

MyAl-Afdhal is an investment linked Takaful where plan holders will enjoy:

- Takaful coverage
- 100% principal protection on sum invested if held to maturity

NAV as at 5 November 2009: 0.93

## Defensive Basket



**European Sovereign Fixed Income Index (25%)**

**+14.72%** ↑

since inception.

Highest: +15.53%

Lowest: +0.04%



**Precious Metal Index (75%)**

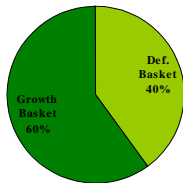
**+18.06%** ↑

since inception.

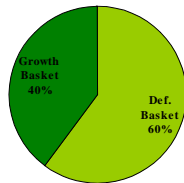
Highest: +18.06%

Lowest: -24.93%

### Growth Overweight Portfolio



### Defensive Overweight Portfolio



myAl-Afdhal's payout is based on the performance of the best performing portfolio

## Growth Basket



**Copper (50%)**

**-20.87%** ↓

since inception.

Highest: +8.84%

Lowest: -66.44%



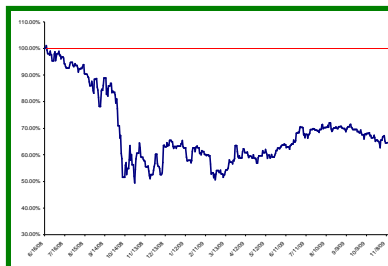
**Asian Blue Chip Equity Index (25%)**

**-9.78%** ↓

since inception.

Highest: +1.25%

Lowest: -52.87%



**Japanese REITs Index (25%)**

**-35.38%** ↓

since inception.

Highest: +1.08%

Lowest: -50.54%

## Commentary

**European Sovereign Index** – In the Euro area, retail sales dropped by 0.7% month on month in September. This is contrast to the consensus and forecast of an increase by 0.2% month on month. Despite a small upward revision of the August reading, retail sales were down by 0.7% quarter on quarter. This is the sixth consecutive quarter of falling retail sales.

**Precious Metal Index** – Gold surged to a record high above \$1,100 an ounce on 6<sup>th</sup> November as investors sought safety after data showed US employers cut 190,000 jobs in October and unemployment rose to 10.2 percent. Demand for Gold from India is also improving, with the marriage season running until December. India accounted for more than 20 percent of global demand for gold jewelry last year.

**Copper** – US copper ended lower on Friday, 6<sup>th</sup> November, but were able to withstand greater losses sparked by disappointing employment data that initially slammed commodity and equity markets alike.

**Asian Blue Chip Equity Index** – Asian shares have continues to track gains on Wall Street as hopes of a recovery fueled risk taking.

**Japanese REIT** – Japanese core consumer prices fell 2.3% in the year to September, with increasing signs that weak demand in weighing on price. An index excluding food and energy prices, fell 1.0 percent in September from a year ago, larger than the 0.9 percent seen in the year to August. The jobless rate fell to 5.3 percent from 5.5 percent in August, lower than a median market forecast of 5.6 percent. It hit a record of 5.7 percent high in July.

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