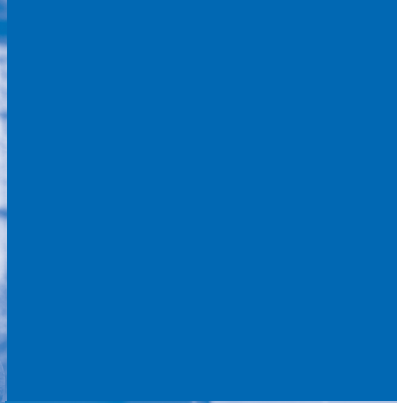


Assurance Investment-Linked Fund Performance Report 2010
Laporan Prestasi Dana Berkaitan-Pelaburan Insurans 2010

CIMB AVIVA



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CEO's Message

Dear Valued Policy Holders,

2010 has been a period of recovery for the Asian economies as the stimulus measures put in place by the various countries start to bear fruit and the global economic crisis eases albeit slowly.

Going forward, Bank Negara Malaysia has stated that the key challenges for Malaysia are likely to be externally driven e.g. shifts in global liquidity which could affect the appreciating trend of the ringgit and exert upward pressures on the prices of financial assets. Nonetheless, the outlook for Malaysia's financial industry remains positive, supported by the strong buffers put in place to withstand external risks and domestic challenges, even under extreme scenarios of credit and market stress.

The insurance industry is anticipated to continue its growth momentum this year. Amongst the contributing factors that are expected to spur the industry forward are the various initiatives under the Economic Transformation Programme (ETP), a comprehensive approach undertaken by the Government to support the country's transition to a value-added, high income and insured nation. Amongst the initiatives are the emphasis on creating employee insurance schemes, private pension funds as well as education on the importance of financial and retirement planning.

The potential from the ETP coupled with the relatively low insurance penetration rate; the emergence of a new segment of customers who are well-informed and digital-savvy; and the increasing access to products at reasonable cost for the Malaysian consumers means the outlook for the insurance industry remains positive.

Our Community

Besides focus on business, we believe in having a constructive role in the community in which we operate. Our Street to School initiative is a community initiative that aims to improve the lives of young people by helping them get off the streets and into school. We have developed 3 key programmes which focus on supporting the educational needs of 70 underprivileged children through monthly scholarship, tuition aid and daily pocket money contribution. Our objective is to provide the much-needed financial comfort and at the same time ensure our contributions can make a real difference to their lives.

You = Valued and Recognised

As your insurance provider, we aim to offer relevant, simple to understand savings and protection products you can trust and afford. We recognise your specific needs and we value the opportunity of helping you match the right protection coverage for the right stages of your life.

Moving forward, we will continue to offer our best products and services to you and to consistently surpass your expectation in terms of quality customer service and positive experience. You have our assurance that as our valued and recognised customer, you have our commitment to bring you prosperity and peace of mind, and can always count on us to be there when you need our service.

Thank you for being with us through 2010 and I look forward to your continued support as we forge ahead to greater heights in 2011.

Saw Teow Yam
Chief Executive Officer
CIMB Aviva Assurance Berhad

Market Review

2010 MARKET REVIEW

2010 was a recovery period for most global markets as the financial crisis of the past years had impacted the financial industry. Global central banks had fought to stave off a growing crisis by injecting liquidity into their respective markets. The subsequent reaction was a large flow of liquidity into emerging markets which accelerated the recovery efforts and resulted in positive waves of growth. Notwithstanding the global recovery efforts, the European Union (EU) region was struck with a debt crisis which saw Greece requiring a bailout from the EU nations and the International Monetary Fund (IMF) amounting to USD147 billion. Other Euro nations under the debt spotlight includes Spain, Italy, Ireland and Portugal.

The US Federal Reserve initiated another round of liquidity flow in November 2010 comprising of USD600 billion of funds to purchase Treasuries and an additional USD300 billion to purchase bonds to produce a boost in investment and consumption expenditures. This resulted in a second wave of international 'hot money' flowing into emerging markets which is causing asset bubbles in real estate, commodities, equity and fixed income markets. Most emerging market currencies have been strengthening against the USD throughout 2010.

On the local front, Gross Domestic Product (GDP) expanded in 1Q2010 and 2Q2010, growing 10.2% and 8.9% respectively. However in 3Q2010 and 4Q2010, GDP growth slowed to 5.3% and 4.8% respectively. Consumer Price Index (CPI) yoy increased from January to 1.3% yoy and consistently rose to 2.1% yoy in August. In September CPI dipped to 1.8% yoy but rose to 2.0% yoy in November 2010 and 2.2% in December 2010.

The Overnight Policy Rate (OPR) ended the year at 2.75% from 2.00% at the start of the year. BNM had revised the outlook of the economy to be normalizing with a view of further increases in the near future. The Ringgit strengthened against the dollar and ended the year at 3.06 level. The highest it has been since the de-peg in 2005.

Bursa Malaysia received major boosts in the year as reflected in the performance of the FBM KLCI which surpassed the 1,500 psychological level. The FBM KLCI closed at all time high of 1,518 points, up 19.34% or 246 points, mainly underpinned by the launching of the Government Transformation Programme (GTP) in January, the New Economic Model (NEM) in March, 10 Malaysia Plan (10MP) in June and the Economic Transformation Programme (ETP) in October and pre-General Election sentiment. In addition, the new listings of Malaysia Marine and Heavy Engineering Holdings Bhd and PETRONAS Chemicals Group Bhd, positive news flows such as merger & acquisition and privatization contributed to the continued interest in the market.

Foreign investment flows into the local Malaysian Government Securities (MGS) market has doubled to RM73 billion as of December 2010 from RM41 billion in December 2009. The increase in demand was due to excess liquidity fund flows into emerging markets which was reflected in all tenors of the MGS yield curve. This phenomenon was prevalent among all emerging markets sovereign debt. New issuances for MGS and Private Debt Securities (PDS) decreased from RM61 billion in 2009 to RM40 billion in 2010 and RM58 billion in 2009 to RM42 billion in 2010 respectively. However, Islamic sukuk issuances doubled to RM6 billion in 2010 from RM3.7 billion in 2009.

In summary, 2010 saw a volatile period of global market imbalances with large flows of hot money into emerging markets, rise in inflationary pressures, currency volatility and increased government spending to fast-track economic recovery. Volatility remains a challenge for investments.

Fund Objectives/Policies

AMAL GROWTH FUND

The objective of the fund is to provide capital growth within the medium to long-term time frame through various growth-oriented equities quoted on the main board of Bursa Malaysia Berhad (BMB), while complying with the Shariah Laws. The investment of the fund will also include Islamic fixed deposits and Islamic money market.

Equity range of funds	Minimum 75%
Cash range of funds	Balance
Stock selection profile of funds	BMB main board Shariah growth stocks
Investor's risk profile	High
Investment horizon of investor	5 – 10 years

BALANCED FUND

The objective of the fund is to provide a balanced mix of income returns, as well as capital growth over the medium to long-term time frame. The investment of the fund shall include a diversified portfolio consisting of Bursa Malaysia Berhad (BMB) main board equities, Malaysian fixed income securities, cash and short-term securities. As the main objective of the fund is to provide a steady income and capital growth, the equity investment will not exceed 60% of the total value of the fund, while the balance is invested in fixed income instruments, which are relatively less risky.

Fixed Income Securities	Minimum 40%
Equity range of funds	Maximum 60%
Stock selection profile of funds	BMB main board growth & ethical stocks
Investor's risk profile	Neutral
Investment horizon of investor	5 – 7 years

COMMERCE INVESTMENT GUARANTEE FUND 4 (CIG4)

The objective of the fund is to provide capital growth over the medium term with a minimum guaranteed return of 3.15% per annum upon maturity while preserving the capital over a 5-year investment horizon. The portfolio may primarily consist of Malaysian fixed income securities and the balance (if any) shall be invested in Bursa Malaysia Berhad (BMB) main board equities, cash, short-term securities and equity-linked notes. The fund aims to achieve steady capital growth over the medium term by investing in a less risky and thus providing our unit holders peace of mind with the minimum investment return.

The fund may maintain a higher cash position, i.e. 2 months after commencement and 6 months prior to the maturity of the fund. This is to ensure that the fund is fully invested at all times and also to enable the fund to liquidate investments to meet the maturity payment.

Maturity Date: 15 April 2010

Bond range of funds	Minimum 85%
Equity range of funds	Maximum 10%
Cash range of funds	0% – 5%
Stock selection profile of equity	BMB main board growth & ethical stocks

Fund Objectives/Policies (cont'd.)

Stock selection profile of bonds	Minimum A2 rated by RAM or equivalent
Investor's risk profile	Low
Investment horizon of investor	5 years
Guaranteed Minimum Return Upon Maturity	16.77%

CIMB AVIVA GROWTH FUND (CAG)

The objective of the fund is to maximize capital growth over the medium to long-term through the stock market.

The fund may invest up to 98% of its Net Asset Value (NAV) in equities. In line with its objective, the strategy of the fund will focus on investment in shares of companies with growth potential and listed on the main board of Bursa Malaysia Berhad (BMB).

Equity range of funds	Minimum 80%
Cash range of funds	Balance
Stock selection profile of funds	BMB main board growth stocks
Investor's risk profile	High
Investment horizon of investor	5 – 10 years

CIMB AVIVA CONSERVATIVE FUND (CAC)

The objective of the fund is to achieve medium to long-term capital appreciation through investment primarily in Malaysian bonds.

The fund's Net Asset Value (NAV) may be invested in fixed income securities carrying a minimum of "AA3" rating by RAM or equivalent rating by MARC, Moody's, S&P or Fitch. In line with its objective, the strategy of the fund is to invest in a diversified portfolio of approved fixed income securities at all times.

Fixed income securities range of funds	Minimum 80%
Fixed income securities selection profile of funds	Minimum of "AA3" rating by RAM or equivalent rating by MARC, Moody's, S&P or Fitch
Investor's risk profile	Low
Investment horizon of investor	5 – 10 years

CIMB AVIVA BALANCED FUNDS

CIMB Aviva Balanced Funds are designed to feed policy owners allocated investments into CIMB Aviva Growth Fund and CIMB Aviva Conservative Fund. Three types of Balanced Fund will be set up with different asset allocations mandate, aiming to suit different risk appetite of the policy owners.

List of CIMB Aviva Balanced Funds:

- a) CIMB Aviva Balanced Stable Fund
- b) CIMB Aviva Balanced Moderate Fund
- c) CIMB Aviva Balanced Aggressive Fund

Fund Objectives/Policies (cont'd.)

CIMB AVIVA BALANCED STABLE FUND (CABS)

The objective of the fund is to provide a mixed exposure into equities and bonds, with higher allocation into bonds.

The fund will feed into CIMB Aviva Growth Fund and CIMB Aviva Conservative Fund according to the predefined asset allocation.

CIMB Aviva Growth Fund	25%
CIMB Aviva Conservative Fund	75%
Investor's risk profile	Low
Investment horizon of investor	5 – 10 years

CIMB AVIVA BALANCED MODERATE FUND (CABM)

The objective of the fund is to provide a balanced exposure into equities and bonds.

The fund will feed into CIMB Aviva Growth Fund and CIMB Aviva Conservative Fund according to the predefined asset allocation.

CIMB Aviva Growth Fund	50%
CIMB Aviva Conservative Fund	50%
Investor's risk profile	Neutral
Investment horizon of investor	5 – 10 years

CIMB AVIVA BALANCED AGGRESSIVE FUND (CABA)

The objective of the fund is to provide a mixed exposure into equities and bonds, with higher allocation into equities.

The fund will feed into CIMB Aviva Growth Fund and CIMB Aviva Conservative Fund according to the predefined asset allocation.

CIMB Aviva Growth Fund	75%
CIMB Aviva Conservative Fund	25%
Investor's risk profile	High
Investment horizon of investor	5 – 10 years

DYNAMIC ASIA CAPITAL PROTECTED (DACP)

The objective of the fund is to provide investors with 100% capital protection* at the end of 3 years together with potential investment returns that are higher than the current fixed deposit rates.

*Subject to default risk.

Maturity Date: 13 December 2010

Fund Investment	Floating Rate Negotiable Instruments Of Deposit (FRNID)
Investor's risk profile	Medium
Investment horizon of investor	3 years

Fund Objectives/Policies (cont'd.)

CIMB DUAL INCOME FUND (CDI)

The objectives of the fund are:

- (i) To preserve capital* upon maturity.
- (ii) To provide potential semi-annual coupon payout. This is not guaranteed and is dependent on the actual movement of the indices. This fund aims to provide semi-annual coupons subject to the KLIBOR Reference Rate and Reference Equities Performance being in their respective stipulated ranges.

**Subject to default risk.*

Maturity Date: 02 July 2015

Fund Investment	Floating Rate Negotiable Instrument of Deposit (FRNID)
Investor's risk profile	Low
Investment horizon of investor	5 years

AMAL Growth Fund

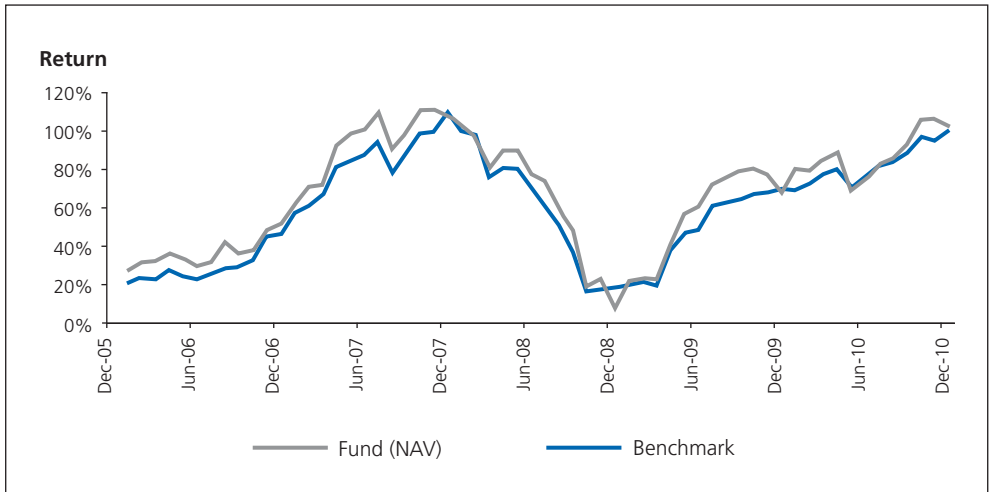
What is the Fund's Performance for the period and since inception to 31 December 2010?

	31 Dec 2006 (%)	31 Dec 2007 (%)	31 Dec 2008 (%)	31 Dec 2009 (%)	31 Dec 2010 (%)	Since Inception (%)
Performance (NAV)	22.17	37.28	(48.16)	55.32	20.80	103.13
Benchmark (KLSI/FBMS)*	23.79	43.69	(43.52)	43.03	18.20	100.66

* Benchmark changed to FTSE Shariah Emas (FBMS) in October 2007

The fund registered a positive return of 20.80% outperformed the benchmark of 18.20% for the period under review. Since inception, the fund has outperformed the benchmark by 2.47%.

AMAL GROWTH FUND PERFORMANCE SINCE INCEPTION



AMAL Growth Fund (cont'd.)

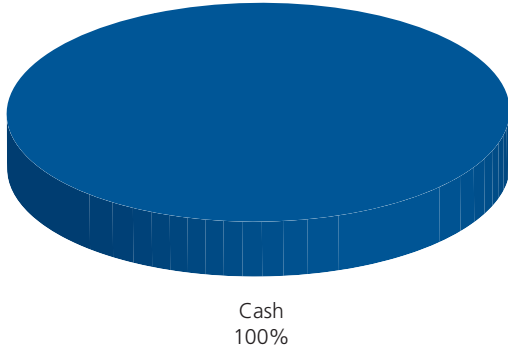
ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV)

	31 Dec 2006	31 Dec 2007	31 Dec 2008	31 Dec 2009	31 Dec 2010
NAV (RM'000)	3,436	4,709	2,435	3,778	4,557
NAV/Unit (RM)	1.5214	2.0885	1.0826	1.6816	2.0313
No. of Units ('000)	2,258	2,255	2,249	2,247	2,243
Highest NAV for the year (RM)	1.5310	2.2035	2.2348	1.8565	2.1430
Lowest NAV for the year (RM)	1.2380	1.5215	0.9529	1.1780	1.6343
Investment Return	8.32%	35.99%	-98.93%	65.59%	27.40%
Average Return (RM'000)	278	514	96	282	351
Category and composition of the fund (RM'000)					
Equity	3,233	4,911	2,610	4,049	-
Trading Services	1,453	2,632	1,141	2,063	-
Consumer Products	154	352	235	554	-
Infrastructure Project Companies	327	227	296	229	-
Construction	171	229	291	488	-
Industrial Products	599	496	204	296	-
Plantation	327	764	351	419	-
Technology	35	-	-	-	-
Properties	80	211	91	-	-
Finance	86	-	-	-	-
Cash and others	204	(202)	(175)	(271)	4,557

AMAL Growth Fund (cont'd.)

ASSET ALLOCATION

AMAL GROWTH FUND ASSET EXPOSURE AS AT 31 DECEMBER 2010



Note: The funds have been liquidated in anticipation of closure. The company will be informing Policy Holders of the details in due course.

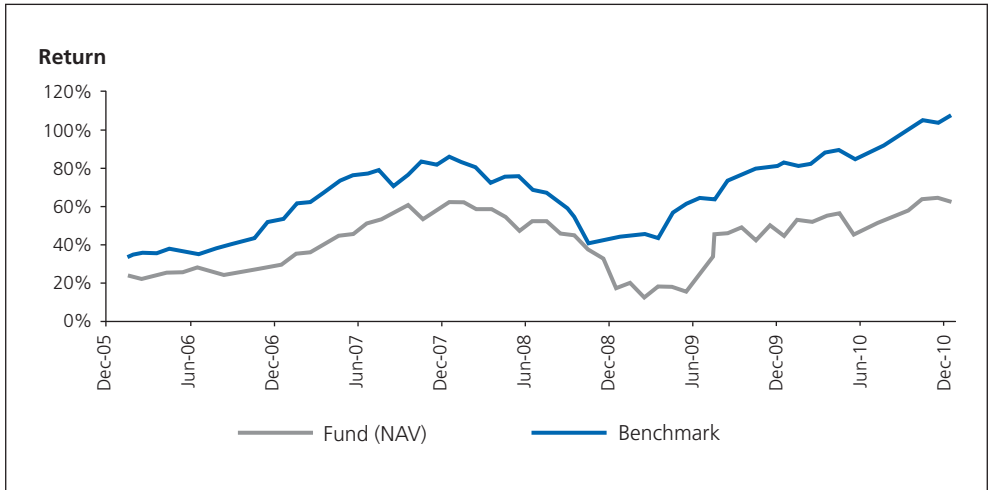
Balanced Fund

What is the Fund's Performance for the period and since inception to 31 December 2010?

	31 Dec 2006 (%)	31 Dec 2007 (%)	31 Dec 2008 (%)	31 Dec 2009 (%)	31 Dec 2010 (%)	Since Inception (%)
Performance (NAV)	11.18	16.28	(29.01)	28.62	12.12	62.51
Benchmark (KLCI 60% + 1 mth FD 40%)	16.14	21.61	(22.65)	26.44	13.75	107.60

The fund recorded a positive return of 12.12% against its benchmark of 13.75% during the period under review. Since inception, the fund has underperformed the benchmark by 45.09%.

BALANCED FUND PERFORMANCE SINCE INCEPTION



Balanced Fund (cont'd.)

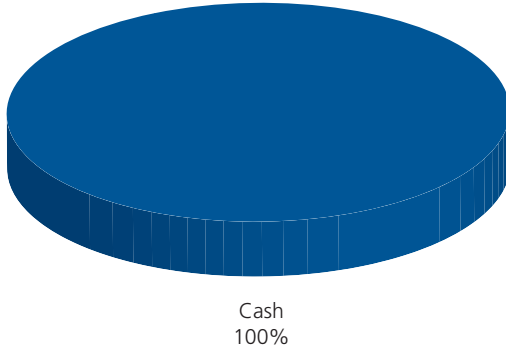
ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV)

	31 Dec 2006	31 Dec 2007	31 Dec 2008	31 Dec 2009	31 Dec 2010
NAV (RM'000)	3,026	3,507	2,470	3,177	3,630
NAV/Unit (RM)	1.3651	1.5874	1.1269	1.4494	1.6251
No. of Units ('000)	2,217	2,209	2,192	2,192	2,234
Highest NAV for the year (RM)	1.3755	1.6529	1.6777	1.5478	1.6707
Lowest NAV for the year (RM)	1.2213	1.3698	0.9690	1.1350	1.4351
Investment Return	5.45%	19.27%	(43.13%)	34.50%	15.30%
Average Return (RM'000)	200	279	87	175	210
Category and composition of the fund (RM'000)					
Equity	1,445	2,220	1,097	1,955	–
Trading Services	793	1,191	598	804	–
Consumer Products	–	259	77	212	–
Infrastructure Project Companies	98	36	–	–	–
Construction	73	114	59	135	–
Industrial Products	130	169	26	45	–
Plantation	31	–	107	214	–
Properties	5	–	–	–	–
Technology	15	–	–	–	–
Finance	299	450	230	546	–
Fixed Income	940	1,135	1,009	516	–
Cash and others	642	152	364	706	3,630

Balanced Fund (cont'd.)

ASSET ALLOCATION

BALANCED FUND ASSET EXPOSURE AS AT 31 DECEMBER 2010



Note: The funds have been liquidated in anticipation of closure. The company will be informing Policy Holders of the details in due course

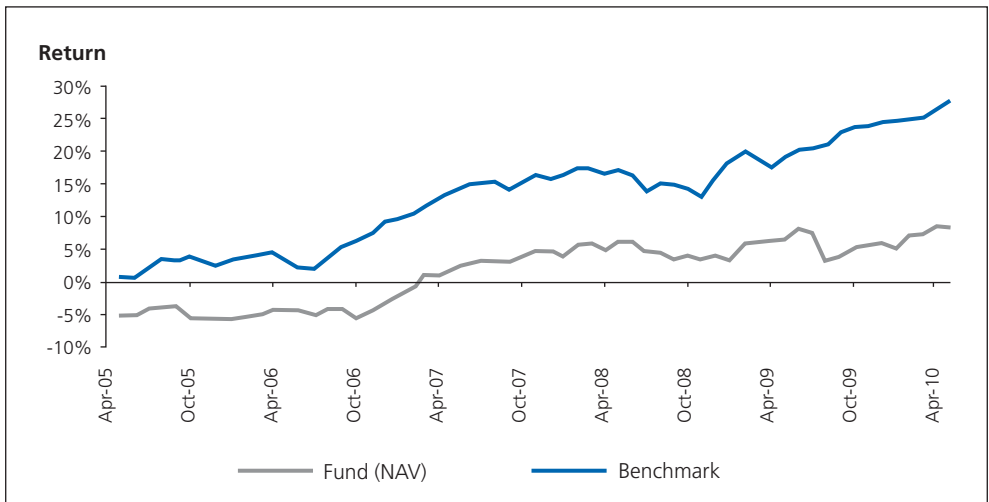
Commerce Investment Guarantee Fund 4 (CIG4)

What is the Fund's Performance for the period and since inception to 15 April 2010?

	31 Dec 2006 (%)	31 Dec 2007 (%)	31 Dec 2008 (%)	31 Dec 2009 (%)	15 Apr 2010 (%)	Since Inception (%)
Performance (NAV)	3.48	6.41	(0.63)	1.76	2.98	8.52
Benchmark (KLCI 10% + MGS-Quant 90%)	6.00	6.20	1.79	5.33	2.37	27.70

CIG4 recorded a positive return of 2.98% against its benchmark of 2.37% for the period under review. The return since inception was 8.52% while the benchmark return recorded 27.70% mainly due to bond default.

CIG4 FUND PERFORMANCE SINCE INCEPTION



ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV)

	31 Dec 2006	31 Dec 2007	31 Dec 2008	31 Dec 2009	15 Apr 2010
NAV (RM'000)	107,625	104,707	76,471	76,442	78,657
NAV/Unit (RM)	0.9793	1.0421	1.0356	1.0538	1.0852
No of Units ('000)	109,903	100,477	73,845	72,542	72,481
Highest NAV for the year (RM)	0.9793	1.0588	1.0640	1.0824	1.0893
Lowest NAV for the year (RM)	0.0949	0.9823	0.9128	1.0241	1.0701
Investment Return	7.6%	8.9%	0.9%	3.1%	2.4%
Average Return (RM'000)	6,209	7,259	5,618	4,886	4,403

Commerce Investment Guarantee Fund 4 (CIG4) (cont'd.)

ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV) (cont'd.)

	31 Dec 2006	31 Dec 2007	31 Dec 2008	31 Dec 2009	15 Apr 2010
Category and composition of the fund (RM'000)					
Equity	5,137	10,148	5,378	5,744	–
Trading Services	2,405	5,419	1,867	938	–
Consumer Products	–	–	1,631	1,912	–
Infrastructure Project Companies	–	776	366	391	–
Construction	74	860	140	–	–
Industrial Products	522	507	–	–	–
Plantation	–	–	–	–	–
Properties	–	–	–	–	–
Finance	2,135	2,585	1,375	2,504	–
Fixed Income	92,366	96,125	66,021	24,101	–
Cash and others	10,123	(1,565)	5,072	46,597	78,657

CIMB Aviva Growth Fund (CAG)

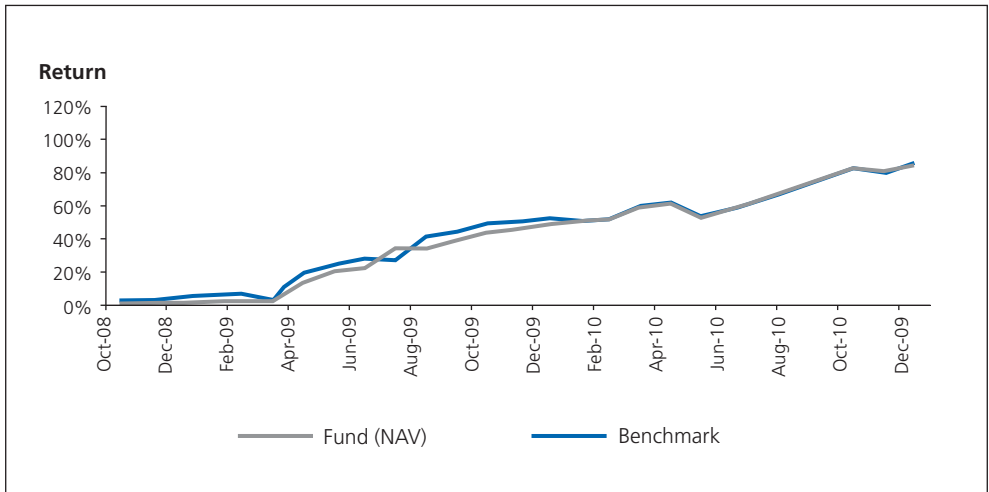
What is the Fund's Performance for the period and since inception to 31 December 2010?

