



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 September 2018

ADCB Islamic Banking Takaful and Savings Programme

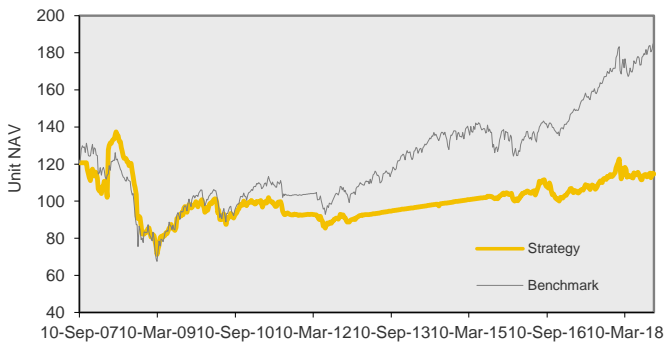
The Wakeel offers two different Shari'ah compliant Investment Strategies, in which the investable portion of the participant's contributions will be invested: a cash strategy and an equity strategy. The customer will select the strategy or a combination of them, based on his/her risk calibrated needs. 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)

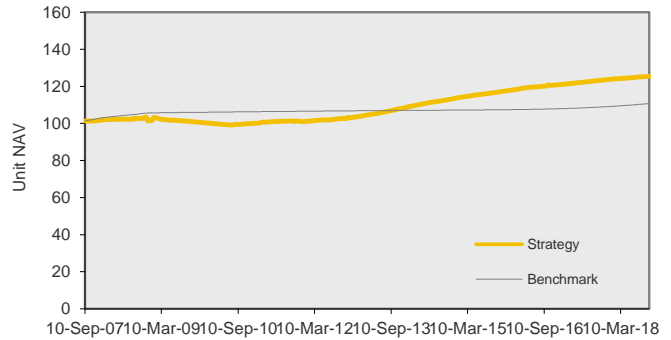
	Equity	Cash
Market Net Asset Value at inception 10 Sep 2007 *	50.00	50.00
Market Net Asset Value at 31 Dec 2017	114.86	123.85
Market Net Asset Value at 30 Sep 2018	115.17	125.40
* price was reevaluated 31 Dec 2010 without any impact on the policy values	120.66	101.35

Performance

Equity Strategy



Cash Strategy



Performance as of 30 September 2018	Equity Strategy	Benchmark DJIM Titans 100 *	Cash Strategy	Benchmark USD LIBOR 1 month
Market performance since inception 10 Sep 2007	-4.55%	52.92%	23.73%	9.19%
Market performance YTD	0.27%	7.51%	1.25%	1.40%
Market performance past month	0.78%	0.46%	0.10%	0.17%

* 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	
SC US Equities Passive	20.00%
BNP Islamic Equity Optimiser	19.36%
SC Europe Equities	19.22%
SC Global Real Estate Equities	16.86%
IShares MSCI US Islamic	13.96%

Cash Strategy

Position	Allocation
Short-term deposits	0.0%
Short-term placements	26.9%
Operational cash	73.1%

Manager Commentary

In line with the prolonged regional divergence, European equity markets exhibited more volatility relative to its US counterparts in September. Despite the European economy still growing above potential, the major source of concerns were mainly politics and trade war.

The region remained being negatively impacted by its trade exposure towards global economy, and emerging markets especially, that were kept under pressure from higher interest rates in US, stronger dollar and fear of global trade war. In Italy, the newly-formed government disappointed the markets by signalling increased an budget deficit in a time of already excessive debt levels. In the US, the economy continued to grow at exceptionally strong pace, keeping the Federal Reserve on track with raising interest rates.

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