



Takaful and Savings Programme

Shari'ah Compliant Savings Strategy investing in Global markets

Fact sheet for Regular and Lump-Sum contribution contracts

31 March 2017

The Wakeel offers two different Shari'ah compliant Investment Strategies, in which the investable portion of the participant's contributions will be invested: a cash strategy and an equity strategy. The customer will select the strategy or a combination of them, based on his/her risk calibrated needs. Individual outcome is determined by the client's choices.

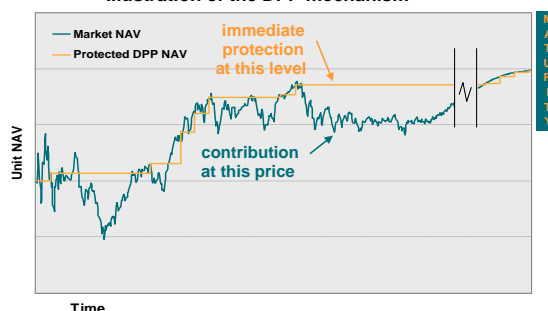
1 Equity Strategy Dynamic Protection Programme (DPP)

Dynamic Protection Programme, introduced on **7th July 2010**, is an investment structure built into existing equity strategies. It has been designed to allow for participation in the upward trends of the equity markets whilst offering protection in bear markets. The investment objective of the DPP is to protect the principal invested and to offer a flexible, secure and innovative participation in the stock market growth in full compliance with Shari'ah requirements. Participation in the stock markets is up to 100%, whereby the proven technology systematically reduces market volatility.

Investments are made at market NAV and redeemed at the protected DPP price or market NAV whichever is higher at maturity (minimum 10 years). To secure capital gains, the program locks and secures the price of the underlying equity investments at monthly intervals.

The minimum qualifying term is 10 years. Only customers with a remaining term of minimum 10 years as at 7th of July 2010 and new customers signing up for a minimum contract term of 10 years qualify for the benefits of DPP. ALL contributions paid by qualifying customers (even contributions paid prior to 7th July 2010) are protected by DPP at maturity.

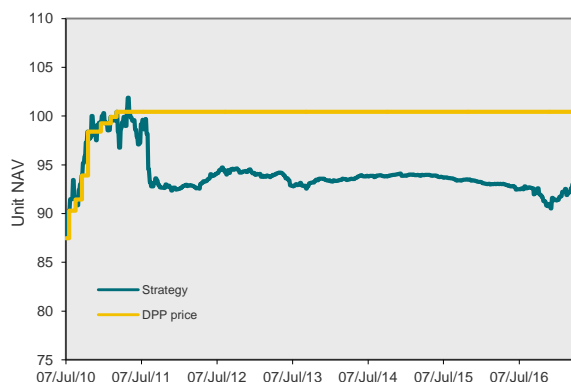
Illustration of the DPP mechanism



Qualifying customers will redeem at the highest Protected DPP NAV at maturity and will have the benefit of buying units during the term of the plan at actual market NAV, which may be lower than the Protected DPP NAV.

Performance – Since inception of DPP on 7 July 2010

as of 31 March 2017



Dynamic Protection Programme Performance

Protected DPP NAV at inception	87.45 AED
Protected DPP NAV at 31 March 2017	100.43 AED
DPP performance	14.84%

The Protected DPP NAV will evolve throughout the term. At maturity the value of the policy will be calculated at DPP NAV or market NAV (whichever is higher).

Market Performance since inception of DPP

Market NAV at 31 March 2017 *	92.83 AED
Strategy performance	6.15%
Benchmark performance	17.48%

(Benchmark is customised to the requirements of the DPP mechanism.)

* price was reevaluated 31 Dec 2010 without any impact on the policy values

Top 5 funds within equity allocation

Fund	Allocation	Investment Focus and Objective
Amana Growth Fund	Saturna Capital Corporation	Global long-term capital growth
Amana Income Fund	Saturna Capital Corporation	Global current income and preservation of capital
EasyETF DJ Islamic Market Titans 100	BNP Paribas	Global combine superior index tracking, liquidity, transparency and innovation
I-Shares MSCI US Islamic	Blackrock Advisors Ltd. UK	USA Index tracker offering access to 200+ mid and large cap US companies
SC US Equities Passive	SEDCO Capital	U.S. - long-term capital appreciation by tracking performance of DJIM Return Index

Manager Commentary

The performance of the equity markets varied across the regions in March. In the US, the so-called "Trump rally" faded to some extent as president Trump failed to push through the health care reform, one of his core election promises. In line with broad market expectations, the Federal Reserve raised the interest rates. This decision was welcomed by all market participants as a positive signal that the momentum of the economy will gradually raise the inflation. In Europe, the equity markets maintained an upward trend in March. The ECB declared that the risks of deflation largely disappeared and that any additional monetary easing is not anticipated. Nevertheless, the policymakers remained cautious in pronouncing the victory on the inflation front as increasing headline figures were largely driven by energy prices. Similarly to the US, politics continued to be in the spotlight in the EU region. While the European Union was hit when UK government officially initiated the "Brexit" process, the parliamentary elections in Netherlands delivered a victory of pro-EU political parties.

2 Cash Strategy

The cash strategy is investing in Shari'ah compliant local and international cash equivalent instruments and funds. Investments may therefore consist of Wakala deposits, Sukuk funds, Murabaha placements, cash at sight or any other type of cash equivalent instrument, which the Shari'ah Board approves of. Market NAV at 31 March 2017: 121.65 AED

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