

Investment-Linked Fund Performance

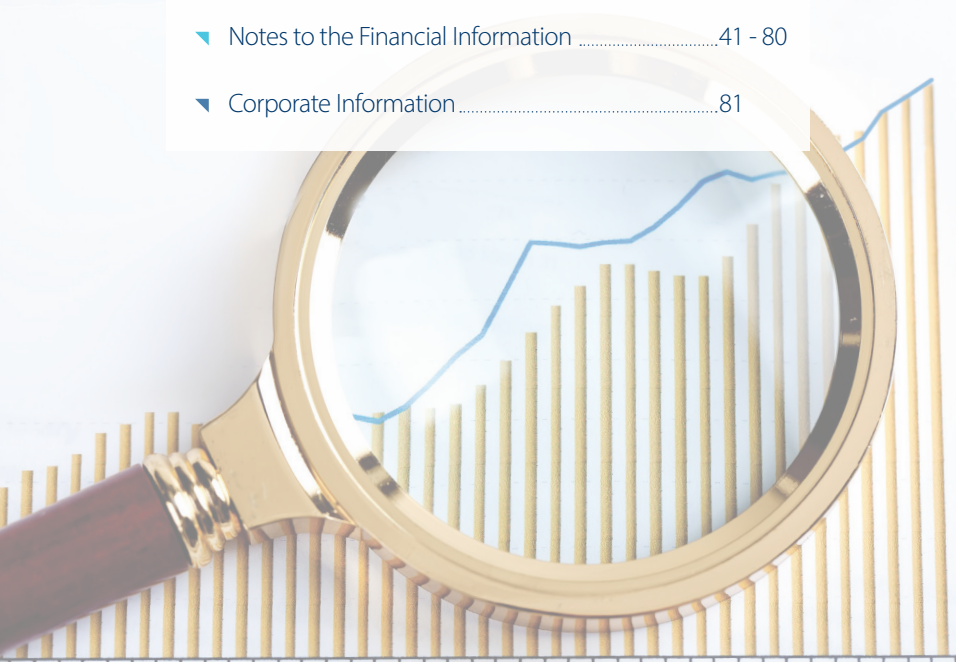
Annual Report 2017



MCIS
INSURANCE

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CEO's Statement



Kobus Vlok
Chief Executive Officer
MCIS Insurance Berhad

Dear Valued Policyholders,

Your continued support of our Investment-Linked Funds (I-Linked Funds) based life insurance policies is truly valuable and appreciated. Year after year, we continue to manage your chosen portfolio of funds using time tested investment strategies so as to leverage the best returns for your long term benefit.

In the following pages of this 2017 I-Linked Funds Annual Report, we have illustrated each fund's performance during the course of the period under review (January – December 2017). The fund manager's report will allow you to better understand the prevailing economic conditions which typically influence the fund's performance.

Economic Backdrop

Economically, the year 2017 ended on a high note with the gross domestic product (GDP) continuing to accelerate in a broad cycle upswing. In some of the countries which experienced high unemployment rates for some time, strong employment growth was seen for example in the Eurozone and the United State (US). Some of the emerging markets came through their recessions namely, Argentina, Brazil and Russia.

We also witnessed a recovery in commodity prices, which was supported by the strong momentum in global demand. Oil price (Brent) closed the year at USD66.87/ per barrel, increasing by 17.7% y-o-y. The sharp recovery was benefiting from increased demand from factories around the world, especially in China. Organisation of the Petroleum Exporting Countries (OPEC) surprised the markets by extending the supply deal through the end of 2018 in its annual November 2017 meeting. The organisation also placed additional caps on the Libyan and Nigerian production which further supported the price recorded during the year.

CEO's Statement (cont'd.)

In the US, consumer spending remained upbeat amid a steady rise in household income. Private consumption was up by 2.8% y-o-y in 4Q17, the fastest in three quarters. Unemployment rate stayed at a 17-year low of 4.1%, the lowest since February 2001. With a shrinking jobless rate and surging consumer confidence, the world's biggest economy recorded a resilient 2.5% growth of the real GDP in 4Q17, an increase of 60bps compared with 1.9% recorded in the 4Q16. Supporters credited Mr. Trump for the improving economy as the proposed tax cuts and eased regulations lifted business and consumer confidence, job creation and fueled capital investments.

2017 also witnessed the Federal Reserve (Fed) increasing interest rates as much as three times from 0.50% - 0.75% in the beginning of the year to 1.25% - 1.50% in its last FOMC meeting in December 2017. The rate hikes were on the back of strong economic data and in tandem with the normalisation plan by the Fed, and market players foresee continuous upbeat momentum in the US economy amid expansionary fiscal policy, optimistic business environment, gradual rise in global commodity prices and tightening labour market. We anticipate the Fed will raise its interest rate to 2.00% - 2.25% by end of 2018.

Markets were also surprised with the stability in the eurozone after years of turmoil. The region posted 2.5% GDP growth for 2017, the fastest rate in a decade. The most rapid growth rate of this single currency area was 3.4% recorded in 2007, the year before the global financial crisis broke out. The eurozone is in the midst of a broad cyclical expansion, after years of economic stagnation and rolling crises, fuelled by recovering confidence and monetary stimulus from the European Central Bank (ECB). The ECB announced a cut to the Quantitative Easing (QE) program by half to EU€30 billion per month, starting January 2018 but maintained interest rates as unchanged. These resulted in the International Monetary Fund (IMF) raising the eurozone's outlook from 1.9% to 2.2% in 2018 and for 2019, it upgraded the outlook from 1.7% to 2%.

On the other hand, Bank of England (BOE) raised its Official Bank Rate by 25bps to 0.50% in November 2017, after almost a decade. The move was believed to be aligned with the current economic condition as well as political situation in the country. Looking at macroeconomic data, the United Kingdom's (UK) economy has been on an upward trajectory since early 2017. For instance, unemployment rate reached a 42-year low at 4.3% since July last year and wage growth started to pick-up since May, hitting 10-months high at 2.5% in the final quarter.

CEO's Statement (cont'd.)

On the progress of Brexit however, there were mixed views from the streets. The negotiation between the UK and the European Union (EU) on the exit and trade terms, among others, added to investment uncertainty and squeezed consumers. The on-going talks between the two parties which officially started in June 2017 have to be finalised soon as the UK will leave the EU in 2019.

The second largest economy, China posted 6.9% economy growth in 2017, ending the year on a positive note. The growth came despite widespread concerns of financial risks on the economic restructuring. In September, Standard & Poor's downgraded its credit rating citing risks from total debts which have quadrupled since the financial crisis. China has been fighting debt for years as it tries to balance economic stability against the potential fallout from any sharp deceleration.

At the home front, Malaysia's full year real GDP growth expanded to 5.9% for the full year of 2017 as compared to 4.2% recorded for the year 2016. The exceptionally good performance was driven by resilient domestic demand due to growth in both investment and consumption expenditure, reinforced by sturdy global demand.

Malaysia also recorded better export with a growth of 18.9% in 2017, the fastest in 12 years. For the full year of 2017, Malaysia's exports to China increased by 28% to RM 126.15 billion. Singapore remains the largest export market in ASEAN with exports to Singapore expanding by 18.5% to RM135.59 billion in 2017. Across the globe, exports to the US and EU grew by 10.4% and 19.4% respectively in 2017.

According to the Malaysian Institute of Economic Research, the Consumer Sentiments Index improved to 82.6 in 4Q17 from the same quarter of last year (69.8). The survey results revealed that consumers' current incomes have improved and they are optimistic about their future income.

Overall, most major economies performed better than expected in 2017. The combination of fiscal stimulus and monetary easing propelled private investments and spending in some major economies. Most of the expected risk factors are tilted towards the upside potential. Better-than-expected performances of many economies triggered an upward revision for their growth forecasts. The IMF had revised upwards its global growth forecasts to 3.9% in 2018, compared to 3.7% in 2017.

CEO's Statement (cont'd.)

Financial Market Performance

It was another positive year for global equity markets in 2017. Annualised performance from leading equity indices were very strong. The US, Germany, Japan, Brazil and India all generated double-digit returns, boosted by a strengthening global economy. The 106-month bull market in the US is now the second longest on record and the S&P 500 racked up an impressive 62 new all-time highs in 2017.

For the twelve-months period ended 31 December 2017, the US Dow Jones and S&P 500 Indices have recorded strong positive growth to close at 24,719.2 points and 2,673.6 points, increased by 25.1% and 19.4% respectively. Meanwhile, in the Eurozone, the performances were also encouraging. The Swiss Market Index rose 14.1% and the German DAX Index grew by 12.5% to 9,381.9 points and 12,917.6 points respectively. In Britain, the FTSE 100 Index, packed with companies that earn much of their profit in foreign currencies, has increased by a single digit as a result of stronger global growth and the weakening pound since the Brexit vote. The index has increased by 7.6% to end the year at 7,687.8 points.

In Asia, using the MSCI Asia Pacific Index as proxy for all the Asian Markets, 2017 experienced strong growth for the year with the index delivering a 28.4% return in USD denomination. Within our coverage, Hong Kong's Hang Seng Index was the best performer during the period under review, with a record gain of 36.0% to close at 29,919.2. It was followed by Korea's KOSPI Index and Indonesia's Jakarta Composite Index which grew by 21.8% and 20.0% to close at 2,467.5 points and 6,355.7 points respectively.

For Malaysia, FTSE Bursa Malaysia KLCI (FBMKLCI) Index rose 9.45% in 2017, with strong acceleration in December after three volatile years. The benchmark index closed at 1,796.8 points. This was one of the strongest years for the local equity market helped largely by sound corporate earnings and a better economic outlook.

In terms of the local bond market, Bank Negara Malaysia (BNM) maintained its Overnight Policy Rate (OPR) at 3.00% for the year 2017, but turned into a more aggressive tone in the Monetary Policy Committee (MPC) meeting held in November 2017. This is in line with the global policy tightening seen during the year. The US Fed completed 3 interest rate hikes with continuous balance sheet reduction in 2017, supported by promising economic data while the European Central Bank (ECB) announced a cut to the Quantitative Easing (QE) program by half to EU€30 billion per month, starting in January 2018, but kept interest rates unchanged.

CEO's Statement (cont'd.)

The Malaysian Government Securities (MGS) performed better with yields moving downward by 3bps~37bps in the short-to-belly of the curve in the year. This resulted in better performance of Markit iBoxx All Local Bond Indices Total Return (iBoxx ALBI TR) Index at 5.27% in 2017, compared to a return of 3.43% a year ago. The stronger MGS performance was mainly driven by excellent local economic data, including the strong appreciation of the ringgit by 10.9% against US dollar to RM4.04/USD and a return of foreign interest into the Malaysian market since March 2017.

Fund Performance

For the twelve months period ending December 2017, our Equity and Dividend Fund gained 6.41% and 4.84% respectively. Both returns had underperformed the FBMKLCI Index which gained 9.45% on annual basis. Both funds however, managed to outperform the benchmark by 137bps and 9bps respectively, for the five-year period under review. Our Jati Fund gave a positive return of 3.21%, as compared to the benchmark FTSE Bursa Malaysia EMAS (FBMEMAS) Shariah Index which posted a better gain of 10.72%.

The FBMKLCI Index posted positive returns last year, after three straight years of annual losses. The better performance was backed by strong global growth, improving local economic numbers and the strengthened ringgit.

Other funds which focused into less risky assets namely the Balanced and Income Fund managed to give returns of 4.63% and 6.09% respectively. The benchmarks however, gained better with returns of 5.27% and 7.38% respectively. On the long run, both funds managed to outperform the benchmark by 113bps and 92bps for the three-year period and 42bps and 69bps for the five-year period, respectively.

AsiaPac Fund, which invests in CIMB S&P Ethical Asia Pacific Dividend ETF listed in Singapore, gave a positive return of 11.99% compared to the benchmark of 28.95%. For the three-year and five-year period, the fund outperformed the benchmark by 518bps and 624bps respectively.

CEO's Statement (cont'd.)

Meanwhile, the MCIS Global Yakin Fund, a feeder fund which invests in Aberdeen Islamic World Equity Fund managed by Aberdeen Islamic Asset Management Sdn Bhd, grew 6.75%, underperformed the benchmark, MSCI AC World Islamic Index of 19.32%. It was a positive year for global markets in 2017, where most of the indices posted higher returns compared with the year earlier. The better sentiment was backed by stronger than expected economic numbers in the US and the eurozone as well as stable oil prices.

Our local market is poised for better returns in 2018, supported by better-than-expected corporate earnings, continuous strong economic numbers and general elections scheduled to be held in the first half of 2018. This will be positive for local funds namely Dividend, Equity, Jati and Balanced which focuses on securities listed on the Bursa Malaysia. In the fixed income space, BNM hiked up the OPR in January 2018 by 25bps to 3.25% and expected another potential rate hike in the second half of 2018, taking cue from the pressure of global monetary policy tightening.

Summary

Moving forward, investment strategy will be based on tactical asset allocation and top down approach. The investment instruments will be selected depending on the market and economic conditions prevalent at that point of time. Our Investment Team will continue to look for values in securities selection with the aim of achieving long-term objectives of each fund.

On this note, I thank you for choosing MCIS Insurance as your life insurer and we look forward to work together to create better value for your investments in the years to come.

Thank you.

Kobus Vlok

Chief Executive Officer

Fund Objectives

MCIS Balanced Fund is a diversified portfolio consisting of equities, fixed income and money market instruments in various ratios with the objective of striving to provide the best returns and at the same time safeguarding against any negative development in the area of investment. It aims to have a balance between capital and income growth and appeals to conservative investors. While the focus will be on both equity and fixed income, the ratios of each at any point of time would be dependent upon prevailing market and economic conditions.

MCIS Equity Fund focuses more on investment in equity to attain medium to long term capital appreciation. Besides equities, this fund would also invest in money market instruments with the actual allocation to be based on prevailing market and economic conditions and technical factors. This is more for aggressive investors.

MCIS Income Fund focuses on the objective of providing income distribution on a regular basis while at the same time preserving capital - basically to cater for risk averse investors. While the fund would be biased towards fixed income instruments it may also invest in money market instruments. Decisions on asset allocations and ratios will depend on the fund manager's views of the local as well as global macroeconomic conditions.

MCIS Jati Fund focuses on the needs of Muslim investors and is invested in accordance with Shariah principles in Shariah-sanctioned equities and money market instruments in various ratios depending on market and economic conditions prevalent at that point of time. However, this fund is more biased towards investment in equities. This fund's objective is to invest in companies that provide good prospects for capital appreciation over the medium to long term. Even though Jati Fund is invested in Shariah-approved securities, the fund is not a Takaful product.

MCIS Dividend Fund is to achieve a steady income stream with potential for capital growth over medium to long term by focusing mostly on high dividend-yielding stocks and money market instruments.

MCIS AsiaPac Fund is to provide investors with regional exposure in the Asia Pacific equity markets through investment in the CIMB S&P Ethical Asia Pacific Dividend ETF. The ETF is managed by CIMB Principal Asset Management Berhad and listed on the Singapore Stock Exchange. The ETF invests in the top 40 high yielding stocks in the Asia Pacific region, excluding India, Taiwan, Japan, New Zealand and the Philippines.

Fund Objectives (cont'd.)

MCIS Global Yakin Fund aims for capital appreciation in the long term by investing in an international portfolio of Shariah-compliant equities and equity-related securities of companies with good growth potential. The Fund is to feed into Aberdeen Islamic World Equity Fund which managed by Aberdeen Islamic Asset Management Sdn Bhd. The Fund invests in Shariah-approved securities across the globe.

Fund Performance Report

BALANCED FUND

For twelve months period, Balanced Fund recorded a gain of 6.09%. The performance however was underperformed the benchmark index which gained by 7.38% on year on year basis. (i.e. an index constructed with 50% weighting to the FBMKLCI and 50% to the Markit iBoxx All Local Bond Index Malaysia Total Return Index).

Local equity market performed better in 2017, helped largely by sound corporate earnings and a robust economic outlook. On fixed income space, MGS has performed strongly with yields moving downward by 3bps~37bps in the short-to-belly of the curve. This was mainly driven by the excellent local economic data, including a strong appreciation of ringgit by 10.9% against US dollar to RM4.04/USD and a comeback of foreign interest into Malaysia market since March 2017.

Going forward, we expect the equity market to continue to be bullish backed by better corporate earnings, strong economic growth and strengthening of the ringgit. For fixed income space, BNM is expected to do an OPR hike in January 2018 and another potential rate hike in 2H18, taking cue from the pressure of global policy tightening.

Fund Performance Report (cont'd.)

COMPARATIVE PERFORMANCE TABLE

Balanced Fund

	FYE 12/17	FYE 12/16	FYE 12/15	FYE 12/14	FYE 06/14
Price NAV as at end	1.1669	1.0998	1.0775	1.0560	1.0721
Rebased Index Benchmark	2,403.8	2,238.6	2,237.4	2,234.2	2,291.8
Total NAV (RM)	7,963,979	7,649,850	7,349,985	7,039,644	7,000,058
Number of units	6,824,769	6,955,454	6,821,167	6,666,596	6,529,008
NAV per Unit (RM)	1.1669	1.0998	1.0775	1.0560	1.0721
Highest NAV (RM)	1.1669	1.1319	1.1064	1.0847^	1.0740
Lowest NAV (RM)	1.0998	1.0567	1.0205	1.0297^	1.0170
Total Annual Return (%)					
a) Capital Growth	6.09	2.07	2.05	-1.51^	3.72
b) Income Distributions	Nil	Nil	Nil	Nil	Nil
Average Return:-					
One Year (%)	6.09	2.07	2.05	-1.51^	3.72
Three Years (% p.a.)	3.39	1.36	1.01	4.28	3.93
Five Years (% p.a.)	3.10	3.39	3.18	5.12	6.68

Benchmark Performance (50% FBMKLCI Index : 50% Markit iBoxx All Local Bond Index Malaysia Total Return Index #)

Average Return:-					
One Year (%)	7.38	0.06	0.14	-2.51^	4.29
Three Years (% p.a.)	2.47	-0.26	1.59	3.98	4.88
Five Years (% p.a.)	2.41	2.41	3.01	5.37	7.98

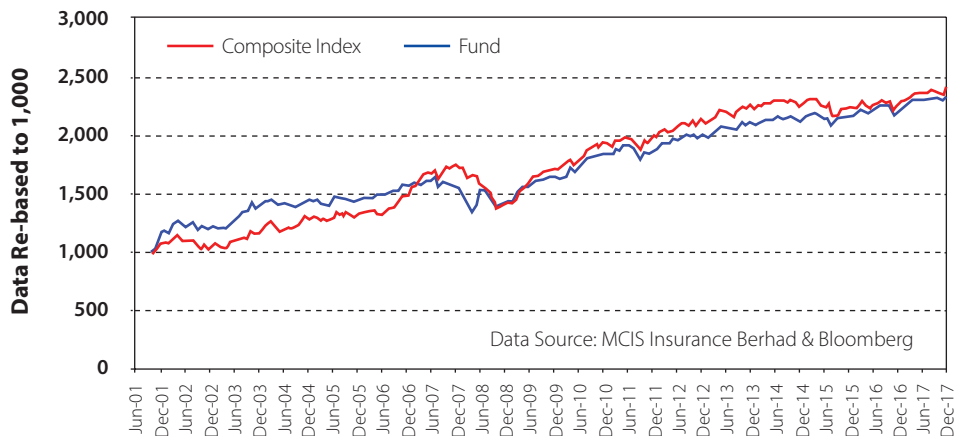
^ 6 months period

since 2016

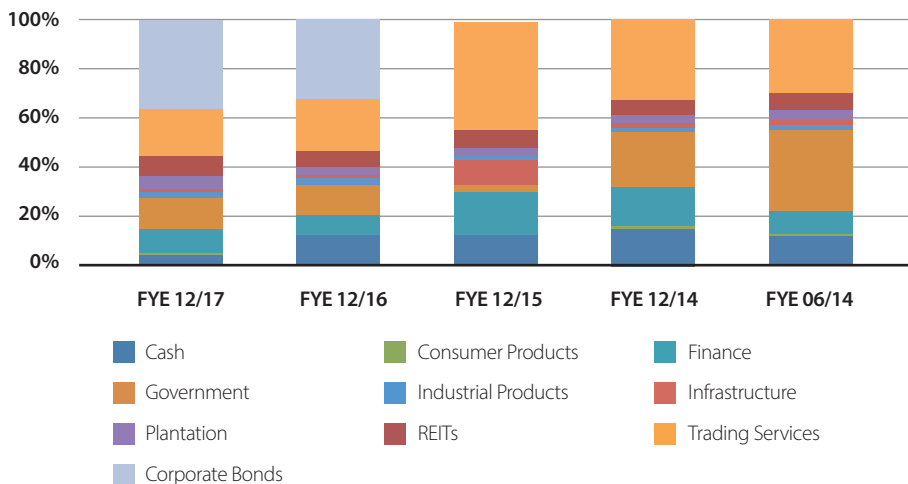
Fund Performance Report (cont'd.)

PERFORMANCE OF BALANCED FUND NAV AND BENCHMARK SINCE INCEPTION

Balanced Fund Performance Since Inception



Balanced Fund Investment Portfolio



Fund Performance Report (cont'd.)

DIVIDEND FUND

For twelve months period under review, Dividend Fund recorded a positive return of 4.84% ending December 2017, a rebound after three negative annual returns earlier. The fund had underperformed the benchmark by 461bps where FBMKLCI index has gained 9.45%. On the longer terms however, the fund outperformed the benchmark by 9bps for the period of five years under review.

The underperformance in the fund was largely due to the underweighting of the top performers of the benchmark index. The FBMKLCI Index posted positive return last year, after straight annual losses in three years before. The better performance was backed by strong global growth, improving local economic numbers and strengthening of the ringgit.

Moving forward, Dividend Fund will continue to focus on high dividend yielding stocks and financial fundamentally sound companies that will ensure dividend income and long term capital appreciation for the fund.

COMPARATIVE PERFORMANCE TABLE

Dividend Fund

	FYE 12/17	FYE 12/16	FYE 12/15	FYE 12/14	FYE 06/14
Price NAV as at end	0.8462	0.8071	0.8356	0.8477	0.8857
Rebased Index Benchmark	1,243.4	1,136.1	1,171.3	1,218.8	1,302.9
Total NAV (RM)	34,483,354	37,396,704	41,527,374	47,030,896	51,307,660
Number of units	40,750,954	46,333,506	49,699,759	55,480,527	57,926,032
NAV per Unit (RM)	0.8462	0.8071	0.8356	0.8477	0.8857
Highest NAV (RM)	0.8549	0.8356	0.8957	0.8905^	0.8900
Lowest NAV (RM)	0.8071	0.7905	0.7697	0.8152^	0.8180
Total Annual Return (%)					
a) Capital Growth	4.84	-3.41	-1.43	-4.29^	6.02
b) Income Distributions	Nil	Nil	Nil	Nil	Nil
Average Return:- (%)					
One Year (%)	4.84	-3.41	-1.43	-4.29^	6.02
Three Years (% p.a.)	-0.06	-2.62	1.81	7.25	9.19
Five Years (% p.a.)	1.34	3.27	5.67	9.60	12.97

Benchmark Performance (FBMKLCI Index)

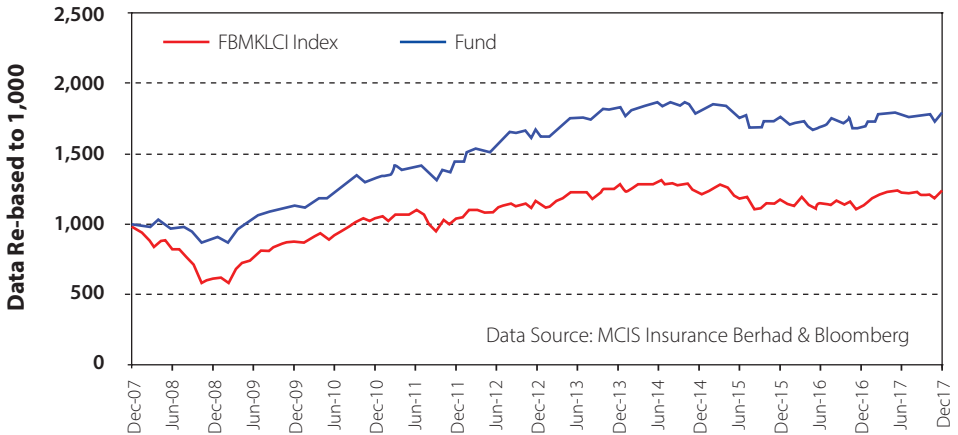
Average Return:- (%)					
One Year (%)	9.45	-3.00	-3.90	-6.45^	6.16
Three Years (% p.a.)	0.67	-4.19	0.07	4.79	6.04
Five Years (% p.a.)	1.25	1.41	2.19	6.71	11.86

^ 6 months period

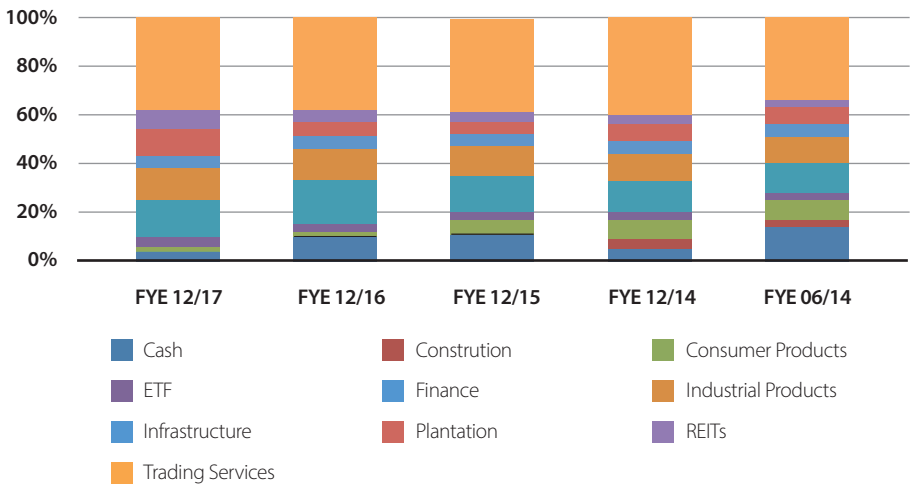
Fund Performance Report (cont'd.)

PERFORMANCE OF DIVIDEND FUND NAV AND BENCHMARK SINCE INCEPTION

Dividend Fund Performance Since Inception



Dividend Fund Investment Portfolio



Fund Performance Report (cont'd.)

EQUITY FUND

Equity Fund had gained 6.41% for the year ending 31 December 2017, better than the past negative returns in three years. The return however, underperformed the benchmark return on yearly basis. FBMKLCI Index gained 9.45% in 2017. On the longer term, the fund had outperformed the benchmark for the period of three and five years under review by 90bps and 137bps respectively.

The underperformance in the fund was largely due to underweight exposure of the top performers of the benchmark index. The FBMKLCI Index posted positive return last year, after straight annual losses in three years before. The better performance was backed by strong global growth, improving local economic numbers and strengthening of the ringgit.

Moving forward, investment strategy will remain centered on well-managed liquid stocks with positive growth prospects with strong earnings visibility. Stocks with strong cash flows and proactive capital management will also be considered.

COMPARATIVE PERFORMANCE TABLE

Equity Fund

	FYE 12/17	FYE 12/16	FYE 12/15	FYE 12/14	FYE 06/14
Price NAV as at end	1.0356	0.9732	0.9880	0.9883	1.0448
Rebased Index Benchmark	2,920.0	2,668.0	2,750.5	2,862.2	3,059.6
Total NAV (RM)	10,424,841	8,889,490	8,881,166	8,866,601	9,505,022
Number of units	10,066,697	9,134,614	8,988,616	8,971,951	9,097,574
NAV per Unit (RM)	1.0356	0.9732	0.9880	0.9882	1.0448
Highest NAV (RM)	1.0411	1.0027	1.0488	1.0500 [^]	1.0510
Lowest NAV (RM)	0.9731	0.9463	0.8969	0.9455 [^]	0.9473
Total Annual Return (%)					
a) Capital Growth	6.41	-1.50	-0.02	-5.41 [^]	8.21
b) Income Distributions	Nil	Nil	Nil	Nil	Nil
Average Return:- (%)					
One Year (%)	6.41	-1.50	-0.02	-5.41 [^]	8.21
Three Years (% p.a.)	1.57	-1.84	2.79	7.32	8.21
Five Years (% p.a.)	2.62	4.01	4.46	7.60	10.51

Benchmark Performance (FBMKLCI Index)

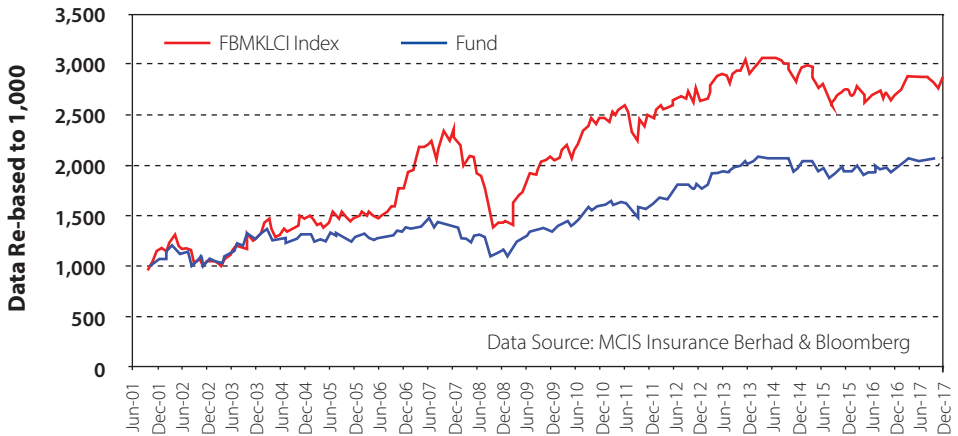
Average Return:- (%)					
One Year (%)	9.45	-3.00	-3.90	-6.45 [^]	6.16
Three Years (% p.a.)	0.67	-4.19	0.07	4.79	6.04
Five Years (% p.a.)	1.25	1.41	2.19	6.71	11.86

[^] 6 months period

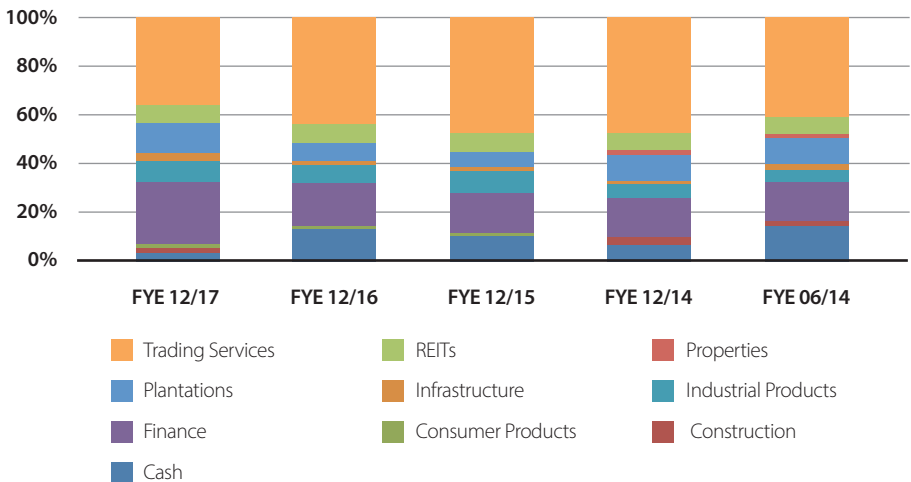
Fund Performance Report (cont'd.)

PERFORMANCE OF EQUITY FUND NAV AND BENCHMARK SINCE INCEPTION

Equity Fund Performance Since Inception



Equity Fund Investment Portfolio



Fund Performance Report (cont'd.)

JATI FUND

Jati Fund has posted a positive return of 3.21% for the year ending 31 December 2017, underperforming the benchmark FBMEMAS Shariah Index which posted a gain of 10.72% for the same period under review.

The positive return of the benchmark was in-line with the strong return of the FBMKLCI Index. The good performance of the index was due to higher gain of trading and services stocks and plantation stocks. These two sectors represent more than half of the components weighting. Thanks to the recovery of trading activities and improving palm oil price. The average CPO price in 2017 saw an increase to about RM2,815 per tonne compared with RM2,653 per tonne in 2016.

Jati Fund invests in Shariah approved securities listed on the Bursa Malaysia with a strategy to ensure sustainable long term growth for the fund. Investment strategy will remain centered on well-managed liquid stocks that exhibit positive growth prospects with strong earnings visibility. Stocks with strong cash flows and proactive capital management will also be considered.

