



Takaful and Savings Programme

Shari'ah Compliant Savings Strategy investing in Global markets

Fact sheet for Regular and Lump-Sum contribution contracts

29 Sept 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.

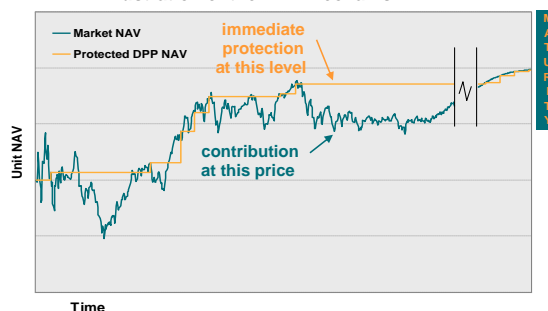
1 Equity Strategy Dynamic Protection Programme (DPP)

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.

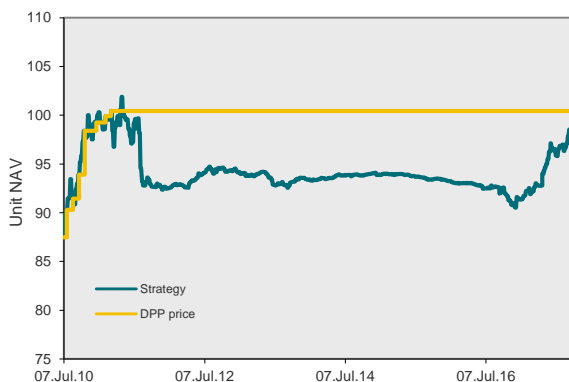
Illustration of the DPP mechanism



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 29 Sept 2017



Dynamic Protection Programme Performance

Protected DPP NAV at inception	87.45 AED
Protected DPP NAV at 29 Sept 2017	100.43 AED
DPP performance	14.84%

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 29 Sept 2017 *	98.47 AED
Strategy performance	12.59%
Benchmark performance	23.18%

(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
Amara Growth Fund	Saturna Capital Corporation USA	Global long term capital growth
SC US Equities Passive	SEDCO Capital Luxembourg	U.S. Aims to create long-term capital appreciation by tracking performance of DJIM Return Index
Aberdeen Islamic Global Equity	Aberdeen Asset Management Luxembourg	Global long term capital growth
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 Emerging Markets Islamic	Blackrock Advisors Ltd. UK	Emerging Markets Index tracker offering access to more than 250 mid and large cap companies from Emerging Markets

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.

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 29 September 2017: 123.07 AED

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