	31 Dec 2008 (%)	31 Dec 2009 (%)	31 Dec 2010 (%)	Since Inception (%)
Performance (NAV)	2.21	46.40	23.48	84.77
Benchmark (KLCI/FBM100)*	5.32	44.91	21.76	85.83

* Benchmark changed to FTSE Bursa Malaysia Top 100 (FBM100) in July 2009

The fund registered a positive return of 23.48% as compared to its benchmark of 21.76% for the period under review.

CAG FUND PERFORMANCE SINCE INCEPTION



ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV)

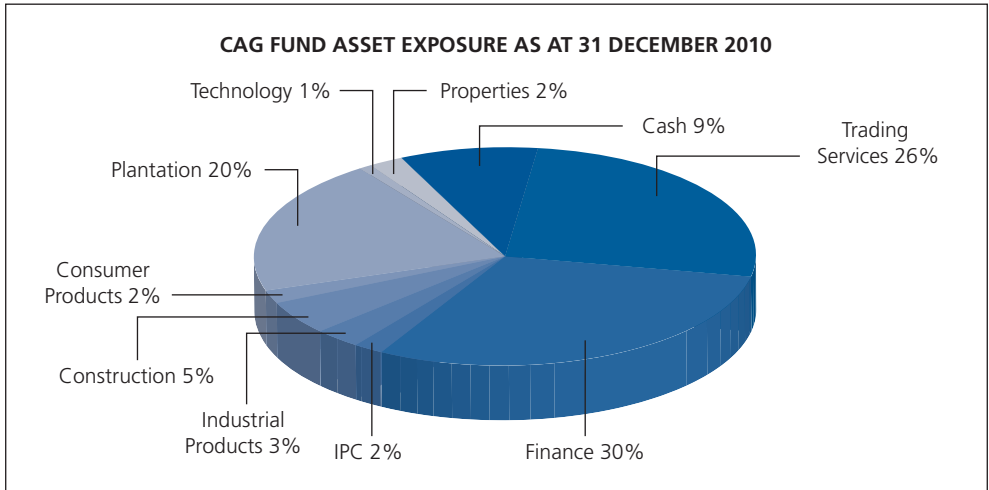
	31 Dec 2008	31 Dec 2009	31 Dec 2010
NAV (RM'000)	5,263	22,770	29,485
NAV/Unit (RM)	1.0221	1.4963	1.8477
No of Units ('000)	5,150	15,217	15,957
Highest NAV for the year (RM)	1.0098	1.5027	1.8973
Lowest NAV for the year (RM)	0.9338	0.9999	1.4701
Investment Return	3.45%	47.51%	26.30%
Average Return (RM'000)	182	2,513	3,922

CIMB Aviva Growth Fund (CAG) (cont'd.)

ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV) (cont'd.)

	31 Dec 2008	31 Dec 2009	31 Dec 2010
Category and composition of the fund (RM'000)			
Equity	4,128	20,315	27,363
Trading Services	1,872	7,328	7,860
Consumer Products	173	1,285	687
Infrastructure Project Companies	322	655	5,996
Construction	320	1,123	1,581
Industrial Products	51	1,446	906
Plantation	371	2,573	425
Properties	133	417	525
Finance	886	5,488	9,102
Technology	-	-	281
Cash and others	1,135	2,455	2,122

ASSET ALLOCATION



CIMB Aviva Growth Fund (CAG) (cont'd.)

EQUITIES

	Total Holdings	MTM Cost	Market Value	% of NAV
Air Asia Berhad	77,200	162,296	195,317	0.7
Alliance Financial Group Berhad	42,500	138,617	129,201	0.4
AMMB Holdings Berhad	224,800	1,122,118	1,580,345	5.4
Axiata Group Berhad	364,425	1,332,209	1,731,019	5.9
CIMB Group Holdings Berhad	257,600	1,703,968	2,189,601	7.4
Dialog Group Berhad	127,900	225,360	228,942	0.8
Digi.com Berhad	10,500	245,928	258,301	0.9
Eastern and Oriental Berhad	63,650	67,469	73,197	0.2
Gamuda Berhad	97,400	299,812	371,094	1.3
Genting Berhad	201,500	1,562,527	2,252,770	7.6
Genting Plantations Berhad	73,100	507,716	643,280	2.2
Hap Seng Plantations Holdings Berhad	15,400	49,729	51,590	0.2
Hartalega Holdings Berhad	37,850	188,015	202,119	0.7
Hong Leong Bank Berhad	7,800	73,155	71,760	0.2
IJM Corporation Berhad	95,940	478,330	597,706	2.0
IJM Land Berhad	95,700	253,281	273,702	0.9
IOI Corporation Berhad	259,720	1,436,219	1,508,973	5.1
Kencana Petroleum Berhad	305,950	448,841	737,340	2.5
Kuala Lumpur Kepong Berhad	71,000	1,257,918	1,569,100	5.3
Malayan Banking Berhad	260,958	1,899,492	2,218,143	7.5
Malaysia Marine And Heavy Engineering Holdings Berhad	128,300	580,380	756,970	2.6
OSK Holdings Berhad	144,800	243,578	285,256	1.0
Petronas Chemicals Group Berhad	127,600	694,820	704,352	2.4
Petronas Dagangan Berhad	47,800	447,934	559,260	1.9
Pos Malaysia Berhad	45,800	147,992	153,888	0.5
PPB Group Berhad	16,900	272,907	291,694	1.0
Public Bank Berhad - Foreign	62,300	749,892	809,900	2.7
Public Bank Berhad - Local	93,529	1,092,136	1,217,748	4.1
QSR Brands Berhad	31,600	164,051	159,896	0.5

CIMB Aviva Growth Fund (CAG) (cont'd.)

EQUITIES (cont'd.)

	Total Holdings	MTM Cost	Market Value	% of NAV
RHB Capital Berhad	68,800	410,577	599,936	2.0
Sapura Crest Petroleum Berhad	143,200	348,866	443,920	1.5
Sime Darby Berhad	252,600	2,160,586	2,222,880	7.5
Tan Chong Motor Hldgs Berhad	76,400	248,384	395,752	1.3
Tenaga Nasional Berhad	76,500	647,176	640,305	2.2
Time Dotcom Berhad	209,100	143,234	166,235	0.6
UEM Land Berhad	103,100	196,589	251,564	0.9
Sunrise Berhad	70,000	220,476	218,400	0.7
Unisem Berhad	98,100	195,209	225,630	0.8
Unisem Berhad - CW	92,300	51,836	55,842	0.2
WCT Berhad	70,800	190,196	225,852	0.8
YTL Corporation Berhad	11,200	87,898	94,192	0.3

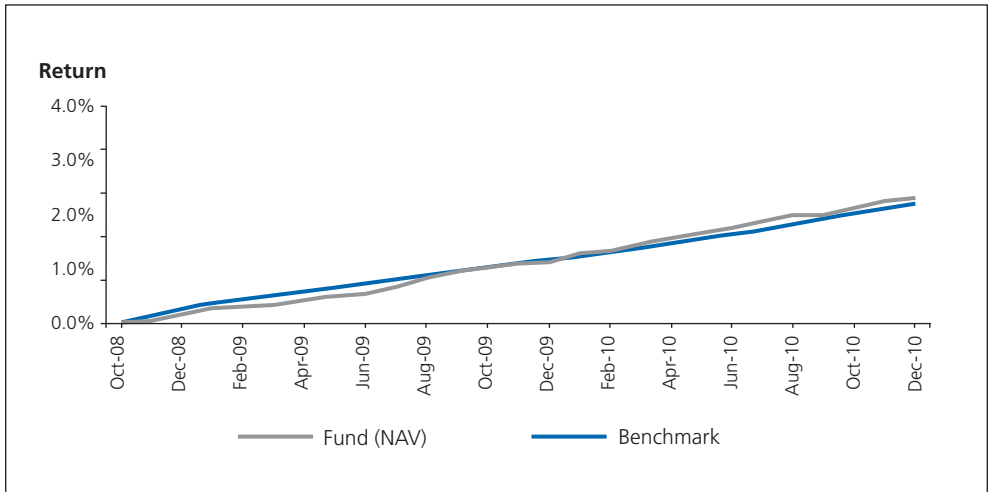
CIMB Aviva Conservative Fund (CAC)

What is the Fund's Performance for the period and since inception to 31 December 2010?

	31 Dec 2008 (%)	31 Dec 2009 (%)	31 Dec 2010 (%)	Since Inception (%)
Performance (NAV)	0.49	2.37	0.33	3.21
Benchmark (12 month FD)	0.69	2.24	2.51	5.53

The fund registered a positive return of 0.33% as compared to its benchmark of 2.51% for the period under review.

CAC FUND PERFORMANCE SINCE INCEPTION

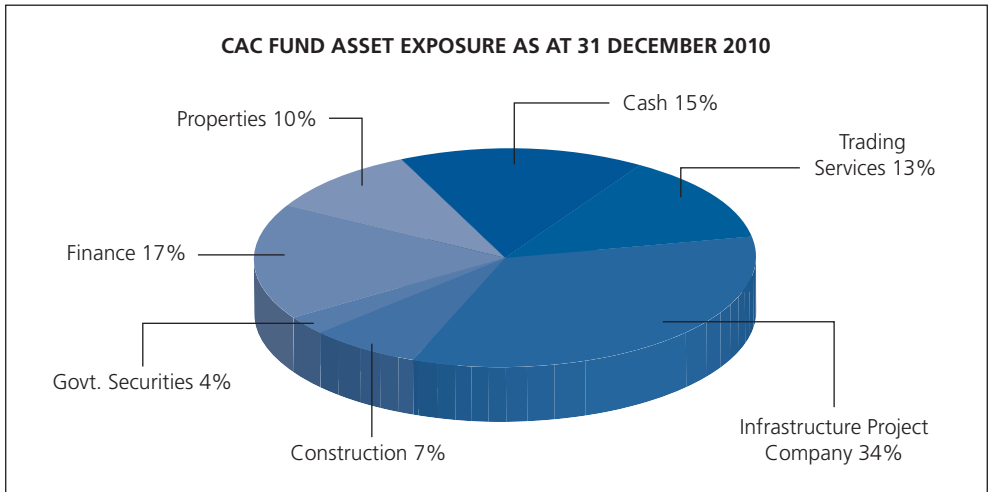


CIMB Aviva Conservative Fund (CAC) (cont'd.)

ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV)

	31 Dec 2008	31 Dec 2009	31 Dec 2010
NAV (RM'000)	20,182	32,638	29,609
NAV/Unit (RM)	1.0049	1.0287	1.0321
No. of Units ('000)	20,085	31,727	28,687
Highest NAV for the year (RM)	1.0351	1.0303	1.0581
Lowest NAV for the year (RM)	0.9939	1.0045	1.0303
Investment Return	0.56%	2.54%	2.90%
Average Return (RM'000)	114	704	705
Category and composition of the fund (RM'000)			
Fixed Income	15,049	25,629	25,284
Cash and others	5,133	7,009	4,325

ASSET ALLOCATION



CIMB Aviva Conservative Fund (CAC) (cont'd.)

FIXED INCOME SECURITIES

	Maturity Date	Rating	Total Holdings	MTM Cost	Market Value	% of NAV
Gamuda Bhd	24-Jan-2013	AA3	2,000,000	2,023,800	2,025,400	6.8
Hyundai Capital Services	20-May-2011	AA1	1,000,000	1,010,600	1,006,800	3.1
Hyundai Capital Services	2-Aug-2011	AA1	1,000,000	1,001,500	1,003,400	3.1
Jimah Energy Ventures Sdn Bhd	12-May-2014	AA3	600,000	662,500	663,540	2.0
Konsortium Lebuhraya Bwh-Kulim	15-Jul-2015	AA3	1,000,000	946,500	985,300	3.0
Malaysia Government Securities	30-Apr-2014	GG	1,000,000	1,060,800	1,059,100	3.2
Powertek Bhd	30-Aug-2011	AA1	1,800,000	1,865,460	1,838,520	5.6
Putrajaya Holdings Sdn Bhd	5-Jul-2011	AAA	2,000,000	2,085,550	2,035,800	6.2
Ranhill Powertron Sdn Bhd	26-Jun-2015	AA1	1,000,000	1,103,800	1,122,000	3.4
Sabah Development Bank Bhd	8-Jul-2011	AA1	1,000,000	1,029,300	1,014,100	3.1
Sarawak Electricity Supply	29-Jun-2011	AAA	900,000	942,935	914,220	2.8
Segari Energy Ventures	11-May-2012	AA1	1,000,000	1,034,400	1,022,300	3.1
SP Setia Bhd	23-Nov-2012	AA3	1,000,000	939,800	967,500	3.0
Tanjung Bin Power Sdn Bhd	9-Nov-2012	AA3	2,000,000	2,137,800	2,123,800	6.5
Westports M'sia Sdn Bhd	7-Mar-2012	AA+	1,000,000	1,008,800	1,009,400	3.1
YTL Power Generation Sdn Bhd	28-Jan-2011	AA1	1,000,000	1,014,100	1,000,800	3.1
YTL Power International Bhd	9-Dec-2013	AA1	500,000	519,300	520,550	1.6
Bayu Padu Sdn Bhd	28-Mar-2011	P1	1,000,000	977,685	989,274	3.0
Esso Malaysia Bhd	17-Feb-2011	P1	2,000,000	1,984,763	1,992,136	6.1
Hong Leong Industrial Bhd	2-Mar-2011	P1	2,000,000	1,984,984	1,989,822	6.1

CIMB Aviva Balanced Aggressive Fund (CABA)

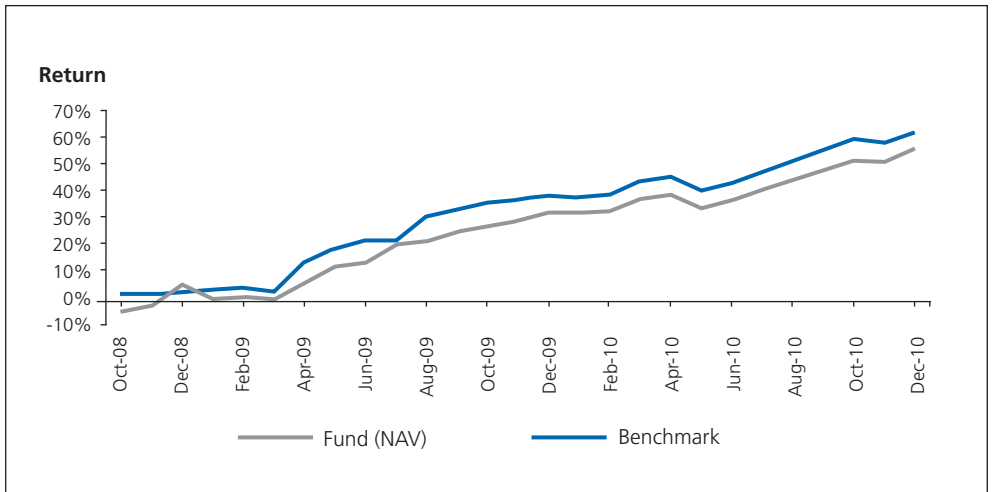
What is the Fund's Performance for the period and since inception to 31 December 2010?

	31 Dec 2008 (%)	31 Dec 2009 (%)	31 Dec 2010 (%)	Since Inception (%)
Performance (NAV)	7.06	24.34	8.22	42.89
Benchmark (KLCI/FBM100 75% + 12 month FD 25%)*	4.16	33.17	16.65	61.15

* Benchmark changed to FTSE Bursa Malaysia Top 100 (FBM100) in July 2009

The fund registered a positive return of 8.22% as compared to its benchmark of 16.65% for the period under review.

CABA FUND PERFORMANCE SINCE INCEPTION

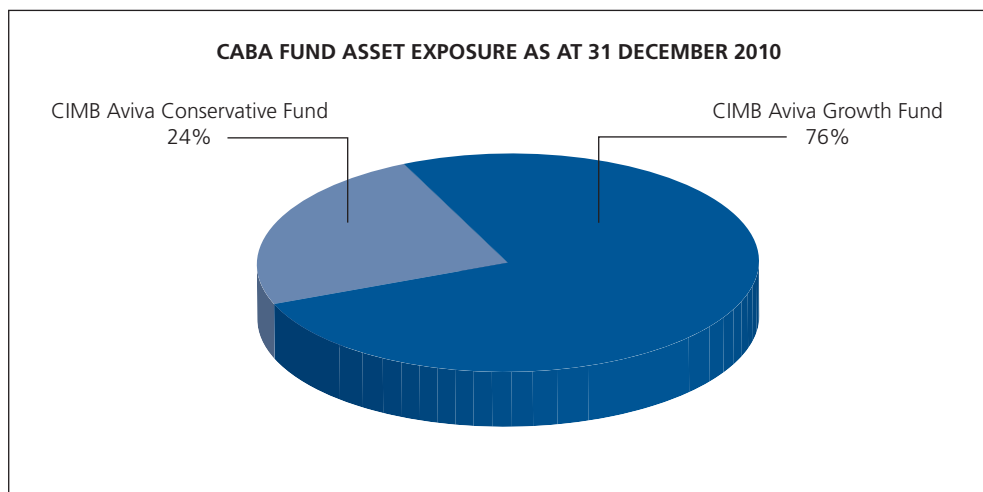


CIMB Aviva Balanced Aggressive Fund (CABA) (cont'd.)

ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV)

	31 Dec 2008	31 Dec 2009	31 Dec 2010
NAV (RM'000)	62	6,324	7,363
NAV/Unit (RM)	1.0618	1.3203	1.4289
No. of Units ('000)	58	4,789	5,153
Highest NAV for the year (RM)	1.0067	1.3144	1.5589
Lowest NAV for the year (RM)	0.9313	0.9889	1.2942
Investment Return	0.98%	24.09%	17.70%
Average Return (RM'000)	1	354	685

ASSET ALLOCATION



EQUITIES & FIXED INCOME SECURITIES

	Total Holdings	MTM Cost	Market Value	% of NAV
CIMB Aviva Growth Fund	3,031,687	4,706,629	5,729,282	77.8
CIMB Aviva Conservative Fund	1,747,207	1,831,914	1,848,720	25.1

CIMB Aviva Balanced Moderate Fund (CABM)

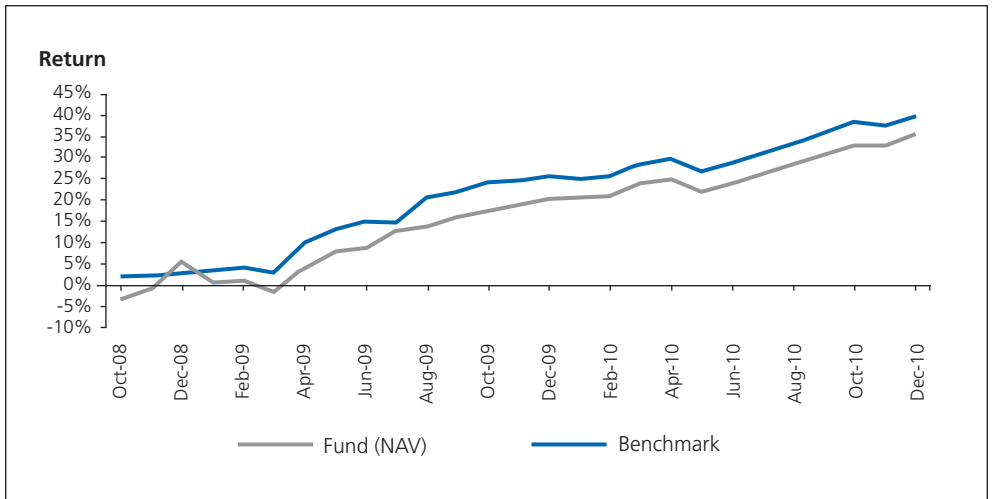
What is the Fund's Performance for the period and since inception to 31 December 2010?

	31 Dec 2008 (%)	31 Dec 2009 (%)	31 Dec 2010 (%)	Since Inception (%)
Performance (NAV)	6.54	13.58	13.39	36.09
Benchmark (KLCI/FBM100 75% + 12 month FD 25%)*	3.00	22.17	11.74	39.79

* Benchmark changed to FTSE Bursa Malaysia Top 100 (FBM100) in July 2009

The fund registered a positive return of 13.39% as compared to its benchmark of 11.74% for the period under review.

CABM FUND PERFORMANCE SINCE INCEPTION

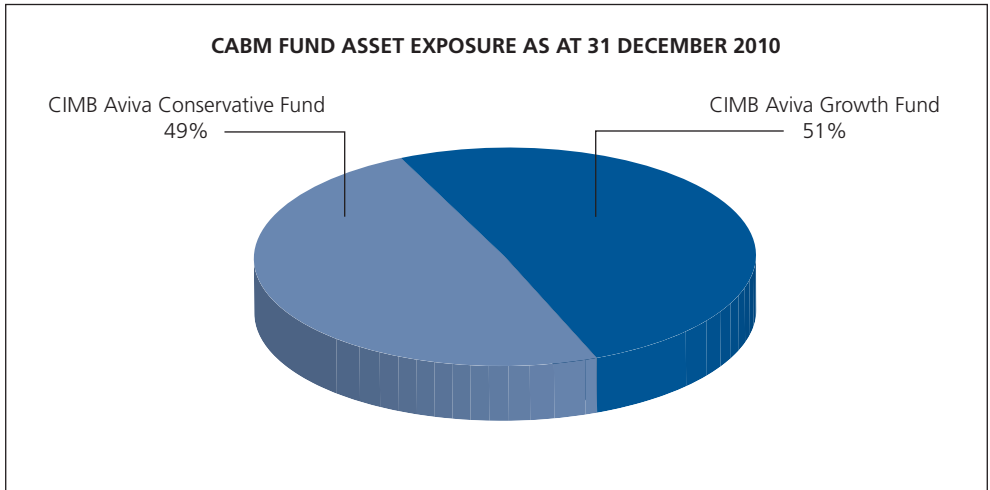


CIMB Aviva Balanced Moderate Fund (CABM) (cont'd.)

ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV)

	31 Dec 2008	31 Dec 2009	31 Dec 2010
NAV (RM'000)	32	2,566	3,112
NAV/Unit (RM)	1.0567	1.2002	1.3609
No. of Units ('000)	30	2,138	2,286
Highest NAV for the year (RM)	0.9928	1.2002	1.3592
Lowest NAV for the year (RM)	0.9289	0.9742	1.1880
Investment Return	0.98%	13.77%	13.00%
Average Return (RM'000)	0	43	254

ASSET ALLOCATION



EQUITIES & FIXED INCOME SECURITIES

	Total Holdings	MTM Cost	Market Value	% of NAV
CIMB Aviva Growth Fund	830,687	1,263,130	1,569,833	50.5
CIMB Aviva Conservative Fund	1,452,357	1,504,695	1,536,739	49.4

CIMB Aviva Balanced Stable Fund (CABS)

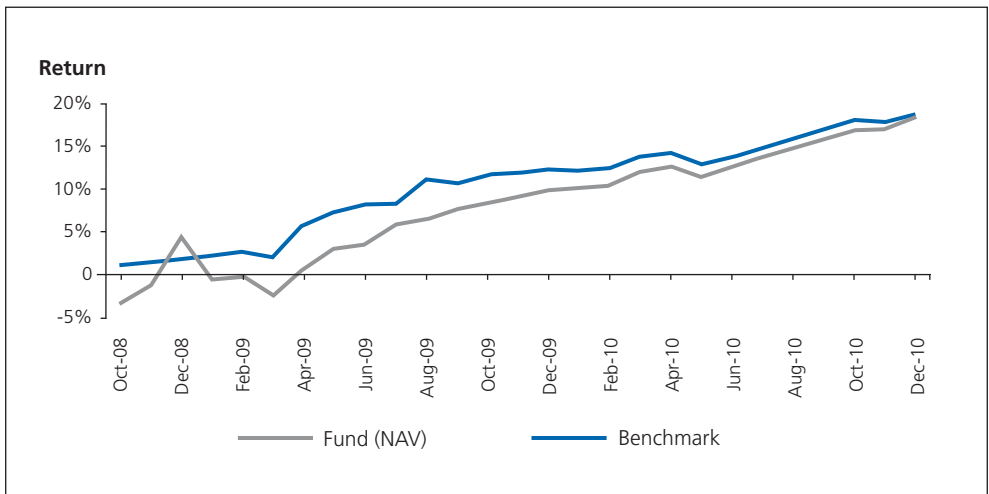
What is the Fund's Performance for the period and since inception to 31 December 2010?

	31 Dec 2008 (%)	31 Dec 2009 (%)	31 Dec 2010 (%)	Since Inception (%)
Performance (NAV)	5.24	5.28	7.41	18.03
Benchmark (KLCI/FBM100 75% + 12 month FD 25%)*	1.84	11.87	7.03	18.59

* Benchmark changed to FTSE Bursa Malaysia Top 100 (FBM100) in July 2009

The fund registered a positive return of 7.41% as compared to its benchmark of 7.03% for the period under review.

CABS FUND PERFORMANCE SINCE INCEPTION

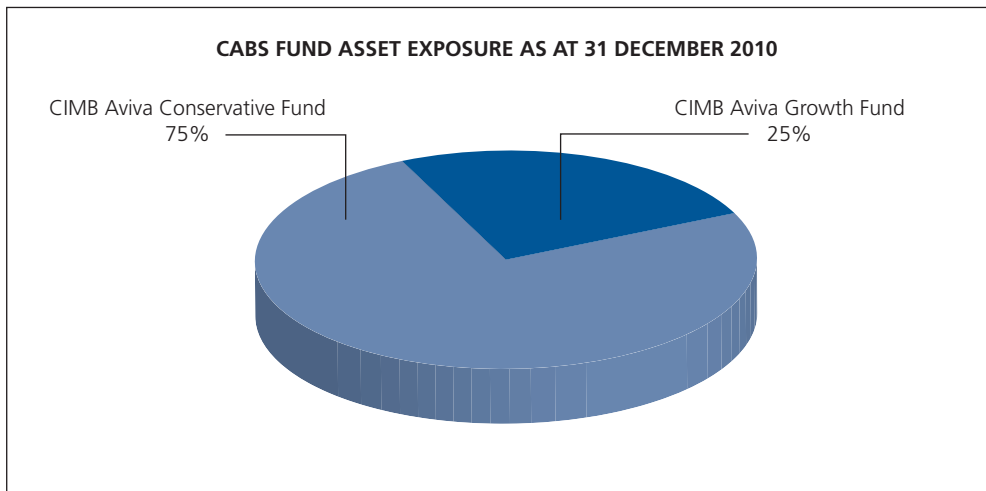


CIMB Aviva Balanced Stable Fund (CABS) (cont'd.)

ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV)

	31 Dec 2008	31 Dec 2009	31 Dec 2010
NAV (RM'000)	33	2,189	2,400
NAV/Unit (RM)	1.0437	1.0988	1.1803
No. of Units ('000)	32	1,992	2,034
Highest NAV for the year (RM)	1.0038	1.0988	1.1839
Lowest NAV for the year (RM)	0.9918	0.9677	1.0942
Investment Return	0.50%	5.38%	7.60%
Average Return (RM'000)	0	58	110

ASSET ALLOCATION



EQUITIES & FIXED INCOME SECURITIES

	Total Holdings	MTM Cost	Market Value	% of NAV
CIMB Aviva Growth Fund	324,995	471,116	614,176	25.6
CIMB Aviva Conservative Fund	1,697,374	1,751,777	1,795,992	74.8

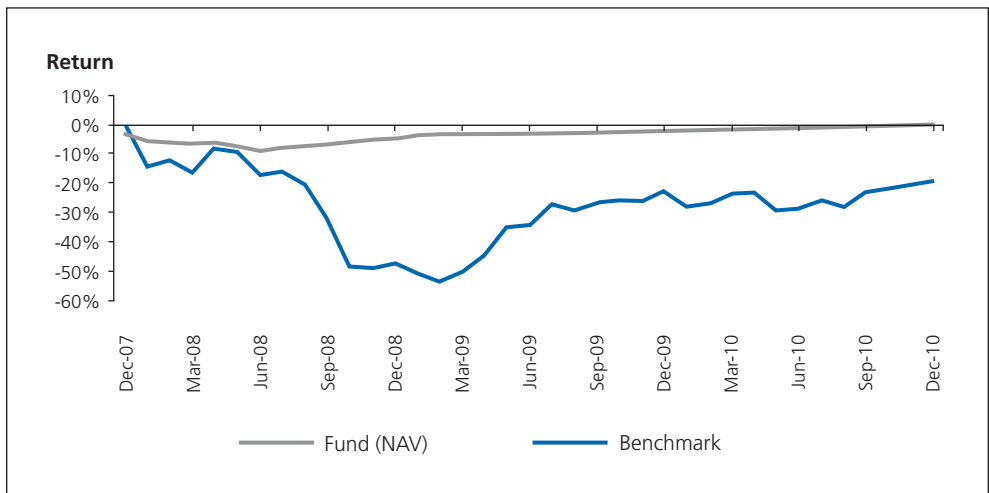
Dynamic Asia Capital Protected (DACP)

What is the Fund's Performance for the period and since inception to 14 December 2010?

	31 Dec 2007 (%)	31 Dec 2008 (%)	31 Dec 2009 (%)	14 Dec 2010 (%)	Since Inception (%)
Performance (NAV)	-	(1.50)	2.96	1.95	0.02
Benchmark (Reference Index)	-	(47.07)	45.77	4.66	(19.08)

During the year 2010, the fund recorded a positive return of 1.95% for the period under review. This fund has matured on 14 December 2010.

DACP FUND PERFORMANCE SINCE INCEPTION



ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV)

	31 Dec 2007	31 Dec 2008	31 Dec 2009	14 Dec 2010
NAV (RM'000)	348,559	335,003	322,189	316,448
NAV/Unit (RM)	0.9672	0.9528	0.9810	1.0002
No. of Units ('000)	360,380	351,601	328,417	316,383
Highest NAV for the year (RM)	0.9980	0.9980	0.9818	1.0002
Lowest NAV for the year (RM)	0.9670	0.9083	0.9560	0.9822
Investment Return	-	(1.21%)	3.04%	2.05%
Average Return (RM'000)	-	(4,069)	2,754	2,244

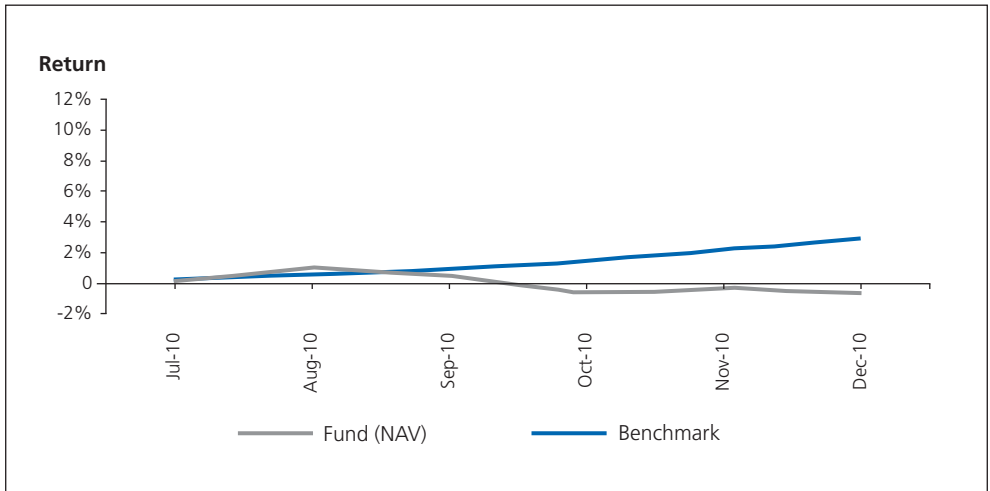
CIMB Dual Income (CDI)

What is the Fund's Performance for the period and since inception to 31 December 2010?

	31 Dec 2010 (%)	Since Inception (%)
Performance (NAV)	(0.62)	(0.62)
Benchmark (Reference Index)	2.90	2.90

During the year 2010, the fund recorded a negative return of 0.62% for the period under review.

CDI FUND PERFORMANCE SINCE INCEPTION



ANALYSIS OF CHANGES IN NET ASSET VALUE (NAV)

	31 Dec 2010
NAV (RM'000)	35,658
NAV/Unit (RM)	0.9938
No. of Units ('000)	35,880
Highest NAV for the year (RM)	1.0105
Lowest NAV for the year (RM)	0.9920
Investment Return	-0.60%
Average Return (RM'000)	(218)

Statement by Manager

I, Saw Teow Yam, Chief Executive Officer of CIMB Aviva Assurance Berhad ("the Manager"), state that, in the opinion of the Manager, the accompanying financial statements set out on pages 34 to 83 give a true and fair view of the state of affairs of CIMB Aviva Assurance Investment-Linked Funds, consisting of the Balanced Fund, AMAL Growth Fund, Commerce Investment Guaranteed ("CIG") Fund, Commerce Investment Guaranteed 2 ("CIG2") Fund, Commerce Investment Guaranteed 3 ("CIG3") Fund, Commerce Investment Guaranteed 4 ("CIG4") Fund, Best Select Capital Guaranteed ("BSCG") Fund, Dynamic Asset Capital Protected ("DACP") Fund, CIMB Aviva Growth ("CAG") Fund, CIMB Aviva Balanced Stable ("CABS") Fund, CIMB Aviva Balanced Moderate ("CABM") Fund, CIMB Aviva Balanced Aggressive ("CABA") Fund, CIMB Aviva Conservative ("CAC") Fund and CIMB Dual Income ("CDI") Fund as at 31 December 2010 and of their results, changes in net asset value and cash flows for the financial year ended on that date in accordance with the Financial Reporting Standards in Malaysia as modified by the Guidelines on Investment-Linked Insurance/Takaful Business issued by Bank Negara Malaysia.

On behalf of the Manager,

SAW TEOW YAM
CHIEF EXECUTIVE OFFICER

Kuala Lumpur
31 March 2011

Independent Auditors' Report to the Policyholders

REPORT ON THE FINANCIAL STATEMENTS

We have audited the financial statements of the Funds, which comprise the statements of assets and liabilities as at 31 December 2010, the statements of income and expenditure, the statements of changes in net asset value and cash flow statements of the Funds for the financial year then ended and a summary of significant accounting policies and other explanatory notes, as set out on pages 34 to 83.

MANAGER'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

CIMB Aviva Assurance Berhad ("the Manager of the Fund") is responsible for the preparation of financial statements that give a true and fair view in accordance with the Financial Reporting Standards ("FRS") in Malaysia as modified by the Guidelines on Investment-Linked Insurance/Takaful Business issued by Bank Negara Malaysia, and for such internal control as the Manager determines are necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

AUDITORS' RESPONSIBILITY

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with approved standards on auditing in Malaysia. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgment, including the assessment of risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the Manager's preparation of financial statements that give a true and fair view 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 Manager's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Manager, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

OPINION

In our opinion, the financial statements have been properly drawn up in accordance with the FRS in Malaysia as modified by the Guidelines on Investment-Linked Insurance/Takaful Business issued by Bank Negara Malaysia, so as to give a true and fair view of the financial position of the Funds as of 31 December 2010 and of their financial performance and cash flows for the financial year then ended.

Independent Auditors' Report to the Policyholders (cont'd.)

OTHER MATTERS

This report is made solely to the Policyholders of the Funds, as a body, and for no other purpose. We do not assume responsibility to any other person for the content of this report.

PRICEWATERHOUSECOOPERS

(No. AF: 1146)

Chartered Accountants

Kuala Lumpur

31 March 2011

Statements of Assets and Liabilities

as at 31 December 2010

	Note	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
INVESTMENTS								
Fair Value Through Profit and Loss								
Quoted investments	3	–	–	–	–	–	–	–
Malaysian Government Securities		–	–	–	–	–	–	–
Unquoted investments	4	–	–	–	–	–	–	–
Other investments	5	–	–	–	–	–	–	35,546,112
Fixed and call deposits		3,968,000	5,136,000	–	–	–	–	–
		3,968,000	5,136,000	–	–	–	–	35,546,112
OTHER ASSETS								
Income due and accrued		3,989	1,272	–	–	–	–	–
Receivables		120	195	–	–	–	–	95,760
Amount due from fund manager		20,446	13,687	–	–	–	–	–
Deferred tax assets	6	–	–	–	–	–	–	19,005
TOTAL ASSETS		3,992,555	5,151,154	–	–	–	–	35,660,877
LIABILITIES								
Payables		327,518	525,662	–	–	–	–	3,362
Current tax liabilities		35,228	68,314	–	–	–	–	–
Deferred tax liabilities	6	–	–	–	–	–	–	–
TOTAL LIABILITIES		362,746	593,976	–	–	–	–	3,362
NET ASSET VALUE OF FUND		3,629,809	4,557,178	–	–	–	–	35,657,515
REPRESENTED BY:								
Policyholders' capital	7	2,193,357	2,222,199	(4,710,645)	(6,398,751)	(6,117,830)	(14,081,460)	35,884,678
Undistributed income/ (losses) carried forward		1,436,452	2,334,979	4,710,645	6,398,751	6,117,830	14,081,460	(227,163)
Policyholders' liabilities		3,629,809	4,557,178	–	–	–	–	35,657,515
Units in circulation	7	2,233,646	2,243,442	–	–	–	–	35,880,080
Net asset value per unit		1.63	2.03	–	–	–	–	0.99

Statements Of Assets and Liabilities

as at 31 December 2010 (cont'd.)

2010

	Note	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
INVESTMENTS								
Fair Value Through Profit and Loss								
Quoted investments	3	–	–	27,362,971	–	–	–	–
Malaysian Government Securities		–	–	–	–	–	–	1,059,100
Unquoted investments	4	–	–	–	–	–	–	24,224,662
Other investments	5	–	–	–	2,410,168	3,106,572	7,578,002	–
Fixed and call deposits		–	–	2,600,000	–	–	–	4,700,000
		–	–	29,962,971	2,410,168	3,106,572	7,578,002	29,983,762
OTHER ASSETS								
Income due and accrued		–	–	75,845	–	–	–	303,255
Receivables		–	–	–	–	8,933	–	–
Amount due from fund manager		–	–	1,295,365	26,666	52,958	589,186	321,212
Deferred tax assets	6	–	–	–	–	–	–	4,813
TOTAL ASSETS		–	–	31,334,181	2,436,834	3,168,463	8,167,188	30,613,042
LIABILITIES								
Payables		–	–	1,141,491	14,925	16,543	672,865	888,848
Current tax liabilities		–	–	234,713	6,856	13,187	47,795	115,002
Deferred tax liabilities	6	–	–	472,949	14,958	27,100	83,157	–
TOTAL LIABILITIES		–	–	1,849,153	36,739	56,830	803,817	1,003,850
NET ASSET VALUE OF FUND		–	–	29,485,028	2,400,095	3,111,633	7,363,371	29,609,192
REPRESENTED BY:								
Policyholders' capital	7	(25,164,860)	(7,722,592)	19,158,288	2,124,382	2,595,020	5,696,055	27,838,547
Undistributed income/ (losses) carried forward		25,164,860	7,722,592	10,326,740	275,713	516,613	1,667,316	1,770,645
Policyholders' liabilities		–	–	29,485,028	2,400,095	3,111,633	7,363,371	29,609,192
Units in circulation	7	–	–	15,957,390	2,033,515	2,286,380	5,153,204	28,686,929
Net asset value per unit		–	–	1.85	1.18	1.36	1.43	1.03

Statements Of Assets and Liabilities

as at 31 December 2010 (cont'd.)

	Note	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
INVESTMENTS								
Quoted investments	3	1,955,387	4,049,455	–	–	–	5,743,700	–
Malaysian Government Securities		–	–	–	–	–	–	–
Unquoted investments	4	516,350	–	–	–	–	24,100,777	–
Other investments	5	–	–	–	–	–	–	–
Fixed and call deposits		940,000	145,000	–	–	–	50,194,707	–
		3,411,737	4,194,455	–	–	–	80,039,184	–
OTHER ASSETS								
Cash at bank		–	–	–	–	–	12,335	–
Interest income due and accrued		18,150	37,641	–	–	–	588,711	–
Receivables		–	–	–	–	–	–	–
Amount due from fund manager		16,535	–	–	–	–	–	–
Current tax recoverable		18,724	35,493	–	–	–	78,226	–
Deferred tax assets	6	7,526	24,696	–	–	–	728,714	–
TOTAL ASSETS		3,472,672	4,292,285	–	–	–	81,447,170	–
LIABILITIES								
Payables		287,076	487,991	–	–	–	4,648,462	–
Amount due to fund manager		–	9,395	–	–	–	54,130	–
Current tax liabilities		8,314	16,516	–	–	–	302,670	–
Deferred tax liabilities	6	–	–	–	–	–	–	–
TOTAL LIABILITIES		295,390	513,902	–	–	–	5,005,262	–
NET ASSET VALUE OF FUND		3,177,282	3,778,383	–	–	–	76,441,908	–
REPRESENTED BY:								
Policyholders' capital	7	2,142,066	2,187,575	(4,710,645)	(6,398,751)	(6,117,830)	63,232,450	–
Undistributed income carried forward		1,035,216	1,590,808	4,710,645	6,398,751	6,117,830	13,209,458	–
Policyholders' liabilities		3,177,282	3,778,383	–	–	–	76,441,908	–
Units in circulation	7	2,192,074	2,246,931	–	–	–	72,542,156	–
Net asset value per unit		1.45	1.68	–	–	–	1.05	–

Statements Of Assets and Liabilities

as at 31 December 2010 (cont'd.)

2009

	Note	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
INVESTMENTS								
Quoted investments	3	–	–	20,315,056	–	–	–	–
Malaysian Government Securities		–	–	–	–	–	–	1,060,800
Unquoted investments	4	–	–	–	–	–	–	24,568,377
Other investments	5	–	324,239,450	–	2,197,282	2,582,350	6,350,576	–
Fixed and call deposits		–	–	3,172,000	–	–	–	6,962,000
		–	324,239,450	23,487,056	2,197,282	2,582,350	6,350,576	32,591,177
OTHER ASSETS								
Cash at bank		–	–	–	–	–	–	–
Interest income due and accrued		–	–	63,738	–	796	–	249,210
Receivables		–	–	36,285	1,204	–	–	–
Amount due from fund manager		–	–	205,480	784	852	98,925	235,741
Current tax recoverable		–	4,319	41,358	–	–	–	–
Deferred tax assets	6	–	–	–	–	–	–	–
TOTAL ASSETS		–	324,243,769	23,833,917	2,199,270	2,583,998	6,449,501	33,076,128
LIABILITIES								
Payables		–	1,875,552	666,786	643	837	70,704	346,706
Amount due to fund manager		–	–	–	–	–	–	–
Current tax liabilities		–	–	155,432	2,696	5,114	14,353	85,658
Deferred tax liabilities	6	–	179,656	241,543	6,690	12,433	40,918	5,526
TOTAL LIABILITIES		–	2,055,208	1,063,761	10,029	18,384	125,975	437,890
NET ASSET VALUE OF FUND		–	322,188,561	22,770,156	2,189,241	2,565,614	6,323,526	32,638,238
REPRESENTED BY:								
Policyholders' capital	7	(25,164,860)	320,551,038	18,344,013	2,083,936	2,365,758	5,688,080	31,761,850
Undistributed income carried forward		25,164,860	1,637,523	4,426,143	105,305	199,856	635,446	876,388
Policyholders' liabilities		–	322,188,561	22,770,156	2,189,241	2,565,614	6,323,526	32,638,238
Units in circulation	7	–	328,417,393	15,217,322	1,992,317	2,137,647	4,789,295	31,726,804
Net asset value per unit		–	0.98	1.50	1.10	1.20	1.32	1.03

Statements of Income and Expenditure

for the Financial Year Ended 31 December 2010

	Note	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
Interest income:								
– Fixed and call deposits		32,731	13,319	–	–	–	404,459	–
– Unquoted corporate debt securities		12,222	–	–	–	–	308,052	–
Gross dividend income		59,053	109,606	–	–	–	90,875	–
Gain on disposal of investments		421,013	836,224	–	–	–	569,589	–
Unrealised capital gain on investments		–	–	–	–	–	–	–
Other income		–	76	–	–	–	–	–
Write back of impairment loss		–	–	–	–	–	675,863	–
Total income		525,019	959,225	–	–	–	2,048,838	–
LESS:								
Management fees		46,114	67,635	–	–	–	280,904	–
Administrative fees and expenses		28,142	46,323	–	–	–	3,312	3,300
Loss on disposal of investments		–	–	–	–	–	–	5,300
Unrealised capital loss on investments		–	–	–	–	–	–	237,568
Total outgo		74,256	113,958	–	–	–	284,216	246,168
EXCESS OF INCOME/(LOSS) OVER OUTGO//INCOME BEFORE TAXATION		450,763	845,267	–	–	–	1,764,622	(246,168)
TAXATION	8	(49,527)	(101,096)	–	–	–	(892,620)	19,005
EXCESS OF INCOME/(LOSS) OVER OUTGO//INCOME		401,236	744,171	–	–	–	872,002	(227,163)
UNDISTRIBUTED INCOME BROUGHT FORWARD		1,035,216	1,590,808	4,710,645	6,393,751	6,117,830	13,209,458	–
UNDISTRIBUTED INCOME/ (LOSS) CARRIED FORWARD		1,436,452	2,334,979	4,710,645	6,393,751	6,117,830	14,081,460	(227,163)

Statements of Income and Expenditure

for the Financial Year Ended 31 December 2010 (cont'd.)

2010

	<u>Note</u>	<u>BSCG</u> <u>Fund</u> <u>RM</u>	<u>DACP</u> <u>Fund</u> <u>RM</u>	<u>CAG</u> <u>Fund</u> <u>RM</u>	<u>CABS</u> <u>Fund</u> <u>RM</u>	<u>CABM</u> <u>Fund</u> <u>RM</u>	<u>CABA</u> <u>Fund</u> <u>RM</u>	<u>CAC</u> <u>Fund</u> <u>RM</u>
Interest income:								
– Fixed and call deposits		–	–	57,467	–	–	–	102,698
– Unquoted corporate debt securities		–	–	–	–	–	–	1,252,101
Gross dividend income		–	–	739,477	–	–	–	–
Gain on disposal of investments		–	6,502,265	3,330,355	85,705	164,790	597,432	82,730
Unrealised capital gain on investments		–	–	2,919,308	103,344	183,333	527,979	–
Other income		–	–	–	–	–	–	–
Write back of impairment loss		–	–	–	–	–	–	–
Total income		–	6,502,265	7,046,607	189,049	348,123	1,125,411	1,437,529
LESS:								
Management fees		–	73,371	376,334	–	–	–	304,814
Administrative fees and expenses		–	3,300	208,087	3,517	3,512	3,508	4,563
Loss on disposal of investments		–	–	–	–	–	–	–
Unrealised capital loss on investments		–	–	–	–	–	–	129,232
Total outgo		–	76,671	584,421	3,517	3,512	3,508	438,609
EXCESS OF INCOME OVER OUTGO BEFORE TAXATION		–	6,425,594	6,462,186	185,532	344,611	1,121,903	998,920
TAXATION	8	–	(340,525)	(561,589)	(15,124)	(27,854)	(90,033)	(104,663)
EXCESS OF INCOME OVER OUTGO		–	6,085,069	5,900,597	170,408	316,757	1,031,870	894,257
UNDISTRIBUTED INCOME BROUGHT FORWARD		25,164,860	1,637,523	4,426,143	105,305	199,856	635,446	876,388
UNDISTRIBUTED INCOME CARRIED FORWARD		25,164,860	7,722,592	10,326,740	275,713	516,613	1,667,316	1,770,645

Statements of Income and Expenditure

for the Financial Year Ended 31 December 2010 (cont'd.)

	Note	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
Interest income:								
– Fixed and call deposits		6,906	2,116	108,539	217,601	92,388	312,551	–
– Unquoted corporate debt securities		45,334	–	281,374	1,259,726	615,400	3,003,057	–
Gross dividend income		48,062	102,907	6,004	52,266	26,860	210,170	–
Gain on disposal of investments		3,630	23,699	–	–	–	214,397	–
Unrealised capital gain on investments		715,447	1,393,478	629,725	558,427	4,633,340	–	–
Total income		819,379	1,522,200	1,025,642	2,088,020	5,367,988	3,740,175	–
LESS:								
Management fees		36,997	47,788	92,979	391,871	245,618	749,145	–
Administrative fees and expenses		–	–	145	231	425	264	–
Loss on disposal of investments		–	–	620,064	260,173	608,987	–	–
Unrealised capital loss on investments		–	–	–	–	–	1,369,300	–
Total outgo		36,997	47,788	713,188	652,275	855,030	2,118,709	–
EXCESS OF INCOME OVER OUTGO BEFORE TAXATION		782,382	1,474,412	312,454	1,435,745	4,512,958	1,621,466	–
TAXATION	8	(65,549)	(127,995)	(32,446)	(146,228)	(379,149)	(234,795)	–
EXCESS OF INCOME OVER OUTGO		716,833	1,346,417	280,008	1,289,517	4,133,809	1,386,671	–
UNDISTRIBUTED INCOME/ (LOSSES) BROUGHT FORWARD		318,383	244,391	4,430,637	5,109,234	1,984,021	11,822,787	–
UNDISTRIBUTED INCOME CARRIED FORWARD		1,035,216	1,590,808	4,710,645	6,398,751	6,117,830	13,209,458	–

Statements of Income and Expenditure

for the Financial Year Ended 31 December 2010 (cont'd.)

2009

	<u>Note</u>	<u>BSCG</u> <u>Fund</u> <u>RM</u>	<u>DACP</u> <u>Fund</u> <u>RM</u>	<u>CAG</u> <u>Fund</u> <u>RM</u>	<u>CABS</u> <u>Fund</u> <u>RM</u>	<u>CABM</u> <u>Fund</u> <u>RM</u>	<u>CABA</u> <u>Fund</u> <u>RM</u>	<u>CAC</u> <u>Fund</u> <u>RM</u>
Interest income:								
– Fixed and call deposits		–	–	50,556	–	–	–	214,362
– Unquoted corporate debt securities		–	–	–	–	–	–	723,742
Gross dividend income		–	–	268,801	–	–	–	–
Gain on disposal of investments	13,079,164	–	–	1,623,544	29,605	61,343	179,416	132,619
Unrealised capital gain on investments		–	9,351,144	2,880,050	85,039	155,935	510,871	57,824
Total income		13,079,164	9,351,144	4,822,951	114,644	217,278	690,287	1,128,547
LESS:								
Management fees		–	–	180,385	–	–	–	294,527
Administrative fees and expenses		–	–	1,269	148	145	184	1,160
Loss on disposal of investments		–	53,900	–	–	–	–	–
Unrealised capital loss on investments		975,800	–	–	–	–	–	–
Total outgo		975,800	53,900	181,654	148	145	184	295,687
EXCESS OF INCOME OVER OUTGO BEFORE TAXATION		12,103,364	9,297,244	4,641,297	114,496	217,133	690,103	832,860
TAXATION	8	(968,269)	(743,773)	(385,836)	(9,397)	(17,525)	(55,226)	(89,263)
EXCESS OF INCOME OVER OUTGO		11,135,095	8,553,471	4,255,461	105,099	199,608	634,877	743,597
UNDISTRIBUTED INCOME/ (LOSSES) BROUGHT FORWARD		14,029,765	(6,915,948)	170,682	206	248	569	132,791
UNDISTRIBUTED INCOME CARRIED FORWARD		25,164,860	1,637,523	4,426,143	105,305	199,856	635,446	876,388

Statements of Changes in Net Asset Value

for the Financial Year Ended 31 December 2010

	<u>Note</u>	<u>Balanced Fund RM</u>	<u>AMAL Growth Fund RM</u>	<u>CIG Fund RM</u>	<u>CIG2 Fund RM</u>	<u>CIG3 Fund RM</u>	<u>CIG4 Fund RM</u>	<u>CDI Fund RM</u>
Net asset value at beginning of financial year		3,177,282	3,778,383	–	–	–	76,441,908	–
Movements due to units created and cancelled during the financial year:								
Creation of units	7	72,450	136,155	–	–	–	–	36,926,020
Cancellation of units	7	(21,159)	(101,531)	–	–	–	(77,731,910)	(1,041,342)
		51,291	34,624	–	–	–	(77,313,910)	35,884,678
Excess of income over outgo for the financial year:								
Net realised income		401,236	744,171	–	–	–	872,002	10,405
Unrealised capital (loss)/gain on investments		–	–	–	–	–	–	(237,568)
		401,236	744,171	–	–	–	872,002	(227,163)
Net asset value at end of financial year		3,629,809	4,557,178	–	–	–	–	35,657,515

Statements of Changes in Net Asset Value

for the Financial Year Ended 31 December 2010 (cont'd.)

2010

	<u>Note</u>	<u>BSCG</u> <u>Fund</u> <u>RM</u>	<u>DACP</u> <u>Fund</u> <u>RM</u>	<u>CAG</u> <u>Fund</u> <u>RM</u>	<u>CABS</u> <u>Fund</u> <u>RM</u>	<u>CABM</u> <u>Fund</u> <u>RM</u>	<u>CABA</u> <u>Fund</u> <u>RM</u>	<u>CAC</u> <u>Fund</u> <u>RM</u>
Net asset value at beginning of financial year		– 322,188,561	22,770,156	2,189,241	2,565,614	6,323,526	32,638,238	
Movements due to units created and cancelled during the financial year:								
Creation of units	7	–	–	10,037,710	577,474	1,337,488	3,593,928	791,407
Cancellation of units	7	– (328,273,630)	(9,223,435)	(537,028)	(1,108,226)	(3,585,953)	(4,714,710)	
		– (328,273,630)	814,275	40,446	229,262	7,975	(3,923,303)	
Excess of income over outgo for the financial year:								
Net realised income		– 6,085,069	2,981,289	67,064	133,424	503,891	1,023,489	
Unrealised capital (loss)/gain on investments		–	–	2,919,308	103,344	183,333	527,979	(129,232)
		– 6,085,069	5,900,597	170,408	316,757	1,031,870	894,257	
Net asset value at end of financial year		–	–	29,485,028	2,400,095	3,111,633	7,363,371	29,609,192

Statements of Changes in Net Asset Value

for the Financial Year Ended 31 December 2010 (cont'd.)