COMPARATIVE PERFORMANCE TABLE

Jati Fund

	FYE 12/17	FYE 12/16	FYE 12/15	FYE 12/14	FYE 06/14
Price NAV as at end	0.8875	0.8598	0.9133	0.9125	0.9526
Rebased Index Benchmark	2,888.7	2,608.9	2,779.6	2,715.9	2,907.0
Total NAV (RM)	12,544,871	11,599,627	11,477,497	10,654,802	10,935,071
Number of units	14,135,599	13,491,733	12,566,869	11,676,227	11,479,513
NAV per Unit (RM)	0.8875	0.8598	0.9133	0.9125	0.9526
Highest NAV (RM)	0.9237	0.9133	0.9643	0.9597 [^]	0.9562
Lowest NAV (RM)	0.8597	0.8468	0.9044	0.8746 [^]	0.8745
Total Annual Return (%)					
a) Capital Growth	3.21	-5.86	0.09	-4.21 [^]	6.21
b) Income Distributions	Nil	Nil	Nil	Nil	Nil
Average Return:- (%)					
One Year (%)	3.21	-5.86	0.09	-4.21 [^]	6.21
Three Years (% p.a.)	-0.93	-2.79	2.11	6.70	6.66
Five Years (% p.a.)	0.68	2.74	4.07	7.58	10.04

Benchmark Performance (FBMEMAS Shariah Index)

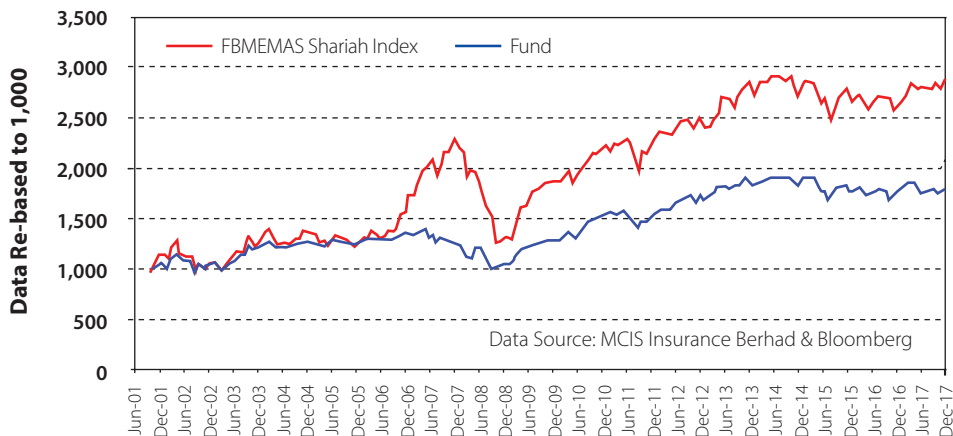
Average Return:- (%)					
One Year (%)	10.72	-6.14	2.35	-6.58 [^]	8.89
Three Years (% p.a.)	2.08	-2.72	3.57	6.68	8.37
Five Years (% p.a.)	2.92	3.13	4.94	8.01	12.45

[^] 6 months period

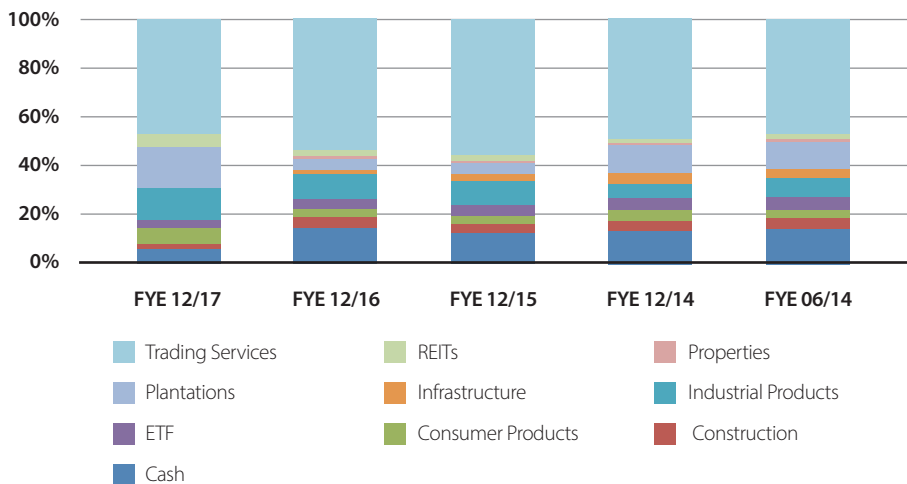
Fund Performance Report (cont'd.)

PERFORMANCE OF JATI FUND NAV AND BENCHMARK SINCE INCEPTION

Jati Fund Performance Since Inception



Jati Fund Investment Portfolio



Fund Performance Report (cont'd.)

INCOME FUND

For twelve months period ended 31 December 2017, Income Fund has underperformed its required benchmark by 64bps when the fund generated an annual return of 4.63% as compared to its benchmark return of 5.27%. The underperformance of the fund was mainly due to overweighting position in the Corporate Bonds over the Government Bonds, where Government Bonds have better overall performance in the year.

In 2017, MGS has performed strongly with yields moving downward by 3bps~37bps in the short-to-belly of the curve. This was mainly driven by the excellent local economic data. On the global front, the US Fed and Bank of England have completed 3 and 1 interest rate hikes respectively in 2017 while ECB announced the plan to cut their QE program by half.

Going forward, global growth projection by IMF is expected to rise from 3.6% in 2017 to 3.9% in 2018, the strongest expansion since 2011. In the US and Europe region, the ultra-loose monetary policy regime is expected to be ended with a more hawkish tilt, where the investors will be eagerly watching the further Fed tightening with more meaningful inflationary data and the developments of cutting QE program by ECB. In Malaysia, BNM is expected to do an OPR hike in January 2018 and another potential rate hike in 2H18, taking cue from the pressure of global policy tightening.

Fund Performance Report (cont'd.)

COMPARATIVE PERFORMANCE TABLE

Income Fund

	FYE 12/17	FYE 12/16	FYE 12/15	FYE 12/14	FYE 06/14
Price NAV as at end	1.4182	1.3553	1.2688	1.2143	1.1912
Rebased Index Benchmark	1,850.7	1,758.1	1,705.3	1,636.5	1,611.5
Total NAV (RM)	26,931,906	27,321,339	22,667,584	21,193,033	20,672,857
Number of units	18,989,807	20,158,356	17,865,448	17,452,634	17,354,796
NAV per Unit (RM)	1.4182	1.3553	1.2688	1.2143	1.1912
Highest NAV (RM)	1.4182	1.3767	1.2688	1.2231 [^]	1.1912
Lowest NAV (RM)	1.3511	1.2688	1.2034	1.1898 [^]	1.1599
Total Annual Return (%)					
a) Capital Growth	4.63	6.82	4.49	1.94 [^]	0.43
b) Income Distributions	Nil	Nil	Nil	Nil	Nil
Average Return:- (%)					
One Year (%)	4.63	6.82	4.49	1.94 [^]	0.43
Three Years (% p.a.)	5.31	5.14	2.71	2.28	2.33
Five Years (% p.a.)	3.90	3.61	3.28	3.38	3.52

Benchmark Performance (Markit iBoxx All Local Bond Index Malaysia Total Return Index #)

Average Return:- (%)					
One Year (%)	5.27	3.09	4.21	1.55 [^]	2.36
Three Years (% p.a.)	4.18	3.71	3.02	3.06	3.51
Five Years (% p.a.)	3.48	3.30	3.65	3.83	4.00

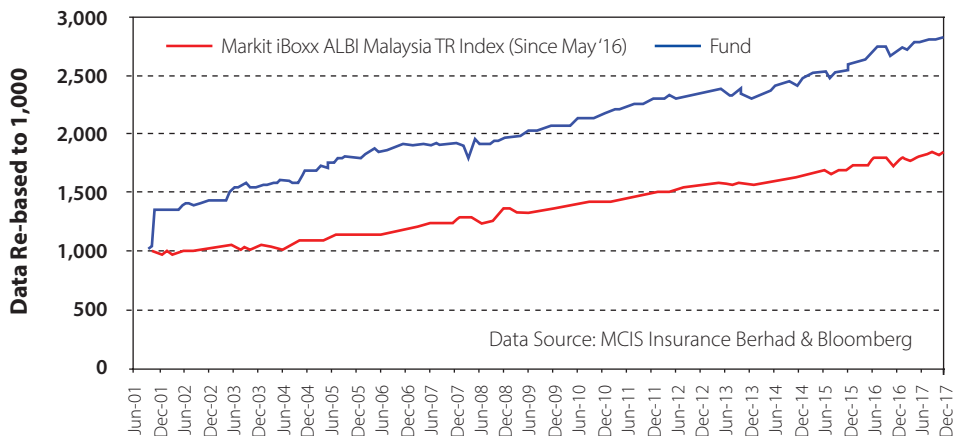
[^] 6 months period

since 2016

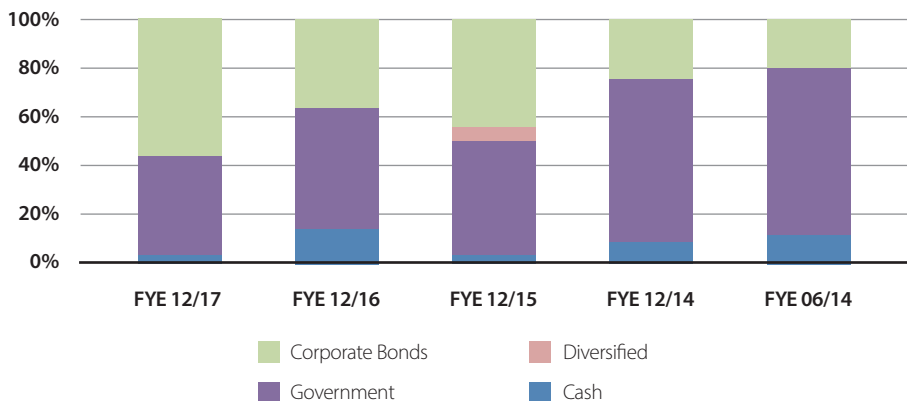
Fund Performance Report (cont'd.)

PERFORMANCE OF INCOME FUND NAV AND BENCHMARK SINCE INCEPTION

Income Fund Performance Since Inception



Income Fund Investment Portfolio



Fund Performance Report (cont'd.)

ASIAPAC FUND

AsiaPac Fund, a feeder fund that invests in CIMB S&P Ethical Asia Pacific Dividend ETF ("CIMB ETF") listed in Singapore, aims to provide investment results that closely correspond to the performance of the benchmark index, S&P Ethical Pan Asia Select Dividend Opportunities Index.

For twelve months period ending 31st December 2017, the fund gave a positive return of 11.99% compared to benchmark of 28.95%. The fund however had outperformed the benchmark index for three and five year periods to post returns of 5.41% and 6.07%, versus the benchmark returns of 0.23% and -0.17% respectively.

2017 was a spectacular year for the region with MSCI Asia Pacific Index delivering a 28.4% y-o-y return in USD. Hong Kong's Hang Seng Index was the best performer last year, with a record gain of 36.0% y-o-y to close at 29,919.2 point. The Asia Pacific economy continues to move along at a rapid pace, benefited from the strength of the global economy, along with inter-regional trade. The region's outlook for 2018 is solid, with industry consensus expectations of 10% earnings growth on the MSCI Asia Pacific Index and GDP growth expected to come in at just under 5%.

COMPARATIVE PERFORMANCE TABLE

AsiaPac Fund

	FYE 12/17	FYE 12/16	FYE 12/15	FYE 12/14	FYE 06/14
Price NAV as at end	0.6800	0.6072	0.5736	0.5805	0.5138
Rebased Index Benchmark	1,048.1	812.8	803.0	1,040.9	1,048.0
Total NAV (RM)	40,393,512	26,015,695	26,265,753	23,494,145	21,557,269
Number of units	59,400,190	42,845,208	45,792,487	40,475,478	41,958,572
NAV per Unit (RM)	0.6800	0.6072	0.5736	0.5805	0.5138
Highest NAV (RM)	0.7327	0.6153	0.6313	0.5825^	0.5154
Lowest NAV (RM)	0.6072	0.5292	0.5599	0.4955^	0.4510
Total Return (%)					
a) Capital Growth	11.99	5.86	-1.18	12.97^	2.51
b) Income Distributions	Nil	Nil	Nil	Nil	Nil
Average Return:- (%)					
One Year (%)	11.99	5.86	-1.18	12.97^	2.51
Three Years (% p.a.)	5.41	6.13	4.23	n/a	n/a
Five Years (% p.a.)	6.07	n/a	n/a	n/a	n/a

Benchmark Performance (S&P Ethical Pan Asia Opp Index)

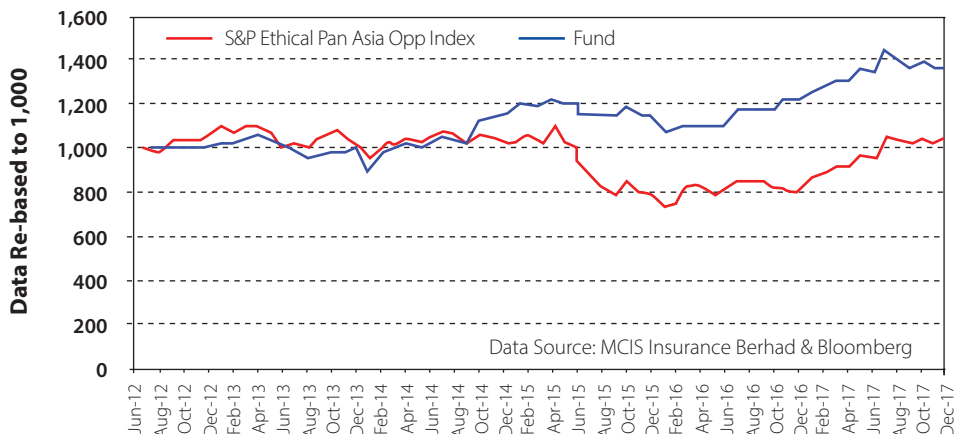
Average Return:- (%)					
One Year (%)	28.95	1.21	-22.85	-0.67^	4.68
Three Years (% p.a.)	0.23	-7.18	-8.75	n/a	n/a
Five Years (% p.a.)	-0.17	n/a	n/a	n/a	n/a

^ 6 months period

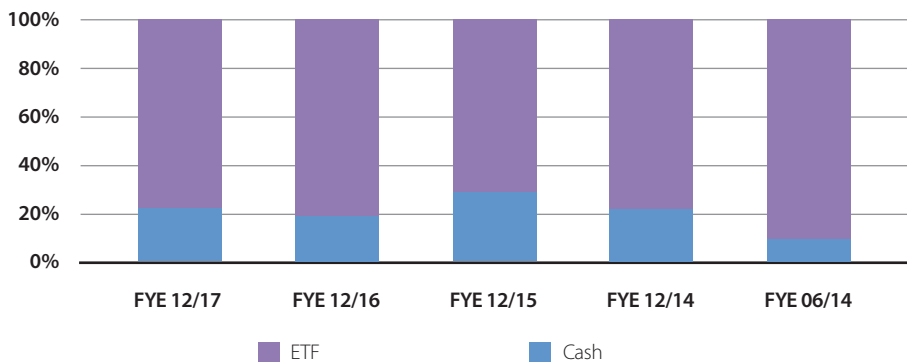
Fund Performance Report (cont'd.)

PERFORMANCE OF ASIAPAC FUND NAV AND BENCHMARK SINCE INCEPTION

AsiaPac Fund Performance Since Inception



AsiaPac Fund Investment Portfolio



Fund Performance Report (cont'd.)

GLOBAL YAKIN FUND

Global Yakin Fund is a feeder fund that invests in Aberdeen Islamic World Equity Fund that managed by Aberdeen Islamic Asset Management Sdn Bhd. It aims for capital appreciation in the long term by investing in an international portfolio of Shariah-compliant equities and equity-related securities of companies with good growth potential.

For twelve months under review, the fund had grew 6.75%, underperformed the benchmark, MSCI AC World Islamic Index of 19.32%. For the three year period under review, the fund had outperformed the benchmark to give a return of 6.51%, versus the benchmark return of 5.29%. It was a positive year for global markets in 2017, where most of the indices posted higher returns compared with the year earlier. The better sentiment was backed by stronger economic numbers not only in the US and the eurozone, but in most part of the world.

COMPARATIVE PERFORMANCE TABLE

Global Yakin Fund

	FYE 12/17	FYE 12/16	FYE 12/15	FYE 12/14	FYE 06/14
Price NAV as at end	0.6659	0.6238	0.5792	0.5511	0.5434
Rebased Index Benchmark	1,320.7	1,106.8	1,047.4	1,131.5	1,199.4
Total NAV (RM)	34,279,102	26,845,924	23,599,720	15,866,820	10,991,131
Number of units	51,476,427	43,032,873	40,742,661	28,792,196	20,226,672
NAV per Unit (RM)	0.6659	0.6238	0.5792	0.5511	0.5434
Highest NAV (RM)	0.6766	0.6238	0.6068	0.5547 [^]	0.5452
Lowest NAV (RM)	0.6238	0.5265	0.5400	0.5108 [^]	0.4943
Total Return (%)					
a) Capital Growth	6.75	7.70	5.11	1.41 [^]	8.70*
b) Income Distributions	Nil	Nil	Nil	Nil	Nil
Average Return:- (%)					
One Year (%)	6.75	7.70	5.11	1.41 [^]	8.70*
Three Years (% p.a.)	6.51	6.44	n/a	n/a	n/a

Benchmark Performance (MSCI AC World Islamic Index)

Average Return:- (%)					
One Year (%)	19.32	5.67	-7.43	-5.66 [^]	19.90*
Three Years (% p.a.)	5.29	-0.66	n/a	n/a	n/a

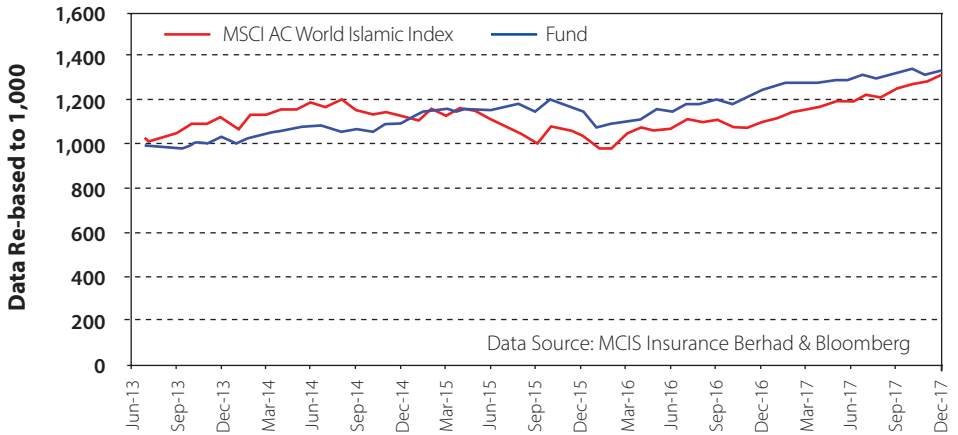
* Since Inception

[^] 6 months period

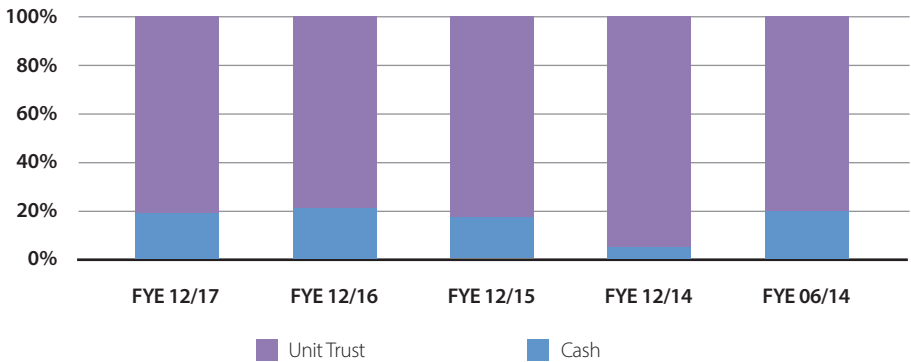
Fund Performance Report (cont'd.)

PERFORMANCE OF GLOBAL YAKIN FUND NAV AND BENCHMARK SINCE INCEPTION

Global Yakin Fund Performance Since Inception



Global Yakin Fund Investment Portfolio



Statement by the Manager

In the opinion of MCIS Insurance Berhad (“the Manager”), the accompanying financial information of the Investment-Linked Funds of MCIS Insurance Berhad, comprising the Balanced Fund, Equity Fund, Income Fund, Jati Fund, Dividend Fund, AsiaPac Fund and Global Yakin Fund set out on pages 31 to 80 have been prepared in accordance with the accounting policies as described in Note 2.2 to the financial information and the Guidelines on Investment-Linked Insurance/Takaful Business issued by Bank Negara Malaysia.

On behalf of MCIS Insurance Berhad

Kobus Vlok

Petaling Jaya, Malaysia
15 March 2018

Independent auditors' report to the unitholders of the Investment-Linked Funds of MCIS Insurance Berhad

Report on the audit of the financial information

Opinion

We have audited the financial information of Balanced Fund, Equity Fund, Income Fund, Jati Fund, Dividend Fund, AsiaPac Fund and Global Yakin Fund (collectively referred to as "the Funds"), which comprise the statements of assets and liabilities as at 31 December 2017, and the statements of income and expenditure, statements of changes in net asset value of the Funds for the year then ended, and notes to the financial information, including a summary of significant accounting policies, as set out on pages 31 to 80.

In our opinion, the accompanying financial information of the Funds for the year ended 31 December 2017 are prepared, in all material respects, in accordance with the accounting policies as described in Note 2.2 to the financial information and the Guidelines on Investment-linked Insurance/Takaful Business issued by Bank Negara Malaysia.

Basis for opinion

We conducted our audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing. Our responsibilities under those standards are further described in the *Auditors' responsibilities for the audit of the financial information* section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of matter

We draw attention to Note 2.1 to the financial information of the Funds, which describes the basis of accounting. The financial information of the Funds are prepared to assist the Funds in complying with the Guidelines on Investment-linked Insurance/Takaful Business issued by Bank Negara Malaysia. As a result, the financial information of the Funds may not be suitable for another purpose. Our report is intended solely for the unitholders of the Funds, as a body and should not be distributed to or used by parties other than the unitholders of the Funds. Our opinion is not modified in respect of this matter.

Independent auditors' report to the unitholders of the Investment-Linked Funds of MCIS Insurance Berhad (cont'd.)

Independence and other ethical responsibilities

We are independent of the Funds in accordance with the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants ("By-Laws") and the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants ("IESBA Code"), and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.

Information other than the financial information and auditors' report thereon

The directors of the Manager ("the directors") are responsible for the other information. The other information comprises the information contained in the Annual Report of the Funds, but does not include the financial information of the Funds and our auditors' report thereon.

Our opinion on the financial information of the Funds does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial information of the Funds, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial information of the Funds or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the directors for the financial information

The directors are responsible for the preparation of financial information of the Funds that give a true and fair view in accordance with the accounting policies as described in Note 2.2 to the financial information and the Guidelines on Investment-linked Insurance/Takaful Business issued by Bank Negara Malaysia. The directors are also responsible for such internal control as the directors determine is necessary to enable the preparation of financial information of the Funds that are free from material misstatement, whether due to fraud or error.

In preparing the financial information of the Funds, the directors are responsible for assessing the Funds' ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Funds or to cease operations, or have no realistic alternative but to do so.

Independent auditors' report to the unitholders of the Investment-Linked Funds of MCIS Insurance Berhad (cont'd.)

Auditors' responsibilities for the audit of the financial information

Our objectives are to obtain reasonable assurance about whether the financial information of the Funds as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with approved standards on auditing in Malaysia and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial information.

As part of an audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial information of the Funds, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Funds' internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Funds' ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial information of the Funds or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Funds to cease to continue as a going concern.

Independent auditors' report to the unitholders of the Investment-Linked Funds of MCIS Insurance Berhad (cont'd.)

Auditors' responsibilities for the audit of the financial information (cont'd.)

- Evaluate the overall presentation, structure and content of the financial information of the Funds, including the disclosures, and whether the financial information of the Funds represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Other matters

This report is made solely to the unitholders and for no other purpose. We do not assume responsibility to any other person for the content of this report.

Ernst & Young
AF: 0039
Chartered Accountants

Muhammad Syarizal Bin Abdul Rahim
No. 03157/01/2019 J
Chartered Accountant

Kuala Lumpur, Malaysia
15 March 2018

Statements of assets and liabilities

As at 31 December 2017

	Note	Balanced Fund		Equity Fund	
		2017 RM	2016 RM	2017 RM	2016 RM
Assets					
Investments	3	7,866,286	7,539,232	10,522,465	9,000,628
Investment income receivable		71,542	52,590	33,817	5,648
Other receivables		-	41,786	-	-
Cash and bank balances		81,363	24,228	16,961	26,969
Total assets		<u>8,019,191</u>	<u>7,657,836</u>	<u>10,573,243</u>	<u>9,033,245</u>
Liabilities					
Provision for taxation		2,056	7,592	8,527	2,300
Deferred tax liabilities	4	27,769	394	135,899	108,752
Other payables		25,387	-	3,976	32,703
Total liabilities		<u>55,212</u>	<u>7,986</u>	<u>148,402</u>	<u>143,755</u>
Net asset value of funds ("NAV")		<u>7,963,979</u>	<u>7,649,850</u>	<u>10,424,841</u>	<u>8,889,490</u>
Represented by:					
Unitholders' capital		4,378,805	4,528,208	7,127,977	6,219,623
Undistributed income		3,585,174	3,121,642	3,296,864	2,669,867
Unitholders' account	5	<u>7,963,979</u>	<u>7,649,850</u>	<u>10,424,841</u>	<u>8,889,490</u>
Units in circulation	5	6,824,769	6,955,454	10,066,697	9,134,614
NAV per unit (RM)	5	<u>1.1669</u>	<u>1.0998</u>	<u>1.0356</u>	<u>0.9732</u>

Statements of assets and liabilities (cont'd.)

As at 31 December 2017

	Note	Income Fund		Jati Fund	
		2017 RM	2016 RM	2017 RM	2016 RM
Assets					
Investments	3	26,640,820	26,950,681	12,585,068	12,180,256
Investment income receivable		257,739	217,149	34,844	588
Deferred tax assets	4	19,258	40,107	–	–
Other receivables		–	137,307	205,212	107,632
Cash and bank balances		61,173	29,772	40,773	51,330
Total assets		<u>26,978,990</u>	<u>27,375,016</u>	<u>12,865,897</u>	<u>12,339,806</u>
Liabilities					
Provision for taxation		8,066	53,677	273	2,071
Deferred tax liabilities	4	–	–	110,474	80,864
Other payables		39,018	–	210,279	657,244
Total liabilities		<u>47,084</u>	<u>53,677</u>	<u>321,026</u>	<u>740,179</u>
Net asset value of funds ("NAV")		<u>26,931,906</u>	<u>27,321,339</u>	<u>12,544,871</u>	<u>11,599,627</u>
Represented by:					
Unitholders' capital		15,715,544	17,354,843	10,051,469	9,482,011
Undistributed income		11,216,362	9,966,496	2,493,402	2,117,616
Unitholders' account	5	<u>26,931,906</u>	<u>27,321,339</u>	<u>12,544,871</u>	<u>11,599,627</u>
Units in circulation	5	18,989,807	20,158,356	14,135,599	13,491,733
NAV per unit (RM)	5	<u>1.4182</u>	<u>1.3553</u>	<u>0.8875</u>	<u>0.8598</u>

Statements of assets and liabilities (cont'd.)

As at 31 December 2017

	Note	Dividend Fund		AsiaPac Fund	
		2017 RM	2016 RM	2017 RM	2016 RM
Assets					
Investments	3	35,394,428	38,100,654	37,913,557	25,903,052
Investment income receivable		71,910	13,463	2,738	1,208
Other receivables		–	–	2,707,829	214,314
Cash and bank balances		73,651	79,980	20,106	12,324
Total assets		<u>35,539,989</u>	<u>38,194,097</u>	<u>40,644,230</u>	<u>26,130,898</u>
Liabilities					
Provision for taxation		2,457	6,955	1,110	69,932
Deferred tax liabilities	4	722,717	753,731	249,608	45,271
Other payables		331,461	36,707	–	–
Total liabilities		<u>1,056,635</u>	<u>797,393</u>	<u>250,718</u>	<u>115,203</u>
Net asset value of funds ("NAV")		<u>34,483,354</u>	<u>37,396,704</u>	<u>40,393,512</u>	<u>26,015,695</u>
Represented by:					
Unitholders' capital		12,098,453	16,776,670	33,322,042	22,042,381
Undistributed income		22,384,901	20,620,034	7,071,470	3,973,314
Unitholders' account	5	<u>34,483,354</u>	<u>37,396,704</u>	<u>40,393,512</u>	<u>26,015,695</u>
Units in circulation	5	40,750,954	46,333,506	59,400,191	42,845,208
NAV per unit (RM)	5	<u>0.8462</u>	<u>0.8071</u>	<u>0.6800</u>	<u>0.6072</u>

Statements of assets and liabilities (cont'd.)

As at 31 December 2017

		Global Yakin Fund	
	Note	2017 RM	2016 RM
Assets			
Investments	3	32,615,015	26,742,793
Investment income receivable		2,204	847
Other receivables		2,085,886	368,841
Cash and bank balances		23,125	26,819
Total assets		<u>34,726,230</u>	<u>27,139,300</u>
Liabilities			
Provision for taxation		1,073	6,212
Deferred tax liabilities	4	446,055	287,164
Total liabilities		<u>447,128</u>	<u>293,376</u>
Net asset value of funds ("NAV")		<u>34,279,102</u>	<u>26,845,924</u>
Represented by:			
Unitholders' capital		29,083,483	23,541,900
Undistributed income		5,195,619	3,304,024
Unitholders' account	5	<u>34,279,102</u>	<u>26,845,924</u>
Units in circulation	5	51,476,427	43,032,873
NAV per unit (RM)	5	<u>0.6659</u>	<u>0.6238</u>

The accompanying notes form an integral part of the financial statements.

Statements of income and expenditure

For the year ended 31 December 2017

	Note	Balanced Fund		Equity Fund	
		2017 RM	2016 RM	2017 RM	2016 RM
Net investment income:					
Interest/profit income	6	190,578	179,494	36,821	40,052
Dividend income	6	139,686	122,400	338,905	251,565
Investment related expenses	6	(3,143)	–	(12,480)	–
		<u>327,121</u>	<u>301,894</u>	<u>363,246</u>	<u>291,617</u>
Gain on disposal of investments		59,983	87,337	378,641	–
Unrealised capital gain		353,622	322,890	466,848	78,750
Total income		<u>740,726</u>	<u>712,121</u>	<u>1,208,735</u>	<u>370,367</u>
Loss on disposal of investments					
		(119,709)	–	(254,460)	–
Unrealised capital loss		(12,629)	(449,237)	(127,512)	(396,519)
Management fees		(99,062)	(94,162)	(151,704)	(124,025)
Other expenses		(5,753)	(5,576)	(5,764)	(5,530)
Total outgo		<u>(237,153)</u>	<u>(548,975)</u>	<u>(539,440)</u>	<u>(526,074)</u>
Excess/(deficit) of income over					
outgo before taxation		503,573	163,146	669,295	(155,707)
Taxation	7	(40,041)	(13,498)	(42,298)	19,107
Excess/(deficit) of income over					
outgo after taxation		463,532	149,648	626,997	(136,600)
Undistributed income					
brought forward		<u>3,121,642</u>	<u>2,971,994</u>	<u>2,669,867</u>	<u>2,806,467</u>
Undistributed income					
carried forward		<u>3,585,174</u>	<u>3,121,642</u>	<u>3,296,864</u>	<u>2,669,867</u>

Statements of income and expenditure (cont'd.)

For the year ended 31 December 2017

	Note	Income Fund		Jati Fund	
		2017 RM	2016 RM	2017 RM	2016 RM
Net investment income:					
Interest/profit income	6	1,215,464	1,072,177	41,073	61,799
Dividend income	6	–	–	300,195	245,047
Investment related expenses	6	–	–	(20,317)	(2,223)
		<u>1,215,464</u>	<u>1,072,177</u>	<u>320,951</u>	<u>304,623</u>
Gain on disposal of investments		42,726	659,169	469,373	–
Unrealised capital gain		275,451	185,005	384,860	37,600
Total income		<u>1,533,641</u>	<u>1,916,351</u>	<u>1,175,184</u>	<u>342,223</u>
Loss on disposal of investments					
		(1,699)	–	(589,798)	–
Unrealised capital loss		(17,834)	(26,318)	(14,737)	(941,685)
Management fees		(137,310)	(127,538)	(165,407)	(153,786)
Other expenses		(5,803)	(5,612)	(6,050)	(5,592)
Total outgo		<u>(162,646)</u>	<u>(159,468)</u>	<u>(775,992)</u>	<u>(1,101,063)</u>
Excess/(deficit) of income over					
outgo before taxation		1,370,995	1,756,883	399,192	(758,840)
Taxation	7	<u>(121,129)</u>	<u>(151,203)</u>	<u>(23,406)</u>	<u>66,653</u>
Excess/(deficit) of income over					
outgo after taxation		1,249,866	1,605,680	375,786	(692,187)
Undistributed income					
brought forward		<u>9,966,496</u>	<u>8,360,816</u>	<u>2,117,616</u>	<u>2,809,803</u>
Undistributed income					
carried forward		<u>11,216,362</u>	<u>9,966,496</u>	<u>2,493,402</u>	<u>2,117,616</u>

Statements of income and expenditure (cont'd.)

For the year ended 31 December 2017

	Note	Dividend Fund		AsiaPac Fund	
		2017 RM	2016 RM	2017 RM	2016 RM
Net investment income:					
Interest/profit income	6	127,244	232,966	148,510	217,172
Dividend income	6	1,104,153	1,107,351	959,109	817,383
Investment related expenses	6	(16,328)	–	(28,950)	(8,587)
		1,215,069	1,340,317	1,078,669	1,025,968
Gain on disposal of investments		1,915,733	46,131	–	–
Unrealised capital gain		–	1,910,593	2,554,202	694,595
Other income		–	–	33,639	37,590
Total income		3,130,802	3,297,041	3,666,510	1,758,153
Loss on disposal of investments					
		(306,251)	–	–	–
Unrealised capital loss		(387,676)	(4,232,023)	–	–
Management fees		(549,096)	(606,961)	(269,173)	(213,865)
Other expenses		(5,811)	(5,576)	(5,860)	(5,600)
Total outgo		(1,248,834)	(4,844,560)	(275,033)	(219,465)
Excess/(deficit) of income over					
outgo before taxation		1,881,968	(1,547,519)	3,391,477	1,538,688
Taxation	7	(117,101)	154,329	(293,321)	(140,652)
Excess/(deficit) of income over					
outgo after taxation		1,764,867	(1,393,190)	3,098,156	1,398,036
Undistributed income					
brought forward		20,620,034	22,013,224	3,973,314	2,575,278
Undistributed income					
carried forward		22,384,901	20,620,034	7,071,470	3,973,314

Statements of income and expenditure (cont'd.)

