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Investment Portfolio for
Ms Syazwani Elya

Prepared by
Hasrulnizam Bin Bahrin

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Dear Ms Syazwani Elya,

As your professional adviser, it is my duty to aid you in planning, achieving your long-term financial goals and utmost importantly is to minimize your risk and maximize opportunity exposure. This is done by identifying your risk tolerance level and recommending a portfolio that suit your financial goals.

With that in mind, herein let me present you the recommended portfolio specifically dedicated to achieve your long term financial goal. It will provide you a preview of performance and the type of investment you will be exposed to, when you invest. All the investment details and investment stated in this report are selected through tedious analysis.

Therefore, I would urge you to spare some time and read through this report thoroughly for your understanding. If you have any queries about the report or any other queries pertaining investments, please contact me for more information.

Yours Sincerely,
Hasrulnizam Bin Bahrin

Investment Portfolio for Ms Syazwani Elya *(for illustrative purpose only)*

Personal Info	Gender	Date of Birth	Phone	Email
	Female			
Portfolio Name	Saving Plan			
Portfolio Inception Date	28 February, 2009			
Information Data Accurate as of	28 February, 2014			
Risk Profile	Moderate			
Risk Free Rate (%pa)	3.10%			
Investor's Required Annual Return (%)	9.00%			
Portfolio Asset Allocation	Equity Islamic: 100.00%			

Portfolio Allocation

Fund Name	Asset Class	Geographical	Currency	Last Done Price	Last Done Date	Allocation (%)
Eastspring Investments Dana Al-ilham	Equity Islamic	Malaysia	MYR	1.4861	10/03/2014	33.33
Eastspring Investments Dana Dinamik	Equity Islamic	Malaysia	MYR	0.9399	10/03/2014	33.33
Kenanga Syariah Growth Fund	Equity Islamic	Malaysia	MYR	1.2415	10/03/2014	33.33

Portfolio Return

Portfolio / Fund Name	Portfolio Composition(%)	Returns(%)									
		YTD	6 month	1 year	3 years	5 years	2009	2010	2011	2012	2013
Investor's Required Return	100.00	1.45	4.44	9.00	27.00	45.00	9.00	9.00	9.00	9.00	9.00
Saving Plan	100.00	0.87	13.11	24.81	55.16	148.26	32.18	21.57	12.03	12.75	23.20
Eastspring Investments Dana Al-ilham	33.33	1.44	17.36	29.34	60.12	169.33	42.13	21.25	9.05	17.53	23.31
Eastspring Investments Dana Dinamik	33.33	-0.24	12.56	21.39	47.35	106.81	24.01	13.77	10.11	15.28	18.11
Kenanga Syariah Growth Fund	33.33	1.39	9.41	23.70	58.03	168.65	30.42	29.69	16.93	5.44	28.18