	<u>Note</u>	<u>Balanced Fund RM</u>	<u>AMAL Growth Fund RM</u>	<u>CIG Fund RM</u>	<u>CIG2 Fund RM</u>	<u>CIG3 Fund RM</u>	<u>CIG4 Fund RM</u>	<u>CDI Fund RM</u>
Net asset value at beginning of financial year		2,470,201	2,434,602	27,849,839	48,363,899	19,266,448	76,470,542	–
Movements due to units created and cancelled during the financial year:								
Creation of units	7	–	–	–	–	–	–	–
Cancellation of units	7	(9,752)	(2,636)	(28,129,847)	(49,653,416)	(23,400,257)	(1,415,305)	–
		(9,752)	(2,636)	(28,129,847)	(49,653,416)	(23,400,257)	(1,415,305)	–
Excess of income over outgo for the financial year:								
Net realised income/(outgo)		1,386	(47,061)	(349,717)	731,090	(499,531)	2,755,971	–
Unrealised capital gain/(loss) on investments		715,447	1,393,478	629,725	558,427	4,633,340	(1,369,300)	–
		716,833	1,346,417	280,008	1,289,517	4,133,809	1,386,671	–
Net asset value at end of financial year		3,177,282	3,778,383	–	–	–	76,441,908	–

Statements of Changes in Net Asset Value

for the Financial Year Ended 31 December 2010 (cont'd.)

2009

	<u>Note</u>	<u>BSCG</u> <u>Fund</u> <u>RM</u>	<u>DACP</u> <u>Fund</u> <u>RM</u>	<u>CAG</u> <u>Fund</u> <u>RM</u>	<u>CABS</u> <u>Fund</u> <u>RM</u>	<u>CABM</u> <u>Fund</u> <u>RM</u>	<u>CABA</u> <u>Fund</u> <u>RM</u>	<u>CAC</u> <u>Fund</u> <u>RM</u>
Net asset value at beginning of financial year		237,940,660	335,003,426	5,263,326	33,405	31,923	61,830	20,182,486
Movements due to units created and cancelled during the financial year:								
Creation of units	7	–	–	14,720,619	2,685,242	3,176,500	7,003,984	12,600,013
Cancellation of units	7	(249,075,755)	(21,368,336)	(1,469,250)	(634,505)	(842,417)	(1,377,165)	(887,858)
		(249,075,755)	(21,368,336)	13,251,369	2,050,737	2,334,083	5,626,819	11,712,155
Excess of income over outgo for the financial year:								
Net realised income/(outgo)		12,110,895	(797,673)	1,375,411	20,060	43,673	124,006	685,773
Unrealised capital gain/(loss) on investments		(975,800)	9,351,144	2,880,050	85,039	155,935	510,871	57,824
		11,135,095	8,553,471	4,255,461	105,099	199,608	634,877	743,597
Net asset value at end of financial year		–	322,188,561	22,770,156	2,189,241	2,565,614	6,323,526	32,638,238

Cash Flow Statements

for the Financial Year Ended 31 December 2010

2010	<u>Note</u>	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
CASH FLOWS FROM OPERATING ACTIVITIES								
EXCESS OF INCOME/(LOSS) OVER OUTGO/INCOME		401,236	744,171	-	-	-	872,002	(227,163)
Adjustments for:								
(Gain)/loss on disposal of investments		(421,013)	(836,244)	-	-	-	(569,589)	5,300
Unrealised capital loss/(gain) on investments		-	-	-	-	-	-	237,568
Write back of impairment loss		-	-	-	-	-	(675,863)	-
Dividend income		(59,053)	(109,606)	-	-	-	(90,875)	-
Interest income		(44,953)	(13,319)	-	-	-	(712,511)	-
Taxation		49,527	101,096	-	-	-	892,620	(19,005)
Loss from operations before changes in operating assets and liabilities		(74,256)	(113,902)	-	-	-	(284,216)	(3,300)
Purchase of investments		(2,146,373)	(3,482,361)	-	-	-	(4,990,004)	(36,974,220)
Proceeds from disposal of investments		5,039,123	8,368,060	-	-	-	36,079,933	1,185,240
(Increase)/decrease in fixed deposits		(3,028,000)	(4,991,000)	-	-	-	50,194,707	-
Decrease/(increase) in receivables		14,693	21,611	-	-	-	78,226	(95,760)
Increase/(decrease) in payables		25,355	3,674	-	-	-	(5,169,168)	3,362
Dividend income received		66,659	146,732	-	-	-	145,489	-
Interest income received		51,508	12,562	-	-	-	1,246,608	-
Net cash (used in)/generated from operating activities		(51,291)	(34,624)	-	-	-	77,301,575	(35,884,678)
CASH FLOWS FROM FINANCING ACTIVITIES								
Proceeds from creation of units	7	72,450	136,155	-	-	-	-	36,926,020
Payment for cancellation of units	7	(21,159)	(101,531)	-	-	-	(77,313,910)	(1,041,342)
Net cash generated from/ (used in) financing activities		51,291	34,624	-	-	-	(77,313,910)	35,884,678
NET MOVEMENT IN CASH AND CASH EQUIVALENTS		-	-	-	-	-	(12,335)	-
CASH AND CASH EQUIVALENTS AT BEGINNING OF FINANCIAL YEAR		-	-	-	-	-	12,335	-
CASH AND CASH EQUIVALENTS AT END OF FINANCIAL YEAR		-	-	-	-	-	-	-

Cash Flow Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

2010

Note	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
CASH FLOWS FROM OPERATING ACTIVITIES							
EXCESS OF INCOME/(LOSS) OVER OUTGO/INCOME	-	6,085,069	5,900,597	170,408	316,757	1,031,870	894,257
Adjustments for:							
(Gain)/loss on disposal of investments	-	(6,502,265)	(3,330,355)	(85,705)	(164,790)	(597,432)	(82,730)
Unrealised capital loss/(gain) on investments	-	-	(2,919,308)	(103,344)	(183,333)	(527,979)	129,232
Write back of impairment loss	-	-	-	-	-	-	-
Dividend income	-	-	(739,477)	-	-	-	-
Interest income	-	-	(57,467)	-	-	-	(1,354,799)
Taxation	-	340,525	561,589	15,124	27,854	90,033	104,663
Loss from operations before changes in operating assets and liabilities							
	-	(76,671)	(584,421)	(3,517)	(3,512)	(3,508)	(309,377)
Purchase of investments	-	-	(29,228,452)	(934,979)	(1,666,491)	(3,697,745)	(47,783,062)
Proceeds from disposal of investments	-	330,741,715	28,430,200	911,142	1,490,392	3,595,730	48,081,975
(Increase)/decrease in fixed deposits	-	-	572,000	-	-	-	2,262,000
Decrease/(increase) in receivables	-	-	(1,012,242)	(24,678)	(60,243)	(490,261)	(85,471)
Increase/(decrease) in payables	-	(2,391,414)	223,803	11,586	10,592	587,809	456,484
Dividend income received	-	-	727,675	-	-	-	-
Interest income received	-	-	57,162	-	-	-	1,300,754
Net cash (used in)/generated from operating activities	-	328,273,630	(814,275)	(40,446)	(229,262)	(7,975)	3,923,303
CASH FLOWS FROM FINANCING ACTIVITIES							
Proceeds from creation of units	7	-	10,037,710	577,474	1,337,488	3,593,928	791,407
Payment for cancellation of units	7	-	(328,273,630)	(9,223,435)	(537,028)	(3,585,953)	(4,714,710)
Net cash generated from/ (used in) financing activities	-	(328,273,630)	814,275	40,446	229,262	7,975	(3,923,303)
NET MOVEMENT IN CASH AND CASH EQUIVALENTS							
	-	-	-	-	-	-	-
CASH AND CASH EQUIVALENTS AT BEGINNING OF FINANCIAL YEAR							
	-	-	-	-	-	-	-
CASH AND CASH EQUIVALENTS AT END OF FINANCIAL YEAR							
	-	-	-	-	-	-	-

The accompanying notes are an integral part of these financial statements.

Cash Flow Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

	Note	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
CASH FLOWS FROM OPERATING ACTIVITIES								
EXCESS OF INCOME OVER OUTGO		716,833	1,346,417	280,008	1,289,517	4,133,809	1,386,671	–
Adjustments for:								
(Gain)/loss on disposal of investments		(3,630)	–	620,064	260,173	608,987	76,404	–
Unrealised capital (gain)/loss on investments		(715,447)	(23,699)	(629,725)	(558,427)	(4,633,340)	3,813,525	–
Dividend income		(48,062)	(1,496,385)	(6,004)	(52,266)	(26,860)	(322,495)	–
Interest income		(52,240)	(2,116)	(389,913)	(1,477,327)	(707,788)	(4,288,063)	–
Taxation		65,549	127,995	32,446	146,228	379,149	234,795	–
(Loss)/profit from operations before changes in operating assets and liabilities		(36,997)	(47,788)	(93,124)	(392,102)	(246,043)	900,837	–
Purchase of investments		(2,456,758)	(3,825,610)	(2,863,240)	(26,878,233)	(21,589,004)	(66,533,704)	–
Proceeds from disposal of investments		2,810,395	3,802,989	26,698,059	69,780,869	43,331,632	104,198,107	–
(Increase)/decrease in fixed deposits		(428,000)	(52,000)	4,020,000	5,046,000	785,000	(43,785,663)	–
(Increase)/decrease in receivables		(21,099)	(734)	219,758	128,013	215,237	(21,924)	–
Increase/(decrease) in payables		46,616	58,397	(503,714)	(106,484)	(28,917)	1,434,067	–
Dividend income received		37,063	65,265	6,004	52,266	26,860	322,496	–
Interest income received		58,532	2,117	646,104	2,023,087	905,492	4,899,407	–
Net cash generated from/ (used in) operating activities		9,752	2,636	28,129,847	49,653,416	23,400,257	1,413,623	–
CASH FLOWS FROM FINANCING ACTIVITIES								
Proceeds from creation of units	7	–	–	–	–	–	–	–
Payment for cancellation of units	7	(9,752)	(2,636)	(28,129,847)	(49,653,416)	(23,400,257)	(1,415,305)	–
Net cash (used in)/generated from financing activities		(9,752)	(2,636)	(28,129,847)	(49,653,416)	(23,400,257)	(1,415,305)	–
NET MOVEMENT IN CASH AND CASH EQUIVALENTS		–	–	–	–	–	(1,682)	–
CASH AND CASH EQUIVALENTS AT BEGINNING OF FINANCIAL YEAR		–	–	–	–	–	14,017	–
CASH AND CASH EQUIVALENTS AT END OF FINANCIAL YEAR		–	–	–	–	–	12,335	–

Cash Flow Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

2009

	Note	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
CASH FLOWS FROM OPERATING ACTIVITIES								
EXCESS OF INCOME OVER OUTGO		11,135,095	8,553,471	4,255,461	105,099	199,608	634,877	743,597
Adjustments for:								
(Gain)/loss on disposal of investments	(13,079,164)		53,900	(1,623,544)	(28,605)	(61,343)	(179,416)	(132,619)
Unrealised capital (gain)/loss on investments		975,800	(9,351,144)	(2,880,050)	(85,039)	(155,935)	(510,871)	(57,824)
Dividend income		–	–	(268,801)	–	–	–	–
Interest income		–	–	(50,556)	–	–	–	(938,104)
Taxation		968,269	743,773	385,836	9,397	17,525	55,226	89,263
(Loss)/profit from operations before changes in operating assets and liabilities		–	–	(181,654)	852	(145)	(184)	(295,687)
Purchase of investments		–	–	(25,532,029)	(2,051,969)	(2,335,191)	(5,602,506)	(42,284,358)
Proceeds from disposal of investments		–	–	13,848,941	–	–	–	31,895,075
(Increase)/decrease in fixed deposits		–	–	(2,058,050)	–	–	–	(2,033,162)
(Increase)/decrease in receivables		4,992,924	–	(90,220)	(240)	416	(94,833)	(69,848)
Increase/(decrease) in payables		–	557,236	506,024	620	837	70,704	276,462
Dividend income received		–	–	205,146	–	–	–	–
Interest income received		–	–	50,473	–	–	–	799,363
Net cash generated from/ (used in) operating activities		4,992,924	557,236	(13,251,369)	(2,050,737)	(2,334,083)	(5,626,819)	(11,712,155)
CASH FLOWS FROM FINANCING ACTIVITIES								
Proceeds from creation of units	7	–	–	14,720,619	2,685,242	3,176,500	7,003,984	12,600,013
Payment for cancellation of units	7	(4,992,924)	(557,236)	(1,469,250)	(634,505)	(842,417)	(1,377,165)	(887,858)
Net cash (used in)/generated from financing activities		(4,992,924)	(557,236)	13,251,369	2,050,737	2,334,083	5,626,819	11,712,155
NET MOVEMENT IN CASH AND CASH EQUIVALENTS		–	–	–	–	–	–	–
CASH AND CASH EQUIVALENTS AT BEGINNING OF FINANCIAL YEAR		–	–	–	–	–	–	–
CASH AND CASH EQUIVALENTS AT END OF FINANCIAL YEAR		–	–	–	–	–	–	–

The accompanying notes are an integral part of these financial statements.

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010

1. PRINCIPAL ACTIVITY AND GENERAL INFORMATION

The CIMB Aviva Assurance Investment-linked Funds consist of the Balanced Fund, AMAL Growth Fund, Commerce Investment Guaranteed ("CIG") Fund, Commerce Investment Guaranteed 2 ("CIG2") Fund, Commerce Investment Guaranteed 3 ("CIG3") Fund, Commerce Investment Guaranteed 4 ("CIG4") Fund, Best Select Capital Guaranteed ("BSCG") Fund, Dynamic Asset Capital Protected ("DACP") Fund, CIMB Aviva Growth ("CAG") Fund, CIMB Aviva Balanced Stable ("CABS") Fund, CIMB Aviva Balanced Moderate ("CABM") Fund, CIMB Aviva Balanced Aggressive ("CABA") Fund, CIMB Aviva Conservative ("CAC") Fund and CIMB Dual Income ("CDI") Fund (herein referred to collectively as "the Funds").

The principal activities of the Funds are to invest in authorised investments. The Balanced and AMAL Growth Funds were launched on 2 January 2002. The CIG, CIG2, CIG3, CIG4, BSCG and DACP Funds were launched on 5 March 2004, 2 August 2004, 31 October 2004, 18 April 2005, 15 December 2006 and 14 December 2009 respectively. CAG Fund, CABS Fund, CABM Fund, CABA Fund and CAC Fund were launched on 28 October 2008. During the financial year, CIG4 and DACP matured on 15 April 2010 and 14 December 2010 respectively, and CDI Fund was launched on 2 July 2010.

The Manager of the Funds is CIMB Aviva Assurance Berhad ("CAAB"), a company incorporated in Malaysia, engaged principally in the underwriting of life insurance business, including investment-linked business.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

(a) Basis of preparation

The financial statements of the Funds have been prepared under the historical cost convention except as disclosed in this summary of significant accounting policies and comply with the Financial Reporting Standards ("FRS") in Malaysia, as modified by the Guidelines on Investment-Linked Insurance/Takaful Business issued by Bank Negara Malaysia ("BNM"), in all material aspects.

The preparation of financial statements in conformity with FRS requires the use of certain critical accounting estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reported financial year. It also requires the Manager to exercise their judgement in the process of applying the Funds' accounting policies. Although these estimates and judgement are based on the Manager's best knowledge of current events and actions, actual results may differ from estimates.

(i) The new accounting standards, amendments and improvements to published standards that are effective and applicable for the Funds' financial year beginning on or after 1 January 2010 are as follows:

- FRS 4 "Insurance Contracts"
- FRS 7 "Financial Instruments: Disclosures" and the related Amendments

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd.)

(a) Basis of preparation (cont'd.)

- FRS 101 (revised) "Presentation of Financial Statements"
- FRS 139 "Financial Instruments: Recognition and Measurement" and the related Amendments
- Improvements to FRSs (2009)

The adoption of the above new accounting standards, amendments and improvements to published standards does not have any significant impact to the financial statements of the Funds' except for FRS 7 which introduces new disclosures relating to financial instruments and does not have any impact on the classification and valuation to the Funds' financial instruments. FRS 7 does not require comparative disclosures when the standard is first applied.

(ii) The new accounting standards, amendments and improvements to published standards and interpretations that are effective and not applicable for the Funds' financial year beginning on or after 1 January 2010 are as follows:

- FRS 8 "Operating Segments"
- FRS 123 "Borrowing Costs"
- Amendments to FRS 1 "First-time Adoption of Financial Reporting Standards" and FRS 127 "Consolidated and Separate Financial Statements: Cost of an Investment in a Subsidiary, Jointly Controlled Entity or Associate"
- Amendments to FRS 2 "Share-based Payment: Vesting Conditions and Cancellations"
- Amendments to FRS 132 "Financial Instruments: Presentation" and FRS 101 (revised) "Presentation of Financial Statements" - Puttable Financial Instruments and Obligations Arising on Liquidation
- IC Interpretation 9 "Reassessment of Embedded Derivatives" and the Related Amendments
- IC Interpretation 10 "Interim Financial Reporting and Impairment"
- IC Interpretation 11 "FRS 2 Group and Treasury Share Transactions"
- IC Interpretation 13 "Customer Loyalty Programmes"
- IC Interpretation 14 "FRS 119 -The Limit on a Defined Benefit Asset Minimum Funding Requirements and their Interaction"

(iii) The following accounting standards, amendments and interpretations have been issued by the Malaysian Accounting Standards Board but are not yet effective for the Funds:

FRSs/Interpretations	Effective date
Amendments to FRS 132 "Financial Instruments: Presentation" on Classification of Rights Issues	1 March 2010
FRS 3 (revised) "Business Combinations"	1 July 2010
FRS 127 (revised) "Consolidated and Separate Financial Statements"	1 July 2010
IC Interpretation 12 "Service Concession Arrangements"	1 July 2010
IC Interpretation 16 "Hedges of a Net Investment in a Foreign Operation"	1 July 2010

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd.)

(a) Basis of preparation (cont'd.)

FRSs/Interpretations	Effective date
IC Interpretation 17 "Distribution of Non-cash Assets to Owners"	1 July 2010
Amendments to FRS 2 "Share-based Payment: Group Cash-settled Share-based Payment Transactions"	1 January 2011
Amendments to FRS 7 "Financial Instruments: Disclosures" and FRS 1 "First-time Adoption of Financial Reporting Standards"	1 January 2011
IC Interpretation 4 "Determining Whether an Arrangement contains a Lease"	1 January 2011
IC Interpretation 18 "Transfers of Assets from Customers"	1 January 2011
IC Interpretation 19 "Extinguishing Financial Liabilities with Equity Instruments"	1 July 2011
Amendments to IC Interpretation 14 "FRS 119 - The Limit on a Defined Benefit Assets, Minimum Funding Requirements and their Interaction"	1 July 2011
FRS 124 (revised) "Related Party Disclosures"	1 January 2012
IC Interpretation 15 "Agreements for the Construction of Real Estates"	1 January 2012
Improvements to FRSs:	
• FRS 5 "Non-current Assets Held for Sale and Discontinued Operations"	1 July 2010
• FRS 2 "Share-based Payment"	1 July 2010
• IC Interpretation 9 "Reassessment of Embedded Derivatives"	1 July 2010
• FRS 3 "Business Combinations"	1 January 2011
• FRS 101 "Presentation of Financial Statements"	1 January 2011
• FRS 132 "Financial Instruments: Presentation"	1 January 2011
• FRS 139 "Financial Instruments: Recognition and Measurement"	1 January 2011
• FRS 138 "Intangible Assets"	1 July 2011

The adoption of the above revised standards, amendments and interpretations is not expected to have any significant financial impact to the financial statements of the Funds.

(b) Investments

Investments of the Investment-Linked Funds are designated at initial recognition at fair value through profit or loss.

All purchases of investments are recognised on their trade dates, i.e. the date the commitment exists to purchase the investments. The investments are initially recorded at cost, being fair value of the consideration given. The attributable transaction costs are recognised in the statement of income and expenditure when incurred.

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd.)

(b) Investments (cont'd.)

After initial recognition, the investments are recorded at fair value and the unrealised gains or losses on re-measurement to fair value are taken to the statement of income and expenditure.

Quoted investments comprising equity securities are valued at the market value at the balance sheet date. Market value is determined by reference to the stock exchange closing price at the balance sheet date.

Unquoted investments comprising corporate debt securities are stated at the prices quoted by financial institutions at the balance sheet date.

Other investments comprising investment in investment-linked funds are stated at the net asset value of the underlying funds at the balance sheet date and floating rate negotiable instrument of deposits are stated at cost and subsequently valued at prices quoted by an investment bank as at the balance sheet date.

Any increase or decrease in the value of these investments is credited or charged to the statement of income and expenditure.

(c) Creation of units

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

(d) Cancellation of units

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

(e) Income recognition

Interest income on fixed and call deposits and unquoted corporate debt securities is recognised on a time proportion basis that takes into account the effective yield of the asset.

Dividend income is recognised when the right to receive payment is established.

Gains or losses arising from the disposal of investments are calculated by comparing the net proceeds with the cost of the investments and are credited or charged to the statement of income and expenditure.

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd.)

(f) Income taxes

Current tax expense is determined according to the tax laws of the jurisdiction in which the Funds operates and includes all taxes based upon the taxable profits.

Deferred tax is recognised in full, using the liability method, on temporary differences arising between the amounts attributed to assets and liabilities for tax purpose and their carrying amounts in the financial statements.

Deferred tax assets are recognised to the extent that it is probable that taxable profits will be available against which the deductible temporary differences or unused tax losses can be utilised.

Deferred tax is determined using tax rates that have been substantially enacted by the balance sheet date and are expected to apply when the related deferred tax asset is realised or the deferred tax liability is settled.

(g) Management fees

Management fees are calculated on a daily basis based on the net asset values of the Funds.

(h) Cash and cash equivalents

Cash and cash equivalents consist of cash and bank balances, excluding fixed and call deposits that are readily convertible to known amounts of cash.

(i) Financial instruments

Description

A financial instrument is any contract that gives rise to both a financial asset of one enterprise and a financial liability or equity instrument of another enterprise.

A financial asset is any asset that is cash, a contractual right to receive cash or another financial asset from another enterprise, a contractual right to exchange financial instruments with another enterprise under conditions that are potentially favourable, or an equity instrument of another enterprise.

A financial liability is any liability that is a contractual obligation to deliver cash or another financial asset to another enterprise, or to exchange financial instruments with another enterprise under conditions that are potentially unfavourable.

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd.)

(i) Financial instruments (cont'd.)

Recognition method

The particular recognition method adopted for financial instruments recognised on the balance sheet is disclosed in the individual accounting policy note associated with each item.

Fair value estimation for disclosure purpose

The Funds' basis of estimation of fair values for financial instruments is as follows:

- The fair values of quoted equities are based on quoted market prices;
- The fair values of unquoted corporate debt securities are based on the indicative market yields obtained from financial institutions;
- The fair values of investment in investment-linked funds are based on the net asset values of the underlying funds;
- The fair values of floating rate negotiable instrument of deposits are based on the prices obtained from CIMB Bank Berhad ("CIMB Bank"); and
- The fair values for other financial assets and liabilities with a maturity period of less than one year are assumed to approximate their carrying values.

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

3. QUOTED INVESTMENTS

2010	Balanced Fund Market		AMAL Growth Fund Market		CIG Fund Market	
	Cost RM	value RM	Cost RM	value RM	Cost RM	value RM
<u>Equity securities of corporations:</u>						
<u>Sector</u>						
Technology	–	–	–	–	–	–
Consumer products	–	–	–	–	–	–
Industrial products	–	–	–	–	–	–
Construction	–	–	–	–	–	–
Trading and services	–	–	–	–	–	–
Finance	–	–	–	–	–	–
Infrastructure	–	–	–	–	–	–
Properties	–	–	–	–	–	–
Plantation	–	–	–	–	–	–
Total	–	–	–	–	–	–

2009	Balanced Fund Market		AMAL Growth Fund Market		CIG Fund Market	
	Cost RM	value RM	Cost RM	value RM	Cost RM	value RM
<u>Equity securities of corporations:</u>						
<u>Sector</u>						
Consumer products	261,944	212,045	607,469	553,645	–	–
Industrial products	113,603	44,964	398,120	295,957	–	–
Construction	140,586	134,582	501,523	488,069	–	–
Trading and services	868,402	803,765	2,273,904	2,063,145	–	–
Finance	478,046	546,356	–	–	–	–
Infrastructure	–	–	226,193	229,347	–	–
Properties	–	–	–	–	–	–
Plantation	180,949	213,675	350,938	419,292	–	–
Total	2,043,530	1,955,387	4,358,147	4,049,455	–	–

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

3. QUOTED INVESTMENTS (cont'd.)

2010 (continued)	BSCG Fund Market		DACP Fund Market		CAG Fund Market	
	Cost RM	value RM	Cost RM	value RM	Cost RM	value RM
<u>Equity securities of corporations:</u>						
<u>Sector</u>						
Technology	–	–	–	–	247,045	281,471
Consumer products	–	–	–	–	424,208	687,446
Industrial products	–	–	–	–	1,450,002	1,663,441
Construction	–	–	–	–	1,020,282	1,288,846
Trading and services	–	–	–	–	7,252,324	9,325,534
Finance	–	–	–	–	6,879,205	9,101,889
Infrastructure	–	–	–	–	389,161	424,535
Properties	–	–	–	–	697,313	816,864
Plantation	–	–	–	–	3,056,113	3,772,945
Total	–	–	–	–	21,415,653	27,362,971

2009	BSCG Fund Market		DACP Fund Market		CAG Fund Market	
	Cost RM	value RM	Cost RM	value RM	Cost RM	value RM
<u>Equity securities of corporations:</u>						
<u>Sector</u>						
Consumer products	–	–	–	–	992,732	1,285,052
Industrial products	–	–	–	–	1,195,656	1,446,124
Construction	–	–	–	–	1,014,817	1,123,046
Trading and services	–	–	–	–	6,528,038	7,328,295
Finance	–	–	–	–	4,353,459	5,487,536
Infrastructure	–	–	–	–	645,190	654,976
Properties	–	–	–	–	349,737	416,859
Plantation	–	–	–	–	2,206,305	2,573,168
Total	–	–	–	–	17,285,934	20,315,056

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

3. QUOTED INVESTMENTS (cont'd.)

<u>CABS Fund Market</u>		<u>CABM Fund Market</u>		<u>CABA Fund Market</u>		<u>CAC Fund Market</u>	
<u>Cost RM</u>	<u>value RM</u>	<u>Cost RM</u>	<u>value RM</u>	<u>Cost RM</u>	<u>value RM</u>	<u>Cost RM</u>	<u>value RM</u>
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

<u>CABS Fund Market</u>		<u>CABM Fund Market</u>		<u>CABA Fund Market</u>		<u>CAC Fund Market</u>	
<u>Cost RM</u>	<u>value RM</u>	<u>Cost RM</u>	<u>value RM</u>	<u>Cost RM</u>	<u>value RM</u>	<u>Cost RM</u>	<u>value RM</u>
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

4. UNQUOTED INVESTMENTS

2010

	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
Unquoted corporate debt securities:							
At cost	–	–	–	–	–	–	–
Net unrealised capital (loss)/gain	–	–	–	–	–	–	–
	–	–	–	–	–	–	–

2009

	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
Unquoted corporate debt securities:							
At cost	523,660	–	–	–	–	35,119,299	–
Net unrealised capital (loss)/gain	(7,310)	–	–	–	–	(11,018,522)	–
	516,350	–	–	–	–	24,100,777	–

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

4. UNQUOTED INVESTMENTS (cont'd.)

2010

	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
Unquoted corporate debt securities:							
At cost	–	–	–	–	–	–	24,225,177
Net unrealised capital (loss)/gain	–	–	–	–	–	–	(515)
	–	–	–	–	–	–	24,224,662

2009

	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
Unquoted corporate debt securities:							
At cost	–	–	–	–	–	–	24,432,345
Net unrealised capital (loss)/gain	–	–	–	–	–	–	136,032
	–	–	–	–	–	–	24,568,377

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

5. OTHER INVESTMENTS

2010

	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
Investment in Investment-linked fund, at cost	-	-	-	-	-	-	-
Floating rate negotiable instrument of deposit ("FRNID"), at cost	-	-	-	-	-	-	35,783,680
Unrealised (loss)/gain	-	-	-	-	-	-	(237,568)
Carrying value	-	-	-	-	-	-	35,546,112
Market value	-	-	-	-	-	-	35,546,112

2009

	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
Investment in Investment-linked fund, at cost	-	-	-	-	-	-	-
Floating rate negotiable instrument of deposit ("FRNID"), at cost	-	-	-	-	-	-	-
Unrealised gain	-	-	-	-	-	-	-
Carrying value	-	-	-	-	-	-	-
Market value	-	-	-	-	-	-	-

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

5. OTHER INVESTMENTS (cont'd.)

2010

	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
Investment in Investment-linked fund, at cost	–	–	–	2,222,893	2,767,825	6,538,543	–
Floating rate negotiable instrument of deposit ("FRNID"), at cost	–	–	–	–	–	–	–
Unrealised (loss)/gain	–	–	–	187,275	338,747	1,039,459	–
Carrying value	–	–	–	2,410,168	3,106,572	7,578,002	–
Market value	–	–	–	2,410,168	3,106,572	7,578,002	–

2009

	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
Investment in Investment-linked fund, at cost	–	–	–	2,113,352	2,426,938	5,839,096	–
Floating rate negotiable instrument of deposit ("FRNID"), at cost	–	321,993,750	–	–	–	–	–
Unrealised gain	–	2,245,700	–	83,930	155,412	511,480	–
Carrying value	–	324,239,450	–	2,197,282	2,582,350	6,350,576	–
Market value	–	324,239,450	–	2,197,282	2,582,350	6,350,576	–

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

6. DEFERRED TAX

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when the deferred taxes relate to the same tax authority.

