

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 2017 (RM) 12,525.98

Total Profit/Loss (RM) 2,525.98

Total return 25.3%

Annualised return* 8.3%

Portfolio Volatility* 5.6%

Source: IFAST Compilations as of 30 November 2017. * 2-year data

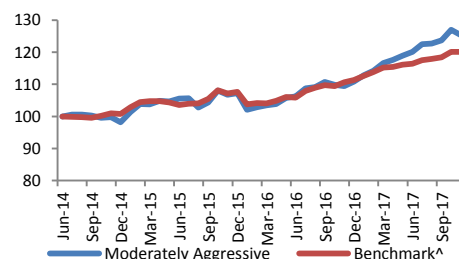
MARKET COMMENTARY

UPDATE

- Global equity markets posted negative result over the month. Developed Market equities represented by MSCI AC World Islamic Index declined by -2.05%
- Asian equities represented by MSCI AC Asia Islamic ex Japan Index declined -4.30% while Emerging Market equities represented by MSCI Emerging Markets Index declined -3.19%
- Malaysia's benchmark, represented by FBM EMAS Shariah Index, declined by -1.24%.
- Overall, bond markets had mixed returns over the month. Global bonds declined by -2.38%. Malaysia bonds gained by 0.33%.

[All returns are in MYR term]

INDEXED PERFORMANCE



Source: IFAST Compilations as of 30 November 2017

HOLDINGS

Fund Name	Weighting	Amount(RM)	NAV at 31 Oct	NAV at 30 Nov
Pacific Dana Murni	12.5%	1,250	0.5399	0.5410
AMB Dana Arif Class A-MYR	12.5%	1,250	0.5958	0.5971
Aberdeen Islamic World Equity Fund-Class A	23.5%	2,350	1.6006	1.5806
CIMB Islamic Asia Pacific Equity Fund-MYR	17.0%	1,700	0.9031	0.8687
Eastspring Investment Dana Al Ilham	17.0%	1,700	0.7032	0.7106
Pheim Asia Ex-Japan Islamic Fund	10.0%	1,000	1.2498	1.3241
Eastspring Investment Dinasti Equity Fund	7.5%	750	1.8742	1.9389

Source: Bloomberg, IFAST Compilations as of 30 November 2017, returns are in MYR term with dividend reinvested

INDIVIDUAL PERFORMANCE (%)

	1M	3M	6M	YTD	1YR	3Y *	STDEV
Moderately Aggressive	0.2	0.8	1.7	3.8	4.5	3.6	1.2
Benchmark^	0.2	0.8	1.7	3.8	4.6	4.3	1.3
Global Equities	-1.2	1.9	1.8	7.2	10.4	7.8	9.1
Asian Equities	-3.8	1.6	12.9	23.9	23.0	12.8	11.8
Malaysia Equities	1.1	4.0	3.4	7.0	8.0	3.4	7.7
Emerging Markets Equities	-4.0	3.6	5.0	20.2	22.8	7.1	10.9
Global Bonds	-2.1	1.8	15.2	33.0	29.1	20.0	12.7

* annualised returns

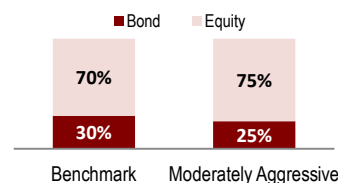
PERFORMANCE TABLE

	YTD	1M	3M	6M	1Y	2Y*
Portfolio	13.0%	-1.3%	2.1%	5.4%	14.5%	8.3%
Benchmark^	7.8%	0.0%	1.8%	3.4%	8.6%	5.9%

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 2017, returns are in MYR term with dividend reinvested

INTER ASSET ALLOCATION



Source: IFAST Compilations as of 30 November 2017

COMMENTARY

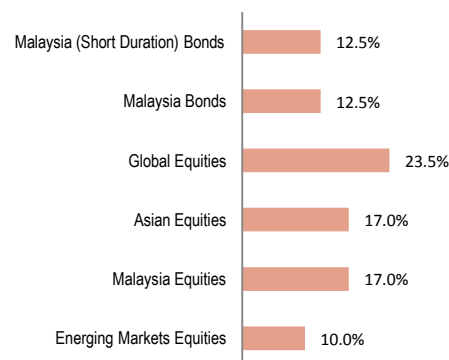
PORTFOLIO

- Equities remain attractive relative to bonds, maintain "overweight" position in equities
- Eastspring Investment Dana Al Ilham was the best performing fund in the portfolio, surging 1.1%
- 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 2017