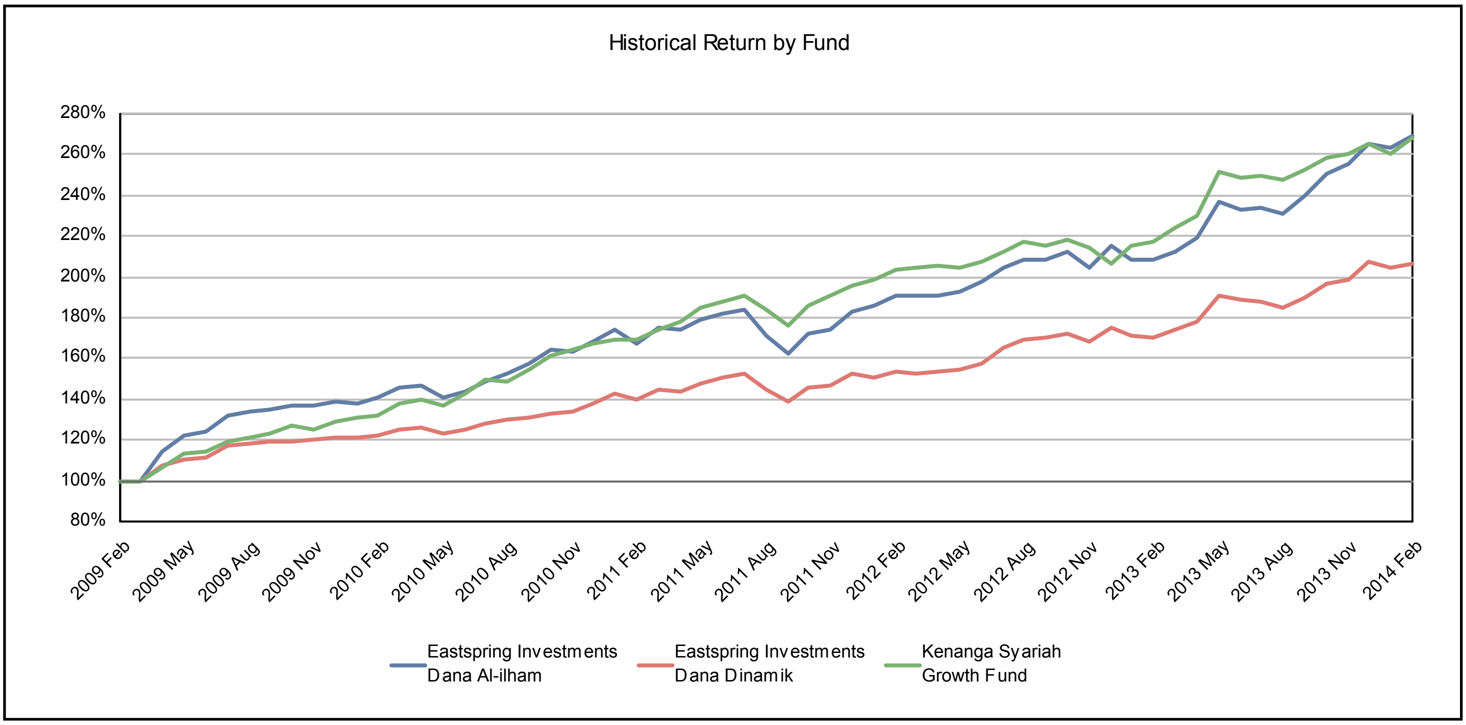
Portfolio Risk Analysis

Portfolio / Fund Name	Annualized Volatility (%)					Sharpe Ratio (%)				
	YTD	6 month	1 year	3 years	5 years	YTD	6 month	1 year	3 years	5 years
Saving Plan	10.45	8.13	9.56	9.96	9.42	0.23	3.21	2.36	1.40	1.96
Eastspring Investments Dana Al-ilham	13.17	9.59	10.63	10.79	10.69	0.45	3.54	2.46	1.28	1.75
Eastspring Investments Dana Dinamik	10.72	8.87	9.61	9.49	8.30	-0.42	2.61	1.89	1.12	1.50
Kenanga Syariah Growth Fund	7.46	5.92	8.43	9.59	9.26	0.75	2.75	2.43	1.39	2.01

