

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 November 2015 (RM) 10,000.00

Total Profit/Loss (RM) 10,678.06

Total return 6.8%

Annualised return 7.1%

Portfolio Volatility 5.7%

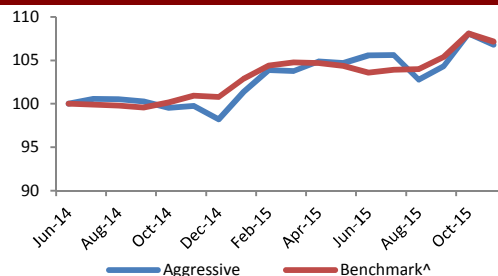
Source: IFAST Compilations as of 30 November 2015

MARKET COMMENTARY

- UPDATE**
- Global equity markets had positive returns in October. Developed Market equities represented by MSCI AC World Islamic Index declined by -2.24%
 - Asian equities represented by MSCI AC Asia Islamic ex Japan Index declined -3.89% while Emerging Market equities represented by MSCI Emerging Markets Index declined -4.93%
 - Malaysia's benchmark, represented by FBM EMAS Shariah Index, gained by 0.92%
 - Overall, bond markets had mixed performance in October. Global bonds declined by -2.54%. Malaysia bonds gained by 0.33%.

[All returns are in MYR term]

INDEXED PERFORMANCE



Source: IFAST Compilations as of 30 November 2015

HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Oct	NAV at 30 Nov
AMB Dana Arif Class A-MYR	20%	2,000	0.5859	0.5881
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.4278	1.3853
Eastspring Investments Asia Pacific Shariah Equity Fund	10%	1,000	0.3768	0.3715
Kenanga Syariah Growth Fund	20%	2,000	1.1064	1.1104
Pheim Asia Ex-Japan Islamic fund	25%	2,500	1.0445	1.0272

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y*	STDEV
Aggressive	0.4	0.7	1.0	3.9	4.8	4.4	1.3
Benchmark [^]	-3.0	0.2	2.5	9.1	9.9	11.5	7.4

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

* annualised returns

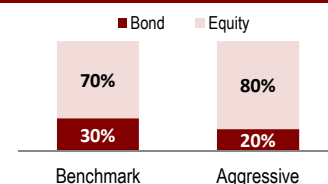
PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	3Y*
Portfolio	8.8%	-1.2%	3.9%	2.0%	7.1%	-
Benchmark [^]	6.3%	-0.9%	3.0%	2.7%	6.2%	-

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

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

INTER ASSET ALLOCATION



Source: IFAST Compilations as of 30 November 2015

COMMENTARY

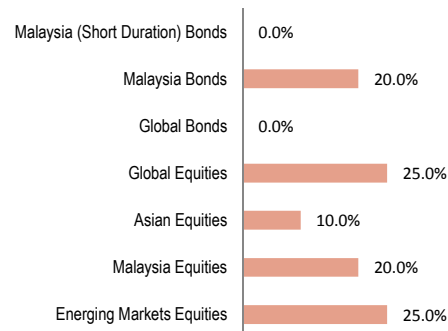
- PORTFOLIO**
- Equities remain attractive relative to bonds, maintain "overweight" position in equities
 - AMB Dana Arif Class A-MYR was the best performing fund in the portfolio, surging 0.4%
 - Aberdeen Islamic World Equity Fund-Class A was the worst performing fund in the portfolio, with a return of -3.0%

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 30 November 2015