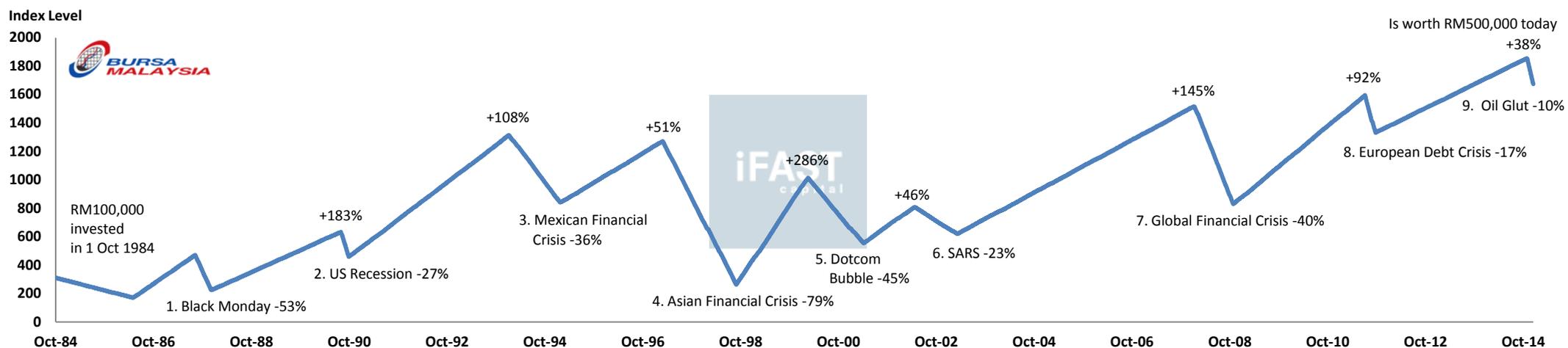


Rise and Fall of the KLCI Index (1984 - 2014)



Event	Description	Drawdown Period	% Change	Rebound Period	% Change
1. Black Monday	Black Monday refers to Monday, October 19, 1987, when stock markets around the world crashed, shedding a huge value in a very short time. The crash began in Hong Kong and spread west to Europe, hitting the United States after other markets had already declined by a significant margin.	10 Aug 1987 - 7 Dec 1987	-53%	7 Dec 1987 - 1 Aug 1990	+183%
2. US Recession	The United States entered recession in July 1990, which lasted 8 months through March 1991. Although the recession was mild relative to other post-war recessions, it was characterized by a sluggish employment recovery, most commonly referred to as a jobless recovery.	1 Aug 1990 - 28 Sept 1990	-27%	28 Sept 1990 - 5 Jan 1994	+108%
3. Mexican Financial Crisis	The Mexican peso crisis (also known as the Tequila crisis) was a currency crisis sparked by the Mexican government's sudden devaluation of the peso against the U.S. dollar in December 1994, which became one of the first international financial crises ignited by capital flight.	5 Jan 1994 - 24 Jan 1995	-36%	24 Jan 1995 - 28 Feb 1997	+51%
4. Asian Financial Crisis	The Asian financial crisis was a period of financial crisis that gripped much of East Asia beginning in July 1997 and raised fears of a worldwide economic meltdown due to financial contagion.	28 Feb 1997 - 1 Sept 1998	-79%	1 Sept 1998 - 18 Feb 2000	+286%
5. Dotcom Bubble	The dot-com bubble was a historic speculative bubble covering roughly 1997–2000 during which stock markets in industrialized nations saw their equity value rise rapidly from growth in the Internet sector and related fields.	18 Feb 2000 - 9 Apr 2001	-45%	9 Apr 2001 - 23 Apr 2002	+46%
6. SARS	Severe acute respiratory syndrome (SARS) is a viral respiratory disease with a 9.6% fatality rate according to the World Health Organization (WHO). Within weeks, SARS spread from Hong Kong to infect individuals in 37 countries in early 2003.	23 Apr 2002 - 11 Mar 2003	-23%	11 Mar 2003 - 11 Jan 2008	+145%
7. Global Financial Crisis	The financial crisis of 2007–2008, is considered by many economists to have been the worst financial crisis since the Great Depression of the 1930s. It threatened the total collapse of large financial institutions, which was prevented by the bailout of banks by national governments, but stock markets still dropped worldwide.	11 Jan 2008 - 29 Oct 2008	-40%	29 Oct 2008 - 8 Jul 2011	+92%
8. European Debt Crisis	The eurozone crisis (often referred to as the euro crisis or the sovereign debt crisis) is an ongoing crisis that has been affecting the countries of the eurozone since early 2009, when a group of 10 central and eastern European banks asked for a bailout.	8 Jul 2011 - 26 Sept 2011	-17%	26 Sept 2011 - 29 Sept 2014	+38%
9. Oil Glut	Oil prices fell more than 50% since the peak in mid-June, sending shock waves across the oil & gas (O&G) industry causing Malaysian O&G counters to sell off while dragging down the broader market.	31 Oct 2014 - 16 Dec 2014	-10%	16 Dec 2014 -	?

Source: iFAST, Bloomberg as of 31 December 2014

Disclaimer: Investors are advised to read and understand the contents of the prospectus before investing. Amongst others, investors should consider the fees and charges involved. The value of units and the income from them may fall as well as rise. The relevant prospectuses have been registered with the Securities Commission and can be obtained from our website. Past performance and any forecast is not necessarily indicative of the future or likely performance of the fund. All applications for unit trusts must be made on the application form accompanying the prospectus.