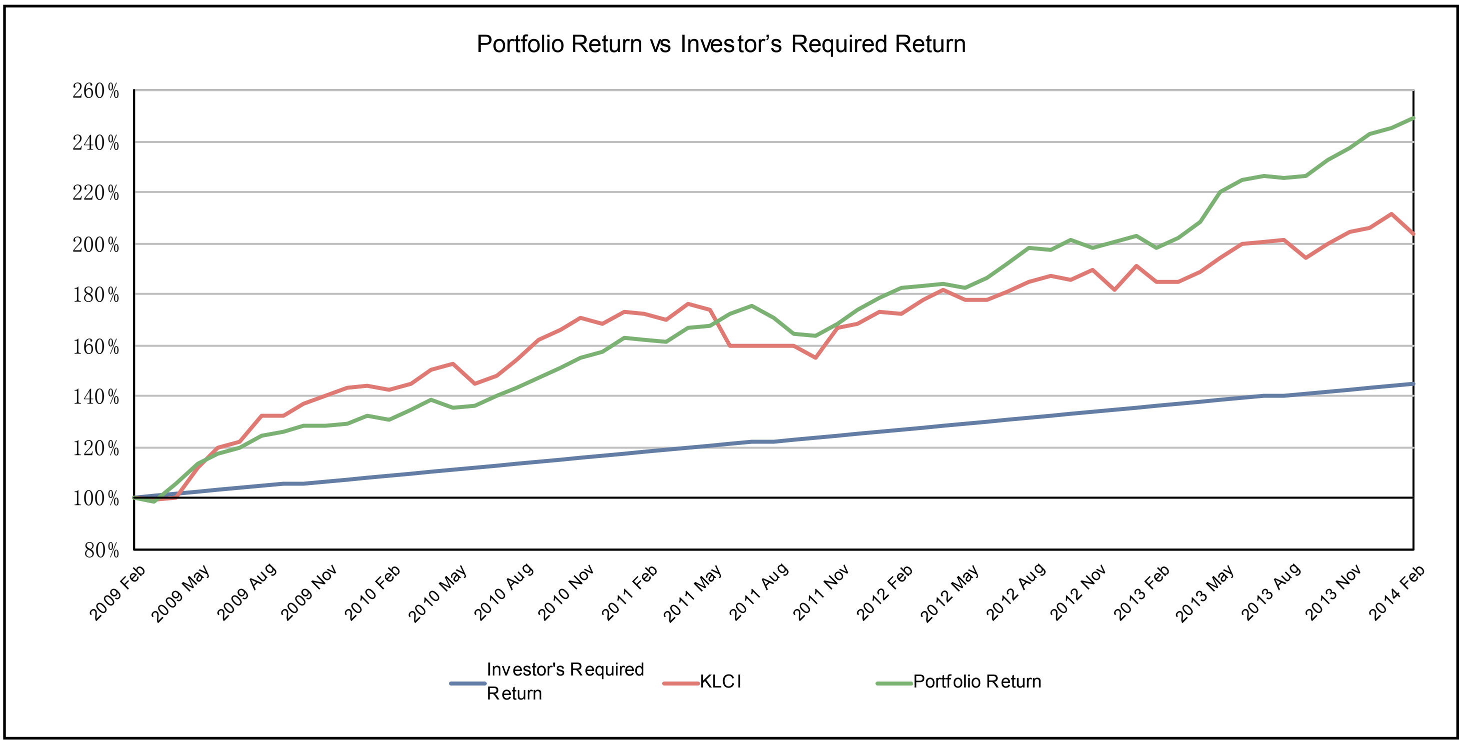
Note:

Performance is based on NAV to NAV pricing, based in Ringgit Malaysia and all income distributions reinvested.

Historical Return by Fund



Portfolio Return vs Investor's Required Return

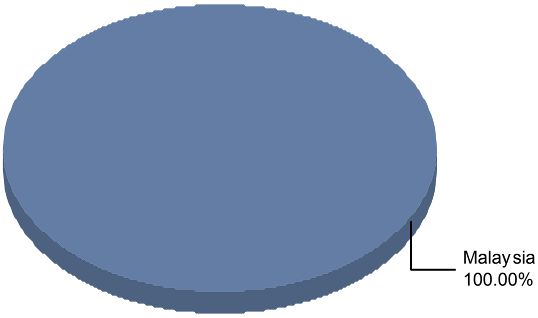


The above chart is formulated with the following assumptions:

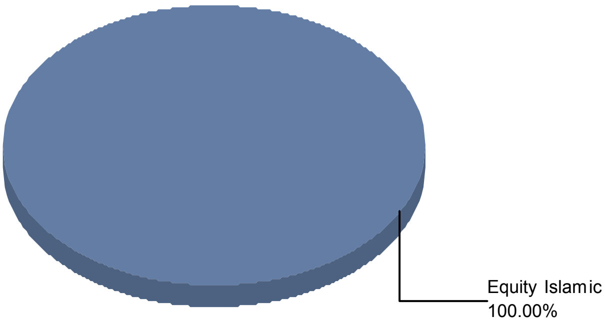
1) Due to the different inception date of unit trust funds, plotting of Portfolio Return would commence at the point when performance data of all unit trust funds are available.
2) If performance data of all funds are available at the inception date of the portfolio, plotting of Portfolio Return would commence from the inception date of the portfolio.
3) If any of the funds has not been incepted prior to the inception date of the portfolio, it is assumed that the investors' fund is not invested in any of the unit trust funds until later date when all selected unit trust funds are available.
4) In order to compare performance reliably, plotting of both Investor's Required Return and Portfolio Return would commence from similar start point.

