

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 29 February 2016 (RM) 10,000.00

Total Profit/Loss (RM) 10,280.78

Total return 2.8%

Annualised return -1.0%

Portfolio Volatility 6.6%

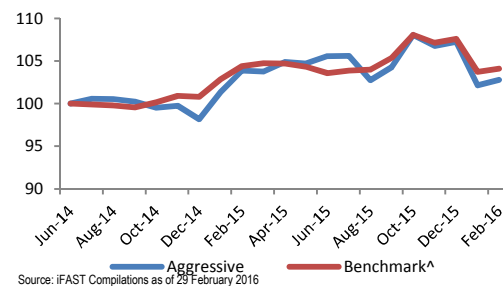
Source: IFAST Compilations as of 29 February 2016

MARKET COMMENTARY

- UPDATE**
- Global equity markets had positive returns over the month. Developed Market equities represented by MSCI AC World Islamic Index gained by 1.04%
 - Asian equities represented by MSCI AC Asia Islamic ex Japan Index gained 0.96% while Emerging Market equities represented by MSCI Emerging Markets Index gained 0.89%
 - Malaysia's benchmark, represented by FBM EMAS Shariah Index, declined by -1.38%.
 - Overall, bond markets had positive returns over the month. Global bonds gained by 3.18%. Malaysia bonds gained by 0.33%.

[All returns are in MYR term]

INDEXED PERFORMANCE



HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Jan	NAV at 29 Feb
Pacific Dana Murni	10%	1,000	0.538	0.5396
AMB Dana Arif Class A-MYR	20%	2,000	0.5939	0.5954
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.2336	1.2546
CIMB Islamic Asia Pacific Equity Fund-MYR	20%	2,000	0.3407	0.3404
Kenanga Syariah Growth Fund	15%	1,500	1.0882	1.0915
Pheim Asia Ex-Japan Islamic Fund	10%	1,000	0.9954	1.0062

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y*	STDEV
Aggressive	0.3	1.2	1.9	0.8	3.2	2.9	0.7
Benchmark	0.3	1.2	1.9	0.7	4.5	4.6	1.3
Aggressive	1.7	-9.4	-9.2	-6.9	-7.6	7.8	9.4
Benchmark	-0.1	-8.4	-6.1	-8.4	10.7	5.3	11.8
Aggressive	0.3	-1.7	5.0	-3.3	-1.5	8.5	9.9
Benchmark	1.1	-2.0	7.0	-4.9	-4.1	6.7	10.1

Source: Bloomberg, IFAST Compilations as of 29 February 2016, returns are in MYR term with dividend reinvested

* annualised returns

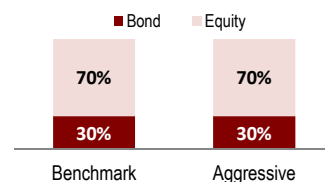
PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	3Y*
Portfolio	-4.1%	0.6%	-3.7%	0.0%	-1.0%	-
Benchmark [^]	-3.2%	0.4%	-2.8%	0.1%	-0.3%	-

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 29 February 2016, returns are in MYR term with dividend reinvested

INTER ASSET ALLOCATION



Source: IFAST Compilations as of 29 February 2016

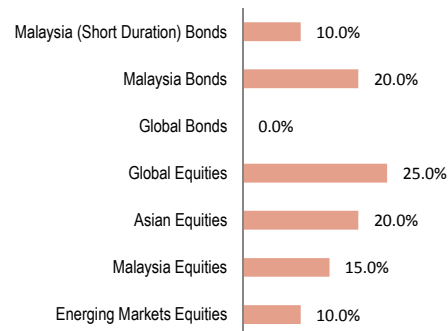
COMMENTARY

- PORTFOLIO**
- Equities remain attractive relative to bonds, maintain "overweight" position in equities
 - Aberdeen Islamic World Equity Fund-Class A was the best performing fund in the portfolio, surging 1.7%
 - CIMB Islamic Asia Pacific Equity Fund-MYR was the worst performing fund in the portfolio, with a return of -0.1%

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 29 February 2016