



Takaful and Savings Programme

Shari'ah Compliant Savings Strategy investing in Global markets

Fact sheet for Regular and Lump-Sum contribution contracts
without Dynamic Protection Programme

29 Sept 2017

ADCB Islamic Banking Takaful and Savings Programme

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. The Wakeel has the discretion to decide on the selection and allocation of the underlying funds and to determine level of exposure to the equity markets depending on the volatility, performance and other relevant market factors.

Unit NAVs (in AED)

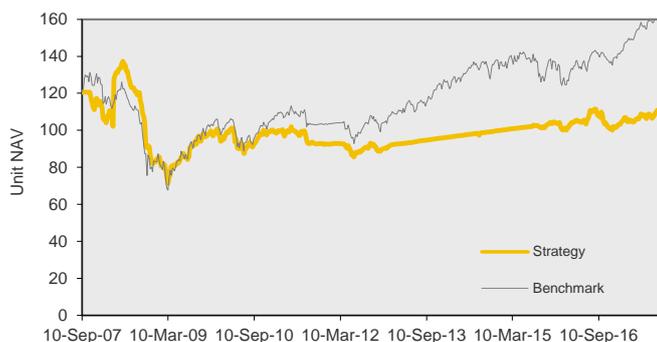
Equity

Cash

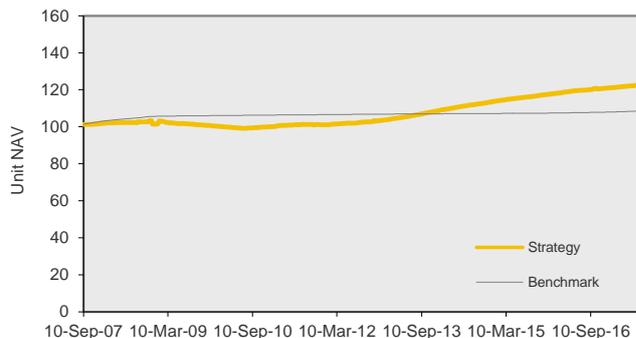
Market Net Asset Value at inception 10 Sep 2007 *	50.00	50.00
Market Net Asset Value at 31 Dec 2016	101.69	120.97
Market Net Asset Value at 29 September 2017	110.70	123.07
* price was reevaluated 31 Dec 2010 without any impact on the policy values	120.66	101.35

Performance

Equity Strategy



Cash Strategy



Performance as of 29 Sept 2017	Equity Strategy	Benchmark DJIM Titans 100 *	Cash Strategy	Benchmark USD LIBOR 1 month
Market performance since inception 10 Sep 2007	-8.26%	35.41%	21.43%	7.34%
Market performance YTD	8.85%	17.37%	1.74%	0.76%
Market performance past month	2.58%	2.71%	0.19%	0.10%

* Benchmark was customised with USD LIBOR 1 month from July 2010 to March 2012 for product requirements

Allocation

Equity Strategy

Top 5 within the Equity Funds Allocation	
Amana Growth Fund	20.00%
SC US Equities Passive	20.00%
Aberdeen Islamic Global Equity	20.00%
Amundi Islamic BRIC Quant	16.50%
IShares MSCI Emerging Markets Islamic	15.10%

Cash Strategy

Position	Allocation
Short-term deposits	0.0%
Short-term placements	49.8%
Operational cash	50.2%

Manager Commentary

In the light of prolonged monetary policy accommodation, coupled with improving macroeconomic backdrop, equity markets of developed world recorded positive performance in September. Monetary policy outlook remained relatively unchanged, as markets smoothly priced in FED's policy setting meeting and the speech of ECB's president in the European Parliament. In the US, interest rates remained unchanged, while soft and gradual downsizing of FED's balance sheet was announced to start in October, as broadly expected by markets. In the EU, the president of the ECB reiterated the need for easy monetary policy, despite the impressive economic recovery in the region. Nevertheless, both central banks continued to face stubbornly low inflation, making the unexpected monetary decisions less likely.

In the busy political agenda of 2017, September developments were highlighted by victory of Angela Merkel in German parliamentary elections, political turmoil in Catalonia region of Spain and unveiling of US tax reform framework. As for the monetary policy, the political events did not derail positive sentiment in equity markets.

All in all, it is expected that the combination of robust business activity and low inflation may further support equity markets, provided the absence of external shocks such as escalated geopolitical events.

Islamic Insurance Products are made available to clients based on their need analysis and request. Islamic Insurance Products are underwritten by respective insurance providers and issued subject to their terms and conditions. Abu Dhabi Commercial Bank (ADCB) does not offer Islamic insurance advice, nor does it manage, underwrite or issue Islamic insurance policies. ADCB is not responsible for rejected applications or claims by any insurance company. Premiums received by ADCB for Islamic insurance plans are not bank deposits. This is for information purposes only and does not constitute an offer or solicitation to purchase Islamic investment products. Islamic Investment products are not bank deposits and are not guaranteed by ADCB. They are subject to investment risks, including possible loss of principal amount invested. Past performance does not guarantee future results. Please refer to ADCB Terms & Conditions for Islamic Investment Services.