



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

31 March 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)

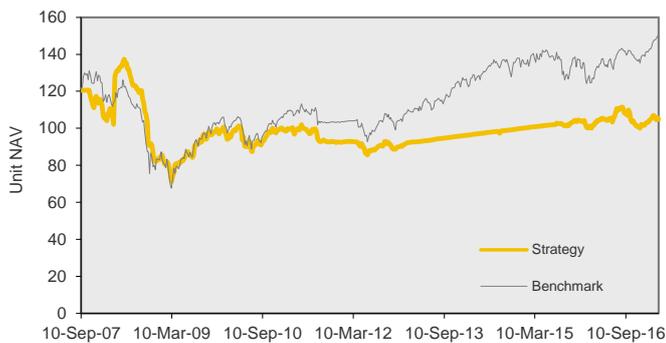
Equity

Cash

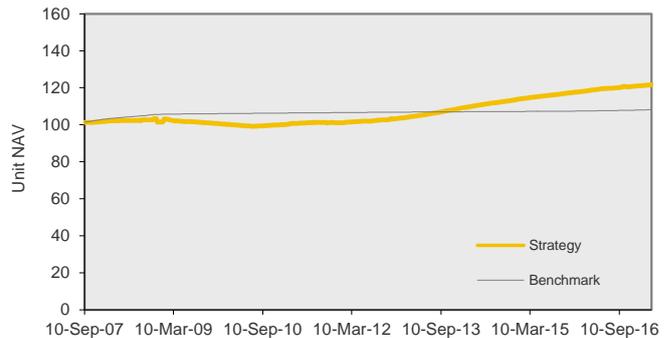
Market Net Asset Value at inception 10 Sep 2007 *	50.00	50.00
Market Net Asset Value at 31 Dec 2016	101.69	120.97
Market Net Asset Value at 31 Mar 2017	104.97	121.65
* price was reevaluated 31 Dec 2010 without any impact on the policy values	120.66	101.35

Performance

Equity Strategy



Cash Strategy



Performance as of 31 March 2017	Equity Strategy	Benchmark DJIM Titans 100 *	Cash Strategy	Benchmark USD LIBOR 1 month
Market performance since inception 10 Sep 2007	-13.00%	23.31%	20.03%	6.72%
Market performance YTD	3.22%	6.88%	0.56%	0.19%
Market performance past month	-1.82%	0.91%	0.22%	0.07%

* 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%
Amana Income Fund	20.00%
EasyETF DJ Islamic Market Titans 100	20.00%
SC US Equities Passive	20.00%
I-Shares MSCI US Islamic	10.21%

Cash Strategy

Position	Allocation
Short-term deposits	0.0%
Short-term placements	51.0%
Operational cash	49.0%

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.

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