

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 2024	RM	13,256.18
Total Profit / Loss	RM	3,256.18
Total Return		32.6%
Annualised Return		3.9%
Annualised Volatility		7.7%

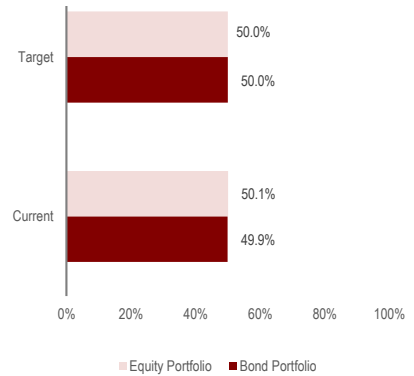
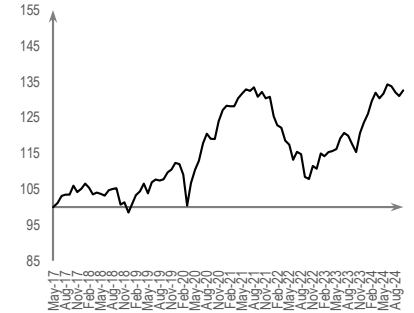
Portfolio Performance

Cumulative Returns	2023	2022	2021	2020	2019	YTD	1M	6M	1Y	3Y	Since Inception
Portfolio	11.6%	-15.4%	3.0%	13.1%	14.1%	7.3%	1.2%	1.7%	14.9%	0.3%	32.6%
Benchmark*	6.0%	6.0%	6.0%	6.0%	6.0%	5.0%	0.5%	3.0%	6.0%	19.1%	54.1%

Source: Bloomberg, iFAST compilations. Data as of 31 October 2024. Returns in MYR terms inclusive of any income or distribution reinvested.

*Target Return is 6% per annum

Performance Chart and Asset Allocation



Portfolio Holdings

Bond Fund	Weight (%)	1M	6M	1Y	3Y#	YTD	3Y Volatility
AmlIncome Plus	10.1%	0.1%	2.0%	4.8%	3.6%	3.4%	0.8%
AmBond	8.8%	-0.3%	1.9%	5.0%	4.2%	2.9%	2.2%
KAF Bond Fund	8.8%	-0.1%	2.9%	6.1%	5.6%	4.1%	2.7%
AHAM Select Bond Fund - MYR	7.4%	-0.1%	0.5%	5.6%	-1.6%	2.4%	4.7%
RHB Emerging Markets Bond Fund	7.4%	4.9%	-2.0%	8.4%	-1.4%	0.1%	10.0%
AHAM World Series - Global Income Fund - MYR Hedged	7.5%	-1.3%	2.8%	7.9%	-0.7%	1.7%	6.4%
Equity Fund	Weight (%)	1M	6M	1Y	3Y#	YTD	3Y Volatility
Franklin U.S. Opportunities - MYR	9.4%	1.5%	13.4%	40.8%	-1.2%	20.2%	21.3%
RHB European Select Fund	4.5%	-0.5%	-6.4%	15.1%	3.4%	0.4%	18.2%
Eastspring Investments - Japan Dynamic AS SGD	5.3%	-0.3%	-8.2%	1.3%	7.3%	-1.6%	12.4%
KAF Tactical Fund	5.4%	-1.5%	-7.3%	14.5%	4.7%	10.2%	15.1%
Principal Asia Pacific Dynamic Income Fund - MYR	2.9%	1.8%	-2.0%	15.2%	-1.0%	7.3%	11.0%
Principal ASEAN Dynamic Fund - MYR	1.3%	2.1%	3.6%	16.2%	5.2%	12.2%	7.9%
Eastspring Investments Global Emerging Markets Fund	1.0%	3.5%	-1.1%	13.1%	-3.0%	6.0%	12.3%
Invesco NASDAQ Internet ETF	2.0%	6.2%	4.7%	33.5%	-2.2%	14.9%	24.2%
Principal Global Technology Fund - MYR Hedged	4.8%	2.7%	12.9%	42.3%	-2.4%	18.6%	25.7%
VanEck Semiconductor ETF	2.3%	4.6%	3.6%	60.8%	24.1%	31.9%	32.8%
AHAM World Series - Global Healthscience Fund - MYR	2.3%	2.7%	-4.9%	8.6%	4.6%	3.7%	13.1%
JPMorgan US Quality Factor ETF	8.8%	4.9%	3.1%	23.2%	12.4%	12.3%	15.0%

Source: Bloomberg, iFAST compilations. Data as of 31 October 2024. Returns in MYR terms inclusive of any income or distribution reinvested.

#Annualised

Commentary

- Portfolio
 - Reduced to neutral equity from 5% overweight as the spread between earnings yield and bond yield has compressed further.
 - Invesco NASDAQ Internet ETF was the best performing fund in the portfolio, surging 6.2%.
 - KAF Tactical Fund was the worst performing fund in the portfolio, delivering -1.5%.

Portfolio Adjustments

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

Intra Asset Allocation

	Current	Target	
Bonds	49.9%	50.0%	
Bonds-Malaysia	27.6%	27.5%	
Bonds-Foreign	22.3%	22.5%	
Bonds-Asia	7.4%	7.5%	
Bonds-Emerging Market	7.4%	7.5%	
Bonds-Global	7.5%	7.5%	
Equities	50.1%	50.0%	
Equities-Malaysia	5.4%	6.2%	
Equities-Foreign	42.3%	41.3%	
Equities-US	18.2%	17.1%	
Equities-EU	4.5%	4.7%	
Equities-Japan	5.3%	5.7%	
Equities-Asia ex-Japan	4.2%	4.3%	
Equities-Emerging Markets	1.0%	1.0%	
Equities-Technology	9.1%	8.5%	
Supplementary	Equities-Global Healthcare	2.3%	2.5%

*weightage might not add up due to rounding