For the year ended 31 December 2017

	Note	Global Yakin Fund	
		2017 RM	2016 RM
Net investment income:			
Interest/profit income	6	141,694	107,285
Dividend income	6	–	39,431
		<hr/>	<hr/>
		141,694	146,716
Unrealised capital gain		1,986,137	1,912,371
Other income		211,139	130,631
Total income		<hr/>	<hr/>
		2,338,970	2,189,718
Management fees		(254,425)	(204,303)
Other expenses		(5,832)	(5,598)
Total outgo		<hr/>	<hr/>
		(260,257)	(209,901)
Excess of income over outgo before taxation		2,078,713	1,979,817
Taxation	7	(187,118)	(175,178)
		<hr/>	<hr/>
Excess of income over outgo after taxation		1,891,595	1,804,639
Undistributed income brought forward		3,304,024	1,499,385
		<hr/>	<hr/>
Undistributed income carried forward		5,195,619	3,304,024
		<hr/>	<hr/>

The accompanying notes form an integral part of the financial statements.

Statements of changes in net asset value

For the year ended 31 December 2017

	Balanced Fund		Equity Fund	
	2017 RM	2016 RM	2017 RM	2016 RM
NAV at the beginning of the financial year	7,649,850	7,349,985	8,889,490	8,881,166
Net realised income for the year, net of tax	149,819	265,887	314,808	155,747
Net unrealised capital gain/(loss) for the year, net of tax	313,713	(116,239)	312,189	(292,347)
Net income/(loss) for the year	463,532	149,648	626,997	(136,600)
Amounts received from units created	616,900	826,782	2,700,315	942,474
Amounts paid for units cancelled	(766,303)	(676,565)	(1,791,961)	(797,550)
NAV at the end of the financial year	<u>7,963,979</u>	<u>7,649,850</u>	<u>10,424,841</u>	<u>8,889,490</u>

	Income Fund		Jati Fund	
	2017 RM	2016 RM	2017 RM	2016 RM
NAV at the beginning of the financial year	27,321,339	22,667,584	11,599,627	11,477,497
Net realised income for the year, net of tax	1,012,858	1,459,688	35,273	139,571
Net unrealised capital gain/(loss) for the year, net of tax	237,008	145,992	340,513	(831,758)
Net income/(loss) for the year	1,249,866	1,605,680	375,786	(692,187)
Amounts received from units created	1,613,348	6,625,435	2,011,362	2,344,771
Amounts paid for units cancelled	(3,252,647)	(3,577,360)	(1,441,904)	(1,530,454)
NAV at the end of the financial year	<u>26,931,906</u>	<u>27,321,339</u>	<u>12,544,871</u>	<u>11,599,627</u>

Statements of changes in net asset value (cont'd.)

For the year ended 31 December 2017

	Dividend Fund		AsiaPac Fund	
	2017 RM	2016 RM	2017 RM	2016 RM
NAV at the beginning of the financial year	37,396,704	41,527,374	26,015,695	26,265,753
Net realised income for the year, net of tax	2,121,529	742,526	748,290	759,009
Net unrealised capital (loss)/gain for the year, net of tax	(356,662)	(2,135,716)	2,349,866	639,027
Net income/(loss) for the year	1,764,867	(1,393,190)	3,098,156	1,398,036
Amounts received from units created	1,746,506	4,801,967	15,331,963	5,032,277
Amounts paid for units cancelled	(6,424,723)	(7,539,447)	(4,052,302)	(6,680,371)
NAV at the end of the financial year	<u>34,483,354</u>	<u>37,396,704</u>	<u>40,393,512</u>	<u>26,015,695</u>

	Global Yakin Fund	
	2017 RM	2016 RM
NAV at the beginning of the financial year	26,845,924	23,599,720
Net realised income for the year, net of tax	64,349	45,259
Net unrealised capital gain for the year, net of tax	1,827,246	1,759,380
Net income for the year	1,891,595	1,804,639
Amounts received from units created	12,067,247	7,365,373
Amounts paid for units cancelled	(6,525,664)	(5,923,808)
NAV at the end of the financial year	<u>34,279,102</u>	<u>26,845,924</u>

The accompanying notes form an integral part of the financial statements.

Notes to the financial information

1. The manager and its principal activity

The Investment-Linked Funds of the Manager comprise the Balanced Fund, Equity Fund, Income Fund, Jati Fund, Dividend Fund, AsiaPac Fund and Global Yakin Fund (collectively referred to as “the Funds”).

MCIS Insurance Berhad, the Manager is a public limited liability company incorporated and domiciled in Malaysia and licensed under the Financial Services Act, 2013. Its principal activity is the underwriting of life and investment-linked insurance.

The financial information was authorised for issue by the Board of Directors of the Manager in accordance with a resolution on 15 March 2018

2. Significant accounting policies

2.1 Basis of preparation

The financial information of the Funds has been prepared in accordance with the accounting policies described in Note 2.2 to the financial information and the Guidelines on Investment-Linked Insurance/Takaful Business issued by Bank Negara Malaysia (“BNM”).

The financial information has been prepared under the historical cost convention except as disclosed in the significant accounting policies in Note 2.2 to the financial information.

The financial information is presented in Ringgit Malaysia (“RM”).

2.2 Summary of significant accounting policies

(a) Revenue recognition

Revenue is recognised when it is probable that the economic benefits associated with the transaction will flow to the Funds and the amount of the revenue can be measured reliably.

- (i) Interest income and profit from investments are recognised on accrual basis that reflects the effective yield of the asset.
- (ii) Dividend income is recognised when the right to receive payment is established.
- (iii) Net proceeds arising from the sale of investments are set off against the weighted average cost of investments. The resulting gains or losses are taken to the statements of income and expenditure.

Notes to the financial information (cont'd.)

2. Significant accounting policies (cont'd.)

2.2 Summary of significant accounting policies (cont'd.)

(b) Management fee

Management fees are charged based on the respective fund's daily net asset value, at the following rates:

Balanced Fund	1.25% per annum
Equity Fund	1.40% per annum
Income Fund	0.50% per annum
Jati Fund	1.35% per annum
Dividend Fund	1.50% per annum
AsiaPac Fund	0.85% per annum
Global Yakin Fund	0.85% per annum

(c) Net creation of units

Net creation of units represents premiums paid by policyholders as payment for a new insurance contract or subsequent payments to increase the amount of that contract. Net creation of units is recognised on a receipt basis.

(d) Net cancellation of units

Net cancellation of units represents cancellation of units arising from surrenders and withdrawals. Cancellation is recognised upon surrendering and withdrawal of the related insurance contract.

(e) Income tax

Income tax on the surplus or deficit for the year comprises current and deferred tax. Current tax is the expected amount of income taxes payable in respect of the taxable income for the year and is measured using the tax rates that have been enacted at the reporting date.

Deferred tax is provided for, using the liability method. In principle, deferred tax liabilities are recognised for all taxable temporary differences and deferred tax assets are recognised for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary differences can be utilised.

Notes to the financial information (cont'd.)

2. Significant accounting policies (cont'd.)

2.2 Summary of significant accounting policies (cont'd.)

(e) Income tax (cont'd.)

Deferred tax is measured at the tax rates that are expected to apply in the period when the asset is realised or the liability is settled, based on tax rates that have been enacted or substantively enacted at the reporting date. Deferred tax is recognised in the statements of income and expenditure, except when it arises from a transaction which is recognised directly in unitholders' account, in which case the deferred tax is also charged or credited directly in unitholders' account.

(f) Financial assets

Financial assets are recognised in the statements of assets and liabilities when the Funds become a party to the contractual provisions of the financial instrument.

When financial assets are recognised initially, they are measured at fair value plus, in the case of financial assets not at fair value through profit or loss, directly attributable transaction costs.

The Funds determine the classification of its financial assets at initial recognition, and the categories include financial assets at fair value through profit or loss ("FVTPL") and loans and receivables ("LAR").

(i) Financial assets at FVTPL

Financial assets are classified as financial assets at FVTPL if they are held for trading or are designated as such upon initial recognition. Financial assets designated as FVTPL upon initial recognition include debt securities, equity securities and unit and property trust funds.

Subsequent to initial recognition, financial assets at FVTPL are measured at fair value. Changes in the fair value of the financial instruments are recorded in 'unrealised capital gain/loss' in the statements of income and expenditure. Interest earned and dividend revenue are recorded separately in 'interest/profit income' and 'dividend income'.

The fair values of quoted equity securities, quoted exchange traded funds and real estate investment trusts are determined by reference to closing bid prices quoted on Bursa Malaysia Securities Berhad and Bloomberg Limited Partnership.

Notes to the financial information (cont'd.)

2. Significant accounting policies (cont'd.)

2.2 Summary of significant accounting policies (cont'd.)

(f) Financial assets (cont'd.)

(i) Financial assets at FVTPL (cont'd.)

The fair value of unquoted debt securities is determined by references to indicative market prices obtained from Bondweb which is provided by Bond Pricing Agency Malaysia ("BPAM").

(ii) LAR

Financial assets with fixed or determinable payments that are not quoted in an active market are classified as LAR. The Fund includes deposits with financial institutions, cash at banks and short term receivables in this classification.

Subsequent to initial recognition, LAR are measured at amortised cost using the effective interest method. Gains and losses are recognised in the statements of income and expenditure when the LAR are derecognised or impaired, and through the amortisation process.

(g) Impairment of financial assets

The Funds assess at each reporting date whether there is any objective evidence that a financial asset classified as LAR is impaired.

To determine whether there is objective evidence that an impairment loss on a financial asset has been incurred, the Funds consider factors such as the probability of insolvency or significant financial difficulties of the debtor and default or significant delay in payments.

If any such evidence exists, the amount of impairment loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. The impairment loss is recognised in the statements of income and expenditure.

The carrying amount of the financial asset is reduced by the impairment loss directly for all financial assets.

Notes to the financial information (cont'd.)

2. Significant accounting policies (cont'd.)

2.2 Summary of significant accounting policies (cont'd.)

(g) Impairment of financial assets (cont'd.)

If in a subsequent year, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss is reversed to the extent that the carrying amount of the asset does not exceed its amortised cost at the reversal date. The amount of reversal is recognised in the statements of income and expenditure.

(h) Financial liabilities

Financial liabilities are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability.

Financial liabilities are recognised in the statements of assets and liabilities when, and only when, the Funds become a party to the contractual provisions of the financial instrument. Financial liabilities are classified as other financial liabilities at fair value through profit or loss or at amortised cost, as appropriate.

The Funds' other financial liabilities which include other payables are recognised initially at fair value plus directly attributable transaction costs and subsequently measured at amortised cost using the effective interest method.

A financial liability is derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in the statements of income and expenditure when the liabilities are derecognised, and through the amortisation process.

(i) Unitholders' account

Unitholders' account of the Funds represent equity instruments in the statements of assets and liabilities.

Notes to the financial information (cont'd.)

2. Significant accounting policies (cont'd.)

2.2 Summary of significant accounting policies (cont'd.)

(j) Foreign currency transactions

Transactions in foreign currencies are initially recorded in the functional currency rate prevailing at the dates of the transaction. Monetary assets and liabilities denominated in foreign currencies are re-translated at the functional currency rate of exchange ruling at the reporting date. All differences are taken to the statements of income and expenditure. Non-monetary items denominated in foreign currencies that are measured at historical cost are translated using the exchange rates as at the dates of initial transactions.

Non-monetary items measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. All foreign exchange differences are taken to statements of income and expenditure, except for differences relating to items where gains or losses are recognised directly in unitholders' account, in which case, the gain or loss is recognised net of the exchange component in unitholders' account.

Notes to the financial information (cont'd.)

3. Investments**(i) Balanced Fund**

	2017 RM	2016 RM
FVTPL:		
Unquoted debt securities	3,834,953	3,429,446
Quoted equity securities	3,129,051	2,759,117
Quoted unit and property trust funds	660,180	506,500
	<u>7,624,184</u>	<u>6,695,063</u>
LAR:		
Deposits with licensed financial institutions	242,102	844,169
	<u>7,866,286</u>	<u>7,539,232</u>

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below:

	2017			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Unquoted debt securities:				
Malaysian Government Securities	1,000,000	977,245	980,820	12.3%
Corporate bonds:				
Al Dzhab Asset Berhad	100,000	100,220	100,300	1.3%
Sarawak Hidro Sdn Bhd	500,000	502,150	491,700	6.2%
YTL Corp Berhad	200,000	201,740	192,742	2.4%
Sabah Credit Corporation	350,000	350,462	351,627	4.4%
Sabah Development Bank Berhad	150,000	150,135	151,628	1.9%
Bank Pembangunan Malaysia Berhad	200,000	200,000	194,650	2.4%
CIMB Bank Berhad	500,000	500,000	501,075	6.3%
Northern Gateway Infrastructure Sdn Bhd	550,000	553,010	556,947	7.0%
Projek Lebuhraya Usahasama Berhad	300,000	320,640	313,464	3.9%
		<u>2,878,357</u>	<u>2,854,133</u>	35.8%
		<u>3,855,602</u>	<u>3,834,953</u>	48.2%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(i) Balanced Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2017 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL: (cont'd.)				
Quoted equity securities				
<i>Plantations</i>				
Felda Global Ventures Holdings Berhad	39,600	177,331	66,924	0.8%
IOI Corporation Berhad	32,000	150,499	144,640	1.8%
Kuala Lumpur Kepong Berhad	3,000	74,687	74,640	0.9%
Sime Darby Plantation Berhad	20,494	79,095	114,152	1.4%
<i>Trading/Services</i>				
IHH Healthcare Berhad	14,000	84,930	81,900	1.0%
Astro Malaysia Holdings Berhad	43,000	129,052	113,520	1.4%
Axiata Group Berhad	15,996	90,058	87,498	1.1%
Maxis Berhad	31,000	176,869	186,000	2.3%
Petronas Dagangan Bhd	6,000	128,028	145,560	1.8%
Sime Darby Berhad	20,494	26,196	45,292	0.6%
Telekom Malaysia Berhad	40,854	167,199	248,801	3.1%
MISC Berhad	5,000	32,439	36,900	0.5%
Tenaga Nasional Berhad	30,000	245,400	457,200	5.7%
Sapura Energy Berhad	42,000	135,873	29,610	0.4%
Hap Seng Consolidated Berhad	5,000	46,072	47,750	0.6%
Westports Holding Berhad	13,000	51,198	47,840	0.6%
YTL Corporation Berhad	25,500	38,000	33,405	0.4%
<i>Infrastructure</i>				
Digi.Com Berhad	23,000	99,720	111,550	1.4%
<i>Construction</i>				
IJM Corporation Berhad	5,000	17,140	15,150	0.2%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(i) Balanced Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2017 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL: (cont'd.)				
Quoted equity securities: (cont'd.)				
Consumer products				
PPB Group Berhad	3,000	49,902	51,720	0.7%
Industrial product				
Petronas Gas Bhd	5,000	89,767	87,400	1.1%
Petronas Chemicals Group Berhad	14,000	70,784	107,800	1.4%
Finance				
CIMB Group Holdings Berhad	36,698	225,480	240,005	3.0%
Malayan Banking Berhad	38,046	272,017	367,524	4.6%
Hong Leong Bank Berhad	6,000	87,932	102,000	1.3%
Hong Leong Financial Group Berhad	1,000	15,320	17,800	0.2%
Public Bank Berhad	2,000	40,060	41,520	0.5%
RHB Bank Berhad	5,000	25,600	24,950	0.3%
		2,826,648	3,129,051	39.3%
Quoted unit and property trust funds:				
Real Estate Investment Trust (REIT):				
Al-Aqar Healthcare				
Real Estate Investment Trust	100,000	100,000	143,000	1.8%
Amanah Raya Real Estate				
Investment Trust	250,000	235,000	227,500	2.9%
IGB Real Estate Investment Trust	75,000	95,750	125,250	1.6%
KLCC Stapled Group Berhad	21,000	164,076	164,430	2.1%
		594,826	660,180	8.3%
Total FVTPL		7,277,076	7,624,184	95.7%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(i) Balanced Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

		← 2016 →		
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Unquoted debt securities:				
Malaysian Government Securities	1,000,000	977,245	941,040	12.3%
Corporate bonds:				
Sarawak Hidro Sdn Bhd	500,000	502,150	492,595	6.4%
YTL Corporation Berhad	200,000	201,740	194,844	2.5%
Sabah Credit Corporation	500,000	500,660	500,630	6.5%
Bank Pembangunan Malaysia Berhad	200,000	200,000	192,632	2.5%
CIMB Bank Berhad	500,000	500,000	495,750	6.5%
Public Bank Berhad	300,000	301,080	299,985	3.9%
Projek Lebuhraya Utara-Selatan Berhad	300,000	320,640	311,970	4.1%
		<u>2,526,270</u>	<u>2,488,406</u>	32.5%
		<u>3,503,515</u>	<u>3,429,446</u>	44.8%

Quoted equity securities:**Plantations**

Felda Global Ventures Holdings Berhad	59,600	266,892	91,785	1.2%
IOI Corporation Berhad	33,000	157,825	144,870	1.9%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(i) Balanced Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2016 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL: (cont'd.)				
Quoted equity securities: (cont'd.)				
Trading/Services				
Amway (Malaysia) Holdings Berhad	11,000	70,754	81,950	1.1%
Astro Malaysia Holdings Berhad	18,000	60,286	46,620	0.6%
Axiata Group Berhad	15,726	88,801	70,925	0.9%
Maxis Berhad	41,000	233,924	245,180	3.2%
Petronas Dagangan Bhd	6,000	128,028	142,800	1.9%
Sime Darby Berhad	25,494	157,428	206,246	2.7%
Telekom Malaysia Berhad	40,854	167,199	243,081	3.2%
MISC Berhad	5,000	32,439	36,600	0.5%
Tenaga Nasional Berhad	30,000	245,400	417,000	5.5%
Sapura Energy Berhad	72,000	232,924	115,920	1.5%
Infrastructure				
Digi.Com Berhad	20,000	84,800	96,600	1.3%
Industrial product				
Petronas Gas Bhd	5,000	89,767	106,500	1.4%
Petronas Chemicals Group Berhad	14,000	70,784	97,300	1.3%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(i) Balanced Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2016 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL: (cont'd.)				
Quoted equity securities: (cont'd.)				
Finance				
CIMB Group Holdings Berhad	54,978	340,490	247,401	3.2%
Malayan Banking Berhad	46,332	328,140	368,339	4.8%
		2,755,881	2,759,117	36.1%
Quoted unit and property trust funds:				
Real Estate Investment Trust (REIT):				
Al-Aqar Healthcare				
Real Estate Investment Trust	100,000	100,000	157,000	2.1%
Amanah Raya Real Estate Investment Trust	250,000	235,000	228,750	3.0%
IGB Real Estate Investment Trust	75,000	95,750	120,750	1.6%
		430,750	506,500	6.6%
Total FVTPL		6,690,146	6,695,063	87.5%

(ii) Equity Fund

	2017 RM	2016 RM
FVTPL:		
Quoted equity securities	9,335,916	6,930,633
Quoted unit and property trust funds	699,150	752,820
	10,035,066	7,683,453
LAR:		
Deposits with licensed financial institutions	487,399	1,317,175
	10,522,465	9,000,628

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(ii) Equity Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2017 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Quoted equity securities:				
<i>Industrial products</i>				
Petronas Chemicals Group Berhad	72,000	395,187	554,400	5.3%
Petronas Gas Berhad	22,000	414,486	384,560	3.7%
<i>Trading/Services</i>				
Axiata Group Berhad	55,377	191,819	302,912	2.9%
IHH Healthcare Berhad	36,000	132,076	210,600	2.0%
Maxis Berhad	60,500	323,789	363,000	3.5%
Petronas Dagangan Berhad	15,000	48,825	363,900	3.5%
Sime Darby Berhad	76,821	138,548	169,774	1.6%
Telekom Malaysia Berhad	80,947	323,364	492,967	4.7%
Tenaga Nasional Berhad	59,250	506,042	902,970	8.7%
MISC Berhad	29,000	180,650	214,020	2.1%
Astro Malaysia Holdings Berhad	108,000	322,105	285,120	2.7%
Sapura Energy Berhad	88,000	258,019	62,040	0.6%
Hap Seng Consolidated Berhad	19,000	175,423	181,450	1.7%
Westports Holding Berhad	45,000	176,995	165,600	1.6%
YTL Corporation Berhad	81,600	122,000	106,896	1.0%
<i>Infrastructure</i>				
Digi.Com Berhad	62,000	294,480	300,700	2.9%
<i>Construction</i>				
IJM Corporation Berhad	51,000	171,963	154,530	1.5%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(ii) Equity Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2017 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL: (cont'd.)				
Quoted equity securities: (cont'd.)				
Consumer products				
PPB Group Berhad	11,000	182,115	189,640	1.8%
Finance				
CIMB Group Holdings Berhad	67,675	404,667	442,595	4.3%
Malayan Banking Berhad	79,974	598,413	772,549	7.4%
AMMB Holdings Berhad	44,000	212,578	193,160	1.9%
Public Bank Berhad	36,402	418,708	755,706	7.3%
Hong Leong Bank Berhad	12,000	168,944	204,000	2.0%
Hong Leong Financial Group Berhad	7,000	104,960	124,600	1.2%
RHB Bank Berhad	30,000	148,353	149,700	1.4%
Plantations				
Kuala Lumpur Kepong Berhad	9,000	223,526	223,920	2.5%
IOI Corporation Berhad	140,866	724,262	636,714	6.1%
Sime Darby Plantation Berhad	76,821	418,322	427,893	4.1%
		7,780,619	9,335,916	89.6%
Quoted unit and property trust funds:				
Real Estate Investment Trust (REIT):				
Al-Aqar Healthcare				
Real Estate Investment Trust	100,000	100,000	143,000	1.4%
Amanah Raya Real Estate				
Investment Trust	310,000	292,450	282,100	2.7%
KLCC Stapled Group Berhad	35,000	163,257	274,050	2.6%
		555,707	699,150	6.7%
Total FVTPL		8,336,326	10,035,066	96.3%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(ii) Equity Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2016 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Quoted equity securities:				
<i>Industrial products</i>				
Petronas Chemicals Group Berhad	67,000	359,147	465,650	5.2%
Petronas Gas Berhad	10,000	182,164	213,000	2.4%
<i>Trading/Services</i>				
Axiata Group Berhad	74,439	256,319	335,720	3.8%
IHH Healthcare Berhad	34,000	100,716	215,560	2.4%
Maxis Berhad	60,500	323,789	361,790	4.1%
Petronas Dagangan Berhad	20,000	65,100	476,000	5.4%
Sime Darby Berhad	66,821	574,147	540,580	6.1%
Telekom Malaysia Berhad	75,947	277,873	451,885	5.1%
Tenaga Nasional Berhad	59,250	481,146	823,575	9.3%
MISC Berhad	30,000	177,421	219,600	2.5%
Astro Malaysia Holdings Berhad	58,000	185,320	150,220	1.7%
Sapura Energy Berhad	168,000	580,925	270,480	3.0%
<i>Infrastructure</i>				
Digi.Com Berhad	20,000	84,800	96,600	1.1%
<i>Consumer products</i>				
UMW Holdings Berhad	5,000	41,556	22,800	0.3%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(ii) Equity Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2016 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL: (cont'd.)				
Quoted equity securities: (cont'd.)				
Finance				
CIMB Group Holdings Berhad	64,503	426,551	290,263	3.3%
Malayan Banking Berhad	70,370	507,574	559,441	6.3%
AMMB Holdings Berhad	18,000	85,921	77,040	0.9%
Public Bank Berhad	35,402	356,040	698,127	7.9%
Plantations				
IOI Corporation Berhad	150,866	775,677	662,302	7.5%
		<u>5,842,186</u>	<u>6,930,633</u>	78.0%
Quoted unit and property trust funds:				
Real Estate Investment Trust (REIT):				
Al-Aqar Healthcare				
Real Estate Investment Trust	100,000	100,000	157,000	1.8%
Amanah Raya Real Estate				
Investment Trust	250,000	235,000	228,750	2.6%
KLCC Stapled Group Berhad	47,000	146,866	367,070	4.1%
		<u>481,866</u>	<u>752,820</u>	8.5%
Total FVTPL		<u>6,324,052</u>	<u>7,683,453</u>	86.4%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(iii) Income Fund**

	2017 RM	2016 RM
FVTPL:		
Unquoted debt securities	25,873,195	23,230,546
LAR:		
Deposits with licensed financial institutions	767,625	3,720,135
	<u>26,640,820</u>	<u>26,950,681</u>

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below:

	2017			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Unquoted debt securities:				
Malaysian Government Securities	7,590,000	7,582,833	7,560,699	28.1%
Government Investment Issues	3,200,000	3,224,168	3,178,734	11.8%
Corporate bonds:				
CIMB Bank Berhad	500,000	500,000	501,075	1.9%
Al Dzahab Asset Bhd	250,000	250,550	250,750	0.9%
Sabah Credit Corporation	1,000,000	1,001,320	1,004,650	3.7%
Perdana Petroleum Bhd	1,000,000	1,000,000	1,000,350	3.7%
Northern Gateway Infrastructure S/B	2,400,000	2,413,740	2,430,924	9.0%
Bank Pembangunan Malaysia Berhad	1,000,000	1,000,000	973,250	3.6%
CIMB Bank Berhad Subordinated Debt	250,000	250,225	251,833	0.9%
Quantum Solar Park Semenanjung S/B	1,800,000	1,828,905	1,834,746	6.8%
BGSM Management Sdn Bhd	1,000,000	1,026,700	1,021,100	3.8%
Sabah Development Bank Berhad	1,150,000	1,152,055	1,162,724	4.3%
Sarawak Hidro Sdn Bhd	1,000,000	1,004,300	983,400	3.7%
PBFIN Berhad	1,000,000	1,095,400	1,039,470	3.9%
Danga Capital Berhad	500,000	517,350	501,555	1.9%
YTL Corp Berhad	2,000,000	2,017,400	1,927,420	7.2%
Gulf Investment Corp GSC	250,000	248,975	250,515	0.9%
		<u>15,306,920</u>	<u>15,133,762</u>	56.2%
Total FVTPL		<u>26,113,921</u>	<u>25,873,195</u>	96.1%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(iii) Income Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

		← 2016 →		
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Unquoted debt securities:				
Malaysian Government Securities	9,417,000	<u>9,359,319</u>	<u>9,114,564</u>	33.4%
Government Investment Issues	4,200,000	<u>4,209,098</u>	<u>4,157,550</u>	15.2%
Corporate bonds:				
CIMB Bank Berhad	500,000	500,000	495,750	1.8%
Sabah Credit Corporation	1,000,000	1,001,320	1,001,260	3.7%
Perdana Petroleum Berhad	1,000,000	1,000,000	995,850	3.6%
Public Bank Berhad	500,000	501,800	499,975	1.8%
Bank Pembangunan Malaysia Berhad	1,000,000	1,000,000	963,160	3.5%
CIMB Bank Berhad Subordinated Debt	250,000	250,225	249,720	0.9%
BGSM Management Sdn Bhd	1,000,000	1,026,700	1,013,290	3.7%
Sarawak Hidro Sdn Bhd	1,000,000	1,004,300	985,190	3.6%
PBFIN Berhad	1,000,000	1,095,400	1,057,770	3.9%
Danga Capital Berhad	500,000	517,350	498,905	1.8%
YTL Corporation Berhad	2,000,000	2,017,400	1,948,440	7.1%
Gulf Investment Corporation GSC	250,000	248,975	249,122	0.9%
		<u>10,163,470</u>	<u>9,958,432</u>	36.4%
Total FVTPL		<u>23,731,887</u>	<u>23,230,546</u>	85.0%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(iv) Jati Fund**

	2017 RM	2016 RM
FVTPL:		
Quoted equity securities	10,612,775	9,050,906
Quoted exchange traded fund	486,000	477,000
Quoted unit and property trust funds	627,100	266,420
	<u>11,725,875</u>	<u>9,794,326</u>
LAR:		
Deposits with licensed financial institutions	859,193	2,385,930
	<u>12,585,068</u>	<u>12,180,256</u>

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below:

	← 2017 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Quoted equity securities:				
Consumer products				
UMW Holdings Berhad	41,400	235,483	208,242	1.7%
PPB Group Berhad	33,000	550,962	568,920	4.5%
Industrial products				
Petronas Chemicals Group Berhad	115,700	684,123	890,890	7.1%
Petronas Gas Berhad	41,000	735,386	716,680	5.7%
Trading/Services				
Axiata Group Berhad	143,553	635,725	785,235	6.3%
IHH Healthcare Berhad	102,000	416,437	596,700	4.8%
Maxis Berhad	111,200	627,985	667,200	5.3%
Petronas Dagangan Berhad	20,000	403,106	485,200	3.9%
Sime Darby Berhad	190,131	369,018	420,190	3.4%
MISC Berhad	81,000	482,155	597,780	4.8%
Sapura Energy Berhad	220,000	487,470	155,100	1.2%
Westports Holding Berhad	92,000	363,145	338,560	2.7%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(iv) Jati Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2017 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL: (cont'd.)				
Quoted equity securities: (cont'd.)				
Trading/Services (cont'd.)				
Tenaga Nasional Berhad	80,550	737,922	1,227,582	9.8%
Telekom Malaysia Berhad	106,278	355,345	647,233	5.2%
Plantations				
Sime Darby Plantation Berhad	138,131	748,901	769,390	6.1%
Felda Global Ventures Holdings Berhad	56,600	202,474	95,654	0.8%
Kuala Lumpur Kepong Berhad	24,000	596,257	597,120	4.8%
IOI Corporation Berhad	132,000	601,501	596,639	4.8%
Construction				
IJM Corporation Berhad	82,000	267,204	248,460	2.0%
		<u>9,500,599</u>	<u>10,612,775</u>	84.6%
Quoted exchange traded fund:				
MYETF Dow Jones Islamic Market Mal Titans 25	450,000	266,443	486,000	3.9%
		<u>266,443</u>	<u>486,000</u>	3.9%
Quoted unit and property trust funds:				
Real Estate Investment Trust (REIT):				
KLCC Stapled Group Berhad	60,000	455,512	469,800	3.7%
Al-Aqar Healthcare Real Estate Investment Trust	110,000	122,400	157,300	1.3%
		<u>577,912</u>	<u>627,100</u>	5.0%
Total FVTPL		<u>10,344,954</u>	<u>11,725,875</u>	93.5%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(iv) Jati Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2016 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Quoted equity securities:				
Consumer products				
UMW Holdings Berhad	90,000	511,921	410,400	3.5%
Industrial products				
Petronas Chemicals Group Berhad	109,700	617,227	762,415	6.6%
Petronas Gas Berhad	15,000	271,953	319,500	2.8%
Trading/Services				
Axiata Group Berhad	125,815	512,721	567,426	4.9%
IHH Healthcare Berhad	74,000	244,676	469,160	4.0%
Maxis Berhad	66,200	348,037	395,876	3.4%
Petronas Dagangan Berhad	30,000	604,658	714,000	6.2%
Sime Darby Berhad	128,131	1,098,476	1,036,580	8.9%
MISC Berhad	77,000	452,475	563,640	4.9%
Sapura Energy Berhad	535,000	1,185,439	861,350	7.4%
Tenaga Nasional Berhad	70,550	546,510	980,645	8.5%
Telekom Malaysia Berhad	105,278	275,228	626,404	5.4%
Infrastructure				
Digi.Com Berhad	65,000	266,120	313,950	2.7%
Plantations				
Hap Seng Plantations Holdings Berhad	41,400	119,592	101,844	0.9%
Felda Global Ventures Holdings Berhad	236,600	846,385	364,364	3.1%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(iv) Jati Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2016 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL: (cont'd.)				
Quoted equity securities: (cont'd.)				
Construction				
Gamuda Berhad	96,600	375,353	460,782	4.0%
Properties				
IOI Properties Group Berhad	48,843	37,817	102,570	0.9%
		<u>8,314,588</u>	<u>9,050,906</u>	78.0%
Quoted exchange traded fund:				
MYETF Dow Jones Islamic				
Market Malaysia Titans 25	450,000	266,443	477,000	4.1%
		<u>266,443</u>	<u>477,000</u>	4.1%
Quoted unit and property trust funds:				
Real Estate Investment Trust (REIT):				
KLCC Stapled Group Berhad	12,000	80,095	93,720	0.8%
Al-Aqar Healthcare				
Real Estate Investment Trust	110,000	122,400	172,700	1.5%
		<u>202,495</u>	<u>266,420</u>	2.3%
Total FVTPL		<u>8,783,526</u>	<u>9,794,326</u>	84.4%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(v) Dividend Fund**

	2017 RM	2016 RM
FVTPL:		
Quoted equity securities	29,309,964	30,673,796
Quoted exchange traded fund	1,264,680	1,241,260
Quoted unit and property trust funds	2,632,300	1,875,372
	33,206,944	33,790,428
LAR:		
Deposits with licensed financial institutions	2,187,484	4,310,226
	35,394,428	38,100,654

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below:

	← 2017 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Quoted equity securities:				
Consumer products				
PPB Group Berhad	40,000	652,737	689,600	2.0%
Industrial products				
Petronas Chemicals Group Berhad	290,000	1,645,644	2,233,000	6.5%
Petronas Gas Berhad	138,000	1,521,418	2,412,240	7.0%
Trading/Services				
Axiata Group Berhad	322,151	962,867	1,762,166	5.1%
IHH Healthcare Berhad	134,000	396,091	783,900	2.3%
KPJ Healthcare Berhad	582,664	148,489	562,271	1.6%
Astro Malaysia Holdings Berhad	240,000	652,949	633,600	1.8%
MISC Berhad	70,000	521,883	516,600	1.5%
Westports Holdings Berhad	100,000	396,330	368,000	1.1%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(v) Dividend Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2017 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL: (cont'd.)				
Quoted equity securities: (cont'd.)				
Trading/Services (cont'd.)				
Maxis Berhad	356,000	1,966,371	2,136,000	6.2%
Petronas Dagangan Berhad	58,000	501,866	1,407,080	4.1%
Sime Darby Berhad	285,779	465,888	631,572	1.8%
Telekom Malaysia Berhad	330,064	978,655	2,010,090	5.8%
Sapura Energy Berhad	250,000	809,157	176,250	0.5%
Tenaga Nasional Berhad	125,500	975,848	1,912,620	5.6%
YTL Corporation Berhad	285,600	426,734	374,136	1.1%
Infrastructure				
Digi.Com Berhad	375,000	1,178,334	1,818,750	5.3%
Finance				
CIMB Group Holdings Berhad	84,032	545,905	549,569	1.6%
Malayan Banking Berhad	203,715	1,524,080	1,967,887	5.7%
AMMB Holdings Berhad	115,000	531,771	504,850	1.5%
Public Bank Berhad	105,414	1,084,276	2,188,395	6.4%
Plantations				
IOI Corporation Berhad	350,000	1,635,780	1,582,000	4.6%
Kuala Lumpur Kepong Berhad	20,000	238,720	497,600	1.4%
Sime Darby Plantation Berhad	285,779	1,406,666	1,591,788	4.6%
		21,168,459	29,309,964	85.0%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(v) Dividend Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2017 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL: (cont'd.)				
Quoted exchange traded fund:				
MYETF Dow Jones Islamic				
Market Malaysia Titans 25	1,171,000	694,378	1,264,680	3.7%
		<u>694,378</u>	<u>1,264,680</u>	3.7%
Quoted unit and property trust funds:				
Real Estate Investment Trust (REIT):				
AXIS Real Estate Investment Trust	375,200	319,427	562,800	1.6%
KLCC Stapled Group Berhad	110,000	860,173	861,300	1.6%
Amanah Raya Real Estate Investment Trust	620,000	573,230	564,200	1.6%
UOA Real Estate Investment Trust	400,000	557,324	644,000	1.9%
		<u>2,310,154</u>	<u>2,632,300</u>	7.6%
Total FVTPL		<u>24,172,991</u>	<u>33,206,944</u>	96.3%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(v) Dividend Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2016 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Quoted equity securities:				
Consumer products				
PPB Group Berhad	25,000	401,412	396,500	1.1%
UMW Holdings Berhad	81,000	523,452	369,360	1.0%
Industrial products				
Petronas Chemicals Group Berhad	315,000	1,787,510	2,189,250	5.9%
Petronas Gas Berhad	123,000	1,231,015	2,619,900	7.0%
Trading/Services				
Axiata Group Berhad	336,689	996,638	1,518,467	4.1%
IHH Healthcare Berhad	134,000	396,091	849,560	2.3%
KPJ Healthcare Berhad	233,166	237,684	972,302	2.6%
Maxis Berhad	388,000	2,143,123	2,320,240	6.2%
Petronas Dagangan Berhad	58,000	501,866	1,380,400	3.7%
Sime Darby Berhad	371,779	2,927,964	3,007,692	8.0%
Telekom Malaysia Berhad	435,064	1,229,288	2,588,631	6.9%
Sapura Energy Berhad	370,000	1,197,552	595,700	1.6%
Tenaga Nasional Berhad	107,500	641,648	1,494,250	4.0%
Infrastructure				
Digi.Com Berhad	365,000	985,425	1,762,950	4.7%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(v) Dividend Fund (cont'd.)**

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below: (cont'd.)

