



Takaful and Savings Programme

Shari'ah Compliant Savings Strategy investing in Global markets

Fact sheet for Regular and Lump-Sum contribution contracts

31 Dec 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.

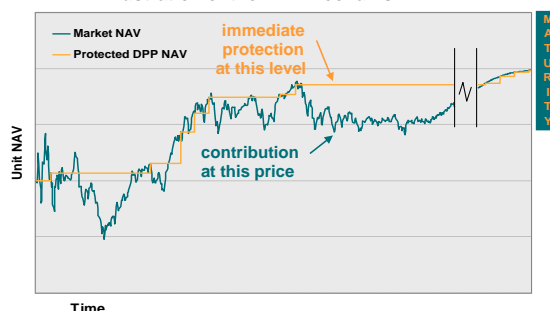
1 Equity Strategy Dynamic Protection Programme (DPP)

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.

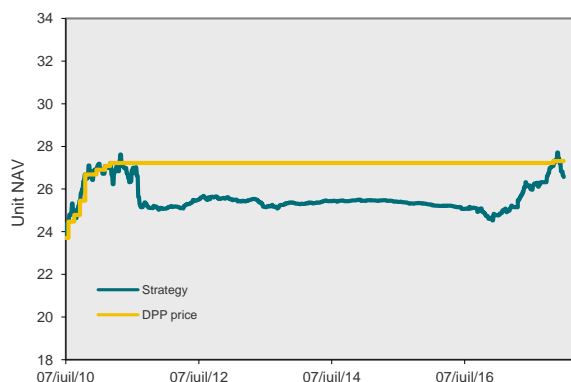
Illustration of the DPP mechanism



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 Dec 2017



Dynamic Protection Programme Performance	
Protected DPP NAV at inception	23.71 USD
Protected DPP NAV at 31 Dec 2017	27.31 USD
DPP performance	15.21%

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 Dec 2017 *	26.63 USD
Strategy performance	12.34%
Benchmark performance	26.83%

(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
Aberdeen Islamic Global Equity	Aberdeen Asset Management Luxembourg	Global long term capital growth
BNP Islamic Equity Optimiser	BNP Paribas Asset Management France	Global medium to long term return
SC US Equities Passive	SEDCO Capital Luxembourg	U.S.: Aims to create long-term capital appreciation by tracking performance of DJIM Return Index
Amundi Islamic BRIC Quant	Amundi Luxembourg SA	BRIC :Aims to outperform the Dow Jones Islamic Market BRIC Equal Weighted Index over the long-term.
iShares MSCI USA Islamic	Blackrock Advisors Ltd. UK	USA: Index tracker offering access to more than 200 mid and large cap US companies

Manager Commentary

The US and European equity markets posted a positive performance in December, thus closing the year with double-digit gains for a USD investor. In the US, the republicans achieved the largest legislative victory of 2017, when their sweeping tax reform passed the senate. Despite the fact that the actual business impact is expected to be limited, the accompanied repatriation of US profits from abroad may provide an additional upside for US stock market. In line with markets expectations, the Federal Reserve raised the interest rates by a quarter-point for the third time in 2017. In Europe, the ECB left the interest rates remain at record lows.

The developments in December did not derail the overall optimism built up throughout 2017. The macroeconomic growth remained solid with ongoing loose monetary conditions and tighter labour market conditions. Yet, the inflation remained muted, which should prolong the positive climate for stocks.

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 December 2017: 33.59 USD

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