



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

30 June 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)

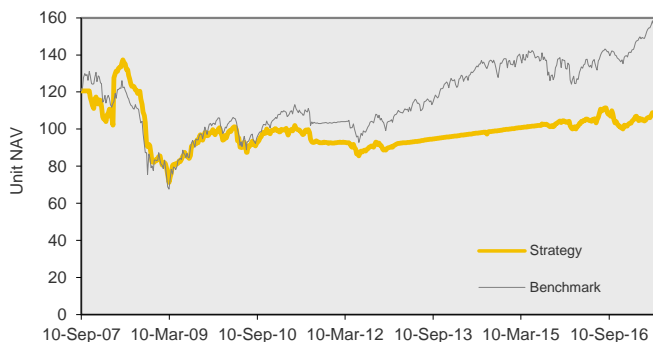
Equity

Cash

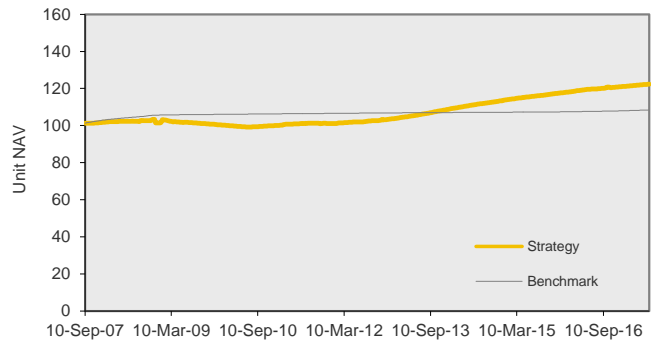
Market Net Asset Value at inception 10 Sep 2007 *	50.00	50.00
Market Net Asset Value at 31 Dec 2016	101.69	120.97
Market Net Asset Value at 30 Jun 2017	108.43	122.36
* price was reevaluated 31 Dec 2010 without any impact on the policy values	120.66	101.35

Performance

Equity Strategy



Cash Strategy



Performance as of 30 June 2017	Equity Strategy	Benchmark DJIM Titans 100 *	Cash Strategy	Benchmark USD LIBOR 1 month
Market performance since inception 10 Sep 2007	-10.14%	29.63%	20.73%	7.01%
Market performance YTD	6.62%	12.36%	1.15%	0.45%
Market performance past month	1.07%	0.13%	0.19%	0.09%

* 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%
SC Europe Equities	20.00%
Aberdeen Islamic Global Equity	16.91%
Amana Income Fund	8.40%

Cash Strategy

Position	Allocation
Short-term deposits	0.0%
Short-term placements	51.0%
Operational cash	48.0%

Manager Commentary

In June, equity markets posted a mixed performance across the different regions. In the US, the Federal Reserve downplayed disappointing inflation figures and further raised interest rates provided the economic growth momentum remained solid. Political uncertainty is expected to affect the developments in the US as Trump's presidency continued to face several setbacks such as FBI investigations and lack of support in key legislative areas. In Europe, the ECB president showed confidence about Eurozone's economic recovery sending German Bund yields and Euro to 2017 high. Nevertheless, central bankers reiterated that inflation is not yet self-sustaining and hence monetary support needs to stay in place. Busy political agenda unfolded with parliamentary elections in France and UK. Mr. Macron, a pro-EU president, has obtained a very important majority in the French parliament, whereas Mrs. May, UK prime minister, lost overall parliamentary majority being a serious setback in Brexit process.

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