The following amounts are as shown in the balance sheet:

2010

	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
Deferred tax assets/(liabilities) subject to income tax - investments	–	–	–	–	–	–	19,005

The movements in deferred tax balances during the financial year are as follows:

At 1 January	7,526	24,696	–	–	–	728,714	–
(Charged)/credited to statements of income and expenditure (Note 8) - investments	(7,526)	(24,696)	–	–	–	(728,714)	19,005
At 31 December	–	–	–	–	–	–	19,005

2009

	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
Deferred tax (liabilities)/assets subject to income tax - investments	7,526	24,696	–	–	–	728,714	–

The movements in deferred tax balances during the financial year are as follows:

At 1 January	64,762	136,174	161,961	235,697	252,862	660,779	–
(Charged)/credited to statements of income and expenditure (Note 8) - investments	(57,236)	(111,478)	(161,961)	(235,697)	(252,862)	67,935	–
At 31 December	7,526	24,696	–	–	–	728,714	–

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

6. DEFERRED TAX (cont'd.)

2010

	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
Deferred tax assets/(liabilities) subject to income tax - investments	–	–	(472,949)	(14,958)	(27,100)	(83,157)	4,813

The movements in deferred tax balances during the financial year are as follows:

At 1 January	–	(179,656)	(241,543)	(6,690)	(12,433)	(40,918)	(5,526)
(Charged)/credited to statements of income and expenditure (Note 8)							
- investments	–	179,656	(231,406)	(8,268)	(14,667)	(42,239)	10,339
At 31 December	–	–	(472,949)	(14,958)	(27,100)	(83,157)	4,813

2009

	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
Deferred tax (liabilities)/assets subject to income tax - investments	–	(179,656)	(241,543)	(6,690)	(12,433)	(40,918)	(5,526)

The movements in deferred tax balances during the financial year are as follows:

At 1 January	(78,064)	568,436	(11,139)	(12)	(22)	(45)	(811)
(Charged)/credited to statements of income and expenditure (Note 8)							
- investments	78,064	(748,092)	(230,404)	(6,678)	(12,411)	(40,873)	(4,715)
At 31 December	–	(179,656)	(241,543)	(6,690)	(12,433)	(40,918)	(5,526)

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

7. POLICYHOLDERS' CAPITAL

	<u>Balanced Fund</u>		<u>AMAL Growth Fund</u>		<u>CIG Fund</u>	
	RM	Units	RM	Units	RM	Units
2010						
At beginning of financial year	2,142,066	2,192,074	2,187,575	2,246,931	(4,710,645)	–
Creation of units	72,450	44,377	136,155	11,075	–	–
Cancellation of units	(21,159)	(2,805)	(101,531)	(14,564)	–	–
At end of financial year	2,193,357	2,233,646	2,222,199	2,243,442	(4,710,645)	–

	<u>BSCG Fund</u>		<u>DACP Fund</u>		<u>CAG Fund</u>	
	RM	Units	RM	Units	RM	Units
2010						
At beginning of financial year	(25,164,860)	–	320,551,038	328,417,393	18,344,013	15,217,322
Creation of units	–	–	–	–	10,037,710	6,947,394
Cancellation of units	–	–	(328,273,630)	(328,417,393)	(9,223,435)	(6,207,326)
At end of financial year	(25,164,860)	-	(7,722,592)	-	19,158,288	15,957,390

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

7. POLICYHOLDERS' CAPITAL (cont'd.)

<u>CIG2 Fund</u>		<u>CIG3 Fund</u>		<u>CIG4 Fund</u>		<u>CDI Fund</u>	
RM	Units	RM	Units	RM	Units	RM	Units
(6,398,751)	–	(6,117,830)	–	63,232,450	72,542,156	–	–
–	–	–	–	–	–	36,926,020	36,926,020
–	–	–	–	(77,313,910)	(72,542,156)	(1,041,342)	(1,045,940)
(6,398,751)	–	(6,117,830)	–	(14,081,460)	–	35,884,678	35,880,080

<u>CABS Fund</u>		<u>CABM Fund</u>		<u>CABA Fund</u>		<u>CAC Fund</u>	
RM	Units	RM	Units	RM	Units	RM	Units
2,083,936	1,992,317	2,365,758	2,137,647	5,688,080	4,789,295	31,761,850	31,726,804
577,474	751,613	1,337,488	1,162,217	3,593,928	2,682,494	791,407	2,896,770
(537,028)	(710,415)	(1,108,226)	(1,013,484)	(3,585,953)	(2,318,585)	(4,714,710)	(5,936,645)
2,124,382	2,033,515	2,595,020	2,286,380	5,696,055	5,153,204	27,838,547	28,686,929

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

7. POLICYHOLDERS' CAPITAL (cont'd.)

	<u>Balanced Fund</u>		<u>AMAL Growth Fund</u>		<u>CIG Fund</u>	
	RM	Units	RM	Units	RM	Units
2009						
At beginning of financial year	2,151,818	2,192,086	2,190,211	2,248,747	23,419,202	25,916,107
Creation of units	–	–	–	–	–	–
Cancellation of units	(9,752)	(12)	(2,636)	(1,816)	(28,129,847)	(25,916,107)
At end of financial year	2,142,066	2,192,074	2,187,575	2,246,931	(4,710,645)	–

	<u>BSCG Fund</u>		<u>DACP Fund</u>		<u>CAG Fund</u>	
	RM	Units	RM	Units	RM	Units
2009						
At beginning of financial year	223,910,895	241,678,541	341,919,374	351,601,394	5,092,644	5,149,522
Creation of units	–	–	–	–	14,720,619	11,903,488
Cancellation of units	(249,075,755)	(241,678,541)	(21,368,336)	(23,184,001)	(1,469,250)	(1,835,688)
At end of financial year	(25,164,860)	–	320,551,038	328,417,393	18,344,013	15,217,322

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

7. POLICYHOLDERS' CAPITAL (cont'd.)

<u>CIG2 Fund</u>		<u>CIG3 Fund</u>		<u>CIG4 Fund</u>		<u>CDI Fund</u>	
RM	Units	RM	Units	RM	Units	RM	Units
43,254,665	47,426,079	17,282,427	20,062,454	64,647,755	73,844,774	–	–
–	–	–	–	–	–	–	–
(49,653,416)	(47,426,079)	(23,400,257)	(20,062,454)	(1,415,305)	(1,302,618)	–	–
(6,398,751)	–	(6,117,830)	–	63,232,450	72,542,156	–	–

<u>CABS Fund</u>		<u>CABM Fund</u>		<u>CABA Fund</u>		<u>CAC Fund</u>	
RM	Units	RM	Units	RM	Units	RM	Units
33,199	32,005	31,675	30,210	61,261	58,229	20,049,695	20,084,618
2,685,242	2,898,146	3,176,500	3,179,106	7,003,984	6,653,606	12,600,013	12,887,161
(634,505)	(937,834)	(842,417)	(1,071,669)	(1,377,165)	(1,922,540)	(887,858)	(1,244,975)
2,083,936	1,992,317	2,365,758	2,137,647	5,688,080	4,789,295	31,761,850	31,726,804

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

8. TAXATION

2010

	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
Current Tax	42,001	76,400	–	–	–	163,906	–
Deferred Tax (Note 6)	7,526	24,696	–	–	–	728,714	(19,005)
	49,527	101,096	–	–	–	892,620	(19,005)
Current financial year	42,001	76,400	–	–	–	163,906	–
Origination and reversal of temporary difference	7,526	24,696	–	–	–	728,714	(19,005)
	49,527	101,096	–	–	–	892,620	(19,005)
Numerical reconciliation between the average effective tax rate and the Malaysian tax rate:							
Malaysian tax rate	8	8	–	–	–	8	8
Tax effects of:							
– reversal of previously recognised deferred tax	–	–	–	–	–	41	–
– expenses not deductible for tax purposes	3	4	–	–	–	2	–
Average effective tax rate	11	12	–	–	–	51	8

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

8. TAXATION (cont'd.)

2010

	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
Current Tax	–	520,181	330,183	6,856	13,187	47,794	115,002
Deferred Tax (Note 6)	–	(179,656)	231,406	8,268	14,667	42,239	(10,339)
	–	340,525	561,589	15,124	27,854	90,033	104,663
Current financial year Origination and reversal of temporary difference	–	520,181	330,183	6,856	13,187	47,794	115,002
	–	(179,656)	231,406	8,268	14,667	42,239	(10,339)
	–	340,525	561,589	15,124	27,854	90,033	104,663
Numerical reconciliation between the average effective tax rate and the Malaysian tax rate:							
Malaysian tax rate	–	8	8	8	8	8	8
Tax effects of:							
– reversal of previously recognised deferred tax	–	(3)	–	–	–	–	–
– expenses not deductible for tax purposes	–	–	1	–	–	–	2
Average effective tax rate	–	5	9	8	8	8	10

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

8. TAXATION (cont'd.)

2009

	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
Current Tax	8,313	16,517	(129,515)	(89,469)	126,287	302,730	–
Deferred Tax (Note 6)	57,236	111,478	161,961	235,697	252,862	(67,935)	–
	65,549	127,995	32,446	146,228	379,149	234,795	–
Current financial year Origination and reversal of temporary difference	8,313	16,517	(129,515)	(89,469)	126,287	302,730	–
	57,236	111,478	161,961	235,697	252,862	(67,935)	–
	65,549	127,995	32,446	146,228	379,149	234,795	–
Numerical reconciliation between the average effective tax rate and the Malaysian tax rate:							
Malaysian tax rate	8	8	8	8	8	8	–
Tax effects of:							
– expenses not deductible for tax purposes	–	1	2	2	–	6	–
Average effective tax rate	8	9	10	10	8	14	–

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

8. TAXATION (cont'd.)

2009

	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
Current Tax	1,046,333	(4,319)	155,432	2,719	5,114	14,353	84,548
Deferred Tax (Note 6)	(78,064)	748,092	230,404	6,678	12,411	40,873	4,715
	968,269	743,773	385,836	9,397	17,525	55,226	89,263
Current financial year	1,046,333	(4,319)	155,432	2,719	5,114	14,353	84,548
Origination and reversal of temporary difference	(78,064)	748,092	230,404	6,678	12,411	40,873	4,715
	968,269	743,773	385,836	9,397	17,525	55,226	89,263
Numerical reconciliation between the average effective tax rate and the Malaysian tax rate:							
Malaysian tax rate	8	8	8	8	8	8	8
Tax effects of:							
– expenses not deductible for tax purposes	–	–	–	–	–	–	3
Average effective tax rate	8	8	8	8	8	8	11

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

9. RISK MANAGEMENT FRAMEWORK

The Manager has in place a comprehensive and integrated risk management framework ("the framework") and methodology implemented across the Manager. The framework which is adopted from the local regulatory requirements, industry best practice as well as CIMB Group Holdings Berhad, being the ultimate holding company of the Manager and Aviva Group Risk Management framework is designed to support the identification, assessment, monitoring and control of significant risks and translate the impact on both earnings and capital. A risk dashboard is integrated within the framework to provide an overview of the Funds' overall risk exposure. The framework provides better understanding of the drivers of risk capital thereby resulting in more efficient capital allocation.

In order to deliver greater consistency and completeness in the analysis and management of the risks and ensure exposures are reported in a coherent manner to form an aggregate risk profile, a set of Risk Management Policies has been adopted from Aviva Group Risk Management framework. These policies collectively outline the inherent risk, risk appetite and the minimum standards of control that the Manager is expected to maintain to manage them.

The Board of Directors ("the Board") of the Manager is ultimately responsible for the oversight role and accountability of the investment funds and has established Investment Committee ("IC") to oversee the investment activities.

10. FINANCIAL RISKS

(a) Market risk

This is the risk of security prices falling in response to general market conditions, as opposed to falling due to the activities of individual companies. It also includes adverse market conditions in overseas markets which may affect local markets and the Funds.

(i) Interest rate risk

Interest rate risk is a risk whereby increases in prevailing interest rates will cause fixed income securities held by a fund to decline in value and vice versa. This risk is mitigated by maintaining an appropriate mix of yield and maturity profiles.

The analysis below is performed for reasonably possible movements in key variables with all other variables held constant, showing the impact on excess of income over outgo before tax and net asset value. The correlation of variables will have a significant effect in determining the ultimate impact on interest rate risk but to demonstrate the impact due to changes in variables, variables had to be changed on an individual basis. It should be noted that movements in these variables are non-linear.

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

10. FINANCIAL RISKS (cont'd.)

(a) Market risk (cont'd.)

- (i) Interest rate risk (cont'd.)

		31 December 2010	
	Changes in variables %	Impact on excess of income over outgo before tax RM'000	Impact on net asset value* RM'000
Balanced Fund			
- Fixed and call deposits	+1	40	37
	-1	(40)	(37)
Amal Growth Fund			
- Fixed and call deposits	+1	51	47
	-1	(51)	(47)
CDI Fund			
- Fixed and call deposits	+1	356	328
	-1	(356)	(328)
CAG Fund			
- Fixed and call deposits	+1	26	24
	-1	(26)	(24)
CAC Fund			
- Fixed and call deposits	+1	47	43
	-1	(47)	(43)
- Unquoted investments	+1	310	285
	-1	(310)	(285)

* Impact on net asset value reflects adjustments for tax, when applicable.

The method used for deriving sensitivity information and significant variables did not change from the previous financial year.

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

10. FINANCIAL RISKS (cont'd.)

(a) Market risk (cont'd.)

(ii) Price risk

Price risk is a risk when price movements/fluctuations in the underlying values of securities of the investment portfolio will cause the net asset value or prices of units to fall as well as rise, and income produced by the Funds may also fluctuate. Price risk is mitigated by careful selection of securities as well as through diversification (spreading risk across a basket of multiple assets or sectors).

The analysis below is performed for reasonably possible movements in key variables with all other variables held constant, showing the impact on excess of income over outgo before tax and net asset value. The correlation of variables will have a significant effect in determining the ultimate impact on price risk, but to demonstrate the impact due to changes in variables, variables had to be changed on an individual basis. It should be noted that movements in these variables are non-linear.

		31 December 2010	
	Changes in variables %	Impact on excess of income over outgo before tax RM'000	Impact on net asset value* RM'000
CAG Fund			
- Quoted investments	+10	2,736	2,517
	-10	(2,736)	(2,517)

* Impact on net asset value reflects adjustments for tax, when applicable.

The method used for deriving sensitivity information and significant variables did not change from the previous financial year.

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

10. FINANCIAL RISKS (cont'd.)

(b) Credit risk

It is the risk of deterioration in the credit quality of issuers of fixed income instruments held by a fund. It comprises an issuer's ability to meet debt obligations and the consequent fall in the price of the affected securities which in turn would adversely affect the net asset value of the fund that invests in such securities.

A fund manages the exposure to individual counterparties, by measuring exposure against its individual limits and regulatory limits. These limits are governed by BNM and credit ratings issued by authorised rating agencies.

Each fund is only allowed to purchase corporate bonds of high credit standing (with minimum rating of AA) as rated by authorised rating agencies. The Manager also actively monitors and considers the risk of fall in the value of fixed interest securities from changes in the perceived credit worthiness of the issuer by conducting credit review and credit bond analysis on a regular basis.

Credit exposure by credit rating

The table below provides information regarding the credit risk exposure of the Funds by classifying assets according to the Funds' credit ratings of counterparties.

	Neither past-due nor impaired					Not subject to credit risk	Total
	AAA	AA	A	BBB	Not rated		
	RM	RM	RM	RM	RM	RM	RM
Balanced Fund							
Fixed and call deposits	–	3,174,400	793,600	–	–	–	3,968,000
Income due and accrued	–	–	–	–	3,989	–	3,989
Receivables	–	–	–	–	120	–	120
Amount due from fund manager	–	–	–	–	20,446	–	20,446
	–	3,174,400	793,600	–	24,555	–	3,992,555

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

10. FINANCIAL RISKS (cont'd.)

(b) Credit risk (cont'd.)

Credit exposure by credit rating (cont'd.)

	Neither past-due nor impaired					Not subject to credit risk	Total
	AAA	AA	A	BBB	Not rated		
	RM	RM	RM	RM	RM	RM	RM
AMAL Growth Fund							
Fixed and call deposits	-	5,136,000	-	-	-	-	5,136,000
Income due and accrued	-	-	-	-	1,272	-	1,272
Receivables	-	-	-	-	195	-	195
Amount due from fund manager	-	-	-	-	13,687	-	13,687
	-	5,136,000	-	-	15,154	-	5,151,154
CDI Fund							
Other instruments	-	-	-	-	-	35,546,112	35,546,112
Receivables	-	-	-	-	95,760	-	95,760
	-	-	-	-	95,760	35,546,112	35,641,872

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

10. FINANCIAL RISKS (cont'd.)

(b) Credit risk (cont'd.)

Credit exposure by credit rating (cont'd.)

	Neither past-due nor impaired					Not subject to credit risk	Total
	AAA	AA	A	BBB	Not rated		
	RM	RM	RM	RM	RM		
CAG Fund							
Quoted investments	–	–	–	–	–	27,362,971	27,362,971
Fixed and call deposits	–	2,600,000	–	–	–	–	2,600,000
Income due and accrued	–	–	–	–	75,845	–	75,845
Amount due from fund manager	–	–	–	–	1,295,365	–	1,295,365
	–	2,600,000	–	–	1,371,210	27,362,971	31,334,181
CABS Fund							
Other instruments	–	–	–	–	–	2,410,168	2,410,168
Amount due from fund manager	–	–	–	–	26,666	–	26,666
	–	–	–	–	26,666	2,410,168	2,436,834

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

10. FINANCIAL RISKS (cont'd.)

(b) Credit risk (cont'd.)

Credit exposure by credit rating (cont'd.)

	Neither past-due nor impaired					Not subject to credit risk RM	Total RM
	AAA	AA	A	BBB	Not rated		
	RM	RM	RM	RM	RM		
CABM Fund							
Other instruments	-	-	-	-	-	3,106,572	3,106,572
Receivables	-	-	-	-	8,933	-	8,933
Amount due from fund manager	-	-	-	-	52,958	-	52,958
	-	-	-	-	61,891	3,106,572	3,168,463
CABA Fund							
Other instruments	-	-	-	-	-	7,578,002	7,578,002
Amount due from fund manager	-	-	-	-	589,186	-	589,186
	-	-	-	-	589,186	7,578,002	8,167,188

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

10. FINANCIAL RISKS (cont'd.)

(b) Credit risk (cont'd.)

Credit exposure by credit rating (cont'd.)

	Neither past-due nor impaired					Not subject to credit risk	Total
	AAA	AA	A	BBB	Not rated		
	RM	RM	RM	RM	RM		
CAC Fund							
Malaysian Government Securities	-	-	-	-	1,059,100	-	1,059,100
Unquoted investments	2,950,020	16,303,410	-	-	4,971,232	-	24,224,662
Fixed and call deposits	-	4,700,000	-	-	-	-	4,700,000
Income due and accrued	-	-	-	-	303,255	-	303,255
Amount due from fund manager	-	-	-	-	321,212	-	321,212
	2,950,020	21,003,410	-	-	6,654,799	-	30,608,229

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

10. FINANCIAL RISKS (cont'd.)

(c) Liquidity risk

Liquidity risk is defined as the ease with which a security can be sold at or near its fair value depending on the volume traded on the market or when a fund experiences large redemptions, where the Manager could be forced to sell large volumes of its holdings to meet redemption requirements.

If a fund has a large portfolio of securities that are less liquid or difficult to sell, the securities may be sold at a discount to its fair value, hence affecting the value of the fund. This liquidity risk is mitigated by investing in a mix of securities with satisfactory trading volumes and avoiding securities or markets with poor liquidity.

Liquidity risk is the risk where the Funds are unable to meet its obligations at reasonable cost or at any time. The Manager manages this risk by monitoring daily as well as monthly, projected and actual cash inflows/outflows and by ensuring that a reasonable amount of financial assets are kept in liquid instruments at all times. The Manager has a strong liquidity position and seeks to maintain sufficient financial resources to meet its obligations as they fall due.

Maturity profiles

The table below summarises the maturity profile of the financial liabilities of the Funds based on the remaining undiscounted contractual obligations.

Policyholders' liabilities are repayable or transferable on demand and are included in the "up to a year" column. Repayments which are subject to notice are treated as if notice were to be given immediately.

Notes to the Financial Statements

for the Financial Year Ended 31 December 2010 (cont'd.)

10. FINANCIAL RISKS (cont'd.)

(c) Liquidity risk (cont'd.)

Maturity profiles (cont'd.)

	Balanced Fund RM	AMAL Growth Fund RM	CIG Fund RM	CIG2 Fund RM	CIG3 Fund RM	CIG4 Fund RM	CDI Fund RM
Carrying value							
- Policyholders' liabilities	3,629,809	4,557,178	-	-	-	-	35,657,515
- Payables	327,518	525,662	-	-	-	-	3,362
	3,957,327	5,082,840	-	-	-	-	35,660,877
Maturing within a year	3,957,327	5,082,840	-	-	-	-	35,660,877

	BSCG Fund RM	DACP Fund RM	CAG Fund RM	CABS Fund RM	CABM Fund RM	CABA Fund RM	CAC Fund RM
Carrying value							
- Policyholders' liabilities	-	-	29,485,028	2,400,095	3,111,633	7,363,371	29,609,192
- Payables	-	-	1,141,491	14,925	16,543	672,865	888,848
	-	-	30,626,519	2,415,020	3,128,176	8,036,236	30,498,040
Maturing within a year	-	-	30,626,519	2,415,020	3,128,176	8,036,236	30,498,040

CIMB Aviva



CIMB Aviva is a joint venture between CIMB Group and Aviva plc. CIMB Group is Malaysia's second largest financial services provider and one of Southeast Asia's leading universal banking groups, and Aviva is the world's sixth largest* insurance group and the largest insurance services provider in UK.

CIMB Aviva offers a comprehensive range of life insurance and Takaful products and services available at CIMB Bank and CIMB Islamic which operate on a dual banking platform in 325 branches in Malaysia.

CIMB Aviva also rides on the global expertise of Aviva, which services 53 million customers across Europe, North America and Asia Pacific. Aviva recorded total sales of £47.1 billion (RM234 billion) and funds under management of £402 billion (RM2.63 trillion) at 31 December 2010.

* based on gross worldwide premiums at 31 December 2009
2010 average exchange rate 1£ = RM4.9767

Perutusan Ketua Pegawai Eksekutif

Para Pemegang Polisi Yang Dihargai,

2010 merupakan tempoh pemulihan untuk ekonomi Asia apabila langkah-langkah rangsangan yang diambil oleh kebanyakan negara telah mula memberikan hasil dan krisis ekonomi global juga semakin berkurangan walaupun secara perlahan.

Melangkah ke hadapan, Bank Negara Malaysia telah menyatakan bahawa cabaran utama yang bakal dihadapi oleh Malaysia berkemungkinan besar akan dipengaruhi oleh faktor luaran seperti pergerakan kecairan global yang boleh menjejaskan trend menaik ringgit dan menambah tekanan ke atas harga aset kewangan. Bagaimanapun, unjuran untuk industri kewangan Malaysia kekal positif, disokong oleh penampakan kukuh yang telah tersedia untuk menahan risiko luaran dan cabaran tempatan, walaupun berhadapan dengan senario ekstrem tekanan kredit dan pasaran.

Industri insurans dijangka akan meneruskan momentum pertumbuhannya tahun ini. Di antara faktor yang akan memangkin industri ke hadapan adalah pelbagai inisiatif di bawah Program Transformasi Ekonomi (ETP), langkah komprehensif yang diambil oleh Kerajaan untuk menyokong peralihan ke arah negara yang membangun, berpendapatan tinggi dan terjamin. Di antara inisiatif yang dilaksanakan termasuklah memberi penekanan untuk pembentukan skim insurans kakitangan, dana persaraan swasta serta pendidikan mengenai kepentingan perancangan kewangan dan persaraan.

Potensi dari ETP serta kadar penembusan insurans yang agak rendah; kewujudan segmen pelanggan baru yang lebih berpengetahuan dan mahir-digital; dan peningkatan akses untuk mendapatkan produk pada kos yang memadai untuk pengguna Malaysia bermakna unjuran untuk industri insurans turut kekal positif.