	← 2016 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL: (cont'd.)				
Quoted equity securities: (cont'd.)				
<i>Finance</i>				
CIMB Group Holdings Berhad	130,092	853,758	585,415	1.6%
Malayan Banking Berhad	279,534	2,076,871	2,222,295	5.9%
AMMB Holdings Berhad	85,000	405,739	363,800	1.0%
Public Bank Berhad	171,414	1,763,145	3,380,284	9.0%
<i>Plantations</i>				
IOI Corporation Berhad	360,000	1,685,538	1,580,400	4.2%
Kuala Lumpur Kepong Berhad	20,000	238,721	476,400	1.3%
		22,224,440	30,673,796	82.0%
Quoted exchange traded fund:				
MYETF Dow Jones Islamic				
Market Malaysia Titans 25	1,171,000	694,378	1,241,260	3.3%
		694,378	1,241,260	3.3%
Quoted unit and property trust funds:				
<i>Real Estate Investment Trust (REIT):</i>				
AXIS Real Estate Investment Trust	375,200	319,427	604,072	1.6%
Amanah Raya Real Estate Investment Trust	620,000	573,230	567,300	1.5%
UOA Real Estate Investment Trust	400,000	557,324	704,000	1.9%
		1,449,981	1,875,372	5.0%
Total FVTPL		24,368,799	33,790,428	90.4%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(vi) AsiaPac Fund**

	2017 RM	2016 RM
FVTPL:		
Quoted exchange traded fund	31,791,040	21,311,537
LAR:		
Deposits with licensed financial institutions	6,122,517	4,591,515
	<u>37,913,557</u>	<u>25,903,052</u>

The composition, costs and fair values of the FVTPL investments in Singapore are as detailed below:

← 2017 →				
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Quoted exchange traded fund:				
CIMB S&P Ethical Asia				
Pacific Dividend ETF	8,309,000	28,670,945	31,791,040	78.7%
Total FVTPL		<u>28,670,945</u>	<u>31,791,040</u>	78.7%

← 2016 →				
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Quoted exchange traded fund:				
CIMB S&P Ethical Asia				
Pacific Dividend ETF	6,309,000	20,745,644	21,311,537	81.9%
Total FVTPL		<u>20,745,644</u>	<u>21,311,537</u>	81.9%

Notes to the financial information (cont'd.)

3. Investments (cont'd.)**(vii) Global Yakin Fund**

	2017	2016
	RM	RM
FVTPL:		
Unit trust fund	27,295,687	23,309,550
LAR:		
Deposits with licensed financial institutions	5,319,328	3,433,243
	<u>32,615,015</u>	<u>26,742,793</u>

The composition, costs and fair values of the FVTPL investments in Malaysia are as detailed below:

← 2017 →				
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Unit trust fund:				
Aberdeen Islamic				
World Equity Fund	17,167,099	<u>21,720,000</u>	<u>27,295,687</u>	79.6%
Total FVTPL		<u>21,720,000</u>	<u>27,295,687</u>	79.6%

← 2016 →				
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
FVTPL:				
Unit trust fund:				
Aberdeen Islamic				
World Equity Fund	15,877,358	<u>19,720,000</u>	<u>23,309,550</u>	86.8%
Total FVTPL		<u>19,720,000</u>	<u>23,309,550</u>	86.8%

Notes to the financial information (cont'd.)

4. Deferred tax liabilities/(assets)

	Balanced Fund RM	Equity Fund RM	Income Fund RM	Jati Fund RM	Dividend Fund RM	AsiaPac Fund RM	Global Yakin Fund RM
2017							
At 1 January 2017	394	108,752	(40,107)	80,864	753,731	45,271	287,164
Recognised in the statements of income and expenditure (Note 7)	27,375	27,147	20,849	29,610	(31,014)	204,337	158,891
At 31 December 2017	27,769	135,899	(19,258)	110,474	722,717	249,608	446,055
2016							
At 1 January 2016	10,095	134,174	(56,044)	153,191	939,445	(10,296)	134,174
Recognised in the statements of income and expenditure (Note 7)	(9,701)	(25,422)	15,937	(72,327)	(185,714)	55,567	152,990
At 31 December 2016	394	108,752	(40,107)	80,864	753,731	45,271	287,164

The deferred tax liabilities/(assets) relate to the unrealised gains/(losses) on investments of the Funds.

Notes to the financial information (cont'd.)

5. Unitholders' account**(i) Balanced Fund**

	2017	
	No. of units	RM
Amount received for creations during the year	538,895	616,900
Amount paid for cancellations during the year	(669,580)	(766,303)
	(130,685)	(149,403)
Unitholders' account brought forward	6,955,454	7,649,850
Excess of income over outgo after taxation	–	463,532
	<u>6,824,769</u>	<u>7,963,979</u>
Net asset value per unit at 31 December 2017		<u>1.1669</u>

	2016	
	No. of units	RM
Amount received for creations during the year	713,745	826,782
Amount paid for cancellations during the year	(579,458)	(676,565)
	134,287	150,217
Unitholders' account brought forward	6,821,167	7,349,985
Excess of income over outgo after taxation	–	149,648
	<u>6,955,454</u>	<u>7,649,850</u>
Net asset value per unit at 31 December 2016		<u>1.0998</u>

Notes to the financial information (cont'd.)

5. Unitholders' account (cont'd.)**(ii) Equity Fund**

	2017	
	No. of units	RM
Amount received for creations during the year	2,689,935	2,700,315
Amount paid for cancellations during the year	(1,757,852)	(1,791,961)
	932,083	908,354
Unitholders' account brought forward	9,134,614	8,889,490
Excess of income over outgo after taxation	–	626,997
	10,066,697	10,424,841
Net asset value per unit at 31 December 2017		1.0356

	2016	
	No. of units	RM
Amount received for creations during the year	956,489	942,474
Amount paid for cancellations during the year	(810,491)	(797,550)
	145,998	144,924
Unitholders' account brought forward	8,988,616	8,881,166
Deficit of income over outgo after taxation	–	(136,600)
	9,134,614	8,889,490
Net asset value per unit at 31 December 2016		0.9732

Notes to the financial information (cont'd.)

5. Unitholders' account (cont'd.)**(iii) Income Fund**

	2017	
	No. of units	RM
Amount received for creations during the year	1,175,690	1,613,348
Amount paid for cancellations during the year	(2,344,239)	(3,252,647)
	(1,168,549)	(1,639,299)
Unitholders' account brought forward	20,158,356	27,321,339
Excess of income over outgo after taxation	–	1,249,866
	<u>18,989,807</u>	<u>26,931,906</u>
Net asset value per unit at 31 December 2017		<u>1.4182</u>

	2016	
	No. of units	RM
Amount received for creations during the year	4,965,952	6,625,435
Amount paid for cancellations during the year	(2,673,044)	(3,577,360)
	2,292,908	3,048,075
Unitholders' account brought forward	17,865,448	22,667,584
Excess of income over outgo after taxation	–	1,605,680
	<u>20,158,356</u>	<u>27,321,339</u>
Net asset value per unit at 31 December 2016		<u>1.3553</u>

Notes to the financial information (cont'd.)

5. Unitholders' account (cont'd.)**(iv) Jati Fund**

	2017	
	No. of units	RM
Amount received for creations during the year	2,254,247	2,011,362
Amount paid for cancellations during the year	(1,610,381)	(1,441,904)
	643,866	569,458
Unitholders' account brought forward	13,491,733	11,599,627
Excess of income over outgo after taxation	–	375,786
	14,135,599	12,544,871
Net asset value per unit at 31 December 2017		0.8875

	2016	
	No. of units	RM
Amount received for creations during the year	2,659,754	2,344,771
Amount paid for cancellations during the year	(1,734,890)	(1,530,454)
	924,864	814,317
Unitholders' account brought forward	12,566,869	11,477,497
Deficit of income over outgo after taxation	–	(692,187)
	13,491,733	11,599,627
Net asset value per unit at 31 December 2016		0.8598

Notes to the financial information (cont'd.)

5. Unitholders' account (cont'd.)**(v) Dividend Fund**

	2017	
	No. of units	RM
Amount received for creations during the year	2,072,732	1,746,506
Amount paid for cancellations during the year	(7,655,284)	(6,424,723)
	(5,582,552)	(4,678,217)
Unitholders' account brought forward	46,333,506	37,396,704
Excess of income over outgo after taxation	–	1,764,867
	<u>40,750,954</u>	<u>34,483,354</u>
Net asset value per unit at 31 December 2017		<u>0.8462</u>

	2016	
	No. of units	RM
Amount received for creations during the year	5,877,781	4,801,967
Amount paid for cancellations during the year	(9,244,034)	(7,539,447)
	(3,366,253)	(2,737,480)
Unitholders' account brought forward	49,699,759	41,527,374
Deficit of income over outgo after taxation	–	(1,393,190)
	<u>46,333,506</u>	<u>37,396,704</u>
Net asset value per unit at 31 December 2016		<u>0.8071</u>

Notes to the financial information (cont'd.)

5. Unitholders' account (cont'd.)**(vi) AsiaPac Fund**

	2017	
	No. of units	RM
Amount received for creations during the year	22,600,282	15,331,963
Amount paid for cancellations during the year	(6,045,299)	(4,052,302)
	16,554,983	11,279,661
Unitholders' account brought forward	42,845,208	26,015,695
Excess of income over outgo after taxation	–	3,098,156
	59,400,191	40,393,512
Net asset value per unit at 31 December 2017		0.6800

	2016	
	No. of units	RM
Amount received for creations during the year	8,873,568	5,032,277
Amount paid for cancellations during the year	(11,820,847)	(6,680,371)
	(2,947,279)	(1,648,094)
Unitholders' account brought forward	45,792,487	26,265,753
Excess of income over outgo after taxation	–	1,398,036
	42,845,208	26,015,695
Net asset value per unit at 31 December 2016		0.6072

Notes to the financial information (cont'd.)

5. Unitholders' account (cont'd.)**(vii) Global Yakin Fund**

	2017	
	No. of units	RM
Amount received for creations during the year	18,502,514	12,067,247
Amount paid for cancellations during the year	(10,058,960)	(6,525,664)
	8,443,554	5,541,583
Unitholders' account brought forward	43,032,873	26,845,924
Excess of income over outgo after taxation	–	1,891,595
	51,476,427	34,279,102
Net asset value per unit at 31 December 2017		0.6659

	2016	
	No. of units	RM
Amount received for creations during the year	12,504,438	7,365,373
Amount paid for cancellations during the year	(10,214,226)	(5,923,808)
	2,290,212	1,441,565
Unitholders' account brought forward	40,742,661	23,599,720
Excess of income over outgo after taxation	–	1,804,639
	43,032,873	26,845,924
Net asset value per unit at 31 December 2016		0.6238

Notes to the financial information (cont'd.)

6. Net investment income

	Balanced Fund RM	Equity Fund RM	Income Fund RM	Jati Fund RM	Dividend Fund RM	AsiaPac Fund RM	Global Yakin Fund RM
2017							
Interest/profit from:							
Deposits with							
licensed banks	16,603	36,821	94,641	41,073	127,244	148,510	141,694
Corporate bonds	173,975	–	1,120,823	–	–	–	–
	<u>190,578</u>	<u>36,821</u>	<u>1,215,464</u>	<u>41,073</u>	<u>127,244</u>	<u>148,510</u>	<u>141,694</u>
Gross dividends from:							
Shares quoted in							
Malaysia	107,875	298,045	–	278,066	973,117	–	–
Quoted exchange							
traded fund	–	–	–	–	–	959,109	–
Unit and property							
trusts	31,811	40,860	–	22,129	131,036	–	–
	<u>139,686</u>	<u>338,905</u>	<u>–</u>	<u>300,195</u>	<u>1,104,153</u>	<u>959,109</u>	<u>–</u>
Investment related							
expenses	(3,143)	(12,480)	–	(20,317)	(16,328)	(28,950)	–
	<u>(3,143)</u>	<u>(12,480)</u>	<u>–</u>	<u>(20,317)</u>	<u>(16,328)</u>	<u>(28,950)</u>	<u>–</u>
Total net investment							
income	<u>327,121</u>	<u>363,246</u>	<u>1,215,464</u>	<u>320,951</u>	<u>1,215,069</u>	<u>1,078,669</u>	<u>141,694</u>

Notes to the financial information (cont'd.)

6. Net investment income (cont'd.)

	Balanced Fund RM	Equity Fund RM	Income Fund RM	Jati Fund RM	Dividend Fund RM	AsiaPac Fund RM	Global Yakin Fund RM
2016							
Interest/profit from:							
Deposits with							
licensed banks	33,634	40,052	132,725	61,799	232,966	217,172	107,285
Corporate bonds	145,860	–	939,452	–	–	–	–
	<u>179,494</u>	<u>40,052</u>	<u>1,072,177</u>	<u>61,799</u>	<u>232,966</u>	<u>217,172</u>	<u>107,285</u>
Gross dividends from:							
Shares quoted in							
Malaysia	94,164	212,685	–	223,034	966,381	–	–
Quoted exchange traded fund	–	–	–	10,665	27,753	817,383	–
Unit and property trusts	28,236	38,880	–	11,348	113,217	–	39,431
	<u>122,400</u>	<u>251,565</u>	<u>–</u>	<u>245,047</u>	<u>1,107,351</u>	<u>817,383</u>	<u>39,431</u>
Investment related							
expenses	–	–	–	(2,223)	–	(8,587)	–
	<u>–</u>	<u>–</u>	<u>–</u>	<u>(2,223)</u>	<u>–</u>	<u>(8,587)</u>	<u>–</u>
Total net investment							
income	<u>301,894</u>	<u>291,617</u>	<u>1,072,177</u>	<u>304,623</u>	<u>1,340,317</u>	<u>1,025,968</u>	<u>146,716</u>

Notes to the financial information (cont'd.)

7. Taxation

	Balanced Fund RM	Equity Fund RM	Income Fund RM	Jati Fund RM	Dividend Fund RM	AsiaPac Fund RM	Global Yakin Fund RM
2017							
Income tax:							
Current year provision	12,666	15,151	100,280	(6,204)	148,115	88,984	28,227
Deferred tax:							
Relating to origination and reversal of temporary differences (Note 4)	27,375	27,147	20,849	29,610	(31,014)	204,337	158,891
	40,041	42,298	121,129	23,406	117,101	293,321	187,118
2016							
Income tax:							
Current year provision	23,199	6,315	135,266	5,674	31,385	85,085	22,188
Deferred tax:							
Relating to origination and reversal of temporary differences (Note 4)	(9,701)	(25,422)	15,937	(72,327)	(185,714)	55,567	152,990
	13,498	(19,107)	151,203	(66,653)	(154,329)	140,652	175,178

The tax charge on the Funds relates to tax on investment income received and net gain on disposal of investments during the year, at the statutory tax rate of 8% (2016: 8%) in accordance with the method prescribed under Income Tax Act, 1967 for life insurance business.

Corporate Information

REGISTERED OFFICE

Wisma MCIS
Jalan Barat
46200 Petaling Jaya
Selangor Darul Ehsan

HEAD OFFICE

Wisma MCIS
Jalan Barat
46200 Petaling Jaya
Selangor Darul Ehsan

BOARD OF DIRECTORS

Mr Kirupalani Chelliah

Chairman and Independent, Non-Executive Director

Mr Murugiah M N Singham

Independent, Non-Executive Director

Dato' Dr Md Khir Abdul Rahman

Independent, Non-Executive Director

Mr William Robertson Dommissie

Non-Independent, Non-Executive Director

En Mohammad Nizar Idris

Independent, Non-Executive Director

Datin Sunita Mei-Lin Rajakumar

Independent, Non-Executive Director

Mr Prasheem Seebran

Non-Independent, Non-Executive Director

Tn Hj M.Nasir Ramli (appointed on 15.03.2018)

Non-independent, Non-Executive Director

COMPANY SECRETARY

Ms Mary Constancia D'Silva

AUDITORS

Ernst & Young

AF : 0039

Chartered Accountants

PRINCIPAL BANKER

OCBC Bank (Malaysia) Berhad

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Penyata Ketua Pegawai Eksekutif



Kobus Vlok
Ketua Pegawai Eksekutif
MCIS Insurance Berhad

Pemegang Polisi yang Dihargai,

Kami amat menghargai sokongan berterusan yang anda berikan kepada Dana-dana Berkaitan-Pelaburan (Dana I-Linked) berasaskan polisi insurans hayat. Tahun demi tahun, kami terus menguruskan portfolio dana pilihan anda menggunakan strategi pelaburan yang terbukti untuk menjana pulangan terbaik demi manfaat jangka panjang anda.

Di dalam Laporan Tahunan Dana-dana I-Linked 2017 ini, kami telah memperjelaskan prestasi setiap dana semasa tempoh di bawah ulasan (Januari-Disember 2017). Laporan pengurus dana akan membolehkan anda lebih memahami keadaan ekonomi semasa yang biasanya akan mempengaruhi prestasi dana.

Latar Belakang Ekonomi

Tahun 2017 berakhir cemerlang dari sudut ekonomi, dengan keluaran dalam negara kasar (KDNK) terus berkembang naik dengan pesat. Di beberapa negara yang pernah mencatatkan kadar pengangguran yang tinggi buat beberapa ketika, kini kembali merekodkan pertumbuhan pekerjaan yang kukuh, seperti di Zon Euro dan Amerika Syarikat (AS). Beberapa pasaran membangun juga turut melangkah keluar dari kemelesetan, antaranya Argentina, Brazil dan Rusia.

Kita juga menyaksikan pemulihan untuk harga komoditi, yang disokong oleh momentum kukuh dalam permintaan global. Harga minyak (Brent) mengakhiri tahun pada harga USD66.87/tong, meningkat 17.7%. Pemulihan besar ini berpunca daripada peningkatan permintaan dari kilang-kilang di seluruh dunia, terutamanya di China. Pertubuhan Negara-Negara Pengeksport Petroleum (OPEC) juga mengejutkan pasaran semasa mesyuarat tahunannya pada November 2017 apabila ia melanjutkan perjanjian bekalan sehingga akhir 2018. Organisasi ini juga meletakkan had tambahan ke atas pengeluaran dari Libya dan Nigeria, sekaligus menyokong harga sehingga mencecah paras tertinggi tahun ini.

Penyata Ketua Pegawai Eksekutif (samb.)

Perbelanjaan pengguna di AS kekal dalam momentum cergas dengan adanya peningkatan pendapatan isi rumah yang stabil. Penggunaan persendirian naik 2.8% pada S417, terpentas dalam tiga suku tahunan. Kadar pengangguran adalah sebanyak 4.1%, yang terendah dalam tempoh 17 tahun, sejak Februari 2001. Dengan penurunan kadar pengangguran dan peningkatan keyakinan pengguna, ekonomi terbesar dunia ini telah mencatatkan KDNK sebenar yang mampan sebanyak 2.5% pada S417, naik 60 bps berbanding 1.9% yang dicatatkan pada S416. Para penyokong meletakkan penghargaan kepada Presiden Trump untuk ekonomi yang lebih baik di mana saranan pemotongan cukai dan pelonggaran peraturan dilihat telah meningkatkan perniagaan dan keyakinan pengguna, penghasilan pekerjaan dan memangkin pelaburan modal.

2017 juga menyaksikan Rizab Persekutuan (Fed) menaikkan kadar faedah sebanyak tiga kali dari 0.50-0.75% pada permulaan tahun kepada 1.25-1.50% semasa mesyuarat terakhir FOMC pada bulan Disember. Kenaikan kadar ini telahpun dijangka akan berlaku berdasarkan data ekonomi yang kukuh dan sejajar dengan pelan normalisasi oleh Fed, dan pemain pasaran turut menjangkakan momentum kenaikan yang akan berterusan dalam ekonomi AS dengan dasar fiskal diperluaskan, suasana perniagaan yang optimis, peningkatan berperingkat dalam harga komoditi global dan pengecilan pasaran buruh. Kami menjangka Fed akan menaikkan kadar faedahnya kepada 2.00-2.25% menjelang akhir tahun 2018.

Pasaran juga dikejutkan dengan kestabilan di zon euro selepas bertahun mengalami pergolakan. Rantau ini mencatatkan KDNK 2.5% untuk 2017, kadar terpentas dalam satu dekad. Kadar pertumbuhan paling pesat di kawasan matawang tunggal ini adalah 3.4% yang dicatatkan pada 2007, tahun sebelum krisis kewangan global bermula. Zon euro kini berada di tengah kitaran perkembangan, selepas mengalami kemelesetan ekonomi dan krisis berulang selama bertahun-tahun, dimangkin oleh kembalinya keyakinan dan rangsangan kewangan dari Bank Pusat Eropah (ECB). ECB mengumumkan bahawa ia akan memotong program Pelonggaran Kuantitatif (QE) sebanyak separuh, kepada EU€30 bilion sebulan, bermula Januari 2018 tetapi mengekalkan kadar faedah tidak berubah. Ia telah menyebabkan Tabung Kewangan Antarabangsa (IMF) menaikkan unjuran zon euro dari 1.9% kepada 2.2% untuk tahun 2018 dan untuk 2019 pula ia menaikkan unjuran rantau ini dari 1.7% kepada 2%.

Sementara itu, selepas hampir satu dekad Bank of England (BOE) akhirnya menaikkan Kadar Rasmi Bank sebanyak 25bps kepada 0.50% pada November 2017. Langkah ini sejajar dengan keadaan ekonomi semasa serta suasana politik di negara tersebut. Melihat kepada data makroekonomi, ekonomi United Kingdom (UK) telah berada di landasan menaik sejak awal 2017. Antaranya, kadar pengangguran mencecah paras terendah 42 tahun pada 4.3% sejak Julai tahun lepas dan pertumbuhan penggajian mula meningkat sejak Mei, mencapai paras tinggi 10-bulan kepada 2.5% pada suku terakhir.

Penyata Ketua Pegawai Eksekutif (samb.)

Perkembangan “Brexit” pula mendapat reaksi berbeza dari orang ramai. Rundingan di antara UK dan Kesatuan Eropah (EU) mengenai syarat-syarat keluar dan dagangan, antaranya, telah menambah kepada ketidakpastian pelaburan dan menekan pengguna. Perbincangan yang berterusan di antara kedua-dua pihak yang bermula secara rasmi pada Jun 2017 perlu diselesaikan segera kerana UK akan keluar dari EU pada 2019.

Ekonomi kedua terbesar, China mencatatkan pertumbuhan ekonomi 6.9% pada 2017, mengakhiri tahun dengan positif. Pertumbuhan masih berlaku walaupun terdapat kebimbangan risiko kewangan mengenai penstrukturan semula ekonomi. Pada bulan September, Standard & Poor’s menurunkan penarafan kreditnya, menyebut risiko daripada jumlah hutang yang telah naik empat kali ganda sejak krisis kewangan. China telah bergelut dengan hutang selama bertahun-tahun dalam usahanya untuk mengimbangi kestabilan ekonomi daripada kejatuhan akibat kemelesetan secara mengejut.

Di Malaysia pula, pertumbuhan KDNK sebenar berkembang kepada 5.9% untuk tahun 2017 berbanding 4.2% yang direkodkan untuk 2016. Prestasi yang amat cemerlang ini telah dimangkin oleh permintaan domestik yang mampan hasil pelaburan dan penggunaan yang lebih baik dan diperkukuhkan oleh permintaan global yang stabil.

Malaysia mencatatkan angka eksport yang lebih 18.9% pada 2017, terpanas dalam 12 tahun. Untuk tahun 2017, eksport Malaysia ke China meningkat sebanyak 28% kepada RM126.15 bilion. Singapura pula kekal sebagai pasaran eksport terbesar ASEAN dengan eksport ke Singapura berkembang 18.5% kepada RM135.59 bilion untuk 2017. Eksport ke AS dan EU pula masing-masing meningkat kepada 10.4% dan 19.4% pada 2017.

Menurut Institut Penyelidikan Ekonomi Malaysia, Indeks Sentimen Pengguna meningkat kepada 82.6 pada S417 berbanding 69.8 pada suku yang sama tahun lepas. Keputusan tinjauan menunjukkan bahawa pendapatan semasa pengguna kini semakin baik dan mereka optimis tentang pendapatan masa hadapan mereka.

Secara keseluruhannya, kebanyakan ekonomi utama mencatatkan prestasi yang lebih baik dari jangkaan pada 2017. Gabungan ransangan fiskal dan pelonggaran kewangan telah menggalakkan pelaburan dan perbelanjaan swasta dalam beberapa ekonomi utama. Kebanyakan faktor risiko dijangka condong ke arah potensi kenaikan. Prestasi lebih baik dari jangkaan yang dicatatkan oleh kebanyakan ekonomi mencetuskan semakan menaik untuk ramalan pertumbuhan mereka. IMF telah menyemak naik ramalan pertumbuhan globalnya kepada 3.9% untuk 2018, berbanding 3.7% untuk 2017.

Penyata Ketua Pegawai Eksekutif (samb.)

Prestasi Pasaran Kewangan

2017 merupakan satu lagi tahun positif untuk pasaran ekuiti global. Prestasi tahunan dari indeks ekuiti utama amat teguh. AS, Jerman, Jepun, Brazil dan India kesemuanya mencatatkan pulangan dua angka, dimangkin oleh pengukuhan ekonomi global. Pasaran menaik selama 106 bulan di AS kini menjadi rekod kedua terpanjang dan S&P 500 mencatatkan 62 kenaikan semasa tertinggi yang mengagumkan pada 2017.

Untuk tempoh dua belas bulan berakhir 31 Disember 2017, Indeks Dow Jones AS dan S&P 500 telah merekodkan pertumbuhan kukuh yang positif untuk ditutup masing-masing pada 24,719.2 mata dan 2,673.6 mata, naik 25.1% dan 19.4%. Prestasi di zon euro juga amat menggalakkan. Indeks Pasaran Swiss naik 14.1% manakala Indeks DAX Jerman meningkat 12.5%, masing-masing pada 9,381.9 mata dan 12,917.6 mata. Di Britain, Indeks FTSE 100, padat dengan syarikat yang memperolehi keuntungan mereka dalam matawang asing, meningkat satu digit hasil pertumbuhan global yang kukuh dan pound yang lemah sejak undi Brexit. Indeks tersebut telah meningkat sebanyak 7.6% untuk mengakhiri tahun pada 7,687.8 mata.

Di Asia, menggunakan Indeks Asia Pasifik MSCI sebagai proksi untuk semua Pasaran Asia, 2017 menyaksikan pertumbuhan kukuh di Asia dengan indeks menjana pulangan 28.4% dalam indeks berdenominasi USD. Dalam liputan kami, Indeks Hang Seng Hong Kong adalah yang terbaik semasa tempoh di bawah ulasan, dengan rekod kenaikan 36.0% untuk ditutup pada 29,919.2 mata. Ia diikuti oleh Indeks KOSPI Korea dan Indeks Komposit Jakarta Indonesia, masing-masing berkembang pada 21.8% dan 20.0% untuk ditutup pada 2,467.5 mata dan 6,355.7 mata.

Untuk Malaysia, Indeks FTSE Bursa Malaysia KLCI (FBMKLCI) naik 9.45% pada 2017, dengan pecutan kukuh pada bulan Disember selepas 3 tahun dilanda ketidakpastian. Indeks penanda aras ditutup pada 1,796.8 mata. Ia adalah salah satu tahun paling teguh untuk pasaran ekuiti tempatan, disokong terutamanya oleh perolehan korporat yang cemerlang dan unjuran ekonomi yang lebih baik.

Di pasaran bon tempatan pula, Bank Negara Malaysia (BNM) telah mengekalkan Kadar Dasar Semalaman (OPR) pada 3.00% untuk tahun 2017, tetapi berubah pendapat menjadi agak agresif semasa mesyuarat Jawatankuasa Dasar Kewangan (MPC) yang diadakan pada bulan November 2017. Ia sejajar dengan pengetatan dasar global yang dilaksanakan pada tahun ini. Fed AS telah melengkapkan 3 kenaikan kadar faedah dan meneruskan pemotongan kunci kira-kira pada 2017, disokong oleh data ekonomi yang memberangsangkan manakala Bank Pusat Eropah (ECB) pula mengumumkan akan memotong separuh program Pelonggaran Kuantitatif (QE) kepada EU€30 bilion sebulan, bermula Januari 2018 tetapi mengekalkan kadar faedah tidak berubah.

Penyata Ketua Pegawai Eksekutif (samb.)

Sekuriti Kerajaan Malaysia (MGS) mencatatkan prestasi yang lebih baik dengan kadar hasil menurun sebanyak 3bps~37bps dalam bon terma pendek ke sederhana tahun ini. Ia menyebabkan terhasilnya prestasi yang lebih baik untuk Indeks Markit iBoxx All Local Bond Indices Total Return ("iBoxx ALBI TR") sebanyak 5.27% untuk 2017, berbanding pulangan 3.43% pada tahun sebelumnya. Prestasi MGS yang lebih baik ini telah dipacu terutamanya oleh data ekonomi tempatan yang bagus, termasuk peningkatan nilai ringgit sebanyak 10.9% berbanding dolar AS kepada RM4.04/USD dan kembalinya minat asing ke dalam pasaran Malaysia sejak Mac 2017.

Prestasi Dana

Untuk tempoh dua belas bulan berakhir Disember 2017, Dana Ekuiti dan Dana Dividen masing-masing menambah 6.41% dan 4.84%. Kedua-dua pulangan tidak mengatasi prestasi Indeks FBMKLCI yang menambah 9.45% atas dasar tahunan. Kedua-dua dana bagaimanapun berjaya mengatasi prestasi penanda aras sebanyak 137bps dan 9bps, untuk tempoh lima tahun di bawah ulasan. Dana Jati merekodkan pulangan positif 3.21%, berbanding penanda aras Indeks FTSE Bursa Malaysia EMAS (FBMEMAS) yang mencatatkan kenaikan lebih baik pada 10.72%.

Indeks FBMKLCI mencatatkan pulangan positif pada tahun lepas, selepas penurunan tahunan selama tiga tahun berturut-turut sebelumnya. Prestasi yang lebih baik ini telah disokong oleh pertumbuhan global yang stabil, angka ekonomi tempatan yang semakin baik, dan pengukuhan ringgit.

Dana-dana lain yang memberi tumpuan kepada aset kurang berisiko iaitu Dana Seimbang dan Dana Pendapatan berjaya memberikan pulangan sebanyak 4.63% dan 6.09%. Penanda aras pula mencatatkan pulangan lebih baik, masing-masing pada 5.27% and 7.38%. Untuk jangka panjang, kedua-dua dana berjaya mengatasi prestasi penanda aras sebanyak 113bps dan 92bps untuk tempoh tiga tahun serta 42bps dan 69bps untuk tempoh lima tahun.

Dana AsiaPac, yang melabur dalam CIMB S&P Ethical Asia Pacific Dividend ETF yang disenaraikan di Singapura, memberi pulangan positif sebanyak 11.99% berbanding penanda aras sebanyak 28.95%. Bagi tempoh tiga tahun dan lima tahun, dana mengatasi prestasi penanda aras sebanyak 518bps dan 624bps.

