

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 31 October 2015 (RM) 10,000.00

Total Profit/Loss (RM) 10,806.36

Total return 8.1%

Annualised return 8.6%

Portfolio Volatility 5.7%

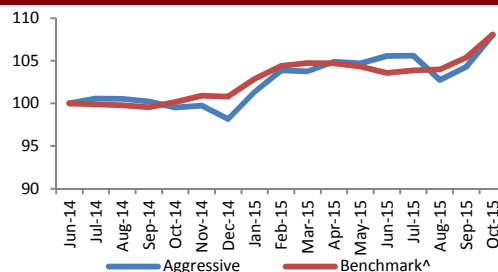
Source: IFAST Compilations as of 31 October 2015

MARKET COMMENTARY

- UPDATE**
- Global equity markets had positive returns in October. Developed Market equities represented by MSCI AC World Islamic Index gained by 5.90%
 - Asian equities represented by MSCI AC Asia Islamic ex Japan Index gained 4.98% while Emerging Market equities represented by MSCI Emerging Markets Index gained 4.85%
 - Malaysia's benchmark, represented by FBM EMAS Shariah Index, gained by 4.24%.
 - Overall, bond markets had mixed performance in October. Global bonds declined by -1.90%. Malaysia bonds gained by 0.33%.

[All returns are in MYR term]

INDEXED PERFORMANCE



Source: IFAST Compilations as of 31 October 2015

HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 30 Sep	NAV at 31 Oct
AMB Dana Arif Class A-MYR	20%	2,000	0.586	0.5859
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.355	1.4278
Eastspring Investments Asia Pacific Shariah Equity Fund	10%	1,000	0.3741	0.3768
Kenanga Syariah Growth Fund	20%	2,000	1.0776	1.1064
Pheim Asia Ex-Japan Islamic fund	25%	2,500	0.8862	0.9546

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y*	STDEV
Aggressive	0.0	0.0	1.1	3.6	4.7	4.2	1.3
Benchmark^A	5.4	5.7	6.7	12.5	15.6	12.6	7.1
Aggressive	0.7	3.3	17.7	34.1	34.9	11.6	11.8
Benchmark^A	2.7	-1.0	-0.8	7.3	-1.2	8.9	10.3
Aggressive	7.0	2.9	-2.2	5.4	2.4	9.5	9.5
Benchmark^A	7.0	2.9	-2.2	5.4	2.4	9.5	9.5

Source: Bloomberg, IFAST Compilations as of 31 October 2015, returns are in MYR term with dividend reinvested

* annualised returns

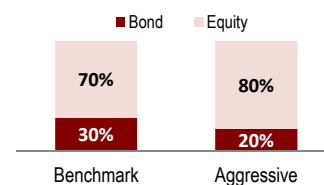
PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	3Y*
Portfolio	10.1%	3.6%	2.3%	3.0%	8.6%	-
Benchmark^A	7.2%	2.6%	4.0%	3.2%	7.9%	-

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 31 October 2015, returns are in MYR term with dividend reinvested

INTER ASSET ALLOCATION



Source: IFAST Compilations as of 31 October 2015

COMMENTARY

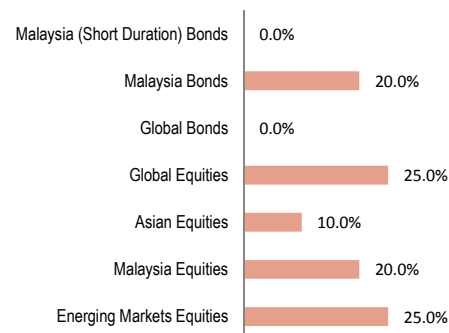
- PORTFOLIO**
- Equities remain attractive relative to bonds, maintain "overweight" position in equities
 - Pheim Asia Ex-Japan Islamic fund was the best performing fund in the portfolio, surging 7.0%
 - AMB Dana Arif Class A-MYR was the worst performing fund in the portfolio, with a return of 0.0%

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 31 October 2015