Portfolio Composition

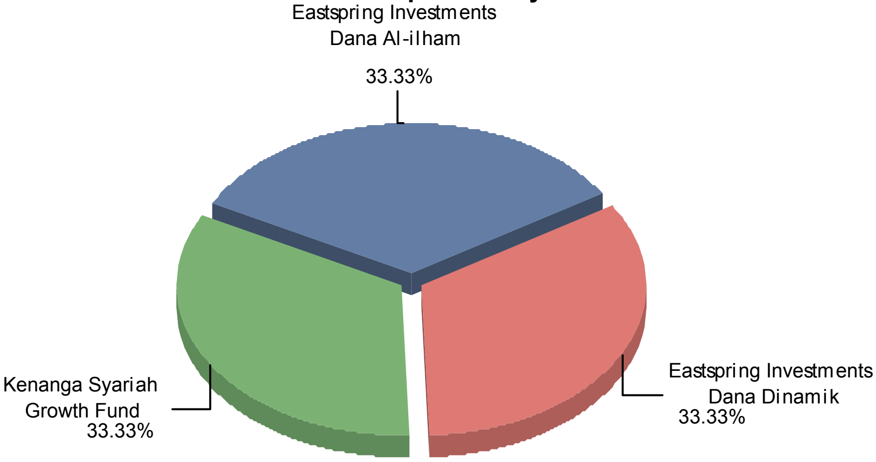
Portfolio Composition by Geography



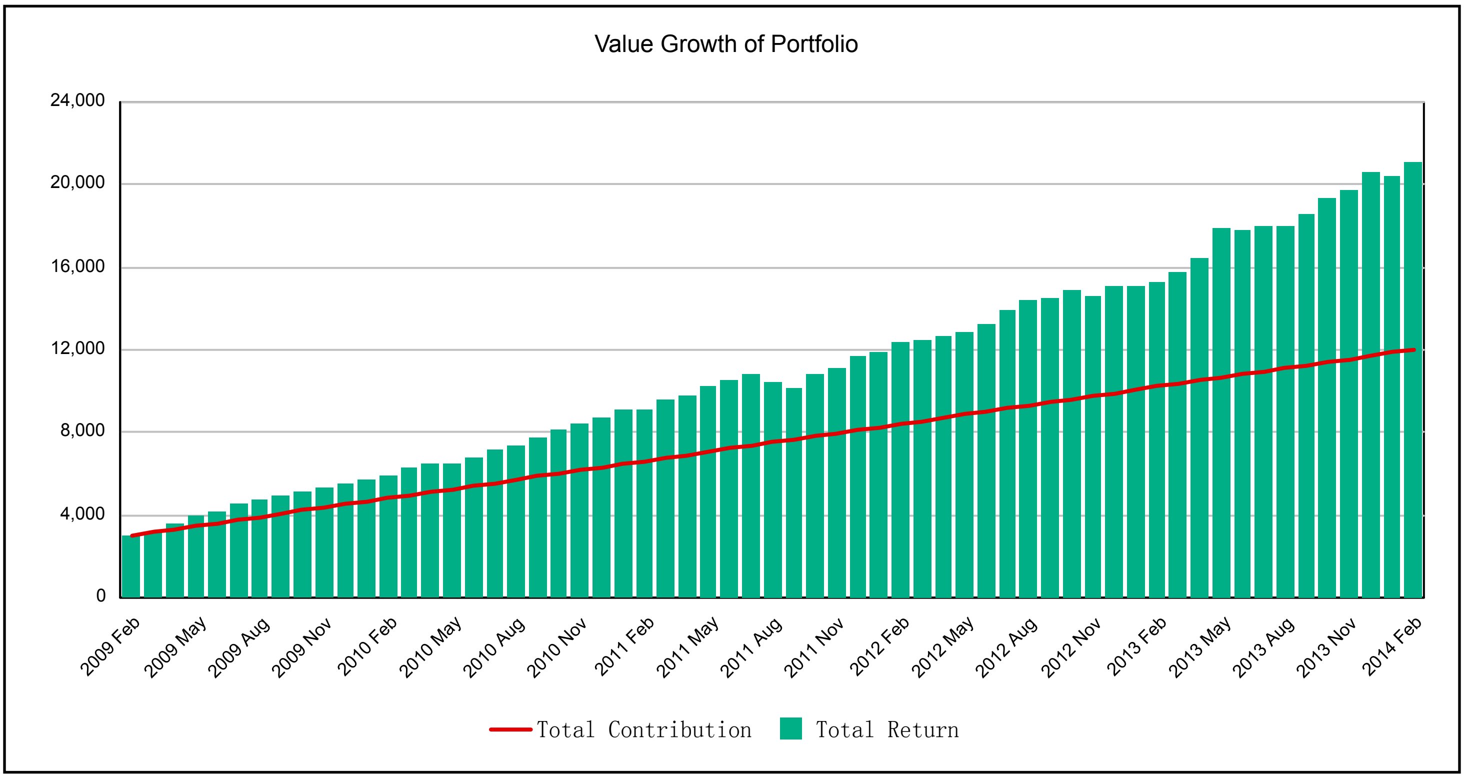
Portfolio Composition by Asset Class



Portfolio Composition by Fund



Value Growth of Portfolio



Total portfolio value as at 28 February, 2014 (MYR) : **21,063.56**

The above chart depicting the value growth of portfolio is formulated with the following assumptions:

1) Initial Investment (MYR): **3,000.00**
2) Monthly Investment (MYR) : **150.00**
3) Due to the different inception date of unit trust funds, portfolio value growth would commence at the point when all selected unit trust funds are available.
4) If all performance data is available at the start date of the portfolio, portfolio value growth would commence from the start date of the portfolio. If any of the funds has not been incepted prior to the start date of the portfolio, it is assumed that the investors' fund is not invested in any of the unit trust funds until later date when all selected unit trust funds are available.
5) No switching and redemption is made between the start date and end date of the portfolio.
6) Value growth of portfolio is formulated base on NAV to NAV which does not factor in the sales charge and any other charges that may incur .
7) All income distributions are reinvested.

Adviser's Comments

This proposal is taking consideration of clients investor profile which is moderate to aggresive. Base on discussion, the client may need to revised her regular saving contibution to acheive her goal. To ensure that the goal set is monitored, a semi annual discussion to review the fund is advisable.

Currently the client goal is to achieve lump sump value to enables her to withdraw at RM3000 per months. The proposal has already taken consideration of inflation or 3.5% per year and target return at 9%.