Penyata Ketua Pegawai Eksekutif (samb.)

Sementara itu, Dana MCIS Global Yakin, dana pengantara yang melabur dalam Dana Aberdeen Islamic World Equity yang diuruskan oleh Aberdeen Islamic Asset Management Sdn Bhd, meningkat sebanyak 6.75%, tidak mengatasi penanda aras Indeks MSCI AC World Islamic yang mencatatkan 19.32%. Ia adalah satu tahun yang positif bagi pasaran global pada 2017, di mana kebanyakan indeks mencatatkan pulangan yang lebih tinggi berbanding dengan tahun sebelumnya. Sentimen yang lebih baik ini disokong oleh angka ekonomi yang lebih baik dari AS dan zon euro, dan harga minyak yang stabil.

Pasaran tempatan bersedia untuk menjana pulangan yang lebih baik pada 2018, disokong oleh perolehan korporat yang lebih baik-dari-jangkaan, angka ekonomi yang terus kukuh dan pilihanraya umum yang bakal berlangsung pada separuh pertama 2018. Ini dilihat positif bagi dana tempatan iaitu Dividen, Ekuiti, Jati dan Seimbang, yang memberi tumpuan kepada sekuriti yang tersenarai di Bursa Malaysia. Untuk segmen pendapatan tetap, BNM menaikkan kadar OPR sebanyak 25 mata asas kepada 3.25% pada Januari 2018, dan dijangka akan menaikannya sekali lagi pada separuh kedua 2018, akibat daripada tekanan pengetatan dasar monetari dunia.

Ringkasan

Melangkah ke hadapan, strategi pelaburan kami akan berdasarkan pengagihan aset taktikal dan pendekatan dari atas ke bawah. Instrumen pelaburan akan dipilih bergantung kepada keadaan pasaran dan ekonomi semasa. Pasukan Pelaburan kami akan terus berusaha mencari nilai yang baik dalam pemilihan sekuriti dalam mencapai sasaran objektif jangka panjang dana-dana ini.

Saya ingin mengucapkan terima kasih kepada anda kerana memilih MCIS Insurance sebagai penanggung insurans hayat anda dan kami berharap untuk terus mencipta nilai-nilai pelaburan anda bersama kami di masa hadapan.

Terima kasih.

Kobus Vlok

Ketua Pegawai Eksekutif

Objektif Dana

Dana Seimbang MCIS adalah portfolio pelbagai yang merangkumi ekuiti, pendapatan tetap dan instrumen pasaran kewangan dalam nisbah berlainan bertujuan untuk menyediakan pulangan terbaik dan pada masa yang sama melindungi daripada sebarang perkembangan yang negatif dalam pelaburan. Objektifnya adalah untuk mengimbangi modal dan pertumbuhan pendapatan serta menarik minat pelabur konservatif. Walaupun tumpuan utamanya adalah kepada ekuiti dan pendapatan tetap, nisbah peruntukan pada bila-bila masa untuk kedua-duanya akan bergantung kepada situasi pasaran dan keadaan ekonomi semasa.

Dana Ekuiti MCIS memberi lebih tumpuan kepada pelaburan dalam ekuiti untuk mencapai peningkatan modal dalam jangka sederhana hingga jangka panjang. Selain ekuiti, dana ini juga akan melabur dalam instrumen pasaran kewangan di mana peruntukan sebenar adalah berdasarkan situasi pasaran dan keadaan ekonomi semasa serta faktor-faktor teknikal. Dana ini sesuai untuk pelabur agresif.

Dana Pendapatan MCIS memberi tumpuan kepada objektifnya untuk menyediakan agihan pendapatan secara teratur dan pada masa yang sama mengekalkan modalnya – khusus untuk pelabur yang tidak menggemari risiko. Walaupun dana ini lebih cenderung kepada instrumen pendapatan tetap, ia mungkin juga dilaburkan dalam pasaran kewangan. Keputusan mengenai peruntukan aset-aset dan nisbahnya adalah bergantung kepada pandangan pengurus dana mengenai keadaan makroekonomi tempatan dan global.

Dana Jati MCIS memberi tumpuan kepada keperluan pelabur-pelabur beragama Islam dan ia dilaburkan berlandaskan prinsip-prinsip Syariah di dalam ekuiti dan instrumen pasaran kewangan yang dibenarkan dalam pelbagai nisbah, bergantung kepada keadaan pasaran dan ekonomi pada masa tersebut. Walau bagaimanapun, dana ini lebih cenderung kepada pelaburan dalam ekuiti. Objektif dana ini adalah untuk melabur dalam syarikat-syarikat yang menyediakan prospek yang baik untuk peningkatan modal dalam jangka sederhana hingga jangka panjang. Walaupun Dana Jati dilaburkan dalam sekuriti yang diluluskan oleh Syariah, dana ini bukan produk Takaful.

Dana Dividen MCIS berminat untuk menjana aliran pendapatan yang mantap dan berpotensi untuk pertumbuhan modal dalam jangka sederhana hingga jangka panjang dengan lebih tertumpu kepada saham-saham dengan dividen yang tinggi dan instrumen pasaran kewangan.

Objektif Dana (samb.)

Dana AsiaPac MCIS bertujuan untuk menyediakan para pelabur dengan pendedahan serantau di pasaran ekuiti Asia Pacific melalui pelaburan dalam CIMB S&P Ethical Asia Pacific Dividend ETF. ETF ini diurus oleh CIMB Principal Asset Management Berhad dan disenarai di Bursa Saham Singapura. ETF ini melabur dalam 40 saham utama berprestasi tinggi di rantau Asia Pacific tidak termasuk India, Taiwan, Jepun, New Zealand dan Filipina.

Dana Global Yakin MCIS bertujuan untuk menjana peningkatan modal dalam jangka panjang melalui pelaburan dalam portfolio antarabangsa ekuiti dan sekuriti berkaitan ekuiti syarikat-syarikat yang mematuhi-Shariah dengan potensi pertumbuhan yang baik. Dana ini disalurkan ke dalam Dana Aberdeen Islamic World Equity yang diuruskan oleh Aberdeen Islamic Asset Management Sdn Bhd. Dana tersebut melabur dalam sekuriti yang dibenarkan oleh Shariah di seluruh dunia.

Laporan Prestasi Dana

DANA SEIMBANG

Untuk tempoh dua belas bulan, Dana Seimbang mencatatkan keuntungan sebanyak 6.09%. Prestasi ini bagaimanapun tidak dapat mengatasi indeks penanda aras yang naik 7.38% berasaskan tahun-ke-tahun (iaitu indeks yang ditakrif dengan 50% wajaran kepada FBMKLCI dan 50% kepada Indeks Markit iBoxx ALBI Malaysia TRI).

Pasaran ekuiti tempatan mencatatkan prestasi lebih baik pada 2017, dibantu oleh perolehan korporat yang kukuh dan unjuran ekonomi yang cergas. Untuk pendapatan tetap, MGS mencatatkan prestasi yang kukuh dengan kadar hasil menurun sebanyak 3bps~37bps dalam bon terma pendek ke sederhana, dipacu terutamanya oleh data ekonomi tempatan yang bagus, termasuk pengukuhan nilai ringgit sebanyak 10.9% berbanding dolar AS kepada RM4.04/USD dan kembalinya minat asing ke dalam pasaran Malaysia sejak Mac 2017.

Melangkah ke hadapan, kami menjangkakan pasaran ekuiti akan terus meningkat, disokong oleh perolehan korporat yang lebih baik, pertumbuhan ekonomi yang teguh dan pengukuhan ringgit. Untuk pendapatan tetap, BNM dijangka akan menaikkan OPR pada bulan Januari 2018 dan satu lagi potensi kenaikan kadar pada separuh kedua 2018, mengambil petunjuk daripada tekanan pengetatan dasar global.

Laporan Prestasi Dana (samb.)

JADUAL PERBANDINGAN PRESTASI

Dana Seimbang

	TK 12/17	TK 12/16	TK 12/15	TK 12/14	TK 06/14
Harga NAV pada akhir tempoh	1.1669	1.0998	1.0775	1.0560	1.0721
Indeks Penanda Aras dasarkan semula	2,403.8	2,238.6	2,237.4	2,234.2	2,291.8
Jumlah NAV (RM)	7,963,979	7,649,850	7,349,985	7,039,644	7,000,058
Jumlah Unit	6,824,769	6,955,454	6,821,167	6,666,596	6,529,008
NAV Seunit (RM)	1.1669	1.0998	1.0775	1.0560	1.0721
NAV Tertinggi (RM)	1.1669	1.1319	1.1064	1.0847 [^]	1.0740
NAV Terendah (RM)	1.0998	1.0567	1.0205	1.0297 [^]	1.0170
Jumlah Pulangan Tahunan (%)					
a) Pertumbuhan Modal	6.09	2.07	2.05	-1.51 [^]	3.72
b) Agihan Pendapatan	Nil	Nil	Nil	Nil	Nil
Pulangan Purata:-					
Satu Tahun (%)	6.09	2.07	2.05	-1.51 [^]	3.72
Tiga Tahun (% setahun)	3.39	1.36	1.01	4.28	3.93
Lima Tahun (% setahun)	3.10	3.39	3.18	5.12	6.68

Prestasi Penanda Aras (50% Indeks FBMKLCI : 50% Indeks Markit iBoxx All Local Bond Malaysia Total Return Index#)

Pulangan Purata:-					
Satu Tahun (%)	7.38	0.06	0.14	-2.51 [^]	4.29
Tiga Tahun (% setahun)	2.47	-0.26	1.59	3.98	4.88
Lima Tahun (% setahun)	2.41	2.41	3.01	5.37	7.98

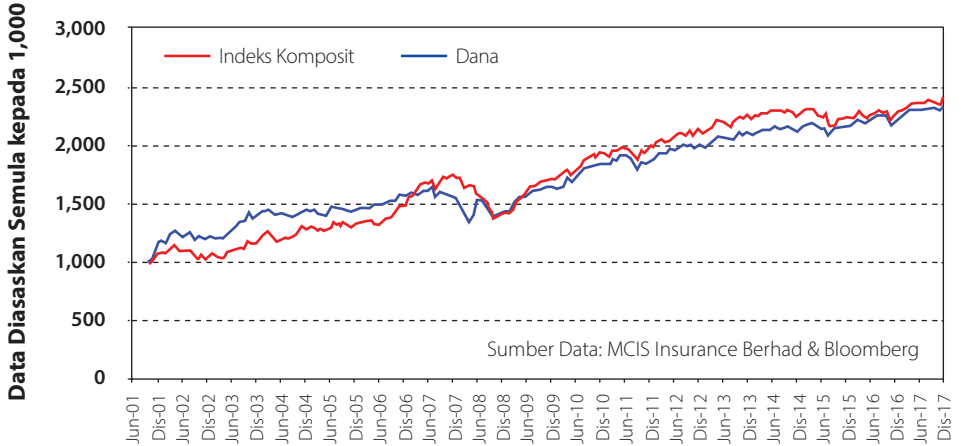
[^] tempoh 6 bulan

sejak 2016

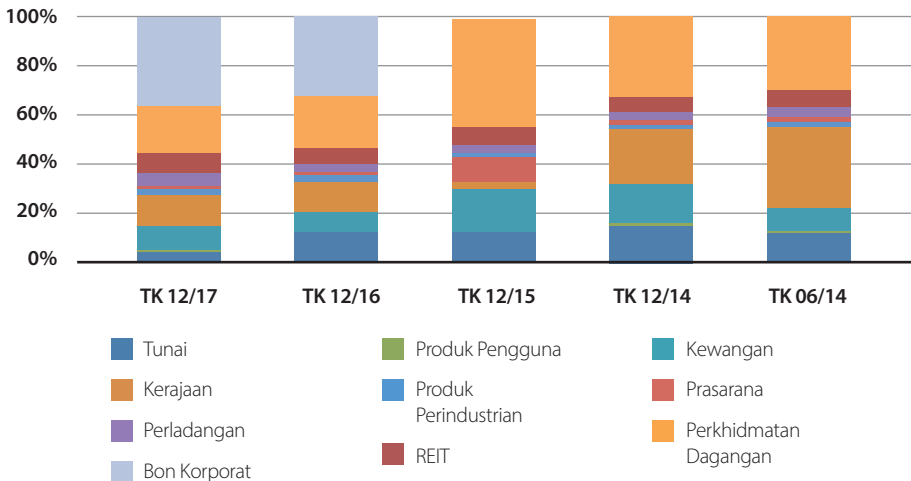
Laporan Prestasi Dana (samb.)

PRESTASI NAV DANA SEIMBANG DAN PENANDA ARAS SEJAK PENUBUHAN

Prestasi Dana Seimbang Sejak Penubuhan



Portfolio Pelaburan Dana Seimbang



Laporan Prestasi Dana (samb.)

DANA DIVIDEN

Untuk tempoh dua belas bulan di bawah ulasan, Dana Dividen merekodkan pulangan positif 4.84% berakhir Disember 2017, lonjakan selepas tiga pulangan tahunan negatif berturut-turut. Dana tidak mengatasi penanda aras sebanyak 461bps apabila Indeks FBMKLCI naik 9.45%. Untuk jangka panjang, dana mengatasi prestasi penanda aras sebanyak 9bps untuk tempoh lima tahun di bawah ulasan.

Prestasi yang lebih rendah berbanding penanda aras ini disebabkan oleh wajaran rendah untuk mencapai terbaik indeks penanda aras. Indeks FBMKLCI mencatatkan pulangan positif pada tahun lepas, selepas kejatuhan tiga tahun berturut-turut sebelumnya. Prestasi yang lebih baik ini disokong oleh pertumbuhan global yang teguh, angka ekonomi tempatan yang semakin pulih dan pengukuhan ringgit.

Melangkah ke hadapan, Dana Dividen akan terus memberi tumpuan kepada saham-saham dengan pulangan dividen tinggi dan syarikat-syarikat dengan asas kewangan yang kukuh untuk memastikan pendapatan dividen dan peningkatan modal jangka panjang untuk dana.

JADUAL PERBANDINGAN PRESTASI

Dana Dividen

	TK 12/17	TK 12/16	TK 12/15	TK 12/14	TK 06/14
Harga NAV pada akhir tempoh	0.8462	0.8071	0.8356	0.8477	0.8857
Indeks Penanda Aras dasarkan semula	1,243.4	1,136.1	1,171.3	1,218.8	1,302.9
Jumlah NAV (RM)	34,483,354	37,396,704	41,527,374	47,030,896	51,307,660
Jumlah Unit	40,750,954	46,333,506	49,699,759	55,480,527	57,926,032
NAV Seunit (RM)	0.8462	0.8071	0.8356	0.8477	0.8857
NAV Tertinggi (RM)	0.8549	0.8356	0.8957	0.8905^	0.8900
NAV Terendah (RM)	0.8071	0.7905	0.7697	0.8152^	0.8180
Jumlah Pulangan Tahunan (%)					
a) Pertumbuhan Modal	4.84	-3.41	-1.43	-4.29^	6.02
b) Agihan Pendapatan	Nil	Nil	Nil	Nil	Nil
Pulangan Purata:- (%)					
Satu Tahun (%)	4.84	-3.41	-1.43	-4.29^	6.02
Tiga Tahun (% setahun)	-0.06	-2.62	1.81	7.25	9.19
Lima Tahun (% setahun)	1.34	3.27	5.67	9.60	12.97

Prestasi Penanda Aras (Indeks FBMKLCI)

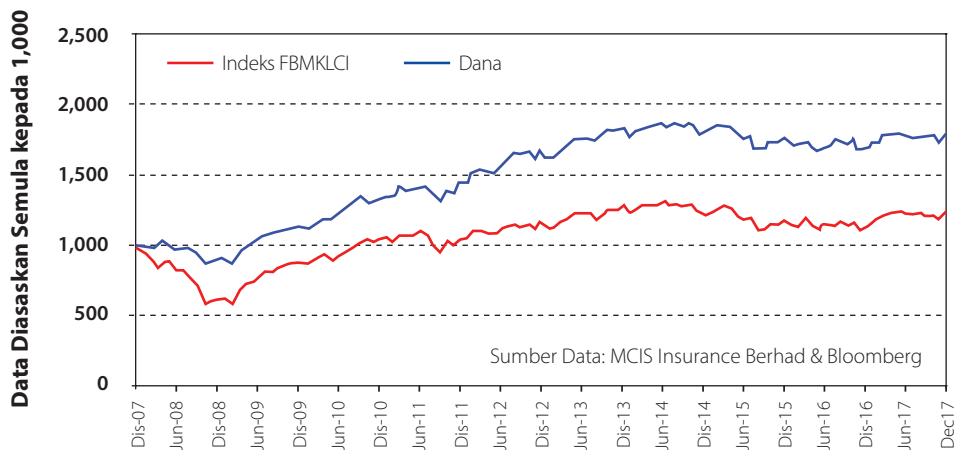
Pulangan Purata:- (%)					
Satu Tahun (%)	9.45	-3.00	-3.90	-6.45^	6.16
Tiga Tahun (% setahun)	0.67	-4.19	0.07	4.79	6.04
Lima Tahun (% setahun)	1.25	1.41	2.19	6.71	11.86

^ Tempoh 6 bulan

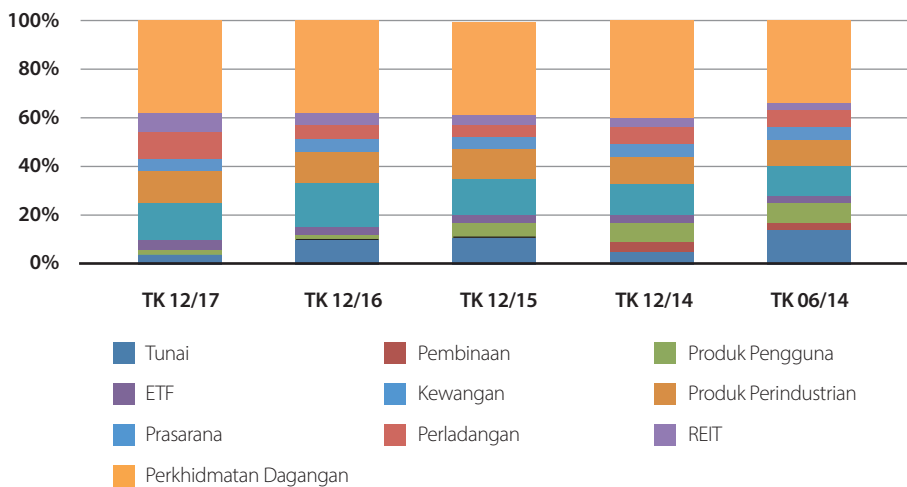
Laporan Prestasi Dana (samb.)

PRESTASI NAV DANA DIVIDEN DAN PENANDA ARAS SEJAK PENUBUHAN

Prestasi Dana Dividen Sejak Penubuhan



Portfolio Pelaburan Dana Dividen



Laporan Prestasi Dana (samb.)

DANA EKUITI

Dana Ekuiti meningkat 6.41% untuk tahun berakhir 31 Disember 2017, lebih baik berbanding pulangan negatif sepanjang tiga tahun lepas. Pulangan ini tidak mengatasi penanda aras atas dasar tahunan. Indeks FBMKLCI naik 9.45% pada 2017. Untuk jangka panjang, dana mengatasi prestasi penanda aras untuk tempoh tiga dan lima tahun di bawah ulasan, masing-masing sebanyak 90bps dan 137bps.

Prestasi dana yang lebih rendah disebabkan oleh pendedahan wajaran rendah untuk pencapaian terbaik indeks penanda aras. Indeks FBMKLCI mencatatkan pulangan positif pada tahun lepas, selepas kejatuhan tiga tahun berturut-turut sebelumnya. Prestasi yang lebih baik ini disokong oleh pertumbuhan global yang teguh, angka ekonomi tempatan yang semakin pulih dan pengukuhan ringgit.

Melangkah ke hadapan, strategi pelaburan akan kekal memberi tumpuan kepada saham-saham cair yang diuruskan dengan baik serta menunjukkan prospek pertumbuhan positif dengan potensi perolehan yang kukuh. Saham dengan aliran tunai yang kukuh dan pengurusan modal yang proaktif juga akan dipertimbangkan.

JADUAL PERBANDINGAN PRESTASI

Dana Ekuiti

	TK 12/17	TK 12/16	TK 12/15	TK 12/14	TK 06/14
Harga NAV pada akhir tempoh	1.0356	0.9732	0.9880	0.9883	1.0448
Indeks Penanda Aras berdasarkan semula	2,920.0	2,668.0	2,750.5	2,862.2	3,059.6
Jumlah NAV (RM)	10,424,841	8,889,490	8,881,166	8,866,601	9,505,022
Jumlah Unit	10,066,697	9,134,614	8,988,616	8,971,951	9,097,574
NAV Seunit (RM)	1.0356	0.9732	0.9880	0.9882	1.0448
NAV Tertinggi (RM)	1.0411	1.0027	1.0488	1.0500 [^]	1.0510
NAV Terendah (RM)	0.9731	0.9463	0.8969	0.9455 [^]	0.9473
Jumlah Pulangan Tahunan (%)					
a) Pertumbuhan Modal	6.41	-1.50	-0.02	-5.41 [^]	8.21
b) Agihan Pendapatan	Nil	Nil	Nil	Nil	Nil
Pulangan Purata:- (%)					
Satu Tahun (%)	6.41	-1.50	-0.02	-5.41 [^]	8.21
Tiga Tahun (% setahun)	1.57	-1.84	2.79	7.32	8.21
Lima Tahun (% setahun)	2.62	4.01	4.46	7.60	10.51

Prestasi Penanda Aras (Indeks FBMKLCI)

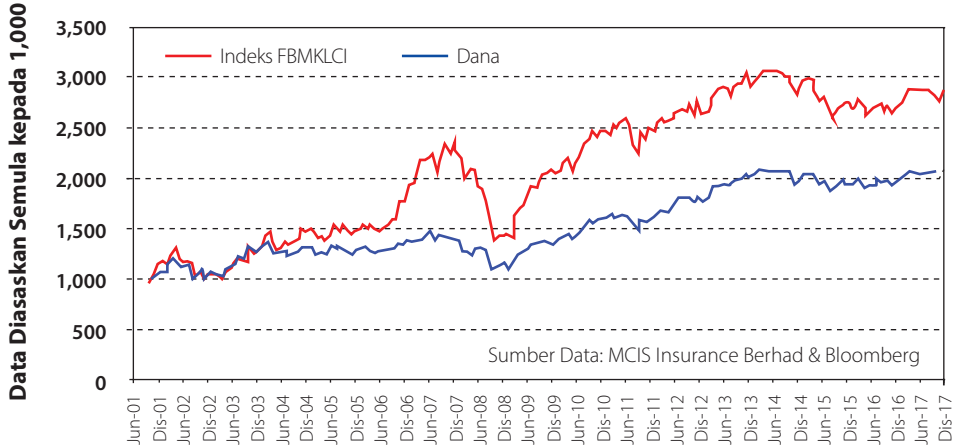
Pulangan Purata:- (%)					
Satu Tahun (%)	9.45	-3.00	-3.90	-6.45 [^]	6.16
Tiga Tahun (% setahun)	0.67	-4.19	0.07	4.79	6.04
Lima Tahun (% setahun)	1.25	1.41	2.19	6.71	11.86

[^] Tempoh 6 bulan

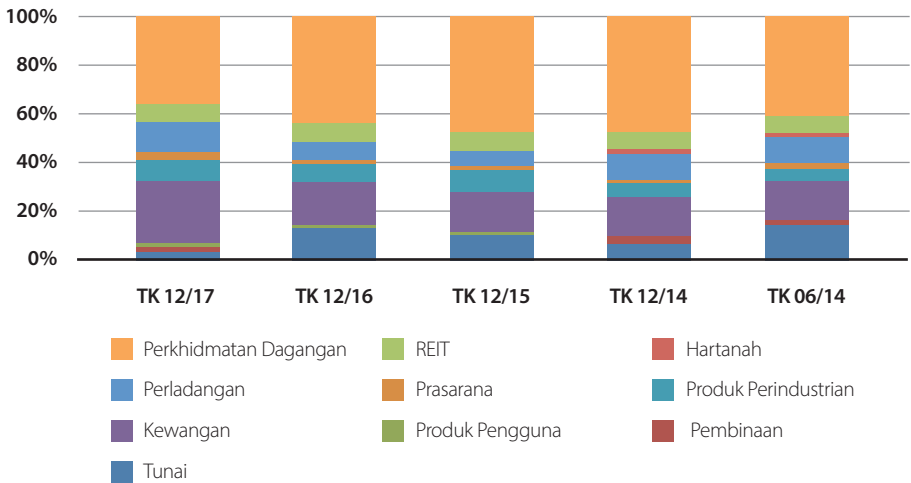
Laporan Prestasi Dana (samb.)

PRESTASI NAV DANA EKUITI DAN PENANDA ARAS SEJAK PENUBUHAN

Prestasi Dana Ekuiti Sejak Penubuhan



Portfolio Pelaburan Dana Ekuiti



Laporan Prestasi Dana (samb.)

DANA JATI

Dana Jati mencatatkan pulangan positif 3.21% bagi tahun berakhir 31 Disember 2017, tidak mengatasi prestasi penanda aras Indeks FBMEMAS Shariah yang mencatatkan kenaikan 10.72% bagi tempoh yang sama di bawah ulasan.

Pulangan positif indeks penanda aras adalah selari dengan prestasi kukuh Indeks FBMKLCI. Prestasi baik yang dicatatkan oleh indeks ini disebabkan oleh keuntungan lebih tinggi saham-saham perdagangan dan perkhidmatan serta saham perladangan. Kedua-dua sektor ini mewakili lebih separuh komponen wajaran. Ia terhasil dari pemulihan aktiviti dagangan dan harga minyak sawit yang lebih tinggi. Purata harga CPO meningkat sehingga RM2,815 per tan berbanding RM2,653 per tan pada 2016.

Dana Jati melabur dalam sekuriti patuh Shariah yang disenaraikan di Bursa Malaysia dengan strategi untuk memastikan pertumbuhan jangka panjang yang mampan untuk dana. Strategi pelaburan akan kekal memberi tumpuan kepada saham-saham cair yang diuruskan dengan baik serta menunjukkan prospek pertumbuhan positif dengan potensi perolehan yang kukuh. Saham dengan aliran tunai yang kukuh dan pengurusan modal yang proaktif juga akan dipertimbangkan.

JADUAL PERBANDINGAN PRESTASI

Dana Jati

	TK 12/17	TK 12/16	TK 12/15	TK 12/14	TK 06/14
Harga NAV pada akhir tempoh	0.8875	0.8598	0.9133	0.9125	0.9526
Indeks Penanda Aras dasarkan semula	2,888.7	2,608.9	2,779.6	2,715.9	2,907.0
Jumlah NAV (RM)	12,544,871	11,599,627	11,477,497	10,654,802	10,935,071
Jumlah Unit	14,135,599	13,491,733	12,566,869	11,676,227	11,479,513
NAV Seunit (RM)	0.8875	0.8598	0.9133	0.9125	0.9526
NAV Tertinggi (RM)	0.9237	0.9133	0.9643	0.9597 [^]	0.9562
NAV Terendah (RM)	0.8597	0.8468	0.9044	0.8746 [^]	0.8745
Jumlah Pulangan Tahunan (%)					
a) Pertumbuhan Modal	3.21	-5.86	0.09	-4.21 [^]	6.21
b) Agihan Pendapatan	Nil	Nil	Nil	Nil	Nil
Pulangan Purata:- (%)					
Satu Tahun (%)	3.21	-5.86	0.09	-4.21 [^]	6.21
Tiga Tahun (% setahun)	-0.93	-2.79	2.11	6.70	6.66
Lima Tahun (% setahun)	0.68	2.74	4.07	7.58	10.04

Prestasi Penanda Aras (Indeks FBMEMAS Shariah)

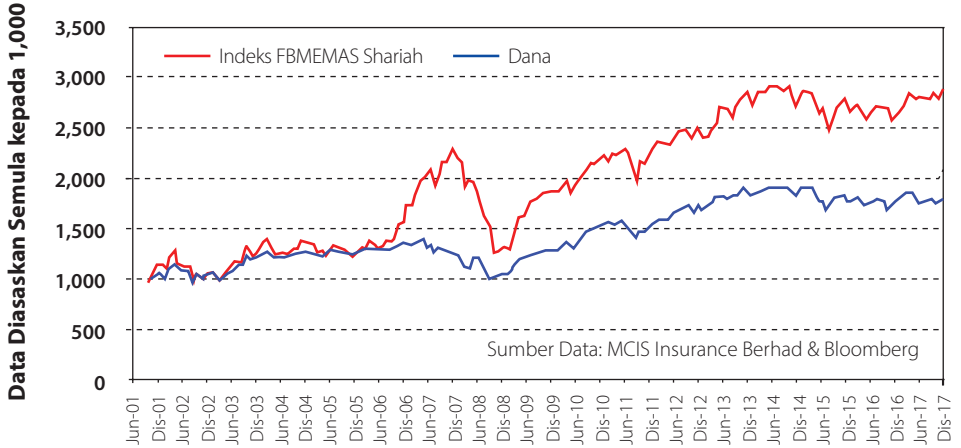
Pulangan Purata:- (%)					
Satu Tahun (%)	10.72	-6.14	2.35	-6.58 [^]	8.89
Tiga Tahun (% setahun)	2.08	-2.72	3.57	6.68	8.37
Lima Tahun (% setahun)	2.92	3.13	4.94	8.01	12.45

[^] Tempoh 6 bulan

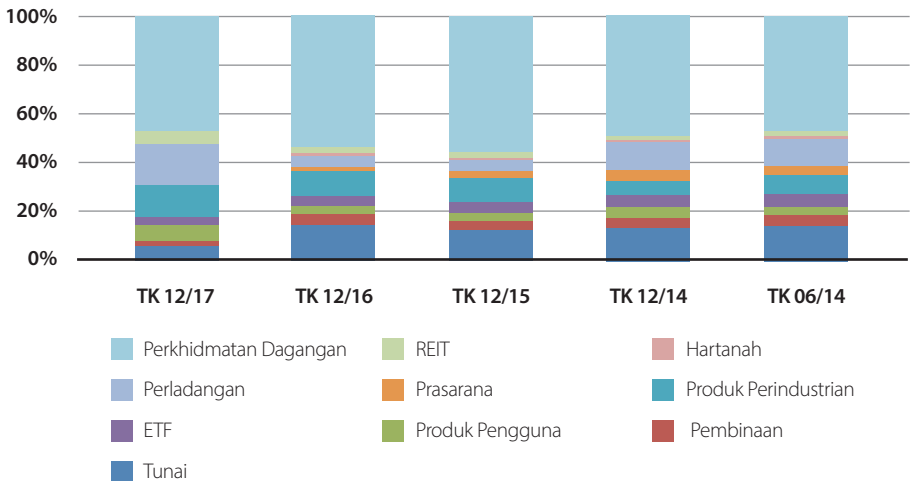
Laporan Prestasi Dana (samb.)

PRESTASI NAV DANA JATI DAN PENANDA ARAS SEJAK PENUBUHAN

Prestasi Dana Jati Sejak Penubuhan



Portfolio Pelaburan Dana Jati



Laporan Prestasi Dana (samb.)

DANA PENDAPATAN

Untuk tempoh dua belas bulan berakhir 31 Disember 2017, Dana Pendapatan tidak mengatasi penanda arasnya sebanyak 64bps apabila dana menghasilkan pulangan tahunan 4.63% berbanding pulangan penanda aras pada 5.27%. Pulangan yang tidak mengatasi penanda aras ini disebabkan oleh kedudukan wajaran berat untuk bon korporat berbanding bon kerajaan, di mana bon kerajaan mencatatkan prestasi keseluruhan yang lebih baik pada tahun ini.

Pada 2017, MGS mencatatkan prestasi yang kukuh dengan kadar hasil menurun sebanyak 3bps~37bps dalam bon terma pendek ke sederhana. Ia telah dipacu terutamanya oleh data ekonomi tempatan yang bagus. Di peringkat global pula, Fed AS dan Bank of England telah melakukan 3 dan 1 kenaikan kadar faedah pada 2017 manakala ECB pula mengumumkan rancangan untuk memotong program QE mereka kepada separuh.

Melangkah ke hadapan, unjuran pertumbuhan global oleh IMF dijangka naik dari 3.6% pada 2017 kepada 3.9% untuk 2018, perkembangan paling kukuh sejak 2011. Di rantau AS dan Eropah, dasar moniteri yang sangat longgar dijangka akan berakhir sedikit agresif, di mana pelabur menanti dengan debaran pengetatan oleh Fed dengan data inflasi yang lebih bermakna serta perkembangan mengenai pemotongan program QE oleh ECB. Di Malaysia, BNM dijangka akan menaikkan OPR pada bulan Januari 2018 dan satu lagi potensi kenaikan kadar pada 2H18, mengambil petunjuk daripada tekanan pengetatan dasar global.

Laporan Prestasi Dana (samb.)