Komuniti Kita

Selain daripada tumpuan kepada perniagaan, kami percaya peranan yang konstruktif amat perlu dilaksanakan di dalam komuniti di mana kami beroperasi. Inisiatif "Street to School" kami adalah inisiatif komuniti yang bertujuan untuk memperbaiki kehidupan generasi muda dengan membantu mereka meninggalkan kehidupan di jalanan dan kembali ke alam persekolahan. Kami telah menyediakan 3 program utama yang tertumpu kepada menyokong keperluan persekolahan 70 kanak-kanak kurang bernasib baik melalui pemberian biasiswa bulanan, bantuan tuisyen dan sumbangan wang saku harian. Objektif kami adalah untuk menyediakan bantuan kewangan yang amat diperlukan dan pada masa yang sama memastikan sumbangan kami dapat membawa perubahan yang sebenar kepada kehidupan mereka.

Anda = Dihargai dan Diiktiraf

Sebagai penyedia insurans anda, kami beriltizam untuk menawarkan produk perlindungan dan simpanan yang mudah difahami dan berkaitan yang boleh anda percayai dan mampu. Kami mengetahui keperluan khusus anda dan kami menghargai setiap peluang yang ada untuk membantu anda mendapatkan perlindungan yang tepat untuk setiap peringkat kehidupan anda.

Melangkah ke hadapan, kami akan terus menawarkan produk dan perkhidmatan terbaik kami kepada anda dan sentiasa memberikan perkhidmatan pelanggan yang berkualiti dan pengalaman positif yang lebih daripada jangkaan anda. Sebagai pelanggan yang amat kami hargai dan hormati, kami memberi jaminan bahawa kami amat komited untuk membawa ketenangan minda dan kejayaan ke dalam hidup anda, dan kami sentiasa berada apabila anda memerlukan perkhidmatan kami.

Terima kasih kerana bersama kami sepanjang 2010 dan semoga anda akan terus menyokong kami untuk mencapai kejayaan yang lebih cemerlang pada 2011.

Saw Teow Yam
Ketua Pegawai Eksekutif
CIMB Aviva Assurance Berhad

Ulasan Pasaran

2010 adalah tempoh pemulihan bagi kebanyakan pasaran global ekoran krisis ekonomi beberapa tahun lalu yang telah memberi kesan kepada industri kewangan. Bank-bank pusat sedunia berusaha untuk mengekang krisis ini dengan menyalurkan modal baru ke pasaran masing-masing. Ini seterusnya menyebabkan aliran besar modal masuk ke pasaran baru muncul yang telah mempercepatkan usaha pemulihan dan seterusnya mewujudkan gelombang positif pertumbuhan. Namun di sebalik usaha pemulihan global, wilayah Kesatuan Eropah (EU) pula dilanda krisis hutang di mana Greece memohon bantuan kewangan daripada negara-negara EU dan Tabung Kewangan Antarabangsa (IMF) berjumlah hampir USD147 bilion. Negara-negara Eropah lain yang turut dilanda masalah hutang termasuklah Sepanyol, Itali, Ireland dan Portugal.

Rizab Persekutuan Amerika Syarikat sekali lagi menyuntik modal pada bulan November 2010 sebanyak USD600 bilion melalui pembelian bon-bon kerajaan dan tambahan peruntukan sebanyak USD300 bilion bagi pembelian bon untuk menghasilkan rangsangan dalam perbelanjaan pelaburan dan penggunaan. Hal ini telah menghasilkan gelombang kedua 'hot money' antarabangsa mengalir ke pasaran membangun yang menyebabkan berlakunya gelembung aset di pasaran hartanah, komoditi, ekuiti dan pasaran pendapatan tetap. Kebanyakan mata wang dalam pasaran membangun mengalami pengukuhan berbanding USD sepanjang tahun 2010.

Di pasaran tempatan, Keluaran Dalam Negeri Kasar (KDNK) berkembang pada 1Q2010 dan 2Q2010, dengan peningkatan sebanyak 10.2% dan 8.9% pada setiap suku. Walau bagaimanapun, pada 3Q2010 dan 4Q2010, pertumbuhan KDNK masing-masing merosot kepada 5.3% dan 4.8%. Indeks Harga Pengguna (CPI) asas tahunan meningkat pada bulan Januari kepada 1.3% pada asas tahunan dan naik dengan konsisten sehingga 2.1% pada asas tahunan pada bulan Ogos. Pada bulan September, CPI menjunam kepada 1.8% pada asas tahunan tetapi menokok sehingga 2.0% pada bulan November 2010 dan 2.2% pada bulan Disember 2010.

Kadar Dasar Semalaman (OPR) mengakhiri tahun ini pada kadar 2.75% berbanding kadar awal tahun pada 2.00%. BNM telah menyemak semula ramalan ekonomi agar selari dengan ramalan peningkatan kadar dalam tahun terdekat. Ringgit terus mengukuh berbanding dolar Amerika dan mengakhiri tahun ini pada tahap 3.06. Tahap tertinggi pernah dicapai semenjak tidak dipasak pada tahun 2005.

Bursa Malaysia mencapai peningkatan besar berdasarkan prestasi yang dicatatkan oleh FBM KLCI yang melangkaui tahap psikologi 1,500 mata. FBM KLCI ditutup tinggi dengan 1,518 mata, menokok sebanyak 19.34% atau 246 mata, kebanyakannya meningkat ekoran pelancaran Program Transformasi Kerajaan (GTP) pada bulan Januari, Model Baru Ekonomi (NEM) pada bulan Mac, Rancangan Malaysia Ke-10 (RMK-10) pada bulan Jun dan Program Transformasi Ekonomi (ETP) pada bulan Oktober dan sentimen pra Pilihan Raya Umum. Tambahan pula, penyenaian baru Malaysia Marine and Heavy Engineering Holdings Bhd dan PETRONAS Chemicals Group Bhd, aliran berita positif seperti penggabungan & pembelian dan penswastaan menyumbang kepada minat berterusan dalam pasaran.

Ulasan Pasaran (samb.)

Pelaburan asing yang mengalir ke dalam pasaran tempatan Sekuriti Kerajaan Malaysia (MGS) meningkat dua kali ganda kepada RM73 bilion pada bulan Disember 2010 berbanding RM41 bilion pada bulan Disember 2009. Peningkatan permintaan ini adalah disebabkan aliran lebih modal ke dalam pasaran baru muncul yang turut memberi kesan pada keseluruhan pasaran MGS. Fenomena ini lazim bagi pasaran sekuriti kerajaan asing dalam pasaran baru muncul. Terbitan baru bagi MGS dan Sekuriti Bon Korporat (PDS) masing-masing berkurang daripada RM61 bilion pada tahun 2009 kepada RM40 bilion pada tahun 2010 dan RM58 bilion pada tahun 2009 kepada RM42 bilion pada tahun 2010. Walau bagaimanapun, terbitan sukuk meningkat dua kali ganda menjadi RM6 bilion pada tahun 2010 daripada RM3.7 bilion pada tahun 2009.

Secara ringkasnya, tahun 2010 memperlihatkan tempoh turun naik ketidakseimbangan pasaran global dengan sebahagian besar "hot money" mengalir ke pasaran membangun, kenaikan tekanan inflasi, ketidaktentuan kadar mata wang dan peningkatan perbelanjaan kerajaan untuk memulihkan ekonomi dengan segera. Ketidaktentuan ini masih menjadi cabaran dalam pelaburan.

Objektif/Dasar Dana

DANA PERTUMBUHAN AMAL

Objektif dana ini adalah untuk memberikan pertumbuhan modal dalam jangka masa sederhana ke jangka masa panjang melalui pelbagai ekuiti yang berunsurkan pertumbuhan yang tercatat pada papan utama Bursa Malaysia Berhad (BMB), dan di masa yang sama mematuhi undang-undang Syariah. Pelaburan dana ini juga termasuk deposit tetap dan pasaran wang yang berunsurkan Islam.

Julat ekuiti dana	Minimum 75%
Julat tunai dana	Baki selebihnya
Profil dana saham terpilih	Saham pertumbuhan syariah di papan utama BMB
Profil risiko pelabur	Tinggi
Ufuk pelaburan pelabur	5 – 10 tahun

DANA IMBANGAN

Objektif dana ini adalah untuk menyediakan satu pulangan campuran pendapatan yang seimbang, serta pertumbuhan modal bagi jangka sederhana hingga panjang. Pelaburan dana ini hendaklah termasuk pelbagai portfolio yang terdiri dari ekuiti di papan utama Bursa Malaysia Berhad (BMB), sekuriti pendapatan tetap Malaysia, tunai dan sekuriti jangka pendek. Oleh kerana objektif utama dana ini adalah untuk menyediakan pendapatan tetap dan pertumbuhan modal, pelaburan ekuitinya tidak akan melebihi 60% dari jumlah keseluruhan nilai dana tersebut, sementara bakinya dilaburkan dalam sekuriti pendapatan tetap yang agak kurang berisiko.

Sekuriti pendapatan tetap	Minimum 40%
Julat ekuiti dana	Maksimum 60%
Profil dana saham terpilih	Saham pertumbuhan etika di papan utama BMB
Profil risiko pelabur	Neutral
Ufuk pelaburan pelabur	5 – 7 tahun

DANA COMMERCE INVESTMENT GUARANTEE 4 (CIG4)

Objektif dana ini adalah untuk menyediakan pertumbuhan modal bagi tempoh sederhana dengan pulangan terjamin minimum sebanyak 3.15% setahun sehingga tempoh matang, sementara mengekalkan modal selama lima tahun ufuk pelaburan. Pelaburan dana hendaklah merangkumi pelbagai portfolio seperti sekuriti pendapatan tetap Malaysia dan bakinya (jika ada) akan dilaburkan dalam ekuiti papan utama di Bursa Malaysia, tunai, sekuriti jangka pendek dan nota berkaitan ekuiti. Dana ini mempunyai matlamat untuk mencapai pertumbuhan modal yang tetap dalam jangka masa sederhana dengan melabur di dalam portfolio yang kurang berisiko dan ini menjamin pulangan pelaburan yang minimum kepada pemegang unit kami.

Dana ini mungkin mengekalkan posisi tunai yang lebih tinggi, sebagai contoh, dua bulan selepas ia dimulakan dan enam bulan sebelum menjelang tempoh matang dana tersebut. Ini adalah untuk memastikan dana ini dilaburkan sepenuhnya sepanjang masa dan untuk membolehkan dana ini mencairkan pelaburan untuk mencapai bayaran tempoh matang.

Objektif/Dasar Dana (samb.)

Tarikh Matang: 15 April 2010

Julat bon dana	Minimum 85%
Julat ekuiti dana	Maksimum 10%
Julat tunai dana	0% – 5%
Profil ekuiti saham terpilih	Saham pertumbuhan & etika di papan utama BMB
Profil bon saham terpilih	Penarafan minimum A2 oleh RAM atau seumpamanya
Profil risiko pelabur	Rendah
Ufuk pelaburan pelabur	5 tahun
Jaminan pulangan minimum setelah matang	16.77%

DANA CIMB AVIVA GROWTH (CAG)

Objektif dana ini adalah untuk memaksimumkan pertumbuhan modal pada jangka masa sederhana hingga panjang melalui pasaran saham.

Dana ini boleh dilaburkan sehingga 98% daripada Nilai Aset Bersih (NAB) di dalam ekuiti. Sejarar dengan objektifnya, Dana ini mempunyai strategi untuk memberikan tumpuan kepada pelaburan di dalam saham syarikat-syarikat yang berpotensi untuk naik serta disenaraikan dalam papan utama Bursa Malaysia Berhad (BMB).

Julat ekuiti dana	Minimum 80%
Julat tunai dana	Baki selebihnya
Profil dana saham terpilih	Saham pertumbuhan di papan utama BMB
Profil risiko pelabur	Tinggi
Ufuk pelaburan pelabur	5 – 10 tahun

DANA CIMB AVIVA CONSERVATIVE (CAC)

Objektif dana ini adalah untuk mencapai kenaikan modal jangka sederhana hingga panjang melalui pelaburan terutamanya dalam bon-bon Malaysia.

Nilai Aset Bersih (NAB) dana ini boleh dilaburkan di dalam sekuriti pendapatan tetap yang mempunyai penarafan minimum "AA3" dari RAM atau penarafan seumpamanya oleh MARC, Moody's, S&P atau Fitch. Sejarar dengan objektifnya, strategi pelaburan Dana ialah untuk melabur setiap masa di dalam portfolio yang pelbagai dari sekuriti pendapatan tetap yang diluluskan.

Julat sekuriti pendapatan tetap	Minimum 80%
Profil dana sekuriti pendapatan tetap terpilih	Penarafan minimum AA3 oleh RAM atau panarafan seumpamanya oleh MARC, Moody's, S&P atau Fitch
Profil risiko pelabur	Rendah
Ufuk pelaburan pelabur	5 – 10 tahun

Objektif/Dasar Dana (samb.)

DANA CIMB AVIVA BALANCED

Dana CIMB Aviva Balanced direka untuk memberikan pemegang polisi pelaburan yang diperuntukkan dalam Dana CIMB Aviva Growth dan Dana CIMB Aviva Conservative. Tiga jenis Dana Balanced akan ditubuhkan dengan mandat peruntukan aset yang berbeza, khusus untuk memenuhi selera risiko yang berbeza-beza di kalangan pemegang polisi.

Senarai Dana Balanced CIMB Aviva:

- a) Dana CIMB Aviva Balanced Stable
- b) Dana CIMB Aviva Balanced Moderate
- c) Dana CIMB Aviva Balanced Aggressive

DANA CIMB AVIVA BALANCED STABLE (CABS)

Objektif dana ini adalah untuk menyediakan pendedahan yang seimbang dalam ekuiti dan bon, dengan peruntukan yang lebih tinggi dalam bon.

Dana ini akan menyumbang ke dalam Dana CIMB Aviva Growth dan Dana CIMB Aviva Conservative mengikut peruntukan aset yang telah ditentukan lebih awal.

Dana CIMB Aviva Growth	25%
Dana CIMB Aviva Conservative	75%
Profil risiko pelabur	Rendah
Ufuk pelaburan pelabur	5 – 10 tahun

DANA CIMB AVIVA BALANCED MODERATE (CABM)

Objektif dana ini adalah untuk menyediakan pendedahan yang seimbang dalam ekuiti dan bon.

Dana ini akan menyumbang ke dalam Dana CIMB Aviva Growth dan Dana CIMB Aviva Conservative mengikut peruntukan aset yang telah ditentukan lebih awal.

Dana CIMB Aviva Growth	50%
Dana CIMB Aviva Conservative	50%
Profil risiko pelabur	Neutral
Ufuk pelaburan pelabur	5 – 10 tahun

Objektif/Dasar Dana (samb.)

DANA CIMB AVIVA BALANCED AGGRESSIVE (CABA)

Objektif dana ini adalah untuk menyediakan pendedahan campuran dalam ekuiti dan bon, dengan peruntukan yang lebih tinggi dalam ekuiti.

Dana ini akan menyumbang ke dalam Dana CIMB Aviva Growth dan Dana CIMB Aviva Conservative mengikut peruntukan aset yang telah ditentukan lebih awal.

Dana CIMB Aviva Growth	75%
Dana CIMB Aviva Conservative	25%
Profil risiko pelabur	Tinggi
Ufuk pelaburan pelabur	5 – 10 tahun

DYNAMIC ASIA CAPITAL PROTECTED (DACP)

Objektif dana ini adalah untuk memberikan para pelabur 100% perlindungan* modal di akhir tempoh 3 tahun dan potensi pulangan pelaburan yang lebih tinggi dari kadar simpanan tetap yang sedia ada.

**Tertakluk kepada risiko mungkir.*

Tarikh Matang: 13 Disember 2010

Pelaburan Dana	Instrumen deposit kadar terapung yang boleh ditawarkan (FRNID)
Profil risiko pelabur	Sederhana
Ufuk pelaburan pelabur	3 tahun

DANA CIMB DUAL INCOME (CDI)

Objektif dana ini adalah untuk:

- (i) Untuk mengekalkan modal* ketika matang.
- (ii) Untuk memperuntukkan potensi bagi pembayaran kupon setengah tahun. Perkara ini tidak dijamin dan bergantung kepada pergerakan sebenar indeks. Dana ini mensasarkan untuk memperuntukkan kupon setengah tahun tertakluk kepada Kadar Rujukan KLIBOR dan Prestasi Ekuiti Rujukan yang berada dalam julat yang ditetapkan.

**Tertakluk kepada risiko mungkir.*

Tarikh Matang: 02 Julai 2015

Pelaburan Dana	Instrumen deposit kadar terapung yang boleh ditawarkan (FRNID)
Profil risiko pelabur	Rendah
Ufuk pelaburan pelabur	5 tahun

Dana Pertumbuhan AMAL

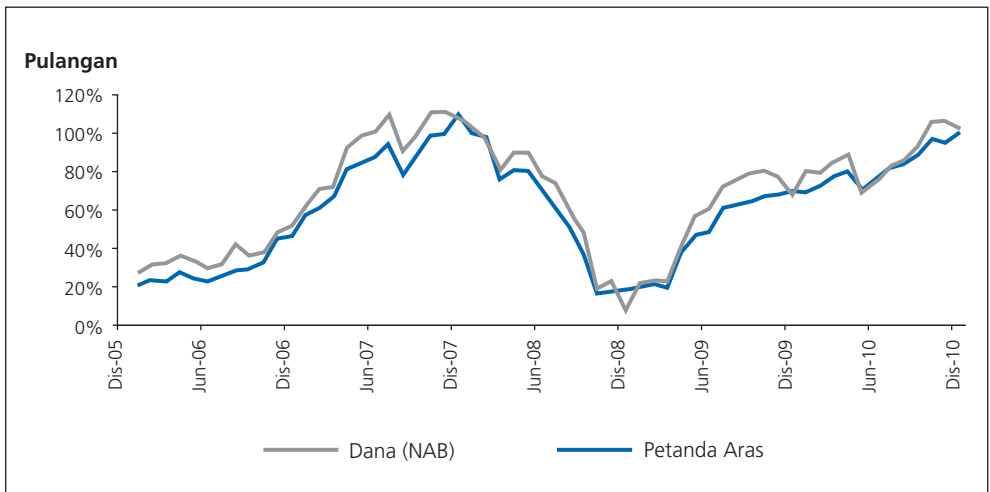
Apakah Prestasi Dana untuk tempoh dinyatakan dan sejak dilancarkan sehingga 31 Disember 2010?

	31 Dis 2006 (%)	31 Dis 2007 (%)	31 Dis 2008 (%)	31 Dis 2009 (%)	31 Dis 2010 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	22.17	37.28	(48.16)	55.32	20.80	103.13
Petanda aras (KLSI/FBMS)*	23.79	43.69	(43.52)	43.03	18.20	100.66

* Petanda aras ditukar kepada FTSE Syariah Emas (FBMS) pada Oktober 2007

Dana mencatatkan pulangan positif sebanyak 20.80% mengatasi prestasi petanda arasnya 18.20% untuk tempoh di bawah ulasan. Sejak dilancarkan, Dana mengatasi prestasi petanda aras dengan perbezaan 2.47%.

PRESTASI DANA PERTUMBUHAN AMAL SEJAK DILANCARKAN



Dana Pertumbuhan AMAL (samb.)

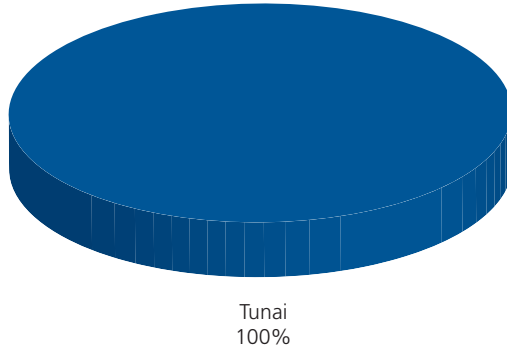
ANALISA PERUBAHAN NILAI ASET BERSIH (NAB)

	31 Dis 2006	31 Dis 2007	31 Dis 2008	31 Dis 2009	31 Dis 2010
NAB (RM'000)	3,436	4,709	2,435	3,778	4,557
NAB/Unit (RM)	1.5214	2.0885	1.0826	1.6816	2.0313
Jumlah Unit ('000)	2,258	2,255	2,249	2,247	2,243
NAB tertinggi untuk tahun (RM)	1.5310	2.2035	2.2348	1.8565	2.1430
NAB terendah untuk tahun (RM)	1.2380	1.5215	0.9529	1.1780	1.6343
Pulangan Pelaburan	8.32%	35.99%	-98.93%	65.59%	27.40%
Purata Pulangan (RM'000)	278	514	96	282	351
Kategori dan komposisi dana (RM'000)					
Ekuiti	3,233	4,911	2,610	4,049	-
Perkhidmatan Dagangan	1,453	2,632	1,141	2,063	-
Barangan Pengguna	154	352	235	554	-
Syarikat Projek Prasarana	327	227	296	229	-
Pembinaan	171	229	291	488	-
Produk Perindustrian	599	496	204	296	-
Perladangan	327	764	351	419	-
Teknologi	35	-	-	-	-
Hartanah	80	211	91	-	-
Kewangan	86	-	-	-	-
Tunai dan Lain-lain	204	(202)	(175)	(271)	4,557

Dana Pertumbuhan AMAL (samb.)

PENGAGIHAN ASET

PENGAGIHAN ASET DANA PERTUMBUHAN AMAL PADA 31 DISEMBER 2010



Nota: Aset telah dicairkan untuk tujuan penutupan dana. Syarikat akan memaklumkan butirannya kepada Pemegang Polisi dalam masa terdekat.

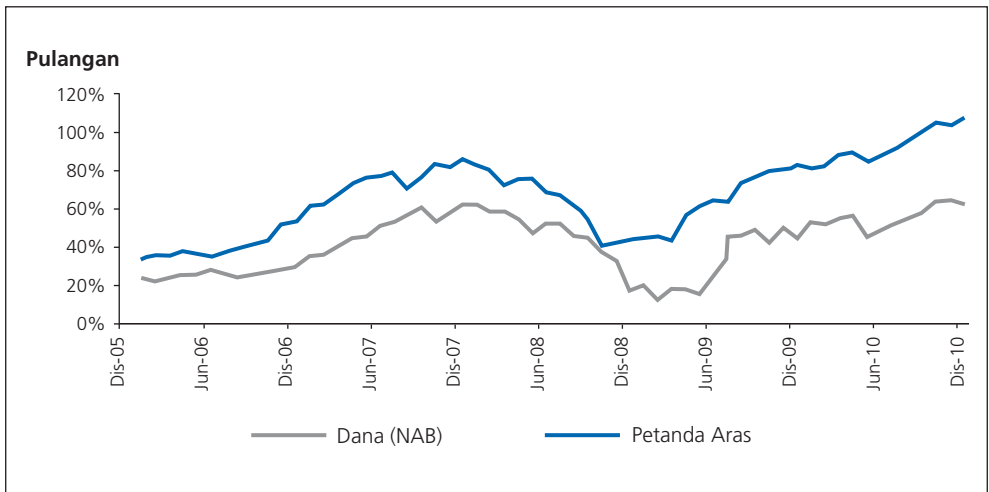
Dana Imbangan

Apakah Prestasi Dana untuk tempoh dinyatakan dan sejak dilancarkan sehingga 31 Disember 2010?

	31 Dis 2006 (%)	31 Dis 2007 (%)	31 Dis 2008 (%)	31 Dis 2009 (%)	31 Dis 2010 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	11.18	16.28	(29.01)	28.62	12.12	62.51
Petanda aras (KLCI 60% + 1 bln FD 40%)	16.14	21.61	(22.65)	26.44	13.75	107.60

Dana mencatatkan pulangan positif sebanyak 12.12% berbanding petanda arasnya 13.75% untuk tempoh di bawah ulasan. Sejak dilancarkan, Dana tidak mengatasi prestasi petanda aras dengan perbezaan 45.09%.

PRESTASI DANA IMBANGAN SEJAK DILANCARKAN



Dana Imbangan (samb.)

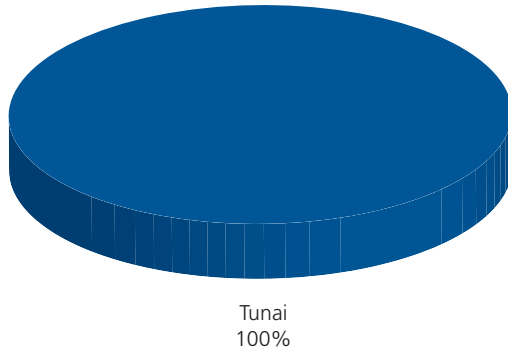
ANALISA PERUBAHAN NILAI ASET BERSIH (NAB)

	31 Dis 2006	31 Dis 2007	31 Dis 2008	31 Dis 2009	31 Dis 2010
NAB (RM'000)	3,026	3,507	2,470	3,177	3,630
NAB/Unit (RM)	1.3651	1.5874	1.1269	1.4494	1.6251
Jumlah Unit ('000)	2,217	2,209	2,192	2,192	2,234
NAB tertinggi untuk tahun (RM)	1.3755	1.6529	1.6777	1.5478	1.6707
NAB terendah untuk tahun (RM)	1.2213	1.3698	0.9690	1.1350	1.4351
Pulangan Pelaburan	5.45%	19.27%	(43.13%)	34.50%	15.30%
Purata Pulangan (RM'000)	200	279	87	175	210
Kategori dan komposisi dana (RM'000)					
Ekuiti	1,445	2,220	1,097	1,955	-
Perkhidmatan Dagangan	793	1,191	598	804	-
Barangan Pengguna	-	259	77	212	-
Syarikat Projek Prasarana	98	36	-	-	-
Pembinaan	73	114	59	135	-
Produk Perindustrian	130	169	26	45	-
Perladangan	31	-	107	214	-
Hartanah	5	-	-	-	-
Teknologi	15	-	-	-	-
Kewangan	299	450	230	546	-
Pendapatan Tetap	940	1,135	1,009	516	-
Tunai dan Lain-lain	642	152	364	706	3,630

Dana Imbangan (samb.)

PENGAGIHAN ASET

PENGAGIHAN ASET DANA IMBANGAN PADA 31 DISEMBER 2010



Nota: Aset telah dicairkan untuk tujuan penutupan dana. Syarikat akan memaklumkan butirannya kepada Pemegang Polisi dalam masa terdekat.

Dana Commerce Investment Guarantee 4 (CIG4)

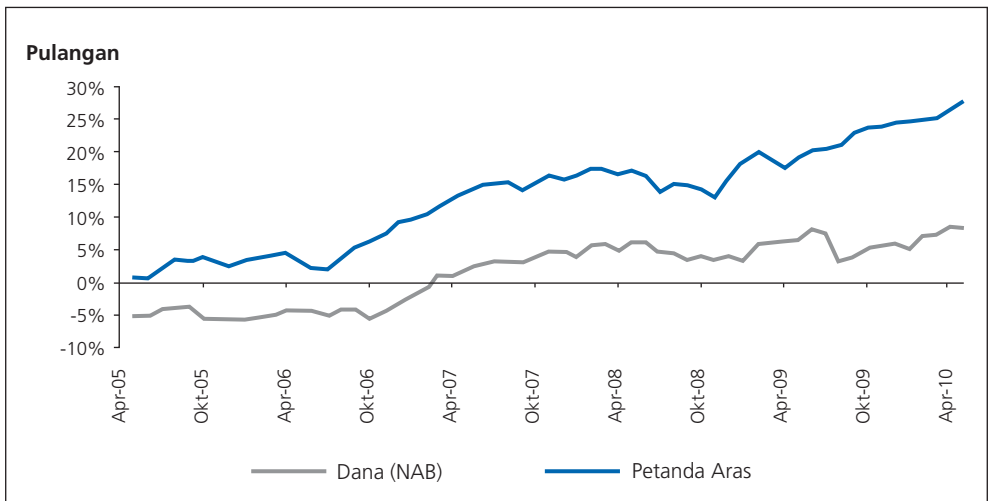
Apakah Prestasi Dana untuk tempoh dinyatakan dan sejak dilancarkan sehingga 15 April 2010?

