

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 30 September 2015 (RM) 10,000.00

Total Profit/Loss (RM) 10,431.45

Total return 4.3%

Annualised return 4.1%

Portfolio Volatility 5.1%

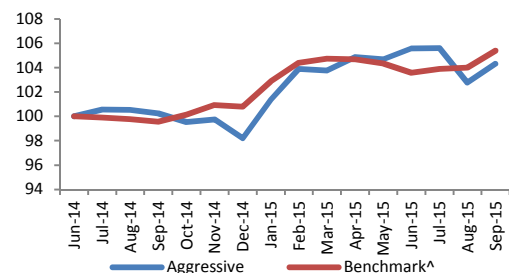
Source: IFAST Compilations as of 30 September 2015

MARKET COMMENTARY

- UPDATE**
- Global equity markets had positive returns in September. Developed Market equities represented by MSCI AC World Islamic Index gained by 0.36%
 - Asian equities represented by MSCI AC Asia Islamic ex Japan Index gained 1.93% while Emerging Market equities represented by MSCI Emerging Markets Index gained 1.13%
 - Malaysia's benchmark, represented by FBM EMAS Shariah Index, gained by 3.89%.
 - Overall, bond markets gained in September. Global bonds gained by 5.15%. Malaysia bonds gained by 0.33%.

[All returns are in MYR term]

INDEXED PERFORMANCE



Source: IFAST Compilations as of 30 September 2015

HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Aug	NAV at 30 Sep
AMB Dana Arif Class A-MYR	20%	2,000	0.5843	0.586
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.382	1.355
Eastspring Investments Asia Pacific Shariah Equity Fund	10%	1,000	0.3627	0.3741
Kenanga Syariah Growth Fund	20%	2,000	1.0395	1.0776
Pheim Asia Ex-Japan Islamic fund	25%	2,500	0.8629	0.8862

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y*	STDEV
Aggressive	0.3	0.5	2.4	3.6	5.0	4.3	1.4
Benchmark	-2.0	0.9	0.5	6.7	9.1	10.7	6.6

Source: Bloomberg, IFAST Compilations as of 30 September 2015, returns are in MYR term with dividend reinvested

* annualised returns

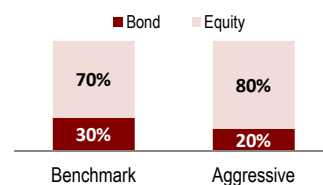
PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	3Y*
Portfolio	6.2%	1.5%	-1.2%	0.5%	4.1%	-
Benchmark^A	4.6%	1.3%	1.7%	0.6%	5.9%	-

Benchmark^A: 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

Source: Bloomberg, IFAST Compilations as of 30 September 2015, returns are in MYR term with dividend reinvested

INTER ASSET ALLOCATION



Source: IFAST Compilations as of 30 September 2015

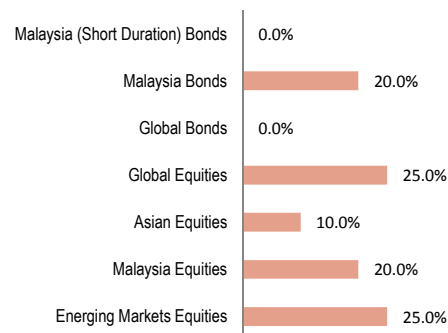
COMMENTARY

- PORTFOLIO**
- Equities remain attractive relative to bonds, maintain "overweight" position in equities
 - Pheim Asia Ex-Japan Islamic fund was the best performing fund in the portfolio, surging 3.8%
 - Aberdeen Islamic World Equity Fund-Class A was the worst performing fund in the portfolio, with a return of -2.0%

PORTFOLIO ADJUSTMENTS

ACTION TAKEN:

INTRA ASSET ALLOCATION



**0.0% Asian Bonds and 0.0% Emerging Markets Bonds
Source: IFAST Compilations as of 30 September 2015