

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 2016 (RM)	10,974.93
Total Profit/Loss (RM)	974.93
Total return	9.4%
Annualised return*	4.7%
Portfolio Volatility*	6.0%

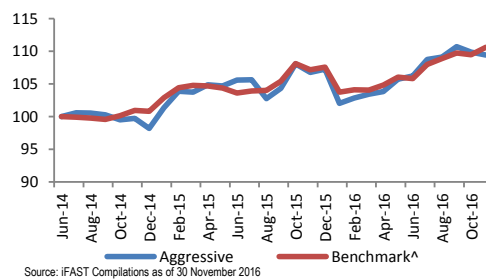
Source: IFAST Compilations as of 30 November 2016. * 2-year data

MARKET COMMENTARY

- UPDATE**
- Global equity markets posted mixed result over the month. Developed Market equities represented by MSCI AC World Islamic Index gained by 5.98%
 - Asian equities represented by MSCI AC Asia Islamic ex Japan Index gained 1.37% while Emerging Market equities represented by MSCI Emerging Markets Index gained 1.41%
 - Malaysia's benchmark, represented by FBM EMAS Shariah Index, declined by -3.90%.
 - Overall, bond markets had positive returns over the month. Global bonds gained by 2.35%. Malaysia bonds gained by 0.33%.

[All returns are in MYR term]

INDEXED PERFORMANCE



HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Oct	NAV at 30 Nov
Pacific Dana Murni	15%	1,500	0.541	0.5343
AMB Dana Arif Class A-MYR	15%	1,500	0.592	0.5928
Aberdeen Islamic World Equity Fund-Class A	25%	2,500	1.3832	1.4317
CIMB Islamic Asia Pacific Equity Fund-MYR	20%	2,000	0.7482	0.7488
Kenanga Syariah Growth Fund	15%	1,500	1.0244	0.9902
Pheim Asia Ex-Japan Islamic Fund	10%	1,000	1.0787	1.0355

Source: Bloomberg, IFAST Compilations as of 30 November 2016, returns are in MYR term with dividend reinvested

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y *	STDEV
Aggressive	-1.2	-0.7	1.1	3.1	3.6	3.1	1.1
Benchmark^	-1.2	-0.8	0.9	3.0	3.5	4.6	1.6
Global Bonds	3.5	3.3	6.7	6.3	3.3	7.7	9.4
Global Equities	0.1	1.2	6.5	1.2	3.1	8.6	11.8
Asian Equities	-3.3	-2.1	-0.3	-3.3	-1.7	2.1	8.6
Emerging Markets Equities	-4.0	-2.1	3.0	-2.1	0.8	2.7	10.1

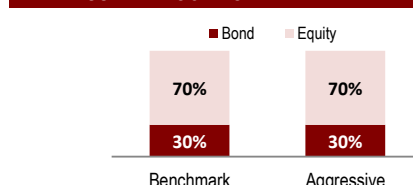
PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	2Y*
Portfolio	2.0%	-0.4%	0.3%	3.5%	2.5%	4.7%
Benchmark^	2.8%	1.1%	1.6%	4.3%	3.2%	4.7%

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 2016, returns are in MYR term with dividend reinvested

INTER ASSET ALLOCATION



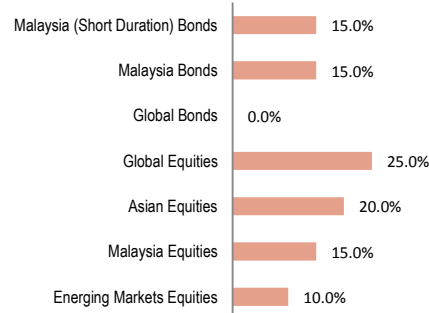
COMMENTARY

- 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 3.5%
 - Pheim Asia Ex-Japan Islamic Fund was the worst performing fund in the portfolio, with a return of -4.0%

PORTFOLIO ADJUSTMENTS

ACTION TAKEN: •

INTRA ASSET ALLOCATION



**0.0% Asian Bonds and 0.0% Emerging Markets Bonds
Source: IFAST Compilations as of 30 November 2016

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