

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 28 July 2016 (RM)	10,000.00
Total Profit/Loss (RM)	10,690.15
Total return	6.9%
Annualised return	1.2%
Portfolio Volatility	6.0%

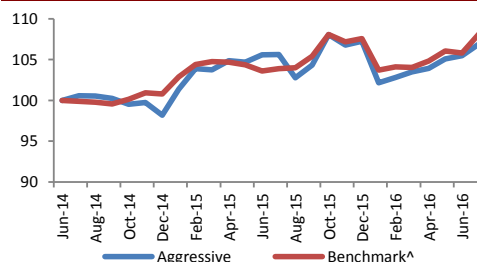
Source: IFAST Compilations as of 28 July 2016

MARKET COMMENTARY

- UPDATE**
- Global equity markets posted positive returns over the month. Developed Market equities represented by MSCI AC World Islamic Index gained by 4.57%
 - Asian equities represented by MSCI AC Asia Islamic ex Japan Index gained 6.92% while Emerging Market equities represented by MSCI Emerging Markets Index gained 6.78%
 - Malaysia's benchmark, represented by FBM EMAS Shariah Index, gained by 1.10%.
 - Overall, bond markets had positive returns over the month. Global bonds gained by 1.68%. Malaysia bonds gained by 0.33%.

[All returns are in MYR term]

INDEXED PERFORMANCE



Source: IFAST Compilations as of 28 July 2016

HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 30 Jun	NAV at 28 Jul
Pacific Dana Murni	10%	1,000	0.5308	0.535
AMB Dana Arif Class A-MYR	20%	2,000	0.5827	0.5873
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.3541	1.3822
CIMB Islamic Asia Pacific Equity Fund-MYR	20%	2,000	0.7082	0.7388
Kenanga Syariah Growth Fund	15%	1,500	1	1.0092
Pheim Asia Ex-Japan Islamic Fund	10%	1,000	0.9915	1.0377

Source: Bloomberg, IFAST Compilations as of 28 July 2016, returns are in MYR term with dividend reinvested

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y *	STDEV
Aggressive	0.8	1.6	2.8	3.3	3.9	3.5	0.7
Benchmark	0.8	1.6	2.9	3.4	4.3	4.9	1.3
Global Bonds	2.1	7.0	12.0	2.6	2.3	8.9	9.0
Global Equities	0.0	1.0	0.5	-7.9	-6.1	6.8	11.8
Asian Equities	0.9	1.3	2.2	-1.4	-0.4	4.2	8.5
Malaysia Equities	4.7	2.4	4.2	-1.9	2.2	5.5	10.1

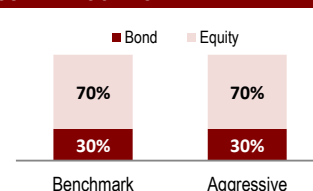
PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	3Y*
Portfolio	-0.3%	1.4%	2.9%	4.6%	1.2%	-
Benchmark^A	0.5%	2.2%	3.1%	4.2%	4.0%	-

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 28 July 2016, returns are in MYR term with dividend reinvested

INTER ASSET ALLOCATION



Source: IFAST Compilations as of 28 July 2016

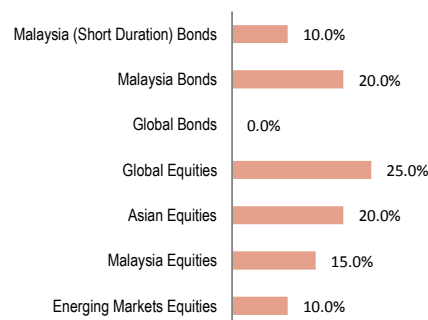
COMMENTARY

- 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 4.7%
 - CIMB Islamic Asia Pacific Equity Fund-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 28 July 2016

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