JADUAL PERBANDINGAN PRESTASI

Dana Pendapatan

	TK 12/17	TK 12/16	TK 12/15	TK 12/14	TK 06/14
Harga NAV pada akhir tempoh	1.4182	1.3553	1.2688	1.2143	1.1912
Indeks Penanda Aras dasarkan semula	1,850.7	1,758.1	1,705.3	1,636.5	1,611.5
Jumlah NAV (RM)	26,931,906	27,321,339	22,667,584	21,193,033	20,672,857
Jumlah Unit	18,989,807	20,158,356	17,865,448	17,452,634	17,354,796
NAV Seunit (RM)	1.4182	1.3553	1.2688	1.2143	1.1912
NAV Tertinggi (RM)	1.4182	1.3767	1.2688	1.2231 [^]	1.1912
NAV Terendah (RM)	1.3511	1.2688	1.2034	1.1898 [^]	1.1599
Jumlah Pulangan Tahunan (%)					
a) Pertumbuhan Modal	4.63	6.82	4.49	1.94 [^]	0.43
b) Agihan Pendapatan	Nil	Nil	Nil	Nil	Nil
Pulangan Purata:- (%)					
Satu Tahun (%)	4.63	6.82	4.49	1.94 [^]	0.43
Tiga Tahun (% setahun)	5.31	5.14	2.71	2.28	2.33
Lima Tahun (% setahun)	3.90	3.61	3.28	3.38	3.52

Prestasi Penanda Aras (Indeks Markit iBoxx All Local Bond Index Malaysia Total Return#)

Pulangan Purata:- (%)					
Satu Tahun (%)	5.27	3.09	4.21	1.55 [^]	2.36
Tiga Tahun (% setahun)	4.18	3.71	3.02	3.06	3.51
Lima Tahun (% setahun)	3.48	3.30	3.65	3.83	4.00

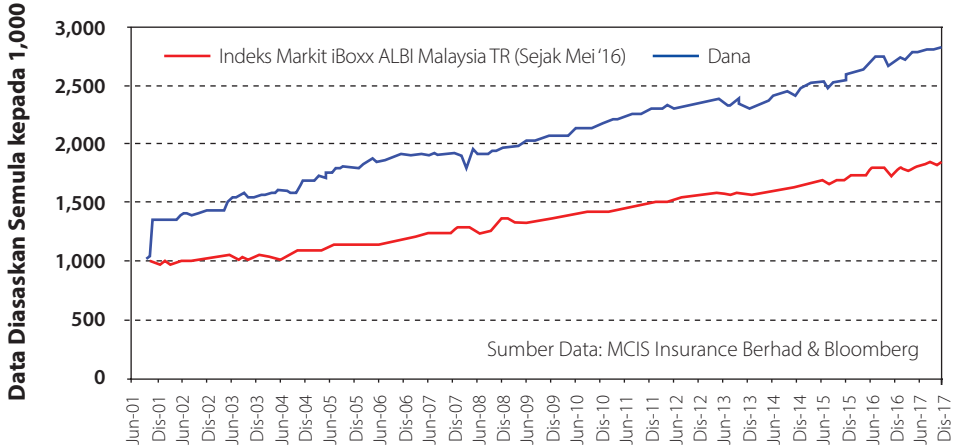
[^] Tempoh 6 bulan

Sejak 2016

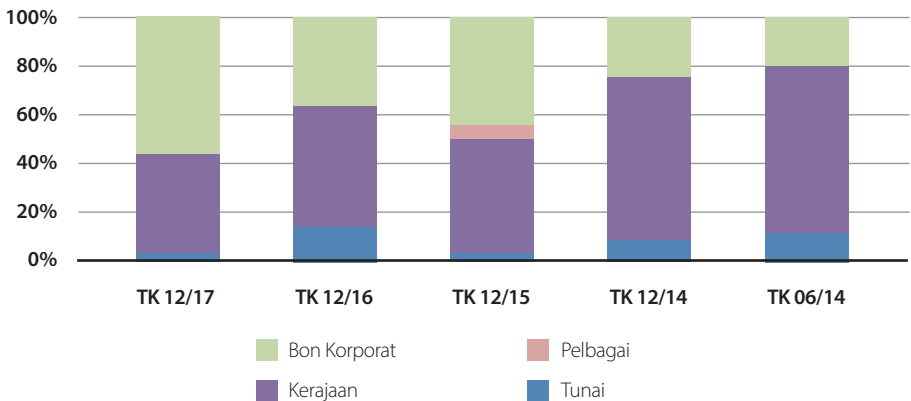
Laporan Prestasi Dana (samb.)

PRESTASI NAV DANA PENDAPATAN DAN PENANDA ARAS SEJAK PENUBUHAN

Prestasi Dana Pendapatan Sejak Penubuhan



Portfolio Pelaburan Dana Pendapatan



Laporan Prestasi Dana (samb.)

DANA ASIAPAC

Dana AsiaPac, dana perantara yang melabur dalam CIMB S&P Ethical Asia Pacific Dividend ETF ("CIMB ETF") yang disenaraikan di Singapura, menyasarkan untuk menyediakan hasil pelaburan yang seiring dengan prestasi indeks penanda aras, Indeks S&P Ethical Pan Asia Select Dividend Opportunities.

Untuk tempoh dua belas bulan berakhir 31 Disember 2017, dana mencatatkan pulangan positif 11.99% berbanding penanda aras yang mencatatkan 28.95%. Dana bagaimanapun mengatasi indeks penanda aras untuk tempoh tiga dan lima tahun dengan pulangan 5.41% dan 6.07% berbanding pulangan penanda aras 0.23% dan -0.17%.

2017 adalah tahun yang cemerlang untuk rantau ini dengan Indeks Asia Pasifik MSCI menjana pulangan 28.4% dalam USD. Indeks Hang Seng Hong Kong adalah yang terbaik pada tahun lepas, dengan rekod kenaikan 36.0% untuk ditutup pada 29,919.2 mata. Ekonomi Asia Pasifik terus bergerak pantas, mendapat manfaat daripada kekuatan ekonomi global, serta dagangan antara rantau. Unjuran untuk rantau ini pada 2018 adalah kukuh, dengan konsensus industri menjangkakan pertumbuhan perolehan 10% untuk Indeks Asia Pasifik MSCI dan pertumbuhan KDNK pula dijangka menghampiri 5%.

JADUAL PERBANDINGAN PRESTASI

Dana AsiaPac

	TK 12/17	TK 12/16	TK 12/15	TK 12/14	TK 06/14
Harga NAV pada akhir tempoh	0.6800	0.6072	0.5736	0.5805	0.5138
Indeks Penanda Aras dasarkan semula	1,048.1	812.8	803.0	1,040.9	1,048.0
Jumlah NAV (RM)	40,393,512	26,015,695	26,265,753	23,494,145	21,557,269
Jumlah Unit	59,400,190	42,845,208	45,792,487	40,475,478	41,958,572
NAV Seunit (RM)	0.6800	0.6072	0.5736	0.5805	0.5138
NAV Tertinggi (RM)	0.7327	0.6153	0.6313	0.5825 [^]	0.5154
NAV Terendah (RM)	0.6072	0.5292	0.5599	0.4955 [^]	0.4510
Jumlah Pulangan Tahunan (%)					
a) Pertumbuhan Modal	11.99	5.86	-1.18	12.97 [^]	2.51
b) Agihan Pendapatan	Nil	Nil	Nil	Nil	Nil
Pulangan Purata:- (%)					
Satu Tahun (%)	11.99	5.86	-1.18	12.97 [^]	2.51
Tiga Tahun (% setahun)	5.41	6.13	4.23	n/a	n/a
Lima Tahun (% setahun)	6.07	n/a	n/a	n/a	n/a

Prestasi Penanda Aras (Indeks S&P Ethical Pan Asia Opp)

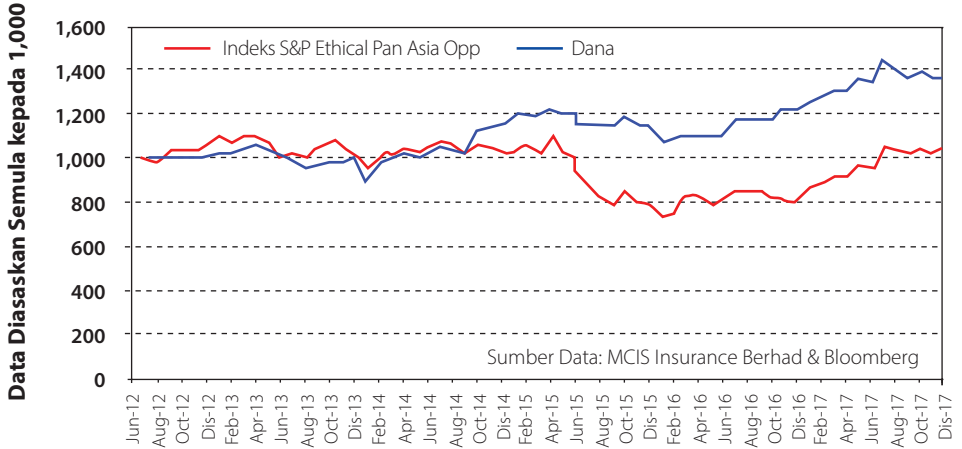
Pulangan Purata:- (%)					
Satu Tahun (%)	28.95	1.21	-22.85	-0.67 [^]	4.68
Tiga Tahun (% setahun)	0.23	-7.18	-8.75	n/a	n/a
Lima Tahun (% setahun)	-0.17	n/a	n/a	n/a	n/a

[^] Tempoh 6 bulan

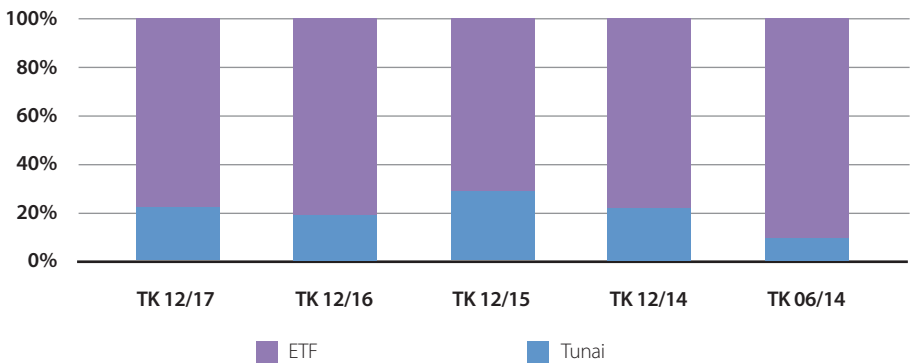
Laporan Prestasi Dana (samb.)

PRESTASI NAV DANA ASIAPAC DAN PENANDA ARAS SEJAK PENUBUHAN

Prestasi Dana AsiaPac Sejak Penubuhan



Portfolio Pelaburan Dana AsiaPac



Laporan Prestasi Dana (samb.)

DANA GLOBAL YAKIN

Dana Global Yakin adalah dana perantara yang melabur dalam Dana Aberdeen Islamic World Equity yang diuruskan oleh Aberdeen Islamic Asset Management Sdn Bhd. Ia bertujuan untuk menjana peningkatan modal dalam jangka panjang melalui pelaburan dalam portfolio ekuiti patuh Syariah antarabangsa dan sekuriti berkaitan ekuiti syarikat yang mempunyai potensi pertumbuhan yang baik.

Untuk tempoh dua belas bulan di bawah ulasan, dana telah berkembang sebanyak 6.75%, tidak mengatasi prestasi penanda aras Indeks MSCI AC World Islamic pada 19.32%. Bagi tempoh tiga tahun di bawah ulasan, dana ini telah mengatasi penanda aras untuk memberikan pulangan sebanyak 6.51%, berbanding pulangan penanda aras 5.29%. Ia adalah satu tahun yang positif bagi pasaran global pada 2017, di mana kebanyakan indeks mencatatkan pulangan yang lebih tinggi berbanding dengan tahun sebelumnya. Sentimen yang lebih baik telah disokong oleh angka ekonomi yang lebih kukuh bukan sahaja di AS dan zon euro, malah hampir di seluruh dunia.

JADUAL PERBANDINGAN PRESTASI

Dana Global Yakin

	TK 12/17	TK 12/16	TK 12/15	TK 12/14	TK 06/14
Harga NAV pada akhir tempoh	0.6659	0.6238	0.5792	0.5511	0.5434
Indeks Penanda Aras dasarkan semula	1,320.7	1,106.8	1,047.4	1,131.5	1,199.4
Jumlah NAV (RM)	34,279,102	26,845,924	23,599,720	15,866,820	10,991,131
Jumlah Unit	51,476,427	43,032,873	40,742,661	28,792,196	20,226,672
NAV Seunit (RM)	0.6659	0.6238	0.5792	0.5511	0.5434
NAV Tertinggi (RM)	0.6766	0.6238	0.6068	0.5547 [^]	0.5452
NAV Terendah (RM)	0.6238	0.5265	0.5400	0.5108 [^]	0.4943
Jumlah Pulangan Tahunan (%)					
a) Pertumbuhan Modal	6.75	7.70	5.11	1.41 [^]	8.70*
b) Agihan Pendapatan	Nil	Nil	Nil	Nil	Nil
Pulangan Purata:- (%)					
Satu Tahun (%)	6.75	7.70	5.11	1.41 [^]	8.70*
Tiga Tahun (% setahun)	6.51	6.44	n/a	n/a	n/a

Prestasi Penanda Aras (Indeks MSCI AC World Islamic)

Pulangan Purata:- (%)					
Satu Tahun (%)	19.32	5.67	-7.43	-5.66 [^]	19.90*
Tiga Tahun (% setahun)	5.29	-0.66	n/a	n/a	n/a

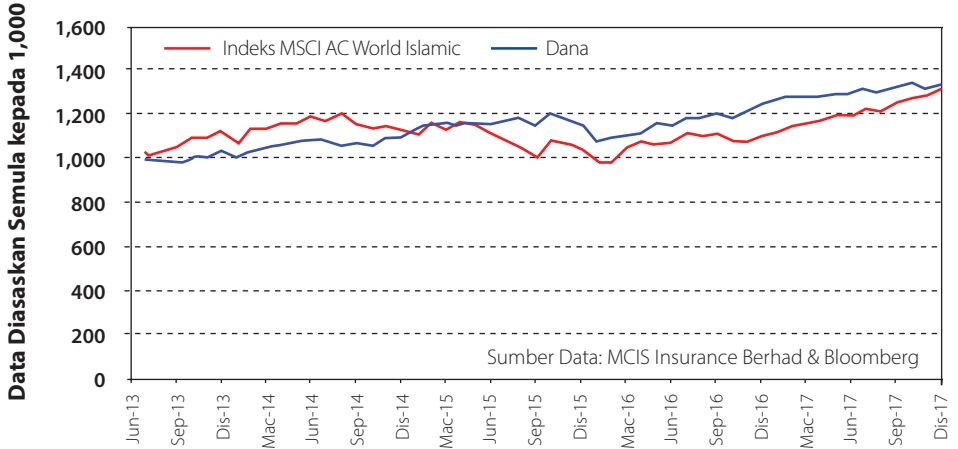
*Sejak Penubuhan

[^]Tempoh 6 bulan

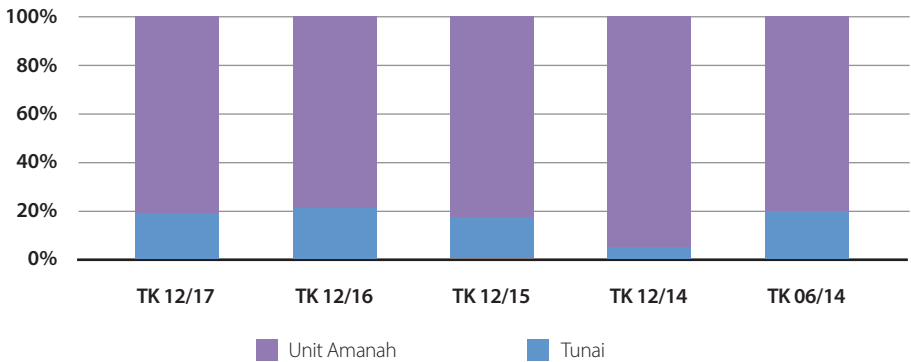
Laporan Prestasi Dana (samb.)

PRESTASI NAV DANA GLOBAL YAKIN DAN PENANDA ARAS SEJAK PENUBUHAN

Prestasi Dana Global Yakin Sejak Penubuhan



Portfolio Pelaburan Dana Global Yakin



Penyata oleh Pengurus

Pada pendapat MCIS Insurance Berhad (“Pengurus”), maklumat kewangan yang disertakan daripada Dana Berkaitan Pelaburan MCIS Insurance Berhad, yang merangkumi Dana Seimbang, Dana Ekuiti, Dana Pendapatan, Dana Jati, Dana Dividen, Dana AsiaPac dan Dana Global Yakin yang dilampirkan pada muka surat 112 hingga 161 telah disediakan selaras dengan polisi-polisi perakaunan yang dinyatakan di dalam Nota 2.2 kepada maklumat kewangan dan Garis Panduan mengenai Perniagaan Insurans/Takaful Berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia.

Bagi pihak MCIS Insurance Berhad

Kobus Vlok

Petaling Jaya, Malaysia
15 Mac 2018

Laporan juruaudit bebas kepada pemegang-pemegang unit Dana-Dana Berkaitan Pelaburan MCIS Insurance Berhad

Laporan mengenai maklumat kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana Seimbang, Dana Ekuiti, Dana Pendapatan, Dana Jati, Dana Dividen, Dana AsiaPac dan Dana Global Yakin (secara kolektifnya dirujuk sebagai "Dana-Dana"), yang merangkumi penyata aset dan liabiliti pada 31 Disember 2017 dan penyata pendapatan dan perbelanjaan, penyata perubahan dalam nilai aset bersih bagi tahun berakhir pada tarikh tersebut, dan nota kepada maklumat kewangan, termasuk satu ringkasan dasar perakaunan penting seperti yang dibentangkan pada muka surat 112 ke 161.

Pada pendapat kami, maklumat kewangan Dana-dana. bagi tahun berakhir 31 Disember 2017 telah disediakan dalam segala aspek material, selaras dengan dasar-dasar perakaunan seperti yang dinyatakan dalam Nota 2.2 kepada maklumat kewangan dan Garis Panduan mengenai Perniagaan Insurans/Takaful Berkaitan Pelaburan yang dikeluarkan oleh Bank Negara Malaysia.

Asas kepada pendapat

Kami telah menjalankan audit selaras dengan piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa. Tanggungjawab kami di bawah piawaian tersebut dihuraikan selanjutnya di perenggan *Tanggungjawab juruaudit terhadap pengauditan maklumat kewangan* dalam laporan ini. Kami percaya bahawa bukti audit yang kami perolehi adalah mencukupi dan bersesuaian untuk menyediakan asas kepada pendapat kami.

Penekanan perkara

Kami menarik perhatian kepada Nota 2.1 kepada maklumat kewangan Dana-dana, yang menerangkan asas dasar perakaunan. Maklumat kewangan Dana-dana telah sediakan untuk membantu Dana-dana dalam mematuhi Garis Panduan mengenai Perniagaan Insurans/Takaful Berkaitan Pelaburan yang dikeluarkan oleh Bank Negara Malaysia. Sebagai hasilnya, maklumat kewangan Dana-dana mungkin tidak sesuai untuk tujuan lain. Laporan kami adalah semata-mata untuk pemegang unit Dana-dana, sebagai sebuah badan dan tidak boleh diedarkan kepada atau digunakan oleh pihak lain selain daripada pemegang unit Dana-dana. Pendapat kami tidak diubah berkenaan dengan perkara ini.

Laporan juruaudit bebas kepada pemegang-pemegang unit Dana-Dana Berkaitan Pelaburan MCIS Insurance Berhad (samb.)

Kebebasan dan tanggungjawab etika lain

Kami bebas daripada Dana-dana selaras dengan Undang-undang Kecil (ke atas Etika Profesional, Kelakuan dan Amalan) Institut Akauntan Malaysia (“Undang-undang Kecil”) dan Kod Etika ‘International Ethics Standards Board for Accountants’ untuk Akauntan Bertauliah (“Kod IESBA”), dan kami telah memenuhi tanggungjawab etika lain mengikut Undang-undang Kecil dan Kod IESBA.

Maklumat lain selain daripada maklumat kewangan dan laporan juruaudit mengenainya

Para pengarah kepada Pengurus (“para pengarah”) bertanggungjawab terhadap maklumat lain. Maklumat lain terdiri daripada maklumat yang terkandung dalam Laporan Tahunan Dana-dana, tetapi tidak termasuk maklumat kewangan Dana-dana serta laporan juruaudit mengenainya.

Pendapat kami terhadap maklumat kewangan Dana-dana tidak meliputi maklumat lain dan kami tidak menyatakan sebarang bentuk kesimpulan jaminan mengenainya..

Berkaitan dengan pengauditan maklumat kewangan Dana-dana, tanggungjawab kami adalah untuk membaca maklumat lain, dan dalam berbuat demikian, mempertimbangkan sama ada maklumat lain tersebut tidak konsisten secara material dengan maklumat kewangan Dana-dana atau pengetahuan yang diperoleh dalam audit atau sebaliknya kelihatan seperti telah disalahnyatakan dengan ketara.

Sekiranya berdasarkan kerja yang telah kami lakukan, kami membuat kesimpulan bahawa ada salah nyata yang ketara dari maklumat lain, kami dikehendaki melaporkan fakta tersebut. Kami tidak mempunyai apa-apa untuk dilaporkan dalam hal ini.

Tanggungjawab para pengarah terhadap maklumat kewangan

Para pengarah bertanggungjawab terhadap penyediaan maklumat kewangan Dana-dana yang memberi gambaran benar dan saksama selaras dengan dasar-dasar perakaunan seperti yang dinyatakan dalam Nota 2.2 kepada maklumat kewangan dan Garis Panduan mengenai Perniagaan Insurans/Takaful Berkaitan Pelaburan yang dikeluarkan oleh Bank Negara Malaysia. Para pengarah juga bertanggungjawab terhadap kawalan dalaman sebagaimana ditentukan perlu oleh para pengarah untuk membolehkan penyediaan maklumat kewangan Dana-dana yang bebas daripada salah nyata yang ketara, sama ada disebabkan oleh penipuan atau kesilapan.

Dalam menyediakan maklumat kewangan Dana-dana, para pengarah bertanggungjawab untuk menilai keupayaan Dana-dana sebagai satu usaha berterusan, mendedahkan, jika berkenaan, perkara berkaitan usaha berterusan dan menggunakan asas perakaunan untuk usaha berterusan melainkan jika para pengarah berhasrat untuk mencairkan Dana atau memberhentikan operasi, ataupun tidak mempunyai alternatif yang realistik selain berbuat demikian.

Laporan juruaudit bebas kepada pemegang-pemegang unit Dana-Dana Berkaitan Pelaburan MCIS Insurance Berhad (samb.)

Tanggungjawab juruaudit terhadap pengauditan maklumat kewangan

Objektif kami adalah untuk memperoleh jaminan yang munasabah sama ada maklumat kewangan Dana-dana secara keseluruhannya adalah bebas daripada salah nyata yang ketara, sama ada disebabkan oleh penipuan atau kesilapan, dan mengeluarkan laporan juruaudit yang merangkumi pendapat kami. Jaminan yang munasabah adalah satu tahap jaminan yang tinggi, tetapi bukan satu jaminan bahawa audit yang dijalankan mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa akan sentiasa mengesan salah nyata yang ketara apabila ia wujud. Salah nyata boleh timbul daripada penipuan atau kesilapan dan dianggap ketara jika, secara individu atau dalam agregat, ia boleh dijangkakan dengan munasabah untuk mempengaruhi keputusan ekonomi yang dibuat oleh pengguna berdasarkan maklumat kewangan ini.

Sebagai sebahagian daripada pengauditan mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa, kami menggunakan pertimbangan profesional dan mengekalkan keraguan profesional sepanjang pengauditan. Kami juga:

- Mengetahui pasti dan menilai risiko salah nyata yang ketara dalam maklumat kewangan Dana-dana, sama ada disebabkan oleh penipuan atau kesilapan, merangka dan melaksanakan prosedur audit terhadap risiko berkenaan, dan mendapatkan bukti audit yang mencukupi dan bersesuaian untuk memberikan asas kepada pendapat kami. Risiko untuk tidak mengesan salah nyata yang ketara akibat daripada penipuan adalah lebih tinggi daripada kesilapan, kerana penipuan mungkin melibatkan pakatan, pemalsuan, peninggalan yang disengajakan, representasi yang salah atau mengatasi kawalan dalaman.
- Memperoleh pemahaman kawalan dalaman yang berkaitan dengan audit untuk merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Dana-dana.
- Menilai kesesuaian dasar perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan pendedahan yang berkaitan yang dibuat oleh para pengarah.
- Membuat kesimpulan terhadap kesesuaian asas perakaunan untuk usaha berterusan oleh para pengarah dan, berdasarkan bukti audit yang diperoleh sama ada wujudnya ketidakpastian ketara yang berkaitan dengan peristiwa atau keadaan yang boleh menimbulkan keraguan yang signifikan terhadap keupayaan Dana-dana sebagai satu usaha berterusan. Jika kami membuat kesimpulan bahawa ketidakpastian ketara wujud, kami dikehendaki untuk menyatakan pendedahan yang berkaitan dalam laporan juruaudit maklumat kewangan Dana-dana atau, jika pendedahan tersebut tidak mencukupi, pendapat kami akan diubah. Kesimpulan kami adalah berdasarkan kepada bukti audit yang diperoleh sehingga tarikh laporan juruaudit. Walau bagaimanapun, peristiwa atau keadaan masa akan datang boleh menyebabkan Dana-dana berhenti sebagai usaha berterusan.

Laporan juruaudit bebas kepada pemegang-pemegang unit Dana-Dana Berkaitan Pelaburan MCIS Insurance Berhad (samb.)

Tanggungjawab juruaudit terhadap pengauditan maklumat kewangan (samb.)

- Menilai sama ada keseluruhan pembentangan, struktur dan kandungan maklumat kewangan Dana-dana, termasuk pendedahan, dan sama ada maklumat kewangan Dana-dana mewakili urusan niaga asas dan peristiwa dengan cara yang mencapai persembahan saksama.

Kami telah berkomunikasi dengan para pengarah mengenai, antara perkara lain, skop dan tempoh pengauditan yang dirancang serta penemuan audit yang signifikan, termasuk sebarang kekurangan yang ketara dalam kawalan dalaman yang dikenal pasti semasa pengauditan.

Hal-hal lain

Laporan ini dibuat semata-mata untuk pemegang unit dan bukan untuk tujuan lain. Kami tidak bertanggungjawab terhadap mana-mana pihak lain bagi kandungan laporan ini.

Ernst & Young
AF: 0039
Akauntan Bertauliah

Muhammad Syarizal Bin Abdul Rahim
No. 03157/01/2019 J
Akauntan Bertauliah

Kuala Lumpur, Malaysia
15 Mac 2018

Penyata aset dan liabiliti

Pada 31 Disember 2017

	Nota	Dana Seimbang		Dana Ekuiti	
		2017 RM	2016 RM	2017 RM	2016 RM
Aset					
Pelaburan	3	7,866,286	7,539,232	10,522,465	9,000,628
Penghutang pendapatan pelaburan		71,542	52,590	33,817	5,648
Lain-lain penghutang		-	41,786	-	-
Tunai dan baki bank		81,363	24,228	16,961	26,969
Jumlah aset		<u>8,019,191</u>	<u>7,657,836</u>	<u>10,573,243</u>	<u>9,033,245</u>
Liabiliti					
Peruntukan untuk cukai		2,056	7,592	8,527	2,300
Liabiliti cukai tertunda	4	27,769	394	135,899	108,752
Lain-lain pemiutang		25,387	-	3,976	32,703
Jumlah liabiliti		<u>55,212</u>	<u>7,986</u>	<u>148,402</u>	<u>143,755</u>
Nilai aset bersih dana ("NAV")		<u>7,963,979</u>	<u>7,649,850</u>	<u>10,424,841</u>	<u>8,889,490</u>
Diwakili oleh:					
Modal pemegang-pemegang unit		4,378,805	4,528,208	7,127,977	6,219,623
Pendapatan belum diagih		3,585,174	3,121,642	3,296,864	2,669,867
Akaun pemegang-pemegang unit	5	<u>7,963,979</u>	<u>7,649,850</u>	<u>10,424,841</u>	<u>8,889,490</u>
Unit-unit dalam edaran	5	6,824,769	6,955,454	10,066,697	9,134,614
NAV seunit (RM)	5	<u>1.1669</u>	<u>1.0998</u>	<u>1.0356</u>	<u>0.9732</u>

Penyata aset dan liabiliti (samb.)

Pada 31 Disember 2017

	Nota	Dana Pendapatan		Dana Jati	
		2017 RM	2016 RM	2017 RM	2016 RM
Aset					
Pelaburan	3	26,640,820	26,950,681	12,585,068	12,180,256
Penghutang pendapatan pelaburan		257,739	217,149	34,844	588
Aset cukai tertunda	4	19,258	40,107	–	–
Lain-lain penghutang		–	137,307	205,212	107,632
Tunai dan baki bank		61,173	29,772	40,773	51,330
Jumlah aset		<u>26,978,990</u>	<u>27,375,016</u>	<u>12,865,897</u>	<u>12,339,806</u>
Liabiliti					
Peruntukan untuk cukai		8,066	53,677	273	2,071
Liabiliti cukai tertunda	4	–	–	110,474	80,864
Lain-lain pemiutang		39,018	–	210,279	657,244
Jumlah liabiliti		<u>47,084</u>	<u>53,677</u>	<u>321,026</u>	<u>740,179</u>
Nilai aset bersih dana ("NAV")		<u>26,931,906</u>	<u>27,321,339</u>	<u>12,544,871</u>	<u>11,599,627</u>
Diwakili oleh:					
Modal pemegang-pemegang unit		15,715,544	17,354,843	10,051,469	9,482,011
Pendapatan belum diagih		11,216,362	9,966,496	2,493,402	2,117,616
Akaun pemegang-pemegang unit	5	<u>26,931,906</u>	<u>27,321,339</u>	<u>12,544,871</u>	<u>11,599,627</u>
Unit-unit dalam edaran	5	18,989,807	20,158,356	14,135,599	13,491,733
NAV seunit (RM)	5	<u>1.4182</u>	<u>1.3553</u>	<u>0.8875</u>	<u>0.8598</u>

Penyata aset dan liabiliti (samb.)

Pada 31 Disember 2017

	Nota	Dana Dividen		Dana AsiaPac	
		2017 RM	2016 RM	2017 RM	2016 RM
Aset					
Pelaburan	3	35,394,428	38,100,654	37,913,557	25,903,052
Penghutang pendapatan pelaburan		71,910	13,463	2,738	1,208
Lain-lain penghutang		–	–	2,707,829	214,314
Tunai dan baki bank		73,651	79,980	20,106	12,324
Jumlah aset		<u>35,539,989</u>	<u>38,194,097</u>	<u>40,644,230</u>	<u>26,130,898</u>
Liabiliti					
Peruntukan untuk cukai		2,457	6,955	1,110	69,932
Liabiliti cukai tertunda	4	722,717	753,731	249,608	45,271
Lain-lain pemiutang		331,461	36,707	–	–
Jumlah liabiliti		<u>1,056,635</u>	<u>797,393</u>	<u>250,718</u>	<u>115,203</u>
Nilai aset bersih dana (“NAV”)		<u>34,483,354</u>	<u>37,396,704</u>	<u>40,393,512</u>	<u>26,015,695</u>
Diwakili oleh:					
Modal pemegang-pemegang unit		12,098,453	16,776,670	33,322,042	22,042,381
Pendapatan belum diagih		22,384,901	20,620,034	7,071,470	3,973,314
Akaun pemegang-pemegang unit	5	<u>34,483,354</u>	<u>37,396,704</u>	<u>40,393,512</u>	<u>26,015,695</u>
Unit-unit dalam edaran	5	40,750,954	46,333,506	59,400,191	42,845,208
NAV seunit (RM)	5	<u>0.8462</u>	<u>0.8071</u>	<u>0.6800</u>	<u>0.6072</u>

Penyata aset dan liabiliti (samb.)

Pada 31 Disember 2017

	Nota	2017 RM	Dana Global Yakin 2016 RM
Aset			
Pelaburan	3	32,615,015	26,742,793
Penghutang pendapatan pelaburan		2,204	847
Lain-lain penghutang		2,085,886	368,841
Tunai dan baki bank		23,125	26,819
Jumlah aset		<u>34,726,230</u>	<u>27,139,300</u>
Liabiliti			
Peruntukan untuk cukai		1,073	6,212
Liabiliti cukai tertunda	4	<u>446,055</u>	<u>287,164</u>
Jumlah liabiliti		<u>447,128</u>	<u>293,376</u>
Nilai aset bersih dana ("NAV")		<u>34,279,102</u>	<u>26,845,924</u>
Diwakili oleh:			
Modal pemegang-pemegang unit		29,083,483	23,541,900
Pendapatan belum diagih		<u>5,195,619</u>	<u>3,304,024</u>
Akaun pemegang-pemegang unit	5	<u>34,279,102</u>	<u>26,845,924</u>
Unit-unit dalam edaran	5	51,476,427	43,032,873
NAV seunit (RM)	5	<u>0.6659</u>	<u>0.6238</u>

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan.

Penyata pendapatan dan perbelanjaan

Untuk tahun berakhir 31 Disember 2017

	Nota	Dana Seimbang		Dana Ekuiti	
		2017 RM	2016 RM	2017 RM	2016 RM
Pendapatan pelaburan bersih:					
Pendapatan faedah/keuntungan	6	190,578	179,494	36,821	40,052
Pendapatan dividen	6	139,686	122,400	338,905	251,565
Perbelanjaan runcit pelaburan	6	(3,143)	–	(12,480)	–
		<u>327,121</u>	<u>301,894</u>	<u>363,246</u>	<u>291,617</u>
Keuntungan atas pelupusan pelaburan		59,983	87,337	378,641	–
Keuntungan modal tidak direalisasikan bersih		<u>353,622</u>	<u>322,890</u>	<u>466,848</u>	<u>78,750</u>
Jumlah pendapatan		<u>740,726</u>	<u>712,121</u>	<u>1,208,735</u>	<u>370,367</u>
Kerugian atas pelupusan pelaburan					
Kerugian modal tidak direalisasikan bersih		(119,709)	–	(254,460)	–
Yuran pengurusan		(12,629)	(449,237)	(127,512)	(396,519)
Lain-lain perbelanjaan		(99,062)	(94,162)	(151,704)	(124,025)
		<u>(5,753)</u>	<u>(5,576)</u>	<u>(5,764)</u>	<u>(5,530)</u>
Jumlah perbelanjaan		<u>(237,153)</u>	<u>(548,975)</u>	<u>(539,440)</u>	<u>(526,074)</u>
Lebihan/(Defisit) pendapatan atas perbelanjaan sebelum cukai					
Cukai	7	503,573	163,146	669,295	(155,707)
		<u>(40,041)</u>	<u>(13,498)</u>	<u>(42,298)</u>	<u>19,107</u>
Lebihan/(Defisit) pendapatan atas perbelanjaan selepas cukai					
Pendapatan tidak diagih dibawa ke hadapan		463,532	149,648	626,997	(136,600)
		<u>3,121,642</u>	<u>2,971,994</u>	<u>2,669,867</u>	<u>2,806,467</u>
Pendapatan tidak diagih dihantar ke hadapan					
		<u>3,585,174</u>	<u>3,121,642</u>	<u>3,296,864</u>	<u>2,669,867</u>

Penyata pendapatan dan perbelanjaan (samb.)

