

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 July 2017 (RM) 12,250.46

Total Profit/Loss (RM) 2,250.46

Total return 22.5%

Annualised return* 7.7%

Portfolio Volatility* 5.5%

Source: IFAST Compilations as of 31 July 2017. * 2-year data

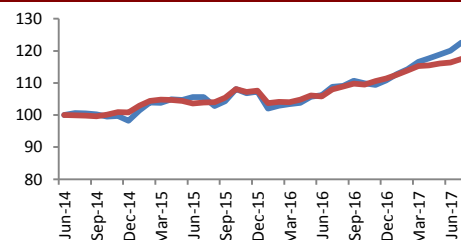
MARKET COMMENTARY

UPDATE

- Global equity markets posted positive result over the month. Developed Market equities represented by MSCI AC World Islamic Index gained by 1.98%
- Asian equities represented by MSCI AC Asia Islamic ex Japan Index gained 4.33% while Emerging Market equities represented by MSCI Emerging Markets Index gained 5.07%
- Malaysia's benchmark, represented by FBM EMAS Shariah Index, declined by -0.82%.
- Overall, bond markets had positive returns over the month. Global bonds gained by 1.11%. Malaysia bonds gained by 0.33%.

[All returns are in MYR term]

INDEXED PERFORMANCE



— Moderately Aggressive

Source: IFAST Compilations as of 31 July 2017

HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 30 Jun	NAV at 31 Jul
Pacific Dana Murni	13%	1,250	0.5336	0.5349
AMB Dana Arif Class A-MYR	13%	1,250	0.5886	0.5902
Aberdeen Islamic World Equity Fund-Class A	24%	2,350	1.546	1.5686
CIMB Islamic Asia Pacific Equity Fund-MYR	17%	1,700	0.7916	0.8457
Eastspring Investment Dana Al Ilham	17%	1,700	0.6922	0.6849
Pheim Asia Ex-Japan Islamic Fund	10%	1,000	1.2207	1.2267
Eastspring Investment Dinasti Equity Fund	8%	750	1.695	1.8137

Source: Bloomberg, IFAST Compilations as of 31 July 2017, returns are in MYR term with dividend reinvested

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y *	STDEV
Pacific Dana Murni	0.2	0.9	1.8	2.6	3.2	3.6	1.2
AMB Dana Arif Class A-MYR	0.3	1.0	2.0	2.6	3.0	4.4	1.3
Aberdeen Islamic World Equity Fund-Class A	1.4	2.9	5.6	6.2	11.9	8.0	9.0
CIMB Islamic Asia Pacific Equity Fund-MYR	6.8	11.7	16.5	20.6	22.1	13.2	11.8
Eastspring Investment Dana Al Ilham	-1.1	-0.9	2.4	3.1	2.5	1.2	7.8
Pheim Asia Ex-Japan Islamic Fund	0.7	2.7	12.1	16.2	18.9	5.5	10.6
Eastspring Investment Dinasti Equity Fund	7.7	13.0	21.5	27.8	40.1	20.0	12.8

* annualised returns

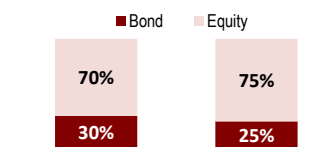
PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	2Y*
Portfolio	10.5%	2.0%	4.1%	8.6%	12.6%	7.7%
Benchmark[^]	5.5%	0.9%	1.8%	4.4%	8.8%	6.3%

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 31 July 2017, returns are in MYR term with dividend reinvested

INTER ASSET ALLOCATION



Benchmark Moderately Aggressive

Source: IFAST Compilations as of 31 July 2017

COMMENTARY

PORTFOLIO

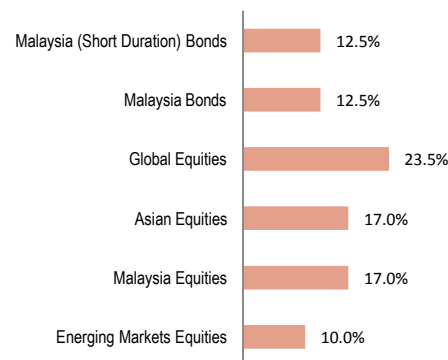
- Equities remain attractive relative to bonds, maintain "overweight" position in equities
- Eastspring Investment Dinasti Equity Fund was the best performing fund in the portfolio, surging 7.7%
- Eastspring Investment Dana Al Ilham was the worst performing fund in the portfolio, with a return of -1.1%

PORTFOLIO ADJUSTMENTS

ACTION TAKEN:

- We are now reducing the equity overweight to +5% from previous +10%, given the expectations of lower returns from equities moving forward

INTRA ASSET ALLOCATION



**0.0% Asian Bonds and 0.0% Emerging Markets Bonds
Source: IFAST Compilations as of 31 July 2017

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