

Introduction

Launch Date 26-May-17

Objective This portfolio aims to achieve a stable return and generate capital growth over medium to long term.

Suitable For This portfolio is suitable for investors with a medium to long term investment horizon, who want reasonably good returns and are able to bear some risk.

Information

Initial Investment	RM	10,000.00
Value as of 31 October 2020	RM	11,895.85
Total Profit / Loss	RM	1,895.85
Total Return		19.0%
Annualised Return		5.2%

Portfolio Performance

	2019	2018	YTD	1M	6M	1Y	3Y*	Since Inception
Portfolio	14.1%	-6.3%	5.9%	-0.1%	11.5%	8.4%	3.9%	19.0%
Benchmark*	6.0%	6.0%	5.0%	0.5%	3.0%	6.0%	19.1%	22.0%

Source: Bloomberg, iFAST compilations. Data as of 31 October 2020. Returns in MYR terms inclusive of any income or distribution reinvested.

*6% per annum is the absolute target return

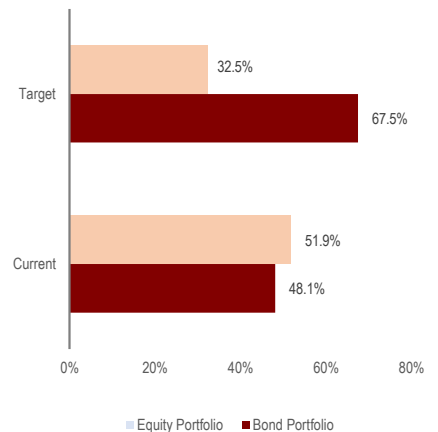
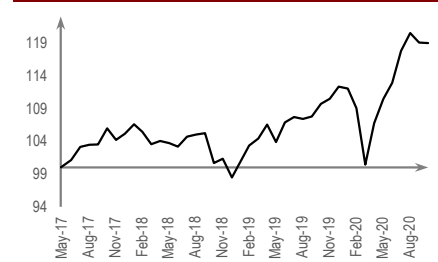
Portfolio Holdings

Bond Fund	Weight (%)	1M	6M	1Y	3Y#	YTD	3Y Volatility
AmlIncome Plus	12.8%	0.2%	2.3%	4.5%	4.5%	3.9%	1.0%
Eastspring Investments Bond Fund	11.2%	0.2%	1.5%	4.6%	5.2%	4.0%	3.6%
AmBond	6.1%	0.2%	3.2%	6.8%	7.0%	6.1%	4.3%
Affin Hwang Select Bond Fund - MYR	6.6%	0.4%	5.3%	5.3%	4.9%	4.6%	4.4%
RHB Emerging Markets Bond Fund	6.4%	-0.5%	6.8%	-2.8%	0.3%	-2.1%	10.0%
Eastspring Investments Asian High Yield Bond MY Fund - MYR Hedged	5.0%	-0.3%	10.1%	-1.3%	1.4%	-2.2%	11.1%
Equity Fund	Weight (%)	1M	6M	1Y	3Y#	YTD	3Y Volatility
Franklin U.S. Opportunities - MYR	6.1%	-2.9%	22.7%	30.7%	16.5%	23.1%	19.3%
RHB European Select Fund	6.9%	-5.8%	6.0%	0.3%	3.3%	-4.2%	13.9%
United Japan Discovery Fund - MYR Hedged	3.6%	-3.4%	12.7%	-4.0%	0.6%	-8.3%	18.6%
Principal Asia Pacific Dynamic Income Fund - MYR	10.3%	3.1%	20.8%	10.6%	3.7%	8.3%	15.1%
Manulife ASEAN Equity Fund - MYR Hedged	2.4%	0.0%	10.5%	-19.1%	-	-19.0%	-
Eastspring Investments Global Emerging Markets Fund	5.3%	3.3%	17.8%	9.6%	1.7%	4.2%	16.4%
Affin Hwang World Series - China A Opportunity Fund - MYR Hedged	6.7%	5.0%	26.9%	25.4%	-	20.5%	-
Kenanga Growth Fund	1.1%	-1.5%	20.9%	5.5%	-0.4%	3.5%	17.4%
Eastspring Investments Small-Cap Fund	1.5%	2.1%	29.2%	17.4%	4.0%	16.8%	19.1%
Principal Global Technology Fund - MYR Hedged	5.0%	-0.5%	31.1%	45.8%	-	35.6%	-
Affin Hwang World Series - Global Healthscience Fund - MYR Hedged	2.9%	-4.8%	2.9%	8.6%	-	1.3%	-

Source: Bloomberg, iFAST compilations. Data as of 31 October 2020. Returns in MYR terms inclusive of any income or distribution reinvested.

#Annualised

Performance Chart and Asset Allocation



Commentary

- Portfolio
- Holding an overweight position in equities given the coordinated stimulus measures implemented by global central banks and governments to support economic recovery. Remain underweight in fixed income due to the low interest rate outlook.
 - Affin Hwang World Series - China A Opportunity Fund - MYR Hedged was the best performing fund in the portfolio, surging 5.0%.
 - RHB European Select Fund was the worst performing fund in the portfolio, delivering -5.8%.

Portfolio Adjustments

- Actions
- No portfolio adjustments were made during the month.

Intra Asset Allocation

	Target	Current	
Bonds	47.5%	48.1%	
Bonds-Malaysia	29.5%	30.1%	
Bonds-Foreign	18.0%	18.0%	
Bonds-Asia	6.5%	6.6%	
Bonds-Emerging Market	6.5%	6.4%	
Bonds- Asian High Yield	5.0%	5.0%	
Equities	52.5%	51.9%	
Equities-Malaysia	2.7%	2.6%	
Equities-Foreign	46.9%	46.4%	
Equities-US	6.5%	6.1%	
Equities-EU	7.3%	6.9%	
Equities-Japan	3.5%	3.6%	
Equities-China	6.6%	6.7%	
Equities-Asia ex-Japan	12.6%	12.7%	
Equities-Emerging Markets	5.3%	5.3%	
Equities-Technology	5.3%	5.0%	
Supplementary	Equities-Global Healthcare	3.0%	2.9%

*weightage might not add up due to rounding

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