

Investment Objective

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

Return Objective

To achieve a return of Inflation + 3.0% p.a. (gross of fees and taxes) over 3-year to 5-year periods.

Risk Objective

Returns - Various Periods

Total Investment Manager Fee :	1.82%
Total Expense Ratio (TER):	1.90%

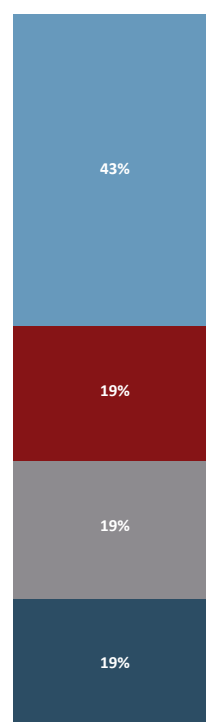
	Portfolio Return	CPI + 3.0%
Since Inception *	6.68%	8.78%
Last 10 years	7.30%	9.49%
Last 5 years	6.06%	8.10%
Last 3 years	8.08%	8.51%
1 year	1.93%	10.75%
Last 3 months	3.79%	1.59%
Last month	2.30%	0.62%

*December 2007

Manager and Asset Class Exposure

Asset Allocation

Global Balanced	100.0%
Oasis Crescent Balanced Progressive FOF	100.0%



■ SA Equity ■ SA Property
 ■ SA Cash & Sukuks ■ International Equity

Total	100%
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Returns - Last 9 years

Financial Year	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Fin Year
2022	-0.45%	-0.68%	-2.46%	0.28%	-1.77%	-1.36%	2.37%	-0.84%	-2.10%	3.63%	2.30%		-1.27%
2021	3.52%	2.12%	1.72%	1.08%	-1.21%	0.70%	1.87%	1.95%	0.47%	3.86%	1.54%	3.24%	22.85%
2020	1.68%	-4.61%	-1.86%	7.22%	-0.93%	1.65%	1.56%	0.42%	-3.67%	-2.97%	4.66%	0.08%	2.63%
2019	0.98%	3.31%	2.31%	0.26%	-0.65%	-0.57%	-0.24%	0.50%	0.11%	0.88%	1.24%	1.44%	9.94%
2018	2.35%	-3.65%	-0.51%	3.08%	-0.66%	2.72%	-0.09%	4.07%	0.18%	-3.15%	-2.76%	-1.82%	-0.60%
2017	2.96%	-0.91%	-0.53%	0.31%	-0.88%	-1.47%	2.48%	0.91%	1.69%	3.63%	-1.86%	-1.34%	4.90%
2016	-1.41%	1.60%	3.38%	1.60%	2.41%	-1.97%	1.38%	-0.25%	-2.72%	-0.73%	0.11%	0.86%	4.14%
2015	-0.49%	1.19%	-1.55%	3.83%	-2.29%	-0.15%	-1.78%	-1.85%	2.61%	3.44%	-2.80%	2.68%	2.56%
2014	2.61%	0.21%	2.16%	1.56%	0.90%	1.31%	1.62%	-0.39%	-0.96%	-2.27%	2.31%	1.52%	10.99%
2013	4.25%	-3.01%	4.13%	-1.74%	5.46%	-4.11%	3.95%	2.28%	1.38%	1.86%	0.25%	1.63%	17.04%