

**Investment Objective**

This portfolio is suitable for Muslim investors requiring a Sharia-compliant investment portfolio. The portfolio will be invested in a variety of domestic and international asset classes. The underlying investments will comply with Shari'ah requirements as prescribed by the Auditing Organisation for Islamic Financial Institutions. The portfolio targets capital growth over the long-term while limiting short term market fluctuations.

**Risk Objective**

Medium risk profile - members should expect some negative monthly returns and short term volatility.

**Returns - Various Periods**

	Portfolio Return	Strategic Benchmark
Since Inception *	8.65%	9.51%
Last 10 years	9.16%	8.19%
Last 5 years	10.06%	11.25%
Last 3 years	11.96%	13.50%
1 year	24.85%	15.82%
Last 3 months	2.18%	-2.01%
Last month	2.70%	0.46%

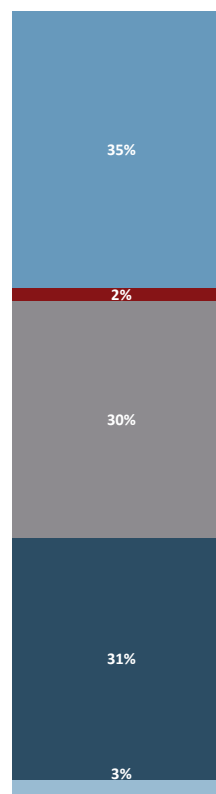
\*September 2012

Total Expense Ratio (TER): 1.50%

**Manager and Asset Class Exposure**

**Asset Allocation**

SA Equity	35.1%
SA Property	1.6%
SA Cash & Sukuks	30.0%
International Equity	30.6%
International Cash	2.7%



- SA Equity
- SA Property
- SA Cash & Sukuks
- International Equity
- International Cash

<b>Total Exposures</b>	<b>100%</b>
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**Member Returns - Last 10 years**

Financial Year	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	Fin Year
2025 / 2026	1.81%	1.63%	2.46%	2.52%	0.43%	2.50%	2.78%	3.37%	-2.01%	1.54%	2.70%		<b>21.46%</b>
2024 / 2025	2.21%	-0.01%	1.96%	-0.36%	0.21%	1.37%	1.87%	-1.77%	0.64%	-0.26%	3.25%	2.79%	<b>12.43%</b>
2023 / 2024	0.83%	-1.39%	-0.49%	-4.14%	5.28%	3.98%	-2.25%	-1.13%	1.82%	0.50%	1.82%	-0.50%	<b>4.04%</b>
2022 / 2023	2.39%	-0.82%	-1.51%	3.35%	3.08%	-2.02%	4.46%	-1.34%	-1.46%	2.48%	-0.07%	-1.22%	<b>7.26%</b>
2021 / 2022	2.10%	0.98%	1.50%	3.84%	1.57%	1.86%	-0.98%	2.48%	0.69%	-1.05%	-0.06%	-6.20%	<b>6.54%</b>
2020 / 2021	1.51%	1.02%	-0.16%	-0.98%	7.81%	2.87%	3.47%	4.91%	3.49%	0.78%	0.10%	-0.55%	<b>26.72%</b>
2019 / 2020	-0.75%	-0.01%	0.84%	2.95%	-0.06%	0.93%	-0.85%	-5.64%	-9.32%	7.48%	1.15%	3.97%	<b>-0.34%</b>
2018 / 2019	0.53%	3.53%	-1.29%	-2.45%	-2.20%	0.77%	0.61%	2.66%	1.33%	1.86%	-2.56%	2.01%	<b>4.66%</b>
2017 / 2018	2.60%	1.43%	1.79%	3.99%	-1.13%	-2.03%	0.96%	-1.37%	-2.00%	3.01%	-0.47%	1.85%	<b>8.73%</b>
2016 / 2017	2.32%	2.08%	-1.19%	-2.09%	1.86%	0.66%	1.88%	-0.58%	1.52%	1.22%	-1.40%	-0.61%	<b>5.68%</b>