

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 January 2016 (RM)	10,000.00
Total Profit/Loss (RM)	10,216.05
Total return	2.2%
Annualised return	0.8%
Portfolio Volatility	6.8%

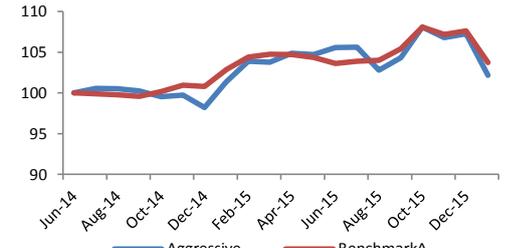
Source: IFAST Compilations as of 31 January 2016

MARKET COMMENTARY

- UPDATE**
- Global equity markets had negative returns over the month. Developed Market equities represented by MSCI AC World Islamic Index declined by -8.86%
 - Asian equities represented by MSCI AC Asia Islamic ex Japan Index declined -9.28% while Emerging Market equities represented by MSCI Emerging Markets Index declined -9.93%
 - Malaysia's benchmark, represented by FBM EMAS Shariah Index, declined by -2.97%.
 - Overall, bond markets had positive returns over the month. Global bonds declined by -2.53%. Malaysia bonds gained by 0.33%.

[All returns are in MYR term]

INDEXED PERFORMANCE



Source: IFAST Compilations as of 31 January 2016

HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Dec	NAV at 31 Jan
Pacific Dana Murni	10%	1,000	0.5331	0.5353
AMB Dana Arif Class A-MYR	20%	2,000	0.5881	0.591
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.3853	1.3469
CIMB Islamic Asia Pacific Equity Fund-MYR	20%	2,000	0.3715	0.3716
Kenanga Syariah Growth Fund	15%	1,500	1.1104	1.1285
Pheim Asia Ex-Japan Islamic Fund	10%	1,000	1.0272	1.0582

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y *	STDEV
Aggressive	0.5	1.2	1.1	0.5	3.1	2.9	0.7
Benchmark^	0.5	1.3	1.3	0.5	4.6	4.5	1.3
Aggressive	-8.4	-13.6	-8.7	-8.4	-6.3	7.2	9.4
Benchmark^	-8.3	-9.6	-6.6	-8.3	14.2	5.4	11.8
Aggressive	-3.6	-1.6	-2.6	-3.6	1.7	8.6	10.0
Benchmark^	-5.9	-4.7	-1.9	-5.9	-2.9	5.9	10.1

Source: Bloomberg, IFAST Compilations as of 31 January 2016, returns are in MYR term with dividend reinvested

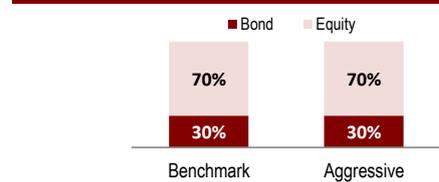
PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	3Y*
Portfolio	-4.7%	-4.7%	-5.5%	-3.3%	0.8%	-
Benchmark^	-3.6%	-3.6%	-4.0%	-0.2%	0.8%	-

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 31 January 2016, returns are in MYR term with dividend reinvested

INTER ASSET ALLOCATION



Source: IFAST Compilations as of 31 January 2016

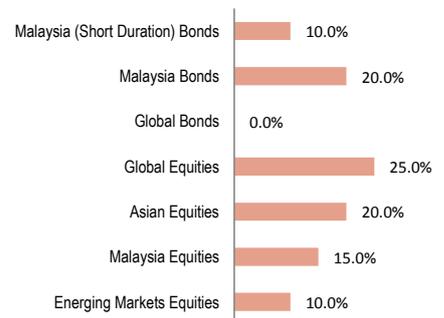
COMMENTARY

- PORTFOLIO**
- Equities remain attractive relative to bonds, maintain "overweight" position in equities
 - Pacific Dana Murni was the best performing fund in the portfolio, surging 0.5%
 - Aberdeen Islamic World Equity Fund-Class A was the worst performing fund in the portfolio, with a return of -8.4%

PORTFOLIO ADJUSTMENTS

- ACTION TAKEN:**
- Rebalancing portfolio, adjusted to neutral allocation between equity and bond
 - Switch out from Eastspring Investments Asia Pacific Shariah Equity Fund to CIMB Islamic Asia Pacific Equity Fund-MYR

INTRA ASSET ALLOCATION



**0.0% Asian Bonds and 0.0% Emerging Markets Bonds

Source: IFAST Compilations as of 31 January 2016