	31 Dis 2006 (%)	31 Dis 2007 (%)	31 Dis 2008 (%)	31 Dis 2009 (%)	15 Apr 2010 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	3.48	6.41	(0.63)	1.76	2.98	8.52
Petanda aras (KLCI 10% + MGS-Quant 90%)	6.00	6.20	1.79	5.33	2.37	27.70

Dana mencatatkan pulangan positif sebanyak 2.98% berbanding petanda arasnya 2.37% untuk tempoh di bawah ulasan. Pulangan sejak dilancarkan adalah 8.52% berbanding petanda arasnya 27.70%. Ini disebabkan oleh kegagalan aset bon.

Dana ini telah matang pada 15 April 2010.

PRESTASI DANA CIG4 SEJAK DILANCARKAN



Dana Commerce Investment Guarantee 4 (CIG4) (samb.)

ANALISA PERUBAHAN NILAI ASET BERSIH (NAB) (samb.)

	31 Dis 2006	31 Dis 2007	31 Dis 2008	31 Dis 2009	15 Apr 2010
NAB (RM'000)	107,625	104,707	76,471	76,442	78,657
NAB/Unit (RM)	0.9793	1.0421	1.0356	1.0538	1.0852
Jumlah Unit ('000)	109,903	100,477	73,845	72,542	72,481
NAB tertinggi untuk tahun (RM)	0.9793	1.0588	1.0640	1.0824	1.0893
NAB terendah untuk tahun (RM)	0.0949	0.9823	0.9128	1.0241	1.0701
Pulangan Pelaburan	7.6%	8.9%	0.9%	3.1%	2.4%
Purata Pulangan (RM'000)	6,209	7,259	5,618	4,886	4,403
Kategori dan komposisi dana (RM'000)					
Ekuiti	5,137	10,148	5,378	5,744	–
Perkhidmatan Dagangan	2,405	5,419	1,867	938	–
Barangan Pengguna	–	–	1,631	1,912	–
Syarikat Projek Prasarana	–	776	366	391	–
Pembinaan	74	860	140	–	–
Produk Perindustrian	522	507	–	–	–
Perladangan	–	–	–	–	–
Hartanah	–	–	–	–	–
Kewangan	2,135	2,585	1,375	2,504	–
Pendapatan Tetap	92,366	96,125	66,021	24,101	–
Tunai dan Lain-lain	10,123	(1,565)	5,072	46,597	78,657

Dana CIMB Aviva Growth (CAG)

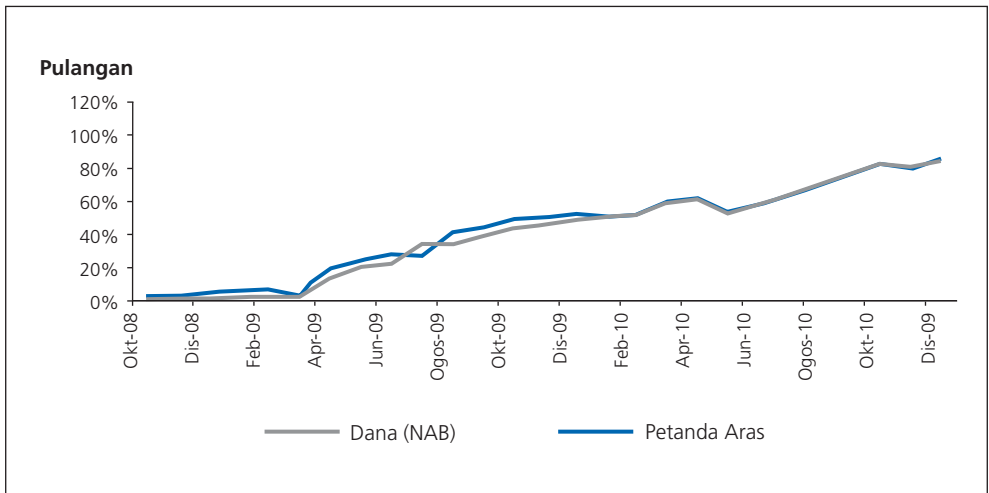
Apakah Prestasi Dana untuk tempoh dinyatakan dan sejak dilancarkan sehingga 31 Disember 2010?

	31 Dis 2008 (%)	31 Dis 2009 (%)	31 Dis 2010 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	2.21	46.40	23.48	84.77
Petanda aras (KLCI/FBM100)*	5.32	44.91	21.76	85.83

* Petanda aras ditukar kepada FTSE Bursa Malaysia Top 100 (FBM100) pada Julai 2009

Dana mencatatkan pulangan positif sebanyak 23.48% berbanding petanda arasnya 21.76% untuk tempoh di bawah ulasan.

PRESTASI DANA CAG SEJAK DILANCARKAN



ANALISA PERUBAHAN NILAI ASET BERSIH (NAB)

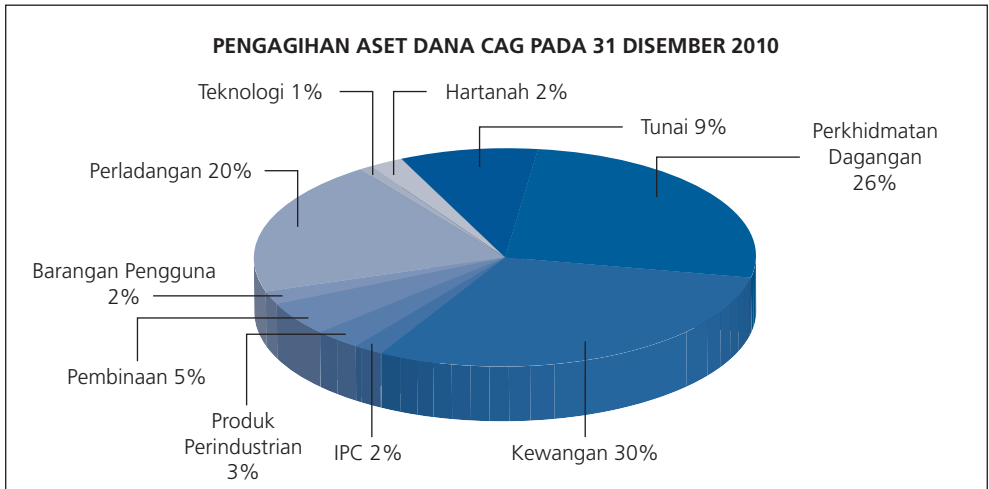
	31 Dis 2008	31 Dis 2009	31 Dis 2010
NAB (RM'000)	5,263	22,770	29,485
NAB/Unit (RM)	1.0221	1.4963	1.8477
Jumlah Unit ('000)	5,150	15,217	15,957
NAB tertinggi untuk tahun (RM)	1.0098	1.5027	1.8973
NAB terendah untuk tahun (RM)	0.9338	0.9999	1.4701
Pulangan Pelaburan	3.45%	47.51%	26.30%
Purata Pulangan (RM'000)	182	2,513	3,922

Dana CIMB Aviva Growth (CAG) (samb.)

ANALISA PERUBAHAN NILAI ASET BERSIH (NAB) (samb.)

	31 Dis 2008	31 Dis 2009	31 Dis 2010
Kategori dan komposisi dana (RM'000)			
Ekuiti	4,128	20,315	27,363
Perkhidmatan Dagangan	1,872	7,328	7,860
Barangan Pengguna	173	1,285	687
Syarikat Projek Prasarana	322	655	5,996
Pembinaan	320	1,123	1,581
Produk Perindustrian	51	1,446	906
Perladangan	371	2,573	425
Hartanah	133	417	525
Kewangan	886	5,488	9,102
Teknologi	-	-	281
Tunai dan Lain-lain	1,135	2,455	2,122

PENGAGIHAN ASET



Dana CIMB Aviva Growth (CAG) (samb.)

EKUITI

	Jumlah Pegangan	Kos MTM	Nilai Pasaran	% NAB
Air Asia Berhad	77,200	162,296	195,317	0.7
Alliance Financial Group Berhad	42,500	138,617	129,201	0.4
AMMB Holdings Berhad	224,800	1,122,118	1,580,345	5.4
Axiata Group Berhad	364,425	1,332,209	1,731,019	5.9
CIMB Group Holdings Berhad	257,600	1,703,968	2,189,601	7.4
Dialog Group Berhad	127,900	225,360	228,942	0.8
Digi.com Berhad	10,500	245,928	258,301	0.9
Eastern and Oriental Berhad	63,650	67,469	73,197	0.2
Gamuda Berhad	97,400	299,812	371,094	1.3
Genting Berhad	201,500	1,562,527	2,252,770	7.6
Genting Plantations Berhad	73,100	507,716	643,280	2.2
Hap Seng Plantations Holdings Berhad	15,400	49,729	51,590	0.2
Hartalega Holdings Berhad	37,850	188,015	202,119	0.7
Hong Leong Bank Berhad	7,800	73,155	71,760	0.2
IJM Corporation Berhad	95,940	478,330	597,706	2.0
IJM Land Berhad	95,700	253,281	273,702	0.9
IOI Corporation Berhad	259,720	1,436,219	1,508,973	5.1
Kencana Petroleum Berhad	305,950	448,841	737,340	2.5
Kuala Lumpur Kepong Berhad	71,000	1,257,918	1,569,100	5.3
Malayan Banking Berhad	260,958	1,899,492	2,218,143	7.5
Malaysia Marine And Heavy Engineering Holdings Berhad	128,300	580,380	756,970	2.6
OSK Holdings Berhad	144,800	243,578	285,256	1.0
Petronas Chemicals Group Berhad	127,600	694,820	704,352	2.4
Petronas Dagangan Berhad	47,800	447,934	559,260	1.9
Pos Malaysia Berhad	45,800	147,992	153,888	0.5
PPB Group Berhad	16,900	272,907	291,694	1.0
Public Bank Berhad - Foreign	62,300	749,892	809,900	2.7
Public Bank Berhad - Local	93,529	1,092,136	1,217,748	4.1
QSR Brands Berhad	31,600	164,051	159,896	0.5

Dana CIMB Aviva Growth (CAG) (samb.)

EKUITI (samb.)

	Jumlah Pegangan	Kos MTM	Nilai Pasaran	% NAB
RHB Capital Berhad	68,800	410,577	599,936	2.0
Sapura Crest Petroleum Berhad	143,200	348,866	443,920	1.5
Sime Darby Berhad	252,600	2,160,586	2,222,880	7.5
Tan Chong Motor Hldgs Berhad	76,400	248,384	395,752	1.3
Tenaga Nasional Berhad	76,500	647,176	640,305	2.2
Time Dotcom Berhad	209,100	143,234	166,235	0.6
UEM Land Berhad	103,100	196,589	251,564	0.9
Sunrise Berhad	70,000	220,476	218,400	0.7
Unisem Berhad	98,100	195,209	225,630	0.8
Unisem Berhad - CW	92,300	51,836	55,842	0.2
WCT Berhad	70,800	190,196	225,852	0.8
YTL Corporation Berhad	11,200	87,898	94,192	0.3

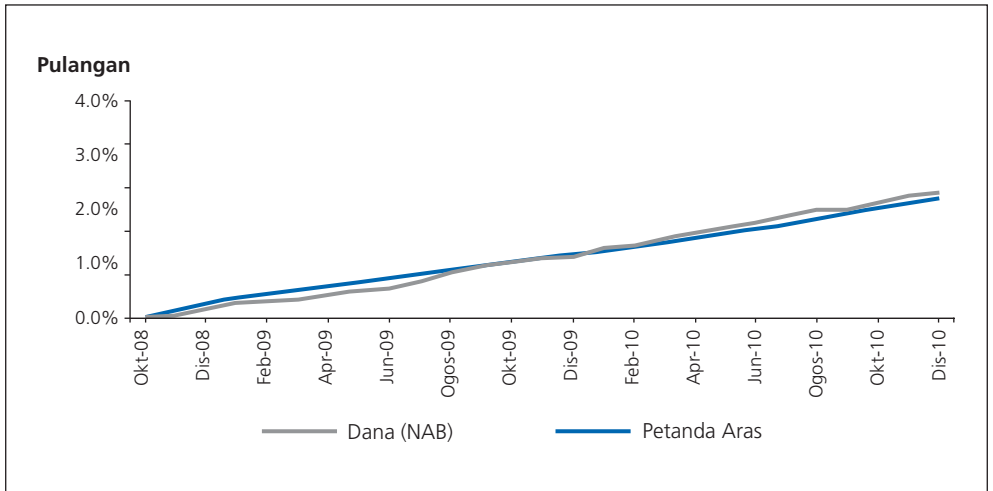
Dana CIMB Aviva Conservative (CAC)

Apakah Prestasi Dana untuk tempoh dinyatakan dan sejak dilancarkan sehingga 31 Disember 2010?

	31 Dis 2008 (%)	31 Dis 2009 (%)	31 Dis 2010 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	0.49	2.37	0.33	3.21
Petanda aras (12 bulan FD)	0.69	2.24	2.51	5.53

Dana mencatatkan pulangan positif sebanyak 0.33% berbanding petanda arasnya 2.51% untuk tempoh di bawah ulasan.

PRESTASI DANA CAC SEJAK DILANCARKAN

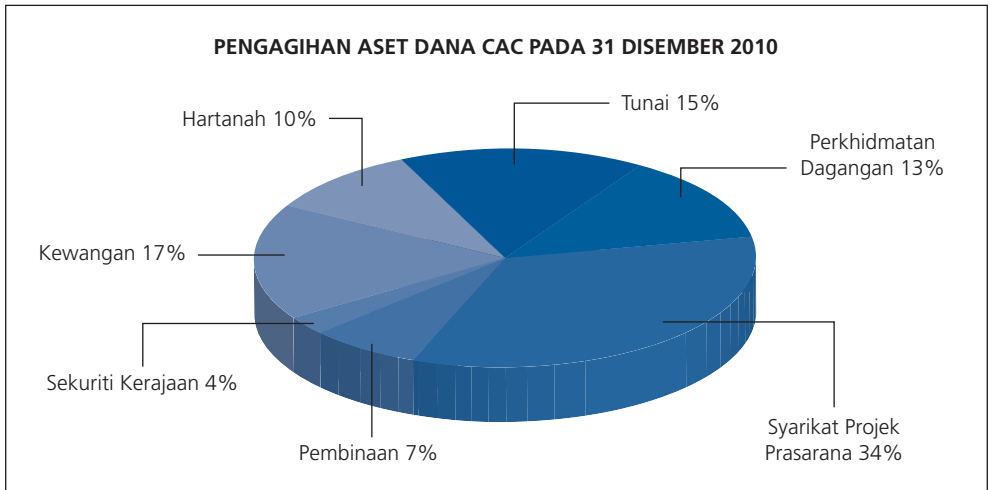


Dana CIMB Aviva Conservative (CAC) (samb.)

ANALISA PERUBAHAN NILAI ASET BERSIH (NAB)

	31 Dis 2008	31 Dis 2009	31 Dis 2010
NAB (RM'000)	20,182	32,638	29,609
NAB/Unit (RM)	1.0049	1.0287	1.0321
Jumlah Unit ('000)	20,085	31,727	28,687
NAB tertinggi untuk tahun (RM)	1.0351	1.0303	1.0581
NAB terendah untuk tahun (RM)	0.9939	1.0045	1.0303
Pulangan Pelaburan	0.56%	2.54%	2.90%
Purata Pulangan (RM'000)	114	704	705
Kategori dan komposisi dana (RM'000)			
Pendapatan Tetap	15,049	25,629	25,284
Tunai dan Lain-lain	5,133	7,009	4,325

PENGAGIHAN ASET



Dana CIMB Aviva Conservative (CAC) (samb.)

SEKURITI PENDAPATAN TETAP

	Tarikh Matang	Penarafan	Jumlah Pegangan	Kos MTM	Nilai Pasaran	% NAB
Gamuda Bhd	24-Jan-2013	AA3	2,000,000	2,023,800	2,025,400	6.8
Hyundai Capital Services	20-May-2011	AA1	1,000,000	1,010,600	1,006,800	3.1
Hyundai Capital Services	2-Aug-2011	AA1	1,000,000	1,001,500	1,003,400	3.1
Jimah Energy Ventures Sdn Bhd	12-May-2014	AA3	600,000	662,500	663,540	2.0
Konsortium Lebuhraya Bwh-Kulim	15-Jul-2015	AA3	1,000,000	946,500	985,300	3.0
Malaysia Government Securities	30-Apr-2014	GG	1,000,000	1,060,800	1,059,100	3.2
Powertek Bhd	30-Aug-2011	AA1	1,800,000	1,865,460	1,838,520	5.6
Putrajaya Holdings Sdn Bhd	5-Jul-2011	AAA	2,000,000	2,085,550	2,035,800	6.2
Ranhill Powertron Sdn Bhd	26-Jun-2015	AA1	1,000,000	1,103,800	1,122,000	3.4
Sabah Development Bank Bhd	8-Jul-2011	AA1	1,000,000	1,029,300	1,014,100	3.1
Sarawak Electricity Supply	29-Jun-2011	AAA	900,000	942,935	914,220	2.8
Segari Energy Ventures	11-May-2012	AA1	1,000,000	1,034,400	1,022,300	3.1
SP Setia Bhd	23-Nov-2012	AA3	1,000,000	939,800	967,500	3.0
Tanjung Bin Power Sdn Bhd	9-Nov-2012	AA3	2,000,000	2,137,800	2,123,800	6.5
Westports M'sia Sdn Bhd	7-Mar-2012	AA+	1,000,000	1,008,800	1,009,400	3.1
YTL Power Generation Sdn Bhd	28-Jan-2011	AA1	1,000,000	1,014,100	1,000,800	3.1
YTL Power International Bhd	9-Dec-2013	AA1	500,000	519,300	520,550	1.6
Bayu Padu Sdn Bhd	28-Mar-2011	P1	1,000,000	977,685	989,274	3.0
Esso Malaysia Bhd	17-Feb-2011	P1	2,000,000	1,984,763	1,992,136	6.1
Hong Leong Industrial Bhd	2-Mar-2011	P1	2,000,000	1,984,984	1,989,822	6.1

Dana CIMB Aviva Balanced Aggressive (CABA)

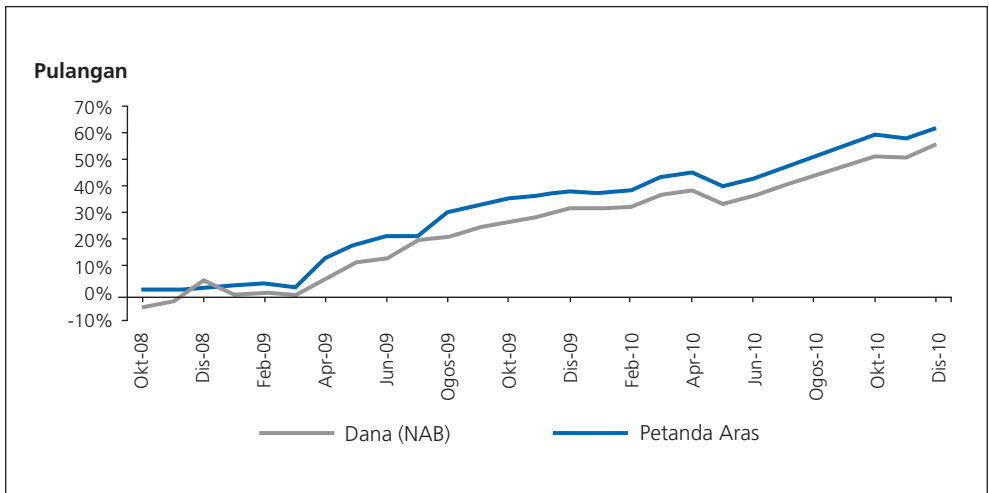
Apakah Prestasi Dana untuk tempoh dinyatakan dan sejak dilancarkan sehingga 31 Disember 2010?

	31 Dis 2008 (%)	31 Dis 2009 (%)	31 Dis 2010 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	7.06	24.34	8.22	42.89
Petanda aras (KLCI/FBM100 75% + 12 bulan FD 25%)*	4.16	33.17	16.65	61.15

* Petanda aras ditukar kepada FTSE Bursa Malaysia Top 100 (FBM100) pada Julai 2009

Dana mencatatkan pulangan positif sebanyak 8.22% berbanding petanda arasnya 16.65% untuk tempoh di bawah ulasan.

PRESTASI DANA CABA SEJAK DILANCARKAN

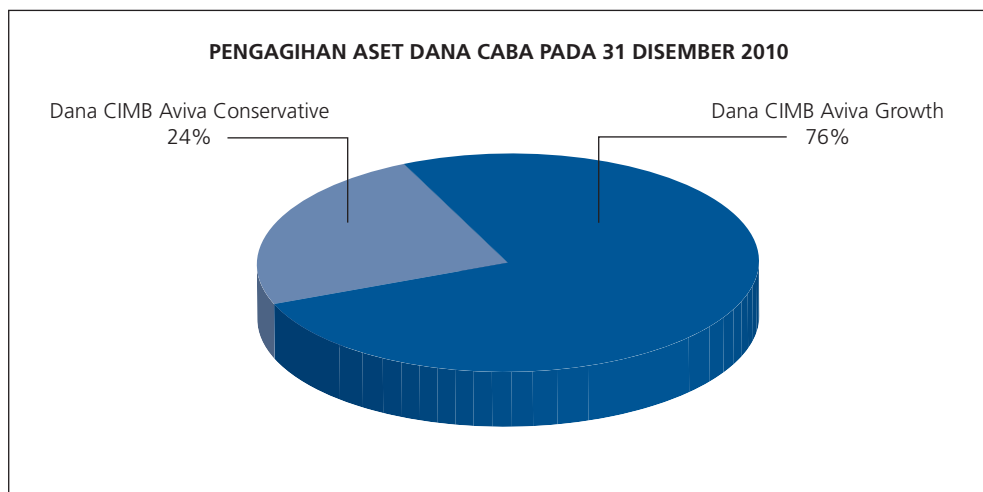


Dana CIMB Aviva Balanced Aggressive (CABA) (samb.)

ANALISA PERUBAHAN NILAI ASET BERSIH (NAB)

	31 Dis 2008	31 Dis 2009	31 Dis 2010
NAB (RM'000)	62	6,324	7,363
NAB/Unit (RM)	1.0618	1.3203	1.4289
Jumlah Unit ('000)	58	4,789	5,153
NAB tertinggi untuk tahun (RM)	1.0067	1.3144	1.5589
NAB terendah untuk tahun (RM)	0.9313	0.9889	1.2942
Pulangan Pelaburan	0.98%	24.09%	17.70%
Purata Pulangan (RM'000)	1	354	685

PENGAGIHAN ASET



EKUITI & SEKURITI PENDAPATAN TETAP

	Jumlah pegangan	Kos MTM	Nilai Pasaran	% NAB
Dana CIMB Aviva Growth	3,031,687	4,706,629	5,729,282	77.8
Dana CIMB Aviva Conservative	1,747,207	1,831,914	1,848,720	25.1

Dana CIMB Aviva Balanced Moderate (CABM)

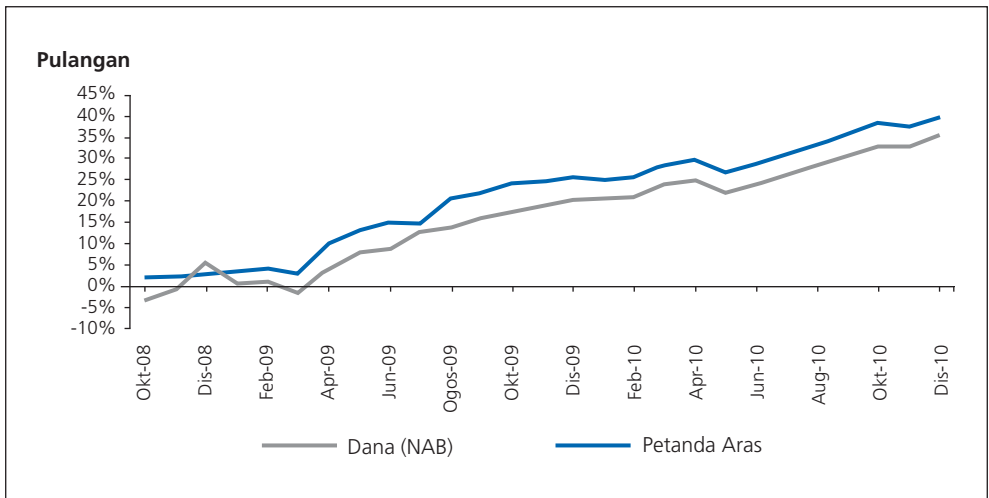
Apakah Prestasi Dana untuk tempoh dinyatakan dan sejak dilancarkan sehingga 31 Disember 2010?

	31 Dis 2008 (%)	31 Dis 2009 (%)	31 Dis 2010 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	6.54	13.58	13.39	36.09
Petanda aras (KLCI/FBM100 75% + 12 bulan FD 25%)*	3.00	22.17	11.74	39.79

* Petanda aras ditukar kepada FTSE Bursa Malaysia Top 100 (FBM100) pada Julai 2009

Dana mencatatkan pulangan positif sebanyak 13.39% berbanding petanda arasnya 11.74% untuk tempoh di bawah ulasan.

PRESTASI DANA CABM SEJAK DILANCARKAN

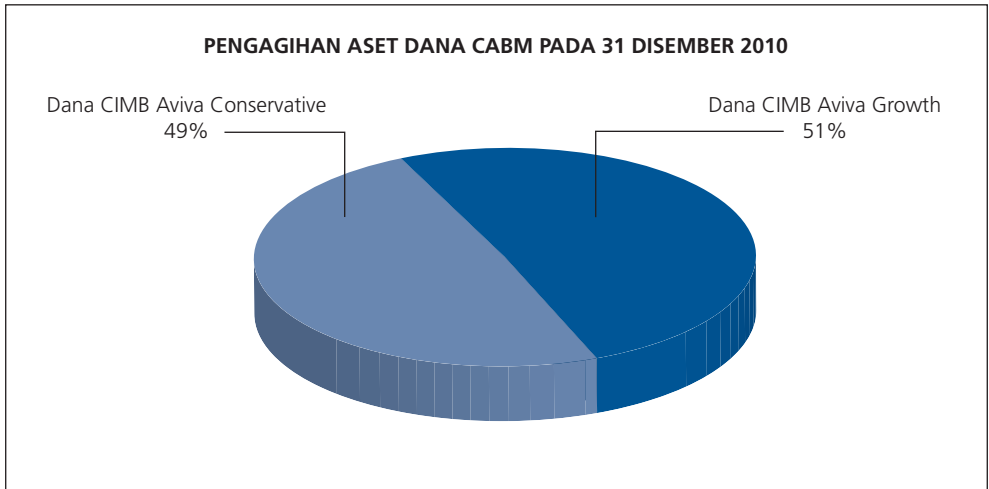


Dana CIMB Aviva Balanced Moderate (CABM) (samb.)