Untuk tahun berakhir 31 Disember 2017

	Nota	Dana Pendapatan		Dana Jati	
		2017 RM	2016 RM	2017 RM	2016 RM
Pendapatan pelaburan bersih:					
Pendapatan faedah/keuntungan	6	1,215,464	1,072,177	41,073	61,799
Pendapatan dividen	6	–	–	300,195	245,047
Perbelanjaan runcit pelaburan	6	–	–	(20,317)	(2,223)
		<u>1,215,464</u>	<u>1,072,177</u>	<u>320,951</u>	<u>304,623</u>
Keuntungan atas pelupusan pelaburan		42,726	659,169	469,373	–
Keuntungan modal tidak direalisasikan bersih		<u>275,451</u>	<u>185,005</u>	<u>384,860</u>	<u>37,600</u>
Jumlah pendapatan		<u>1,533,641</u>	<u>1,916,351</u>	<u>1,175,184</u>	<u>342,223</u>
Kerugian atas pelupusan pelaburan					
Kerugian modal tidak direalisasikan bersih		(1,699)	–	(589,798)	–
Yuran pengurusan		(17,834)	(26,318)	(14,737)	(941,685)
Lain-lain perbelanjaan		(137,310)	(127,538)	(165,407)	(153,786)
		<u>(5,803)</u>	<u>(5,612)</u>	<u>(6,050)</u>	<u>(5,592)</u>
Jumlah perbelanjaan		<u>(162,646)</u>	<u>(159,468)</u>	<u>(775,992)</u>	<u>(1,101,063)</u>
Lebihan/(Defisit) pendapatan atas perbelanjaan sebelum cukai					
Cukai	7	1,370,995	1,756,883	399,192	(758,840)
		<u>(121,129)</u>	<u>(151,203)</u>	<u>(23,406)</u>	<u>66,653</u>
Lebihan/(Defisit) pendapatan atas perbelanjaan selepas cukai					
Pendapatan tidak diagih dibawa ke hadapan		1,249,866	1,605,680	375,786	(692,187)
		<u>9,966,496</u>	<u>8,360,816</u>	<u>2,117,616</u>	<u>2,809,803</u>
Pendapatan tidak diagih dihantar ke hadapan					
		<u>11,216,362</u>	<u>9,966,496</u>	<u>2,493,402</u>	<u>2,117,616</u>

Penyata pendapatan dan perbelanjaan (samb.)

Untuk tahun berakhir 31 Disember 2017

	Nota	Dana Dividen		Dana AsiaPac	
		2017 RM	2016 RM	2017 RM	2016 RM
Pendapatan pelaburan bersih:					
Pendapatan faedah/keuntungan	6	127,244	232,966	148,510	217,172
Pendapatan dividen	6	1,104,153	1,107,351	959,109	817,383
Perbelanjaan runcit pelaburan	6	(16,328)	–	(28,950)	(8,587)
		<u>1,215,069</u>	<u>1,340,317</u>	<u>1,078,669</u>	<u>1,025,968</u>
Keuntungan atas pelupusan pelaburan		1,915,733	46,131	–	–
Keuntungan modal tidak direalisasikan bersih		–	1,910,593	2,554,202	694,595
Lain-lain pendapatan		–	–	33,639	37,590
Jumlah pendapatan		<u>3,130,802</u>	<u>3,297,041</u>	<u>3,666,510</u>	<u>1,758,153</u>
Kerugian atas pelupusan pelaburan		(306,251)	–	–	–
Kerugian modal tidak direalisasikan bersih		(387,676)	(4,232,023)	–	–
Yuran pengurusan		(549,096)	(606,961)	(269,173)	(213,865)
Lain-lain perbelanjaan		(5,811)	(5,576)	(5,860)	(5,600)
Jumlah perbelanjaan		<u>(1,248,834)</u>	<u>(4,844,560)</u>	<u>(275,033)</u>	<u>(219,465)</u>
Lebihan/(Defisit) pendapatan atas perbelanjaan sebelum cukai		1,881,968	(1,547,519)	3,391,477	1,538,688
Cukai	7	(117,101)	154,329	(293,321)	(140,652)
Lebihan/(Defisit) pendapatan atas perbelanjaan selepas cukai		1,764,867	(1,393,190)	3,098,156	1,398,036
Pendapatan tidak diagih dibawa ke hadapan		<u>20,620,034</u>	<u>22,013,224</u>	<u>3,973,314</u>	<u>2,575,278</u>
Pendapatan tidak diagih dihantar ke hadapan		<u>22,384,901</u>	<u>20,620,034</u>	<u>7,071,470</u>	<u>3,973,314</u>

Penyata pendapatan dan perbelanjaan (samb.)

Untuk tahun berakhir 31 Disember 2017

	Nota	2017 RM	Dana Global Yakin 2016 RM
Pendapatan pelaburan bersih:			
Pendapatan faedah/keuntungan	6	141,694	107,285
Pendapatan dividen	6	–	39,431
		141,694	146,716
Keuntungan modal tidak direalisasikan bersih		1,986,137	1,912,371
Lain-lain pendapatan		211,139	130,631
Jumlah pendapatan		2,338,970	2,189,718
Yuran pengurusan		(254,425)	(204,303)
Lain-lain perbelanjaan		(5,832)	(5,598)
Jumlah perbelanjaan		(260,257)	(209,901)
Lebihan pendapatan atas perbelanjaan sebelum cukai		2,078,713	1,979,817
Cukai	7	(187,118)	(175,178)
Lebihan pendapatan atas perbelanjaan selepas cukai		1,891,595	1,804,639
Pendapatan tidak diagih dibawa ke hadapan		3,304,024	1,499,385
Pendapatan tidak diagih dihantar ke hadapan		5,195,619	3,304,024

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan.

Penyata perubahan dalam nilai aset bersih

Untuk tahun berakhir 31 Disember 2017

	Dana Seimbang		Dana Ekuiti	
	2017 RM	2016 RM	2017 RM	2016 RM
NAV pada permulaan tahun kewangan	7,649,850	7,349,985	8,889,490	8,881,166
Pendapatan bersih direalisasikan untuk tahun, bersih selepas cukai	149,819	265,887	314,808	155,747
Keuntungan/(Kerugian) modal bersih tidak direalisasi untuk tahun, bersih selepas cukai	313,713	(116,239)	312,189	(292,347)
Keuntungan/(Kerugian) pendapatan bersih untuk tahun	463,532	149,648	626,997	(136,600)
Amaun diterima dari terbitan unit-unit	616,900	826,782	2,700,315	942,474
Amaun dibayar dari pembatalan unit-unit	(766,303)	(676,565)	(1,791,961)	(797,550)
NAV pada akhir tahun kewangan	<u>7,963,979</u>	<u>7,649,850</u>	<u>10,424,841</u>	<u>8,889,490</u>

	Dana Pendapatan		Dana Jati	
	2017 RM	2016 RM	2017 RM	2016 RM
NAV pada permulaan tahun kewangan	27,321,339	22,667,584	11,599,627	11,477,497
Pendapatan bersih direalisasikan untuk tahun, bersih selepas cukai	1,012,858	1,459,688	35,273	139,571
Keuntungan/(Kerugian) modal bersih tidak direalisasi untuk tahun, bersih selepas cukai	237,008	145,992	340,513	(831,758)
Keuntungan/(Kerugian) pendapatan bersih untuk tahun	1,249,866	1,605,680	375,786	(692,187)
Amaun diterima dari terbitan unit-unit	1,613,348	6,625,435	2,011,362	2,344,771
Amaun dibayar dari pembatalan unit-unit	(3,252,647)	(3,577,360)	(1,441,904)	(1,530,454)
NAV pada akhir tahun kewangan	<u>26,931,906</u>	<u>27,321,339</u>	<u>12,544,871</u>	<u>11,599,627</u>

Penyata perubahan dalam nilai aset bersih (samb.)

Untuk tahun berakhir 31 Disember 2017

	Dana Dividen		Dana AsiaPac	
	2017 RM	2016 RM	2017 RM	2016 RM
NAV pada permulaan tahun kewangan	37,396,704	41,527,374	26,015,695	26,265,753
Pendapatan bersih direalisasi untuk tahun, bersih selepas cukai	2,121,529	742,526	748,290	759,009
(Kerugian)/Keuntungan modal bersih tidak direalisasi untuk tahun, bersih selepas cukai	(356,662)	(2,135,716)	2,349,866	639,027
Keuntungan/(Kerugian) pendapatan bersih untuk tahun	1,764,867	(1,393,190)	3,098,156	1,398,036
Amaun diterima dari terbitan unit-unit	1,746,506	4,801,967	15,331,963	5,032,277
Amaun dibayar dari pembatalan unit-unit	(6,424,723)	(7,539,447)	(4,052,302)	(6,680,371)
NAV pada akhir tahun kewangan	34,483,354	37,396,704	40,393,512	26,015,695

	Dana Global Yakin	
	2017 RM	2016 RM
NAV pada permulaan tahun kewangan	26,845,924	23,599,720
Pendapatan bersih direalisasi untuk tahun, bersih selepas cukai	64,349	45,259
Keuntungan modal bersih tidak direalisasi untuk tahun, bersih selepas cukai	1,827,246	1,759,380
Keuntungan pendapatan bersih untuk tahun	1,891,595	1,804,639
Amaun diterima dari terbitan unit-unit	12,067,247	7,365,373
Amaun dibayar dari pembatalan unit-unit	(6,525,664)	(5,923,808)
NAV pada akhir tahun kewangan	34,279,102	26,845,924

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan.

Nota-nota kepada maklumat kewangan

1. Pengurus dan aktiviti utamanya

Dana-dana Berkaitan Pelaburan Pengurus merangkumi Dana Seimbang, Dana Ekuiti, Dana Pendapatan, Dana Jati, Dana Dividen, Dana AsiaPac dan Dana Global Yakin (secara kolektifnya dirujuk sebagai "Dana-Dana").

MCIS Insurance Berhad, Pengurus adalah sebuah syarikat liabiliti awam berhad yang diperbadankan dan berdomisil di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan 2013. Kegiatan utamanya adalah pengunderaitan insurans hayat dan insurans berkaitan-pelaburan.

Maklumat kewangan telah diberi kebenaran untuk diterbitkan oleh Lembaga Pengarah Pengurus selaras dengan resolusi pada 15 Mac 2018.

2. Polisi-polisi perakaunan penting

2.1 Asas penyediaan

Maklumat kewangan Dana-dana telah disediakan selaras dengan polisi-polisi perakaunan yang dinyatakan dalam Nota 2.2 kepada maklumat kewangan dan Garis Panduan mengenai Perniagaan Insurans/Takaful Berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia ("BNM")

Maklumat kewangan telah disediakan di bawah konvensyen kos sejarah kecuali yang dinyatakan dalam polisi-polisi perakaunan penting dalam Nota 2.2 kepada maklumat kewangan.

Maklumat kewangan dibentangkan dalam Ringgit Malaysia ("RM").

2.2 Ringkasan polisi-polisi perakaunan penting

(a) Pengiktirafan perolehan

Perolehan diiktiraf selaras dengan manfaat ekonomi yang dikaitkan dengan urus niaga yang berkemungkinan akan mengalir ke dalam Dana-dana dan jumlah perolehan boleh ditentukan dengan wajar.

- (i) Pendapatan faedah dan keuntungan daripada pelaburan diiktiraf atas dasar akruan yang mencerminkan pulangan efektif aset.
- (ii) Pendapatan dividen diiktiraf atas dasar diisytiharkan apabila hak untuk menerima bayaran telah ditetapkan.
- (iii) Hasil bersih daripada jualan pelaburan ditolak dari purata wajaran kos pelaburan. Hasil keuntungan atau kerugian dimasukkan ke dalam penyata pendapatan dan perbelanjaan.

Nota-nota kepada maklumat kewangan (samb.)

2. Polisi-polisi perakaunan penting (samb.)

2.2 Ringkasan polisi-polisi perakaunan penting (samb.)

(b) Yuran pengurusan

Yuran pengurusan dikenakan berdasarkan nilai aset bersih harian Dana berkenaan, pada kadar-kadar berikut:

Dana Seimbang	1.25% setahun
Dana Ekuiti	1.40% setahun
Dana Pendapatan	0.50% setahun
Dana Jati	1.35% setahun
Dana Dividen	1.50% setahun
Dana AsiaPac	0.85% setahun
Dana Global Yakin	0.85% setahun

(c) Terbitan bersih unit-unit

Terbitan bersih unit-unit mewakili premium dibayar oleh pemegang-pemegang polisi sebagai bayaran untuk kontrak insurans baru atau bayaran seterusnya untuk meningkatkan amaun kontrak tersebut. Terbitan unit-unit diiktiraf atas dasar penerimaan.

(d) Pembatalan bersih unit-unit

Pembatalan bersih unit-unit mewakili pembatalan unit-unit daripada penyerahan dan pengeluaran. Pembatalan unit-unit diiktiraf apabila kontrak insurans berkaitan diserahkan.

(e) Cukai pendapatan

Cukai pendapatan ke atas lebihan atau defisit bagi tahun merangkumi cukai semasa dan cukai tertunda. Cukai semasa adalah jangkaan amaun cukai pendapatan yang perlu dibayar ke atas pendapatan boleh dicukai bagi tahun dan ditentukan menggunakan kadar cukai yang telah digubal pada tarikh laporan.

Cukai tertunda disediakan menggunakan kaedah liabiliti. Pada dasarnya, liabiliti cukai tertunda diiktiraf untuk semua perbezaan semasa yang boleh dicukai dan aset cukai tertunda diiktiraf untuk semua perbezaan sementara yang boleh ditolak sehingga adanya kemungkinan di mana keuntungan boleh dicukai dapat diperolehi ke atas perbezaan sementara yang ditolak boleh digunakan.

Nota-nota kepada maklumat kewangan (samb.)

2. Polisi-polisi perakaunan penting (samb.)

2.2 Ringkasan polisi-polisi perakaunan penting (samb.)

(e) Cukai pendapatan (samb.)

Cukai tertunda ditentukan pada kadar cukai yang dijangka akan digunakan dalam tempoh apabila aset direalisasi atau liabiliti diselesaikan, berdasarkan kadar cukai yang telah digubal atau sebahagian besarnya digubal pada tarikh laporan. Cukai tertunda diiktiraf di dalam penyata pendapatan dan perbelanjaan, kecuali apabila ia timbul daripada urus niaga yang diiktiraf secara langsung di dalam akaun pemegang-pemegang unit, di mana cukai tertunda juga dikenakan atau dikreditkan secara langsung di dalam akaun pemegang-pemegang unit.

(f) Aset kewangan

Aset kewangan diiktiraf dalam penyata aset dan liabiliti apabila Dana-dana menjadi pihak kepada peruntukan berkontrak instrumen kewangan.

Apabila aset kewangan diiktiraf pada awalnya, ia diukur pada nilai saksama ditambah, untuk aset kewangan yang bukan pada nilai saksama melalui keuntungan atau kerugian, secara langsung boleh dikaitkan kepada kos urus niaga.

Dana-Dana menentukan pengelasan aset kewangannya semasa pengiktirafan awal, dan kategorinya termasuk aset kewangan pada nilai saksama melalui keuntungan atau kerugian ("FVTPL") serta pinjaman dan penghutang ("LAR").

(i) Aset kewangan pada FVTPL

Aset kewangan dikelaskan sebagai aset kewangan pada FVTPL sekiranya ia dipegang untuk dagangan atau ditetapkan sedemikian semasa pengiktirafan awal. Aset kewangan dipegang untuk dagangan termasuk sekuriti hutang, sekuriti ekuiti dan unit amanah serta dana amanah harta.

Selepas pengiktirafan awal, aset kewangan pada FVTPL diukur pada nilai saksama. Perubahan dalam nilai saksama instrumen kewangan direkodkan sebagai 'keuntungan/kerugian modal tidak direalisasi' dalam penyata pendapatan dan perbelanjaan. Faedah diterima dan pendapatan dividen direkodkan secara berasingan sebagai 'pendapatan faedah/keuntungan' dan 'pendapatan dividen'.

Nilai saksama sekuriti ekuiti disebut harga dan dana, dana dagangan bursa disebut harga dan amanah pelaburan hartanah ditentukan dengan merujuk kepada harga bida penutup disebut harga di Bursa Malaysia Securities Berhad dan Bloomberg Limited Partnership.

Nota-nota kepada maklumat kewangan (samb.)

2. Polisi-polisi perakaunan penting (samb.)

2.2 Ringkasan polisi-polisi perakaunan penting (samb.)

(f) Aset kewangan (samb.)

(i) Aset kewangan pada FVTPL (samb.)

Nilai saksama sekuriti hutang tidak disebut harga ditentukan dengan merujuk kepada harga pasaran indikatif yang diperolehi daripada Bondweb yang disediakan oleh Bond Pricing Agency Malaysia ("BPAM").

(ii) LAR

Aset kewangan dengan bayaran tetap atau boleh ditentukan ini yang tidak disebut harga dalam pasaran aktif dikelaskan sebagai LAR. Dana termasuk deposit dengan institusi kewangan, tunai di bank dan penghutang jangka pendek di bawah pengelasan ini.

Selepas pengiktirafan awal, LAR diukur pada kos dilunaskan dengan menggunakan kaedah faedah efektif. Keuntungan dan kerugian diiktiraf di dalam penyata pendapatan dan perbelanjaan apabila LAR tidak lagi diiktiraf atau merosot nilai, dan melalui proses pelunasan.

(g) Kemerosotan nilai aset kewangan

Dana-Dana dinilai pada setiap tarikh laporan sama ada terdapat sebarang bukti objektif bahawa aset kewangan yang dikelaskan sebagai LAR telah mengalami kemerosotan nilai.

Untuk menentukan sama ada terdapat bukti objektif bahawa kerugian kemerosotan nilai ke atas aset kewangan telah ditanggung, Dana mempertimbangkan faktor-faktor seperti kemungkinan tidak mampu bayar atau kesukaran kewangan ketara penghutang dan keingkar atau kelewatan ketara dalam pembayaran.

Sekiranya terdapat bukti sedemikian, jumlah kerugian kemerosotan nilai diukur sebagai perbezaan di antara jumlah dibawa aset dan nilai semasa anggaran aliran tunai masa hadapan didiskaunkan pada kadar faedah efektif asal aset kewangan. Kerugian kemerosotan nilai diiktiraf di dalam penyata pendapatan dan perbelanjaan.

Jumlah dibawa aset kewangan dikurangkan melalui kerugian kemerosotan nilai secara langsung untuk semua aset kewangan.

Nota-nota kepada maklumat kewangan (samb.)

2. Polisi-polisi perakaunan penting (samb.)

2.2 Ringkasan polisi-polisi perakaunan penting (samb.)

(g) Kemerosotan nilai aset kewangan (samb.)

Sekiranya pada tahun berikutnya, jumlah kerugian kemerosotan nilai berkurangan dan pengurangan tersebut boleh dikaitkan secara objektif kepada peristiwa yang berlaku selepas kemerosotan diiktiraf, kerugian kemerosotan nilai diiktiraf sebelum ini diterbalikkan setakat jumlah dibawa aset tidak melebihi kos dilunaskannya pada tarikh keterbalikan. Jumlah keterbalikan diiktiraf di dalam penyata pendapatan dan perbelanjaan.

(h) Liabiliti kewangan

Liabiliti kewangan dikelaskan mengikut kandungan perjanjian kontrak yang ditandatangani dan definisi liabiliti kewangan.

Liabiliti kewangan diiktiraf di dalam penyata aset dan liabiliti apabila, dan hanya apabila, Dana-Dana menjadi pihak kepada peruntukan berkontrak instrumen kewangan. Liabiliti kewangan dikelaskan sebagai lain-lain liabiliti kewangan pada nilai saksama melalui keuntungan atau kerugian atau pada kos dilunaskan, sebagaimana wajar.

Lain-lain liabiliti kewangan Dana-Dana yang merangkumi lain-lain pemiutang diiktiraf pada awalnya pada nilai saksama dicampur kos transaksi yang dikaitkan secara langsung dan kemudiannya diukur pada kos dilunaskan dengan menggunakan kaedah faedah efektif.

Liabiliti kewangan tidak lagi diiktiraf apabila obligasi di bawah liabiliti dilupuskan. Keuntungan dan kerugian diiktiraf di dalam penyata pendapatan dan perbelanjaan apabila liabiliti tidak lagi diiktiraf, dan melalui proses pelunasan.

(i) Akaun pemegang-pemegang unit

Akaun pemegang-pemegang unit Dana-Dana mewakili instrumen ekuiti di dalam penyata aset dan liabiliti.

Nota-nota kepada maklumat kewangan (samb.)

2. Polisi-polisi perakaunan penting (samb.)

2.2 Ringkasan polisi-polisi perakaunan penting (samb.)

(j) Transaksi matawang asing

Transaksi dalam matawang asing pada awalnya direkodkan mengikut kadar mata wang digunakan semasa pada tarikh urus niaga. Aset dan liabiliti monetari didenominasikan dalam matawang asing ditukarkan semula pada kadar pertukaran matawang digunakan yang ditetapkan pada tarikh pelaporan. Semua perbezaan dimasukkan ke dalam penyata pendapatan dan perbelanjaan. Perkara bukan monetari berdenominasi di dalam matawang asing yang diukur pada kos sejarah ditukarkan menggunakan kadar pertukaran pada tarikh-tarikh awal transaksi.

Perkara bukan monetari diukur pada nilai saksama di dalam matawang asing ditukar menggunakan kadar pertukaran pada tarikh di mana nilai saksama ditentukan. Semua perbezaan pertukaran asing dimasukkan ke dalam penyata pendapatan dan perbelanjaan, kecuali bagi perbezaan yang berkaitan dengan perkara di mana keuntungan atau kerugian diiktiraf secara langsung di dalam akaun pemegang-pemegang unit, dan dengan itu, keuntungan atau kerugian diiktiraf bersih daripada komponen pertukaran di dalam akaun pemegang-pemegang unit.

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan

(i) Dana Seimbang

	2017 RM	2016 RM
FVTPL:		
Sekuriti hutang tidak disebut harga	3,834,953	3,429,446
Sekuriti ekuiti disebut harga	3,129,051	2,759,117
Unit dan dana amanah hartanah disebut harga	660,180	506,500
	7,624,184	6,695,063
LAR:		
Deposit dengan institusi kewangan berlesen	242,102	844,169
	7,866,286	7,539,232

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah:

		← 2017 →		
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL:				
Sekuriti hutang tidak disebut harga:				
Sekuriti Kerajaan Malaysia	1,000,000	977,245	980,820	12.3%
Bon korporat:				
Al Dzhab Asset Berhad	100,000	100,220	100,300	1.3%
Sarawak Hidro Sdn Bhd	500,000	502,150	491,700	6.2%
YTL Corp Berhad	200,000	201,740	192,742	2.4%
Sabah Credit Corporation	350,000	350,462	351,627	4.4%
Sabah Development Bank Berhad	150,000	150,135	151,628	1.9%
Bank Pembangunan Malaysia Berhad	200,000	200,000	194,650	2.4%
CIMB Bank Berhad	500,000	500,000	501,075	6.3%
Northern Gateway Infrastructure Sdn Bhd	550,000	553,010	556,947	7.0%
Projek Lebuhraya Usahasama Berhad	300,000	320,640	313,464	3.9%
		2,878,357	2,854,133	35.8%
		3,855,602	3,834,953	48.2%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)

(i) Dana Seimbang (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2017 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL: (samb.)				
Sekuriti ekuiti disebut harga				
<i>Perladangan</i>				
Felda Global Ventures Holdings Berhad	39,600	177,331	66,924	0.8%
IOI Corporation Berhad	32,000	150,499	144,640	1.8%
Kuala Lumpur Kepong Berhad	3,000	74,687	74,640	0.9%
Sime Darby Plantation Berhad	20,494	79,095	114,152	1.4%
<i>Perdagangan/Perkhidmatan</i>				
IHH Healthcare Berhad	14,000	84,930	81,900	1.0%
Astro Malaysia Holdings Berhad	43,000	129,052	113,520	1.4%
Axiata Group Berhad	15,996	90,058	87,498	1.1%
Maxis Berhad	31,000	176,869	186,000	2.3%
Petronas Dagangan Bhd	6,000	128,028	145,560	1.8%
Sime Darby Berhad	20,494	26,196	45,292	0.6%
Telekom Malaysia Berhad	40,854	167,199	248,801	3.1%
MISC Berhad	5,000	32,439	36,900	0.5%
Tenaga Nasional Berhad	30,000	245,400	457,200	5.7%
Sapura Energy Berhad	42,000	135,873	29,610	0.4%
Hap Seng Consolidated Berhad	5,000	46,072	47,750	0.6%
Westports Holding Berhad	13,000	51,198	47,840	0.6%
YTL Corporation Berhad	25,500	38,000	33,405	0.4%
<i>Infrastruktur</i>				
Digi.Com Berhad	23,000	99,720	111,550	1.4%
<i>Pembinaan</i>				
IJM Corporation Berhad	5,000	17,140	15,150	0.2%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)

(i) Dana Seimbang (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2017 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL: (samb.)				
Sekuriti ekuiti disebut harga: (samb.)				
<i>Produk pengguna</i>				
PPB Group Berhad	3,000	49,902	51,720	0.7%
<i>Produk perindustrian</i>				
Petronas Gas Bhd	5,000	89,767	87,400	1.1%
Petronas Chemicals Group Berhad	14,000	70,784	107,800	1.4%
<i>Kewangan</i>				
CIMB Group Holdings Berhad	36,698	225,480	240,005	3.0%
Malayan Banking Berhad	38,046	272,017	367,524	4.6%
Hong Leong Bank Berhad	6,000	87,932	102,000	1.3%
Hong Leong Financial Group Berhad	1,000	15,320	17,800	0.2%
Public Bank Berhad	2,000	40,060	41,520	0.5%
RHB Bank Berhad	5,000	25,600	24,950	0.3%
		<u>2,826,648</u>	<u>3,129,051</u>	39.3%
Unit dan dana amanah hartanah disebut harga:				
<i>Amanah Pelaburan Hartanah (REIT):</i>				
Al-Aqar Healthcare				
Real Estate Investment Trust	100,000	100,000	143,000	1.8%
Amanah Raya Real Estate Investment Trust	250,000	235,000	227,500	2.9%
IGB Real Estate Investment Trust	75,000	95,750	125,250	1.6%
KLCC Stapled Group Berhad	21,000	164,076	164,430	2.1%
		<u>594,826</u>	<u>660,180</u>	8.3%
Jumlah FVTPL		<u>7,277,076</u>	<u>7,624,184</u>	95.7%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(i) Dana Seimbang (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2016 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL:				
Sekuriti hutang tidak disebut harga:				
Sekuriti Kerajaan Malaysia	1,000,000	977,245	941,040	12.3%
Bon korporat:				
Sarawak Hidro Sdn Bhd	500,000	502,150	492,595	6.4%
YTL Corporation Berhad	200,000	201,740	194,844	2.5%
Sabah Credit Corporation	500,000	500,660	500,630	6.5%
Bank Pembangunan Malaysia Berhad	200,000	200,000	192,632	2.5%
CIMB Bank Berhad	500,000	500,000	495,750	6.5%
Public Bank Berhad	300,000	301,080	299,985	3.9%
Projek Lebuhraya Utara-Selatan Berhad	300,000	320,640	311,970	4.1%
		<u>2,526,270</u>	<u>2,488,406</u>	32.5%
		<u>3,503,515</u>	<u>3,429,446</u>	44.8%
Sekuriti ekuiti disebut harga:				
Perladangan				
Felda Global Ventures Holdings Berhad	59,600	266,892	91,785	1.2%
IOI Corporation Berhad	33,000	157,825	144,870	1.9%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(i) Dana Seimbang (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

		← 2016 →		
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL: (samb.)				
Sekuriti ekuiti disebut harga: (samb.)				
<i>Perdagangan/Perkhidmatan</i>				
Amway (Malaysia) Holdings Berhad	11,000	70,754	81,950	1.1%
Astro Malaysia Holdings Berhad	18,000	60,286	46,620	0.6%
Axiata Group Berhad	15,726	88,801	70,925	0.9%
Maxis Berhad	41,000	233,924	245,180	3.2%
Petronas Dagangan Bhd	6,000	128,028	142,800	1.9%
Sime Darby Berhad	25,494	157,428	206,246	2.7%
Telekom Malaysia Berhad	40,854	167,199	243,081	3.2%
MISC Berhad	5,000	32,439	36,600	0.5%
Tenaga Nasional Berhad	30,000	245,400	417,000	5.5%
Sapura Energy Berhad	72,000	232,924	115,920	1.5%
<i>Infrastruktur</i>				
Digi.Com Berhad	20,000	84,800	96,600	1.3%
<i>Produk perindustrian</i>				
Petronas Gas Bhd	5,000	89,767	106,500	1.4%
Petronas Chemicals Group Berhad	14,000	70,784	97,300	1.3%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(i) Dana Seimbang (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2016 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL: (samb.)				
Sekuriti ekuiti disebut harga: (samb.)				
Kewangan				
CIMB Group Holdings Berhad	54,978	340,490	247,401	3.2%
Malayan Banking Berhad	46,332	328,140	368,339	4.8%
		2,755,881	2,759,117	36.1%
Unit dan dana amanah harta disebut harga:				
Amanah Pelaburan Hartanah (REIT):				
Al-Aqar Healthcare				
Real Estate Investment Trust	100,000	100,000	157,000	2.1%
Amanah Raya Real Estate Investment Trust	250,000	235,000	228,750	3.0%
IGB Real Estate Investment Trust	75,000	95,750	120,750	1.6%
		430,750	506,500	6.6%
Jumlah FVTPL		6,690,146	6,695,063	87.5%

(ii) Dana Ekuiti

	2017 RM	2016 RM
FVTPL:		
Sekuriti ekuiti disebut harga	9,335,916	6,930,633
Unit dan dana amanah hartanah disebut harga	699,150	752,820
	10,035,066	7,683,453
LAR:		
Deposit dengan institusi kewangan berlesen	487,399	1,317,175
	10,522,465	9,000,628

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(ii) Dana Ekuiti (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2017 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL:				
Sekuriti ekuiti disebut harga:				
<i>Produk perindustrian</i>				
Petronas Chemicals Group Berhad	72,000	395,187	554,400	5.3%
Petronas Gas Berhad	22,000	414,486	384,560	3.7%
<i>Perdagangan/Perkhidmatan</i>				
Axiata Group Berhad	55,377	191,819	302,912	2.9%
IHH Healthcare Berhad	36,000	132,076	210,600	2.0%
Maxis Berhad	60,500	323,789	363,000	3.5%
Petronas Dagangan Berhad	15,000	48,825	363,900	3.5%
Sime Darby Berhad	76,821	138,548	169,774	1.6%
Telekom Malaysia Berhad	80,947	323,364	492,967	4.7%
Tenaga Nasional Berhad	59,250	506,042	902,970	8.7%
MISC Berhad	29,000	180,650	214,020	2.1%
Astro Malaysia Holdings Berhad	108,000	322,105	285,120	2.7%
Sapura Energy Berhad	88,000	258,019	62,040	0.6%
Hap Seng Consolidated Berhad	19,000	175,423	181,450	1.7%
Westports Holding Berhad	45,000	176,995	165,600	1.6%
YTL Corporation Berhad	81,600	122,000	106,896	1.0%
<i>Infrastruktur</i>				
Digi.Com Berhad	62,000	294,480	300,700	2.9%
<i>Pembinaan</i>				
IJM Corporation Berhad	51,000	171,963	154,530	1.5%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)

