



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 June 2018

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)

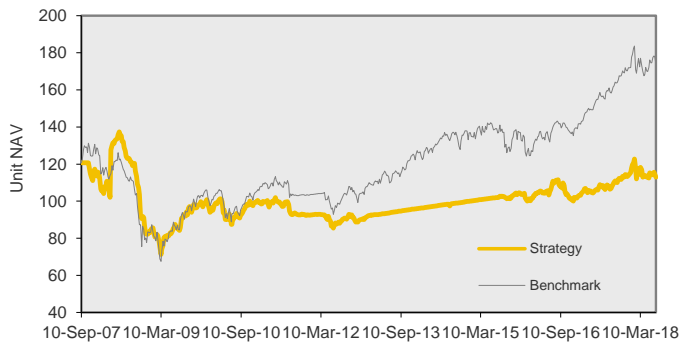
Equity

Cash

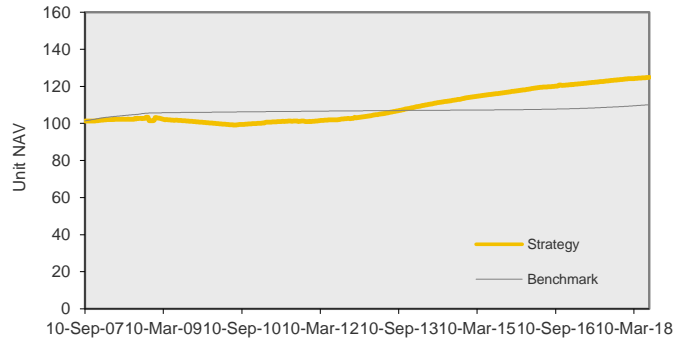
Market Net Asset Value at inception 10 Sep 2007 *	50.00	50.00
Market Net Asset Value at 31 Dec 2017	114.86	123.85
Market Net Asset Value at 29 Jun 2018	112.92	124.89
* price was reevaluated 31 Dec 2010 without any impact on the policy values	120.66	101.35

Performance

Equity Strategy



Cash Strategy



Performance as of 29 June 2018	Equity Strategy	Benchmark DJIM Titans 100 *	Cash Strategy	Benchmark USD LIBOR 1 month
Market performance since inception 10 Sep 2007	-6.42%	43.94%	23.23%	8.67%
Market performance YTD	-1.69%	0.99%	0.84%	0.91%
Market performance past month	-1.07%	-0.53%	0.18%	0.16%

* 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	
Aberdeen Islamic Global Equity	20.00%
BNP Islamic Equity Optimiser	20.00%
SC US Equities Passive	20.00%
Amundi Islamic BRIC Quant	20.00%
iShares MSCI USA Islamic	16.41%

Cash Strategy

Position	Allocation
Short-term deposits	0.0%
Short-term placements	34.2%
Operational cash	65.8%

Manager Commentary

In June, major equity markets exhibited an increased volatility. While US equities maintained its short-term uptrend, European markets extended the losses recorded previous month. The main source of uncertainty was escalated trade tensions as US threats of tariffs were met with vows of retaliatory actions from Europe and China. The losses on the stock market remained relatively small, thus indicating that the narrative of president Trump may be considered rather a negotiating tactics than actual threat. In addition, it is expected that Federal Reserve would intervene should the economy be weakened. Given current its optimistic assessment, Federal Reserve lifted interest rates in June, while signalling that two more increases are likely in 2018.

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