index, declined by -3.19%.
- Overall, bond markets delivered positive returns over the month. Global bonds gained by 2.35% while Malaysia bonds gained 0.29%.

[ All returns are in MYR term ]

### HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Oct	NAV at 30 Nov
Libra ASnitaBOND Fund	15%	1,500	0.6159	0.6062
AMB Dana Arif	15%	1,500	0.5928	0.5854
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.3832	1.4317
CIMB-Principal Asia Pacific Dynamic Income Fund	20%	2,000	0.3062	0.3136
Kenanga Growth Fund	15%	1,500	1.0219	0.9915
Eastspring Investments Global Emerging Markets Fund	5%	500	0.3044	0.3084
Affin Hwang Select Asia (Ex Japan) Quantum Fund	5%	500	1.5333	1.4975

Source: Bloomberg, iFAST Compilations as of 30 November 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*
<b>Portfolio</b>	5.8%	0.4%	1.7%	5.8%	5.9%	7.4%
<b>Benchmark<sup>^</sup></b>	4.2%	2.1%	3.3%	7.3%	4.7%	6.5%

Source: Bloomberg, iFAST Compilations as of 30 November 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
- Aberdeen Islamic World Equity Fund-Class A was the best performing fund in the portfolio, surging 3.5%
- Kenanga Growth Fund was the worst performing fund in the portfolio, with a return of -3.0%

### PORTFOLIO ADJUSTMENTS

#### ACTION TAKEN:

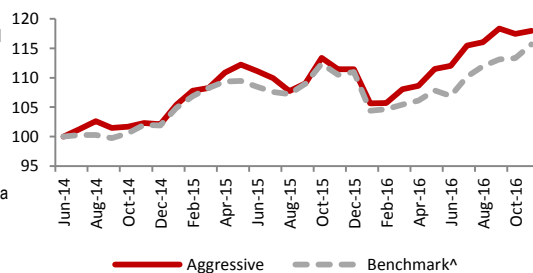
- 
- 

### INFORMATION

<b>Initial Investment(RM)</b>	10,000.00
<b>Value as of 30 November 2016 (RM)</b>	11,793.85
<b>Total Profit/Loss (RM)</b>	1,793.85
<b>Total return</b>	17.9%
<b>Annualised return*</b>	7.4%
<b>Portfolio Volatility*</b>	6.8%

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

### INDEXED PERFORMANCE



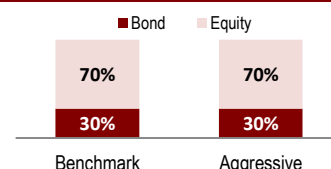
Source: iFAST Compilations as of 30 November 2016

### INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y *	STDEV
<b>Aggressive</b>	-1.6	-0.7	1.6	5.4	6.3	5.2	1.6
<b>Benchmark<sup>^</sup></b>	-1.2	-0.8	0.9	3.0	3.5	4.6	1.6
<b>Libra ASnitaBOND Fund</b>	3.5	3.3	6.7	6.3	3.3	7.7	9.4
<b>AMB Dana Arif</b>	2.4	4.0	10.5	8.0	9.6	12.9	10.3
<b>Aberdeen Islamic World Equity Fund-Class A</b>	-3.0	0.0	2.9	-0.4	1.8	11.0	10.0
<b>CIMB-Principal Asia Pacific Dynamic Income Fund</b>	1.3	5.8	16.0	12.1	10.6	6.4	11.2
<b>Kenanga Growth Fund</b>	-2.3	-0.8	9.8	12.2	12.8	10.2	9.3

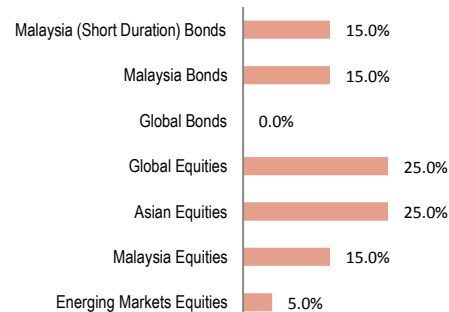
\* annualised returns

### INTER ASSET ALLOCATION



Source: iFAST Compilations as of 30 November 2016

### INTRA ASSET ALLOCATION



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