(ii) Dana Ekuiti (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2017 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL: (samb.)				
Sekuriti ekuiti disebut harga: (samb.)				
<i>Produk pengguna</i>				
PPB Group Berhad	11,000	182,115	189,640	1.8%
<i>Kewangan</i>				
CIMB Group Holdings Berhad	67,675	404,667	442,595	4.3%
Malayan Banking Berhad	79,974	598,413	772,549	7.4%
AMMB Holdings Berhad	44,000	212,578	193,160	1.9%
Public Bank Berhad	36,402	418,708	755,706	7.3%
Hong Leong Bank Berhad	12,000	168,944	204,000	2.0%
Hong Leong Financial Group Berhad	7,000	104,960	124,600	1.2%
RHB Bank Berhad	30,000	148,353	149,700	1.4%
<i>Perladangan</i>				
Kuala Lumpur Kepong Berhad	9,000	223,526	223,920	2.5%
IOI Corporation Berhad	140,866	724,262	636,714	6.1%
Sime Darby Plantation Berhad	76,821	418,322	427,893	4.1%
		<u>7,780,619</u>	<u>9,335,916</u>	89.6%
Unit dan dana amanah hartanah disebut harga:				
<i>Amanah Pelaburan Hartanah (REIT):</i>				
Al-Aqar Healthcare				
Real Estate Investment Trust	100,000	100,000	143,000	1.4%
Amanah Raya Real Estate				
Investment Trust	310,000	292,450	282,100	2.7%
KLCC Stapled Group Berhad	35,000	163,257	274,050	2.6%
		<u>555,707</u>	<u>699,150</u>	6.7%
Jumlah FVTPL		<u>8,336,326</u>	<u>10,035,066</u>	96.3%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(ii) Dana Ekuiti (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2016 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL:				
Sekuriti ekuiti disebut harga:				
<i>Produk perindustrian</i>				
Petronas Chemicals Group Berhad	67,000	359,147	465,650	5.2%
Petronas Gas Berhad	10,000	182,164	213,000	2.4%
<i>Perdagangan/Perkhidmatan</i>				
Axiata Group Berhad	74,439	256,319	335,720	3.8%
IHH Healthcare Berhad	34,000	100,716	215,560	2.4%
Maxis Berhad	60,500	323,789	361,790	4.1%
Petronas Dagangan Berhad	20,000	65,100	476,000	5.4%
Sime Darby Berhad	66,821	574,147	540,580	6.1%
Telekom Malaysia Berhad	75,947	277,873	451,885	5.1%
Tenaga Nasional Berhad	59,250	481,146	823,575	9.3%
MISC Berhad	30,000	177,421	219,600	2.5%
Astro Malaysia Holdings Berhad	58,000	185,320	150,220	1.7%
Sapura Energy Berhad	168,000	580,925	270,480	3.0%
<i>Infrastruktur</i>				
Digi.Com Berhad	20,000	84,800	96,600	1.1%
<i>Produk pengguna</i>				
UMW Holdings Berhad	5,000	41,556	22,800	0.3%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(ii) Dana Ekuiti (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2016 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL: (samb.)				
Sekuriti ekuiti disebut harga: (samb.)				
<i>Kewangan</i>				
CIMB Group Holdings Berhad	64,503	426,551	290,263	3.3%
Malayan Banking Berhad	70,370	507,574	559,441	6.3%
AMMB Holdings Berhad	18,000	85,921	77,040	0.9%
Public Bank Berhad	35,402	356,040	698,127	7.9%
<i>Perladangan</i>				
IOI Corporation Berhad	150,866	775,677	662,302	7.5%
		<u>5,842,186</u>	<u>6,930,633</u>	78.0%
Unit dan dana amanah hartanah disebut harga:				
<i>Amanah Pelaburan Hartanah (REIT):</i>				
Al-Aqar Healthcare				
Real Estate Investment Trust	100,000	100,000	157,000	1.8%
Amanah Raya Real Estate				
Investment Trust	250,000	235,000	228,750	2.6%
KLCC Stapled Group Berhad	47,000	146,866	367,070	4.1%
		<u>481,866</u>	<u>752,820</u>	8.5%
Jumlah FVTPL		<u>6,324,052</u>	<u>7,683,453</u>	86.4%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(iii) Dana Pendapatan

	2017 RM	2016 RM
FVTPL:		
Sekuriti hutang tidak disebut harga	25,873,195	23,230,546
LAR:		
Deposit dengan institusi kewangan berlesen	767,625	3,720,135
	26,640,820	26,950,681

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah:

	← 2017 →			Nilai saksama sebagai % daripada NAV
	Jumlah unit	Kos RM	Nilai saksama RM	
FVTPL:				
Sekuriti hutang tidak disebut harga:				
Sekuriti Kerajaan Malaysia	7,590,000	7,582,833	7,560,699	28.1%
Terbitan Pelaburan Kerajaan	3,200,000	3,224,168	3,178,734	11.8%
Bon korporat:				
CIMB Bank Berhad	500,000	500,000	501,075	1.9%
Al Dzhab Asset Bhd	250,000	250,550	250,750	0.9%
Sabah Credit Corporation	1,000,000	1,001,320	1,004,650	3.7%
Perdana Petroleum Bhd	1,000,000	1,000,000	1,000,350	3.7%
Northern Gateway Infrastructure S/B	2,400,000	2,413,740	2,430,924	9.0%
Bank Pembangunan Malaysia Berhad	1,000,000	1,000,000	973,250	3.6%
CIMB Bank Berhad Subordinated Debt	250,000	250,225	251,833	0.9%
Quantum Solar Park Semenanjung S/B	1,800,000	1,828,905	1,834,746	6.8%
BGSM Management Sdn Bhd	1,000,000	1,026,700	1,021,100	3.8%
Sabah Development Bank Berhad	1,150,000	1,152,055	1,162,724	4.3%
Sarawak Hidro Sdn Bhd	1,000,000	1,004,300	983,400	3.7%
PBFIN Berhad	1,000,000	1,095,400	1,039,470	3.9%
Danga Capital Berhad	500,000	517,350	501,555	1.9%
YTL Corp Berhad	2,000,000	2,017,400	1,927,420	7.2%
Gulf Investment Corp GSC	250,000	248,975	250,515	0.9%
		15,306,920	15,133,762	56.2%
Jumlah FVTPL		26,113,921	25,873,195	96.1%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(iii) Dana Pendapatan (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2016 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL:				
Sekuriti hutang tidak disebut harga:				
Sekuriti Kerajaan Malaysia	9,417,000	9,359,319	9,114,564	33.4%
Terbitan Pelaburan Kerajaan	4,200,000	4,209,098	4,157,550	15.2%
Bon korporat:				
CIMB Bank Berhad	500,000	500,000	495,750	1.8%
Sabah Credit Corporation	1,000,000	1,001,320	1,001,260	3.7%
Perdana Petroleum Berhad	1,000,000	1,000,000	995,850	3.6%
Public Bank Berhad	500,000	501,800	499,975	1.8%
Bank Pembangunan Malaysia Berhad	1,000,000	1,000,000	963,160	3.5%
CIMB Bank Berhad Subordinated Debt	250,000	250,225	249,720	0.9%
BGSM Management Sdn Bhd	1,000,000	1,026,700	1,013,290	3.7%
Sarawak Hidro Sdn Bhd	1,000,000	1,004,300	985,190	3.6%
PBFIN Berhad	1,000,000	1,095,400	1,057,770	3.9%
Danga Capital Berhad	500,000	517,350	498,905	1.8%
YTL Corporation Berhad	2,000,000	2,017,400	1,948,440	7.1%
Gulf Investment Corporation GSC	250,000	248,975	249,122	0.9%
		<u>10,163,470</u>	<u>9,958,432</u>	36.4%
Jumlah FVTPL		<u>23,731,887</u>	<u>23,230,546</u>	85.0%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(iv) Dana Jati

	2017 RM	2016 RM
FVTPL:		
Sekuriti ekuiti disebut harga	10,612,775	9,050,906
Dana dagangan bursa disebut harga	486,000	477,000
Unit dan dana amanah hartanah disebut harga	627,100	266,420
	11,725,875	9,794,326
LAR:		
Depositi dengan institusi kewangan berlesen	859,193	2,385,930
	12,585,068	12,180,256

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah:

← 2017 →				
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL:				
Sekuriti ekuiti disebut harga:				
<i>Produk pengguna</i>				
UMW Holdings Berhad	41,400	235,483	208,242	1.7%
PPB Group Berhad	33,000	550,962	568,920	4.5%
<i>Produk perindustrian</i>				
Petronas Chemicals Group Berhad	115,700	684,123	890,890	7.1%
Petronas Gas Berhad	41,000	735,386	716,680	5.7%
<i>Perdagangan/Perkhidmatan</i>				
Axiata Group Berhad	143,553	635,725	785,235	6.3%
IHH Healthcare Berhad	102,000	416,437	596,700	4.8%
Maxis Berhad	111,200	627,985	667,200	5.3%
Petronas Dagangan Berhad	20,000	403,106	485,200	3.9%
Sime Darby Berhad	190,131	369,018	420,190	3.4%
MISC Berhad	81,000	482,155	597,780	4.8%
Sapura Energy Berhad	220,000	487,470	155,100	1.2%
Westports Holding Berhad	92,000	363,145	338,560	2.7%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(iv) Dana Jati (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2017 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL: (samb.)				
Sekuriti ekuiti disebut harga: (samb.)				
Perdagangan/Perkhidmatan (samb.)				
Tenaga Nasional Berhad	80,550	737,922	1,227,582	9.8%
Telekom Malaysia Berhad	106,278	355,345	647,233	5.2%
Perladangan				
Sime Darby Plantation Berhad	138,131	748,901	769,390	6.1%
Felda Global Ventures Holdings Berhad	56,600	202,474	95,654	0.8%
Kuala Lumpur Kepong Berhad	24,000	596,257	597,120	4.8%
IOI Corporation Berhad	132,000	601,501	596,639	4.8%
Pembinaan				
IJM Corporation Berhad	82,000	267,204	248,460	2.0%
		9,500,599	10,612,775	84.6%
Dana dagangan bursa disebut harga:				
MYETF Dow Jones Islamic Market Mal Titans 25	450,000	266,443	486,000	3.9%
		266,443	486,000	3.9%
Unit dan dana amanah hartanah disebut harga:				
Amanah Pelaburan Hartanah (REIT):				
KLCC Stapled Group Berhad	60,000	455,512	469,800	3.7%
Al-Aqar Healthcare Real Estate Investment Trust	110,000	122,400	157,300	1.3%
		577,912	627,100	5.0%
Jumlah FVTPL		10,344,954	11,725,875	93.5%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(iv) Dana Jati (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2016 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL:				
Sekuriti ekuiti disebut harga:				
<i>Produk pengguna</i>				
UMW Holdings Berhad	90,000	511,921	410,400	3.5%
<i>Produk perindustrian</i>				
Petronas Chemicals Group Berhad	109,700	617,227	762,415	6.6%
Petronas Gas Berhad	15,000	271,953	319,500	2.8%
<i>Perdagangan/Perkhidmatan</i>				
Axiata Group Berhad	125,815	512,721	567,426	4.9%
IHH Healthcare Berhad	74,000	244,676	469,160	4.0%
Maxis Berhad	66,200	348,037	395,876	3.4%
Petronas Dagangan Berhad	30,000	604,658	714,000	6.2%
Sime Darby Berhad	128,131	1,098,476	1,036,580	8.9%
MISC Berhad	77,000	452,475	563,640	4.9%
Sapura Energy Berhad	535,000	1,185,439	861,350	7.4%
Tenaga Nasional Berhad	70,550	546,510	980,645	8.5%
Telekom Malaysia Berhad	105,278	275,228	626,404	5.4%
<i>Infrastruktur</i>				
Digi.Com Berhad	65,000	266,120	313,950	2.7%
<i>Perladangan</i>				
Hap Seng Plantations Holdings Berhad	41,400	119,592	101,844	0.9%
Felda Global Ventures Holdings Berhad	236,600	846,385	364,364	3.1%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(iv) Dana Jati (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2016 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL: (samb.)				
Sekuriti ekuiti disebut harga: (samb.)				
Pembinaan				
Gamuda Berhad	96,600	375,353	460,782	4.0%
Hartanah				
IOI Properties Group Berhad	48,843	37,817	102,570	0.9%
		<u>8,314,588</u>	<u>9,050,906</u>	78.0%
Dana dagangan				
bursa disebut harga:				
MYETF Dow Jones Islamic				
Market Malaysia Titans 25	450,000	266,443	477,000	4.1%
		<u>266,443</u>	<u>477,000</u>	4.1%
Unit dan dana amanah hartanah				
disebut harga:				
Amanah Pelaburan Hartanah (REIT):				
KLCC Stapled Group Berhad	12,000	80,095	93,720	0.8%
Al-Aqar Healthcare				
Real Estate Investment Trust	110,000	122,400	172,700	1.5%
		<u>202,495</u>	<u>266,420</u>	2.3%
Jumlah FVTPL		<u>8,783,526</u>	<u>9,794,326</u>	84.4%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(v) Dana Dividen

	2017 RM	2016 RM
FVTPL:		
Sekuriti ekuiti disebut harga	29,309,964	30,673,796
Dana dagangan bursa disebut harga	1,264,680	1,241,260
Unit dan dana amanah hartanah disebut harga	2,632,300	1,875,372
	33,206,944	33,790,428
LAR:		
Depositi dengan institusi kewangan berlesen	2,187,484	4,310,226
	35,394,428	38,100,654

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah:

	← 2017 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL:				
Sekuriti ekuiti disebut harga:				
Produk pengguna				
PPB Group Berhad	40,000	652,737	689,600	2.0%
Produk perindustrian				
Petronas Chemicals Group Berhad	290,000	1,645,644	2,233,000	6.5%
Petronas Gas Berhad	138,000	1,521,418	2,412,240	7.0%
Perdagangan/Perkhidmatan				
Axiata Group Berhad	322,151	962,867	1,762,166	5.1%
IHH Healthcare Berhad	134,000	396,091	783,900	2.3%
KPJ Healthcare Berhad	582,664	148,489	562,271	1.6%
Astro Malaysia Holdings Berhad	240,000	652,949	633,600	1.8%
MISC Berhad	70,000	521,883	516,600	1.5%
Westports Holdings Berhad	100,000	396,330	368,000	1.1%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(v) Dana Dividen (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2017 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL: (samb.)				
Sekuriti ekuiti disebut harga: (samb.)				
Perdagangan/Perkhidmatan (samb.)				
Maxis Berhad	356,000	1,966,371	2,136,000	6.2%
Petronas Dagangan Berhad	58,000	501,866	1,407,080	4.1%
Sime Darby Berhad	285,779	465,888	631,572	1.8%
Telekom Malaysia Berhad	330,064	978,655	2,010,090	5.8%
Sapura Energy Berhad	250,000	809,157	176,250	0.5%
Tenaga Nasional Berhad	125,500	975,848	1,912,620	5.6%
YTL Corporation Berhad	285,600	426,734	374,136	1.1%
Infrastruktur				
Digi.Com Berhad	375,000	1,178,334	1,818,750	5.3%
Kewangan				
CIMB Group Holdings Berhad	84,032	545,905	549,569	1.6%
Malayan Banking Berhad	203,715	1,524,080	1,967,887	5.7%
AMMB Holdings Berhad	115,000	531,771	504,850	1.5%
Public Bank Berhad	105,414	1,084,276	2,188,395	6.4%
Perladangan				
IOI Corporation Berhad	350,000	1,635,780	1,582,000	4.6%
Kuala Lumpur Kepong Berhad	20,000	238,720	497,600	1.4%
Sime Darby Plantation Berhad	285,779	1,406,666	1,591,788	4.6%
	21,168,459	29,309,964		85.0%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(v) Dana Dividen (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2017 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL: (samb.)				
Dana dagangan bursa disebut harga:				
MYETF Dow Jones Islamic				
Market Malaysia Titans 25	1,171,000	694,378	1,264,680	3.7%
		<u>694,378</u>	<u>1,264,680</u>	3.7%
Unit dan dana amanah hartanah disebut harga:				
Amanah Pelaburan Hartanah (REIT):				
AXIS Real Estate Investment Trust	375,200	319,427	562,800	1.6%
KLCC Stapled Group Berhad	110,000	860,173	861,300	1.6%
Amanah Raya Real Estate Investment Trust	620,000	573,230	564,200	1.6%
UOA Real Estate Investment Trust	400,000	557,324	644,000	1.9%
		<u>2,310,154</u>	<u>2,632,300</u>	7.6%
Jumlah FVTPL		<u>24,172,991</u>	<u>33,206,944</u>	96.3%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(v) Dana Dividen (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2016 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL:				
Sekuriti ekuiti disebut harga:				
<i>Produk pengguna</i>				
PPB Group Berhad	25,000	401,412	396,500	1.1%
UMW Holdings Berhad	81,000	523,452	369,360	1.0%
<i>Produk perindustrian</i>				
Petronas Chemicals Group Berhad	315,000	1,787,510	2,189,250	5.9%
Petronas Gas Berhad	123,000	1,231,015	2,619,900	7.0%
<i>Perdagangan/Perkhidmatan</i>				
Axiata Group Berhad	336,689	996,638	1,518,467	4.1%
IHH Healthcare Berhad	134,000	396,091	849,560	2.3%
KPJ Healthcare Berhad	233,166	237,684	972,302	2.6%
Maxis Berhad	388,000	2,143,123	2,320,240	6.2%
Petronas Dagangan Berhad	58,000	501,866	1,380,400	3.7%
Sime Darby Berhad	371,779	2,927,964	3,007,692	8.0%
Telekom Malaysia Berhad	435,064	1,229,288	2,588,631	6.9%
Sapura Energy Berhad	370,000	1,197,552	595,700	1.6%
Tenaga Nasional Berhad	107,500	641,648	1,494,250	4.0%
<i>Infrastruktur</i>				
Digi.Com Berhad	365,000	985,425	1,762,950	4.7%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)
(v) Dana Dividen (samb.)

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah: (samb.)

	← 2016 →			
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL: (samb.)				
Sekuriti ekuiti disebut harga: (samb.)				
<i>Kewangan</i>				
CIMB Group Holdings Berhad	130,092	853,758	585,415	1.6%
Malayan Banking Berhad	279,534	2,076,871	2,222,295	5.9%
AMMB Holdings Berhad	85,000	405,739	363,800	1.0%
Public Bank Berhad	171,414	1,763,145	3,380,284	9.0%
<i>Perladangan</i>				
IOI Corporation Berhad	360,000	1,685,538	1,580,400	4.2%
Kuala Lumpur Kepong Berhad	20,000	238,721	476,400	1.3%
		22,224,440	30,673,796	82.0%
Dana dagangan bursa disebut harga:				
MYETF Dow Jones Islamic				
Market Malaysia Titans 25	1,171,000	694,378	1,241,260	3.3%
		694,378	1,241,260	3.3%
Unit dan dana amanah hartanah disebut harga:				
<i>Amanah Pelaburan Hartanah (REIT):</i>				
AXIS Real Estate Investment Trust	375,200	319,427	604,072	1.6%
Amanah Raya Real Estate Investment Trust	620,000	573,230	567,300	1.5%
UOA Real Estate Investment Trust	400,000	557,324	704,000	1.9%
		1,449,981	1,875,372	5.0%
Jumlah FVTPL		24,368,799	33,790,428	90.4%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)

(vi) Dana AsiaPac

	2017 RM	2016 RM
FVTPL:		
Dana dagangan bursa disebut harga	31,791,040	21,311,537
LAR:		
Deposit dengan institusi kewangan berlesen	6,122,517	4,591,515
	<u>37,913,557</u>	<u>25,903,052</u>

Komposisi, kos dan nilai saksama pelaburan FVTPL di Singapura adalah seperti butiran di bawah:

← 2017 →				
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
Dana dagangan bursa disebut harga:				
CIMB S&P Ethical Asia				
Pacific Dividend ETF	8,309,000	28,670,945	31,791,040	78.7%
Jumlah FVTPL		<u>28,670,945</u>	<u>31,791,040</u>	78.7%

← 2016 →				
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
Dana dagangan bursa disebut harga:				
CIMB S&P Ethical Asia				
Pacific Dividend ETF	6,309,000	20,745,644	21,311,537	81.9%
Jumlah FVTPL		<u>20,745,644</u>	<u>21,311,537</u>	81.9%

Nota-nota kepada maklumat kewangan (samb.)

3. Pelaburan (samb.)

(vii) Dana Global Yakin

	2017 RM	2016 RM
FVTPL:		
Unit Dana Amanah	27,295,687	23,309,550
LAR:		
Deposit dengan institusi kewangan berlesen	5,319,328	3,433,243
	<u>32,615,015</u>	<u>26,742,793</u>

Komposisi, kos dan nilai saksama pelaburan FVTPL di Malaysia adalah seperti butiran di bawah:

← 2017 →				
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL:				
Unit Dana Amanah:				
Aberdeen Islamic				
World Equity Fund	17,167,099	<u>21,720,000</u>	<u>27,295,687</u>	79.6%
Jumlah FVTPL		<u>21,720,000</u>	<u>27,295,687</u>	79.6%

← 2016 →				
	Jumlah unit	Kos RM	Nilai saksama RM	Nilai saksama sebagai % daripada NAV
FVTPL:				
Unit Dana Amanah:				
Aberdeen Islamic				
World Equity Fund	15,877,358	<u>19,720,000</u>	<u>23,309,550</u>	86.8%
Jumlah FVTPL		<u>19,720,000</u>	<u>23,309,550</u>	86.8%

Nota-nota kepada maklumat kewangan (samb.)

4. Liabiliti/(aset) cukai tertunda

	Dana Seimbang RM	Dana Ekuiti RM	Dana Pendapatan RM	Dana Jati RM	Dana Dividen RM	Dana AsiaPac RM	Dana Global Yakin RM
2017							
Pada 1 Januari 2017	394	108,752	(40,107)	80,864	753,731	45,271	287,164
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	<u>27,375</u>	<u>27,147</u>	<u>20,849</u>	<u>29,610</u>	<u>(31,014)</u>	<u>204,337</u>	<u>158,891</u>
Pada 31 Disember 2017	<u>27,769</u>	<u>135,899</u>	<u>(19,258)</u>	<u>110,474</u>	<u>722,717</u>	<u>249,608</u>	<u>446,055</u>
2016							
Pada 1 Januari 2016	10,095	134,174	(56,044)	153,191	939,445	(10,296)	134,174
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	<u>(9,701)</u>	<u>(25,422)</u>	<u>15,937</u>	<u>(72,327)</u>	<u>(185,714)</u>	<u>55,567</u>	<u>152,990</u>
Pada 31 Disember 2016	<u>394</u>	<u>108,752</u>	<u>(40,107)</u>	<u>80,864</u>	<u>753,731</u>	<u>45,271</u>	<u>287,164</u>

Liabiliti/(aset) cukai tertunda berkaitan dengan keuntungan/(kerugian) tidak direalisasi ke atas pelaburan Dana-dana.

Nota-nota kepada maklumat kewangan (samb.)

5. Akaun pemegang-pemegang unit

(i) Dana Seimbang

	2017	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	538,895	616,900
Amaun dibayar dari pembatalan tahun semasa	(669,580)	(766,303)
	(130,685)	(149,403)
Akaun pemegang-pemegang unit dibawa ke hadapan	6,955,454	7,649,850
Lebihan pendapatan ke atas perbelanjaan selepas cukai	–	463,532
	<u>6,824,769</u>	<u>7,963,979</u>
Nilai aset bersih seunit pada 31 Disember 2017		<u>1.1669</u>

	2016	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	713,745	826,782
Amaun dibayar dari pembatalan tahun semasa	(579,458)	(676,565)
	134,287	150,217
Akaun pemegang-pemegang unit dibawa ke hadapan	6,821,167	7,349,985
Lebihan pendapatan ke atas perbelanjaan selepas cukai	–	149,648
	<u>6,955,454</u>	<u>7,649,850</u>
Nilai aset bersih seunit pada 31 Disember 2016		<u>1.0998</u>

Nota-nota kepada maklumat kewangan (samb.)

5. Akaun pemegang-pemegang unit (samb.)

(ii) Dana Ekuiti

	2017	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	2,689,935	2,700,315
Amaun dibayar dari pembatalan tahun semasa	(1,757,852)	(1,791,961)
	932,083	908,354
Akaun pemegang-pemegang unit dibawa ke hadapan	9,134,614	8,889,490
Lebihan pendapatan ke atas perbelanjaan selepas cukai	–	626,997
	10,066,697	10,424,841
Nilai aset bersih seunit pada 31 Disember 2017		1.0356

	2016	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	956,489	942,474
Amaun dibayar dari pembatalan tahun semasa	(810,491)	(797,550)
	145,998	144,924
Akaun pemegang-pemegang unit dibawa ke hadapan	8,988,616	8,881,166
Defisit pendapatan ke atas perbelanjaan selepas cukai	–	(136,600)
	9,134,614	8,889,490
Nilai aset bersih seunit pada 31 Disember 2016		0.9732

Nota-nota kepada maklumat kewangan (samb.)

5. Akaun pemegang-pemegang unit (samb.)

(iii) Dana Pendapatan

	2017	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	1,175,690	1,613,348
Amaun dibayar dari pembatalan tahun semasa	(2,344,239)	(3,252,647)
	(1,168,549)	(1,639,299)
Akaun pemegang-pemegang unit dibawa ke hadapan	20,158,356	27,321,339
Lebihan pendapatan ke atas perbelanjaan selepas cukai	–	1,249,866
	<u>18,989,807</u>	<u>26,931,906</u>
Nilai aset bersih seunit pada 31 Disember 2017		<u>1.4182</u>

	2016	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	4,965,952	6,625,435
Amaun dibayar dari pembatalan tahun semasa	(2,673,044)	(3,577,360)
	2,292,908	3,048,075
Akaun pemegang-pemegang unit dibawa ke hadapan	17,865,448	22,667,584
Lebihan pendapatan ke atas perbelanjaan selepas cukai	–	1,605,680
	<u>20,158,356</u>	<u>27,321,339</u>
Nilai aset bersih seunit pada 31 Disember 2016		<u>1.3553</u>

Nota-nota kepada maklumat kewangan (samb.)

5. Akaun pemegang-pemegang unit (samb.)

(iv) Dana Jati

	2017	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	2,254,247	2,011,362
Amaun dibayar dari pembatalan tahun semasa	(1,610,381)	(1,441,904)
	643,866	569,458
Akaun pemegang-pemegang unit dibawa ke hadapan	13,491,733	11,599,627
Lebihan pendapatan ke atas perbelanjaan selepas cukai	–	375,786
	<u>14,135,599</u>	<u>12,544,871</u>
Nilai aset bersih seunit pada 31 Disember 2017		<u>0.8875</u>

	2016	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	2,659,754	2,344,771
Amaun dibayar dari pembatalan tahun semasa	(1,734,890)	(1,530,454)
	924,864	814,317
Akaun pemegang-pemegang unit dibawa ke hadapan	12,566,869	11,477,497
Defisit pendapatan ke atas perbelanjaan selepas cukai	–	(692,187)
	<u>13,491,733</u>	<u>11,599,627</u>
Nilai aset bersih seunit pada 31 Disember 2016		<u>0.8598</u>

Nota-nota kepada maklumat kewangan (samb.)

5. Akaun pemegang-pemegang unit (samb.)

(v) Dana Dividen

	2017	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	2,072,732	1,746,506
Amaun dibayar dari pembatalan tahun semasa	(7,655,284)	(6,424,723)
	(5,582,552)	(4,678,217)
Akaun pemegang-pemegang unit dibawa ke hadapan	46,333,506	37,396,704
Lebihan pendapatan ke atas perbelanjaan selepas cukai	–	1,764,867
	<u>40,750,954</u>	<u>34,483,354</u>
Nilai aset bersih seunit pada 31 Disember 2017		<u>0.8462</u>

	2016	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	5,877,781	4,801,967
Amaun dibayar dari pembatalan tahun semasa	(9,244,034)	(7,539,447)
	(3,366,253)	(2,737,480)
Akaun pemegang-pemegang unit dibawa ke hadapan	49,699,759	41,527,374
Defisit pendapatan ke atas perbelanjaan selepas cukai	–	(1,393,190)
	<u>46,333,506</u>	<u>37,396,704</u>
Nilai aset bersih seunit pada 31 Disember 2016		<u>0.8071</u>

Nota-nota kepada maklumat kewangan (samb.)

5. Akaun pemegang-pemegang unit (samb.)

(vi) Dana AsiaPac

	2017	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	22,600,282	15,331,963
Amaun dibayar dari pembatalan tahun semasa	(6,045,299)	(4,052,302)
	16,554,983	11,279,661
Akaun pemegang-pemegang unit dibawa ke hadapan	42,845,208	26,015,695
Lebihan pendapatan ke atas perbelanjaan selepas cukai	–	3,098,156
	59,400,191	40,393,512
Nilai aset bersih seunit pada 31 Disember 2017		0.6800

	2016	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	8,873,568	5,032,277
Amaun dibayar dari pembatalan tahun semasa	(11,820,847)	(6,680,371)
	(2,947,279)	(1,648,094)
Akaun pemegang-pemegang unit dibawa ke hadapan	45,792,487	26,265,753
Lebihan pendapatan ke atas perbelanjaan selepas cukai	–	1,398,036
	42,845,208	26,015,695
Nilai aset bersih seunit pada 31 Disember 2016		0.6072

Nota-nota kepada maklumat kewangan (samb.)

5. Akaun pemegang-pemegang unit (samb.)

(vii) Dana Global Yakin

	2017	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	18,502,514	12,067,247
Amaun dibayar dari pembatalan tahun semasa	(10,058,960)	(6,525,664)
	8,443,554	5,541,583
Akaun pemegang-pemegang unit dibawa ke hadapan	43,032,873	26,845,924
Lebihan pendapatan ke atas perbelanjaan selepas cukai	–	1,891,595
	<u>51,476,427</u>	<u>34,279,102</u>
Nilai aset bersih seunit pada 31 Disember 2017		<u>0.6659</u>

	2016	
	Jumlah unit	RM
Amaun diterima dari terbitan tahun semasa	12,504,438	7,365,373
Amaun dibayar dari pembatalan tahun semasa	(10,214,226)	(5,923,808)
	2,290,212	1,441,565
Akaun pemegang-pemegang unit dibawa ke hadapan	40,742,661	23,599,720
Lebihan pendapatan ke atas perbelanjaan selepas cukai	–	1,804,639
	<u>43,032,873</u>	<u>26,845,924</u>
Nilai aset bersih seunit pada 31 Disember 2016		<u>0.6238</u>

Nota-nota kepada maklumat kewangan (samb.)

6. Pendapatan pelaburan bersih

	Dana Seimbang RM	Dana Ekuiti RM	Dana Pendapatan RM	Dana Jati RM	Dana Dividen RM	Dana AsiaPac RM	Dana Global Yakin RM
2017							
Faedah/keuntungan daripada:							
Deposit dengan							
bank berlesen	16,603	36,821	94,641	41,073	127,244	148,510	141,694
Bon korporat	173,975	–	1,120,823	–	–	–	–
	<u>190,578</u>	<u>36,821</u>	<u>1,215,464</u>	<u>41,073</u>	<u>127,244</u>	<u>148,510</u>	<u>141,694</u>
Dividen kasar daripada:							
Saham disebut							
harga di Malaysia	107,875	298,045	–	278,066	973,117	–	–
Dana dagangan bursa disebut harga	–	–	–	–	–	959,109	–
Unit dan amanah hartanah	31,811	40,860	–	22,129	131,036	–	–
	<u>139,686</u>	<u>338,905</u>	<u>–</u>	<u>300,195</u>	<u>1,104,153</u>	<u>959,109</u>	<u>–</u>
Perbelanjaan berkaitan pelaburan	(3,143)	(12,480)	–	(20,317)	(16,328)	(28,950)	–
	<u>(3,143)</u>	<u>(12,480)</u>	<u>–</u>	<u>(20,317)</u>	<u>(16,328)</u>	<u>(28,950)</u>	<u>–</u>
Jumlah pendapatan pelaburan bersih	<u>327,121</u>	<u>363,246</u>	<u>1,215,464</u>	<u>320,951</u>	<u>1,215,069</u>	<u>1,078,669</u>	<u>141,694</u>

Nota-nota kepada maklumat kewangan (samb.)

6. Pendapatan pelaburan bersih (samb.)

	Dana Seimbang RM	Dana Ekuiti RM	Dana Pendapatan RM	Dana Jati RM	Dana Dividen RM	Dana AsiaPac RM	Dana Global Yakin RM
2016							
Faedah/keuntungan daripada:							
Deposit dengan bank berlesen	33,634	40,052	132,725	61,799	232,966	217,172	107,285
Bon korporat	145,860	–	939,452	–	–	–	–
	<u>179,494</u>	<u>40,052</u>	<u>1,072,177</u>	<u>61,799</u>	<u>232,966</u>	<u>217,172</u>	<u>107,285</u>
Dividen kasar daripada:							
Saham disebut harga di Malaysia	94,164	212,685	–	223,034	966,381	–	–
Dana dagangan bursa disebut harga	–	–	–	10,665	27,753	817,383	–
Unit dan amanah hartanah	28,236	38,880	–	11,348	113,217	–	39,431
	<u>122,400</u>	<u>251,565</u>	<u>–</u>	<u>245,047</u>	<u>1,107,351</u>	<u>817,383</u>	<u>39,431</u>
Perbelanjaan berkaitan pelaburan	–	–	–	(2,223)	–	(8,587)	–
	<u>–</u>	<u>–</u>	<u>–</u>	<u>(2,223)</u>	<u>–</u>	<u>(8,587)</u>	<u>–</u>
Jumlah pendapatan pelaburan bersih	<u>301,894</u>	<u>291,617</u>	<u>1,072,177</u>	<u>304,623</u>	<u>1,340,317</u>	<u>1,025,968</u>	<u>146,716</u>

Nota-nota kepada maklumat kewangan (samb.)

7. Cukai

	Dana Seimbang RM	Dana Ekuiti RM	Dana Pendapatan RM	Dana Jati RM	Dana Dividen RM	Dana AsiaPac RM	Dana Global Yakin RM
2017							
Cukai pendapatan:							
Peruntukan tahun semasa	12,666	15,151	100,280	(6,204)	148,115	88,984	28,227
Cukai tertunda							
Dikaitkan kepada asal perbezaan dan pembatalan sementara (Nota 4)	27,375	27,147	20,849	29,610	(31,014)	204,337	158,891
	40,041	42,298	121,129	23,406	117,101	293,321	187,118
2016							
Cukai pendapatan:							
Peruntukan tahun semasa	23,199	6,315	135,266	5,674	31,385	85,085	22,188
Cukai tertunda							
Dikaitkan kepada asal perbezaan dan pembatalan sementara (Nota 4)	(9,701)	(25,422)	15,937	(72,327)	(185,714)	55,567	152,990
	13,498	(19,107)	151,203	(66,653)	(154,329)	140,652	175,178

Caj cukai ke atas Dana-dana dikaitkan kepada cukai ke atas pendapatan pelaburan diterima dan keuntungan bersih ke atas pelupusan pelaburan semasa tahun, pada cukai berkanun 8% (2016: 8%) selaras dengan kaedah yang dinyatakan di bawah Akta Cukai Pendapatan 1967, untuk perniagaan Insurans hayat.

Maklumat Korporat

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Tn Hj M.Nasir Ramli (*dilantik pada 15.03.2018*)
Pengarah Bukan-Bebas Bukan-Eksekutif

SETIAUSAHA SYARIKAT

Cik Mary Constancia D'Silva

JURUAUDIT

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Akauntan Bertauliah

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