To achieve the target, it is advisable that the client to contribute RM450/Month for the next 20years.

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Glossary

Net Asset Value (NAV)
The value of the underlying investments held in the portfolio of a Unit Trust Fund, together with other assets, less liabilities. When divided by the number of units in circulation, the result is the net asset value of the Unit Trust Fund per unit. Usually calculated at the end of each business day.

Performance
This is quoted as the percentage movement in the value of units from one period to the next. Usually presented in a percentage format on an Absolute Return basis. Performance may also be judged on a relative basis against a benchmark.

Return
The percentage movement in the value of fund per unit from one period to the next.

Volatility
The term volatility indicates how much the value of an investment, moves over its mean value over a period of time. Volatility is found by calculating the annualized standard deviation of daily change in price. If the price of a Unit Trust Fund moves up and down rapidly over short time periods, it has high volatility.

Sharpe Ratio
The Sharpe Ratio measures the excess return (or risk premium) an investor is receiving per unit of deviation in an investment asset or a trading strategy. Sharpe Ratio is calculated by subtracting the risk-free rate from the rate of return for a portfolio and dividing the result by the standard deviation of the portfolio returns.

$$\text{Sharpe Ratio} = \frac{\text{Portfolio Return} - \text{Risk Free Rate}}{\text{Standard Deviation of Portfolio Return}}$$

Risk Free Rate
The theoretical rate of return of an investment with zero risk. The risk-free rate represents the interest an investor would expect from an absolutely risk-free investment over a specified period of time, such as 3 Year MGS Rate.

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