ANALISA PERUBAHAN NILAI ASET BERSIH (NAB)

	31 Dis 2008	31 Dis 2009	31 Dis 2010
NAB (RM'000)	32	2,566	3,112
NAB/Unit (RM)	1.0567	1.2002	1.3609
Jumlah Unit ('000)	30	2,138	2,286
NAB tertinggi untuk tahun (RM)	0.9928	1.2002	1.3592
NAB terendah untuk tahun (RM)	0.9289	0.9742	1.1880
Pulangan Pelaburan	0.98%	13.77%	13.00%
Purata Pulangan (RM'000)	0	43	254

PENGAGIHAN ASET



EKUITI & SEKURITI PENDAPATAN TETAP

	Jumlah pegangan	Kos MTM	Nilai Pasaran	% NAB
Dana CIMB Aviva Growth	830,687	1,263,130	1,569,833	50.5
Dana CIMB Aviva Conservative	1,452,357	1,504,695	1,536,739	49.4

Dana CIMB Aviva Balanced Stable (CABS)

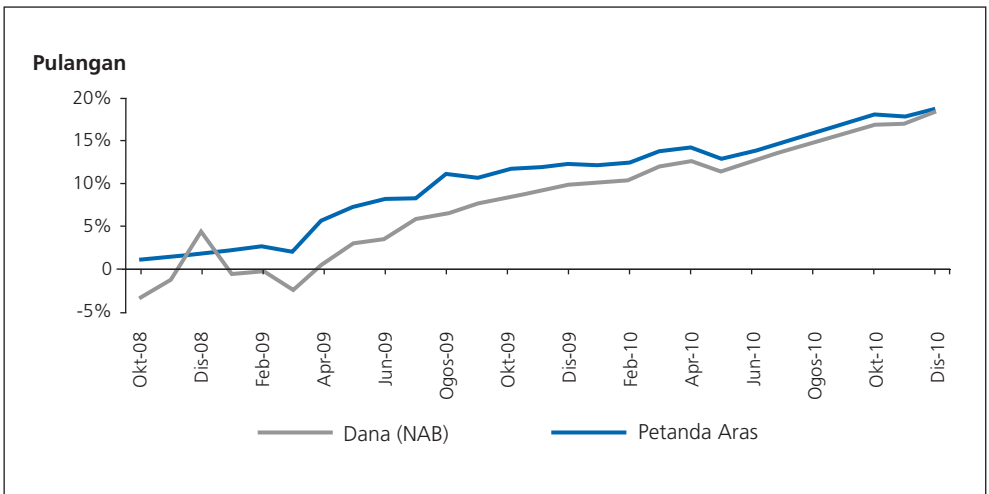
Apakah Prestasi Dana untuk tempoh dinyatakan dan sejak dilancarkan sehingga 31 Disember 2010?

	31 Dis 2008 (%)	31 Dis 2009 (%)	31 Dis 2010 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	5.24	5.28	7.41	18.03
Petanda aras (KLCI/FBM100 75% + 12 bulan FD 25%)*	1.84	11.87	7.03	18.59

* Petanda aras ditukar kepada FTSE Bursa Malaysia Top 100 (FBM100) pada Julai 2009

Dana mencatatkan pulangan positif sebanyak 7.41% berbanding petanda arasnya 7.03% untuk tempoh di bawah ulasan.

PRESTASI DANA CABS SEJAK DILANCARKAN

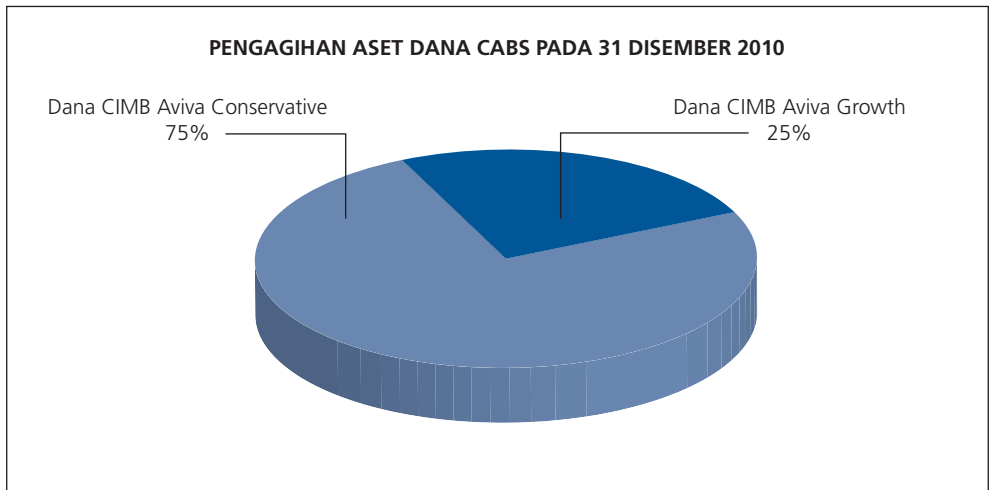


Dana CIMB Aviva Balanced Stable (CABS) (samb.)

ANALISA PERUBAHAN NILAI ASET BERSIH (NAB)

	31 Dis 2008	31 Dis 2009	31 Dis 2010
NAB (RM'000)	33	2,189	2,400
NAB/Unit (RM)	1.0437	1.0988	1.1803
Jumlah Unit ('000)	32	1,992	2,034
NAB tertinggi untuk tahun (RM)	1.0038	1.0988	1.1839
NAB terendah untuk tahun (RM)	0.9918	0.9677	1.0942
Pulangan Pelaburan	0.50%	5.38%	7.60%
Purata Pulangan (RM'000)	0	58	110

PENGAGIHAN ASET



EKUITI & SEKURITI PENDAPATAN TETAP

	Jumlah pegangan	Kos MTM	Nilai Pasaran	% NAB
Dana CIMB Aviva Growth	324,995	471,116	614,176	25.6
Dana CIMB Aviva Conservative	1,697,374	1,751,777	1,795,992	74.8

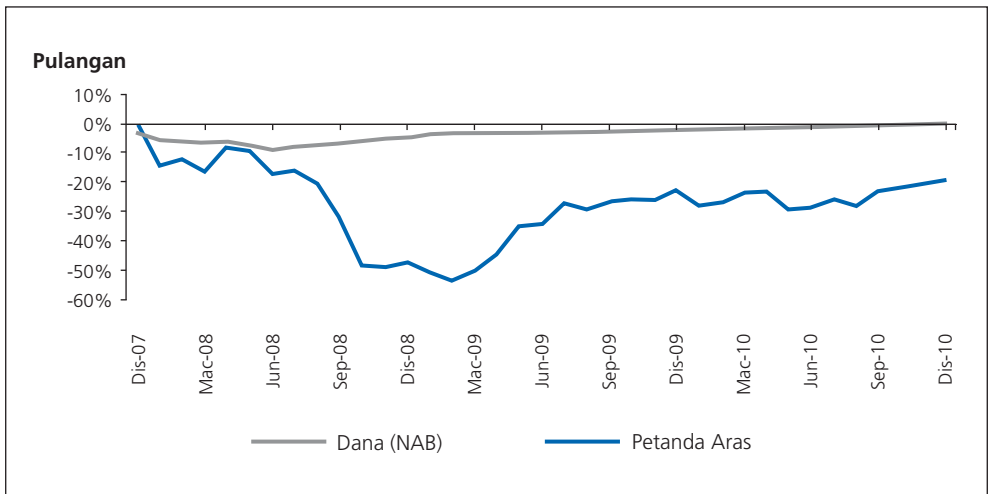
Dynamic Asia Capital Protected (DACP)

Apakah Prestasi Dana untuk tempoh dinyatakan dan sejak dilancarkan sehingga 14 Disember 2010?

	31 Dis 2007 (%)	31 Dis 2008 (%)	31 Dis 2009 (%)	14 Dis 2010 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	-	(1.50)	2.96	1.95	0.02
Petanda aras (Indeks Rujukan)	-	(47.07)	45.77	4.66	(19.08)

Semasa tahun 2010, Dana mencatatkan pulangan positif sebanyak 1.95% untuk tempoh di bawah ulasan. Dana ini telah matang pada 14 Disember 2010.

PRESTASI DANA DACP SEJAK DILANCARKAN



ANALISA PERUBAHAN NILAI ASET BERSIH (NAB)

	31 Dis 2007	31 Dis 2008	31 Dis 2009	14 Dis 2010
NAB (RM'000)	348,559	335,003	322,189	316,448
NAB/Unit (RM)	0.9672	0.9528	0.9810	1.0002
Jumlah Unit ('000)	360,380	351,601	328,417	316,383
NAB tertinggi untuk tahun (RM)	0.9980	0.9980	0.9818	1.0002
NAB terendah untuk tahun (RM)	0.9670	0.9083	0.9560	0.9822
Pulangan Pelaburan	-	(1.21%)	3.04%	2.05%
Purata Pulangan (RM'000)	-	(4,069)	2,754	2,244

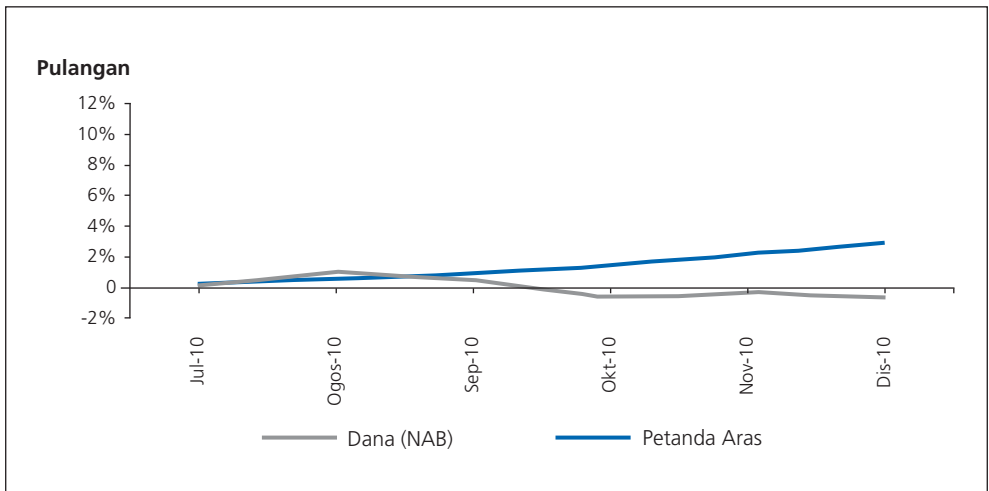
CIMB Dual Income (CDI)

Apakah Prestasi Dana untuk tempoh dinyatakan dan sejak dilancarkan sehingga 31 Disember 2010?

	31 Dis 2010 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	(0.62)	(0.62)
Petanda aras (Indeks Rujukan)	2.90	2.90

Semasa tahun 2010, Dana mencatatkan pulangan negatif sebanyak 0.62% untuk tempoh di bawah ulasan.

PRESTASI DUAL INCOME SEJAK DILANCARKAN



ANALISA PERUBAHAN NILAI ASET BERSIH (NAB)

	31 Dis 2010
NAB (RM'000)	35,658
NAB/Unit (RM)	0.9938
Jumlah Unit ('000)	35,880
NAB tertinggi untuk tahun (RM)	1.0105
NAB terendah untuk tahun (RM)	0.9920
Pulangan Pelaburan	-0.60%
Purata Pulangan (RM'000)	(218)

Penyata Pengurus

Saya, Saw Teow Yam, Ketua Pegawai Eksekutif CIMB Aviva Assurance Berhad ("Pengurus"), menyatakan bahawa, pada pendapat Pengurus, penyata kewangan yang dibentangkan pada halaman 118 hingga 167 memberikan gambaran yang benar dan saksama tentang kedudukan Dana Berkaitan-Pelaburan CIMB Aviva Assurance, yang merangkumi Dana Imbangan, Dana Pertumbuhan AMAL, Dana Commerce Investment Guaranteed ("CIG"), Dana Commerce Investment Guaranteed 2 ("CIG2"), Dana Commerce Investment Guaranteed 3 ("CIG3"), Dana Commerce Investment Guaranteed 4 ("CIG4"), Dana Best Select Capital Guaranteed ("BSCG"), Dana Dynamic Asset Capital Protected ("DACP"), Dana CIMB Aviva Growth ("CAG"), Dana CIMB Aviva Balanced Stable ("CABS"), Dana CIMB Aviva Balanced Moderate ("CABM"), Dana CIMB Aviva Balanced Aggressive ("CABA"), Dana CIMB Aviva Conservative ("CAC") dan Dana CIMB Dual Income ("CDI") pada 31 Disember 2010 dan keputusan-keputusan, perubahan dalam nilai aset bersih dan aliran tunai mereka bagi tahun kewangan berakhir pada tarikh tersebut selaras dengan Piawaian Laporan Kewangan ("FRS") di Malaysia sebagaimana diubahsuai oleh Garis Panduan Mengenai Perniagaan Insurans/Takaful Berkaitan-Pelaburan yang diterbitkan oleh Bank Negara Malaysia.

Bagi pihak Pengurus,

SAW TEOW YAM
KETUA PEGAWAI EKSEKUTIF

Kuala Lumpur
31 March 2011

Laporan Juruaudit Bebas Kepada Para Pemegang Polisi

LAPORAN MENGENAI PENYATA KEWANGAN

Kami telah mengaudit penyata kewangan Dana, yang merangkumi penyata aset dan liabiliti pada 31 Disember 2010, penyata pendapatan dan perbelanjaan, penyata perubahan nilai aset bersih dan penyata aliran tunai bagi tempoh kewangan yang berakhir pada tarikh tersebut dan satu ringkasan dasar perakaunan penting dan nota-nota lain, seperti yang dibentangkan pada halaman 118 hingga 167.

TANGGUNGJAWAB PENGURUS TERHADAP PENYATA KEWANGAN

CIMB Aviva Assurance Berhad, ("Pengurus kepada Dana") bertanggungjawab terhadap penyediaan penyata kewangan yang saksama menurut Piawaian Pelaporan Kewangan di Malaysia sebagaimana diubahsuai oleh Garis Panduan Mengenai Perniagaan Insurans/Takaful Berkaitan-Pelaburan yang diterbitkan oleh Bank Negara Malaysia, dan untuk kawalan dalaman Pengurus memastikan penyediaan penyata kewangan yang bebas daripada salah nyata yang ketara, sama ada disebabkan oleh penipuan atau kesilapan.

TANGGUNGJAWAB JURUAUDIT

Tanggungjawab kami adalah untuk menyatakan pendapat tentang penyata kewangan berdasarkan audit yang dilaksanakan. Kami telah melaksanakan audit tersebut menurut piawaian pengauditan yang diluluskan di Malaysia. Piawaian tersebut mewajibkan kami mematuhi tuntutan etika di samping merancang dan melaksanakan audit untuk memperoleh keyakinan yang munasabah samaada atau tidak penyata kewangan tersebut bebas daripada salah nyata yang ketara.

Sesuatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit mengenai amaun dan pendedahan dalam penyata kewangan. Prosedur yang dipilih bergantung pada pertimbangan kami, termasuk penilaian risiko salah nyata yang ketara pada penyata kewangan, sama ada disebabkan oleh penipuan atau kesilapan. Dalam membuat penilaian risiko tersebut, kami mengambil kira kawalan dalaman yang bersesuaian untuk Pengurus kepada Dana dalam penyediaan penyata kewangan yang saksama bagi tujuan merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Pengurus kepada Dana. Sesuatu audit juga termasuk penilaian kesesuaian dasar perakaunan yang diguna pakai dan kemunasabahan anggaran perakaunan yang dibuat oleh Pengurus kepada Dana, serta penilaian pembentangan penyata kewangan secara keseluruhan. Kami percaya bahawa bukti audit yang kami peroleh adalah mencukupi dan bersesuaian untuk memberikan asas yang munasabah untuk pendapat kami.

PENDAPAT

Pada pendapat kami, penyata kewangan tersebut telah disediakan selaras dengan Piawaian Pelaporan Kewangan di Malaysia, sebagaimana diubahsuai oleh Garis Panduan Mengenai Perniagaan Insurans/Takaful Berkaitan-Pelaburan yang diterbitkan oleh Bank Negara Malaysia untuk memberikan gambaran yang benar dan saksama mengenai kedudukan kewangan Dana pada 31 Disember 2010 dan prestasi kewangan dan aliran tunai untuk tahun kewangan berakhir pada tarikh tersebut.

Laporan Juruaudit Bebas Kepada Para Pemegang Polisi (samb.)

PERKARA-PERKARA LAIN

Laporan ini disediakan hanya untuk Pemegang Polisi Dana, sebagai satu badan sahaja, dan bukan untuk sebarang tujuan yang lain. Kami tidak akan bertanggungjawab kepada mana-mana pihak lain untuk kandungan laporan ini.

PRICEWATERHOUSECOOPERS

(No. AF: 1146)

Akauntan Bertauliah

Kuala Lumpur

31 March 2011

Ini adalah terjemahan Bahasa Malaysia untuk penyata kewangan Dana Berkaitan-Pelaburan CIMB Aviva Assurance yang telah diaudit, yang pada asalnya telah disediakan dalam Bahasa Inggeris. Terjemahan ini telah dibuat untuk membolehkan ahli-ahli Pemegang Polisi Dana yang fasih dalam Bahasa Malaysia untuk memahami sepenuhnya penyata kewangan berkenaan. Para pembaca dinasihatkan supaya merujuk kepada versi Bahasa Inggeris untuk penyata kewangan dan pendapat juruaudit yang telah disahkan.

Penyata Aset dan Liabiliti

Sehingga pada 31 Disember 2010

	Nota	Dana Pertumbuhan AMBAL RM	Dana CIG RM	Dana CIG2 RM	Dana CIG3 RM	Dana CIG4 RM	Dana CDI RM	
PELABURAN								
Nilai Saksama Melalui Untung atau Rugi								
Pelaburan disenarai	3	-	-	-	-	-	-	
Sekuriti kerajaan Malaysia		-	-	-	-	-	-	
Pelaburan tidak disenarai	4	-	-	-	-	-	-	
Pelaburan lain	5	-	-	-	-	-	35,546,112	
Deposit tetap dan panggilan		3,968,000	5,136,000	-	-	-	-	
		3,968,000	5,136,000	-	-	-	35,546,112	
ASET-ASET LAIN								
Pendapatan belum terima dan diakru		3,989	1,272	-	-	-	-	
Belum terima		120	195	-	-	-	95,760	
Amaan belum terima dari pengurus dana		20,446	13,687	-	-	-	-	
Aset cukai tertunda	6	-	-	-	-	-	19,005	
JUMLAH ASET		3,992,555	5,151,154	-	-	-	35,660,877	
LIABILITI								
Belum dibayar		327,518	525,662	-	-	-	3,362	
Liabiliti cukai semasa		35,228	68,314	-	-	-	-	
Liabiliti cukai tertunda	6	-	-	-	-	-	-	
JUMLAH LIABILITI		362,746	593,976	-	-	-	3,362	
NILAI ASET BERSIH DANA		3,629,809	4,557,178	-	-	-	35,657,515	
DIWAKILI OLEH:								
Modal Pemegang Polisi	7	2,193,357	2,222,199	(4,710,645)	(6,398,751)	(6,117,830)	(14,081,460)	35,884,678
Pendapatan/(rugi) tidak diagih dibawa ke hadapan		1,436,452	2,334,979	4,710,645	6,398,751	6,117,830	14,081,460	(227,163)
Liabiliti pemegang polisi		3,629,809	4,557,178	-	-	-	-	35,657,515
Unit di dalam edaran	7	2,233,646	2,243,442	-	-	-	-	35,880,080
Nilai aset bersih seunit		1.63	2.03	-	-	-	-	0.99

Penyata Aset dan Liabiliti

Sehingga pada 31 Disember 2010 (samb.)

2010

	<u>Nota</u>	<u>Dana</u> <u>BSCG</u> <u>RM</u>	<u>Dana</u> <u>DACP</u> <u>RM</u>	<u>Dana</u> <u>CAG</u> <u>RM</u>	<u>Dana</u> <u>CABS</u> <u>RM</u>	<u>Dana</u> <u>CABM</u> <u>RM</u>	<u>Dana</u> <u>CABA</u> <u>RM</u>	<u>Dana</u> <u>CAC</u> <u>RM</u>
PELABURAN								
Nilai Saksama Melalui Untung atau Rugi								
Pelaburan disenarai	3	–	–	27,362,971	–	–	–	–
Sekuriti kerajaan Malaysia		–	–	–	–	–	–	1,059,100
Pelaburan tidak disenarai	4	–	–	–	–	–	–	24,224,662
Pelaburan lain	5	–	–	–	2,410,168	3,106,572	7,578,002	–
Deposit tetap dan panggilan		–	–	2,600,000	–	–	–	4,700,000
		–	–	29,962,971	2,410,168	3,106,572	7,578,002	29,983,762
ASET-ASET LAIN								
Pendapatan belum terima dan diakui		–	–	75,845	–	–	–	303,255
Belum terima		–	–	–	–	8,933	–	–
Amaun belum terima dari pengurus dana		–	–	1,295,365	26,666	52,958	589,186	321,212
Aset cukai tertunda	6	–	–	–	–	–	–	4,813
JUMLAH ASET		–	–	31,334,181	2,436,834	3,168,463	8,167,188	30,613,042
LIABILITI								
Belum dibayar		–	–	1,141,491	14,925	16,543	672,865	888,848
Liabiliti cukai semasa		–	–	234,713	6,856	13,187	47,795	115,002
Liabiliti cukai tertunda	6	–	–	472,949	14,958	27,100	83,157	–
JUMLAH LIABILITI		–	–	1,849,153	36,739	56,830	803,817	1,003,850
NILAI ASET BERSIH DANA		–	–	29,485,028	2,400,095	3,111,633	7,363,371	29,609,192
DIWAKILI OLEH:								
Modal Pemegang Polisi	7	(25,164,860)	(7,722,592)	19,158,288	2,124,382	2,595,020	5,696,055	27,838,547
Pendapatan/(rugi) tidak diagih dibawa ke hadapan		25,164,860	7,722,592	10,326,740	275,713	516,613	1,667,316	1,770,645
Liabiliti pemegang polisi		–	–	29,485,028	2,400,095	3,111,633	7,363,371	29,609,192
Unit di dalam edaran	7	–	–	15,957,390	2,033,515	2,286,380	5,153,204	28,686,929
Nilai aset bersih seunit		–	–	1.85	1.18	1.36	1.43	1.03

Penyata Aset dan Liabiliti

Sehingga pada 31 Disember 2010 (samb.)

2009

	Nota	Dana Pertumbuhan AMAL RM	Dana CIG RM	Dana CIG2 RM	Dana CIG3 RM	Dana CIG4 RM	Dana CDI RM
PELABURAN							
Pelaburan disenarai	3	1,955,387	4,049,455	–	–	–	5,743,700
Sekuriti Kerajaan Malaysia		–	–	–	–	–	–
Pelaburan tidak disenarai	4	516,350	–	–	–	–	24,100,777
Pelaburan lain	5	–	–	–	–	–	–
Deposit tetap dan panggilan		940,000	145,000	–	–	–	50,194,707
		3,411,737	4,194,455	–	–	–	80,039,184
ASET-ASET LAIN							
Tunai di bank		–	–	–	–	–	12,335
Pendapatan belum terima dan diakru		18,150	37,641	–	–	–	588,711
Belum terima		–	–	–	–	–	–
Amaun belum diterima dari pengurus dana		16,535	–	–	–	–	–
Cukai semasa boleh dikembali		18,724	35,493	–	–	–	78,226
Aset cukai tertunda	6	7,526	24,696	–	–	–	728,714
JUMLAH ASET		3,472,672	4,292,285	–	–	–	81,447,170
LIABILITI							
Belum dibayar		287,076	487,991	–	–	–	4,648,462
Amaun belum dibayar kepada pengurus dana		–	9,395	–	–	–	54,130
Liabiliti cukai semasa		8,314	16,516	–	–	–	302,670
Liabiliti cukai tertunda	6	–	–	–	–	–	–
JUMLAH LIABILITI		295,390	513,902	–	–	–	5,005,262
NILAI ASET BERSIH DANA		3,177,282	3,778,383	–	–	–	76,441,908
DIWAKILI OLEH:							
Modal pemegang polisi	7	2,142,066	2,187,575	(4,710,645)	(6,398,751)	(6,117,830)	63,232,450
Pendapatan tidak diagih/ dibawa ke hadapan		1,035,216	1,590,808	4,710,645	6,398,751	6,117,830	13,209,458
Liabiliti pemegang polisi		3,177,282	3,778,383	–	–	–	76,441,908
Unit dalam edaran	7	2,192,074	2,246,931	–	–	–	72,542,156
Nilai aset bersih seunit		1.45	1.68	–	–	–	1.05

Penyata Aset dan Liabiliti

Sehingga pada 31 Disember 2010 (samb.)

2009

	Nota	Dana BSCG RM	Dana DACP RM	Dana CAG RM	Dana CABS RM	Dana CABM RM	Dana CABA RM	Dana CAC RM
PELABURAN								
Pelaburan disenarai	3	–	–	20,315,056	–	–	–	–
Sekuriti Kerajaan Malaysia		–	–	–	–	–	–	1,060,800
Pelaburan tidak disenarai	4	–	–	–	–	–	–	24,568,377
Pelaburan lain	5	–	324,239,450	–	2,197,282	2,582,350	6,350,576	–
Deposit tetap dan panggilan		–	–	3,172,000	–	–	–	6,962,000
		–	324,239,450	23,487,056	2,197,282	2,582,350	6,350,576	32,591,177
ASET-ASET LAIN								
Tunai di bank		–	–	–	–	–	–	–
Pendapatan belum terima dan diakru		–	–	63,738	–	796	–	249,210
Belum terima		–	–	36,285	1,204	–	–	–
Amaan belum diterima dari pengurus dana		–	–	205,480	784	852	98,925	235,741
Cukai semasa boleh dikembali		–	4,319	41,358	–	–	–	–
Aset cukai tertunda	6	–	–	–	–	–	–	–
JUMLAH ASET		–	324,243,769	23,833,917	2,199,270	2,583,998	6,449,501	33,076,128
LIABILITI								
Belum dibayar		–	1,875,552	666,786	643	837	70,704	346,706
Amaan belum dibayar kepada pengurus dana		–	–	–	–	–	–	–
Liabiliti cukai semasa		–	–	155,432	2,696	5,114	14,353	85,658
Liabiliti cukai tertunda	6	–	179,656	241,543	6,690	12,433	40,918	5,526
JUMLAH LIABILITI		–	2,055,208	1,063,761	10,029	18,384	125,975	437,890
NILAI ASET BERSIH DANA		–	322,188,561	22,770,156	2,189,241	2,565,614	6,323,526	32,638,238
DIWAKILI OLEH:								
Modal pemegang polisi	7	(25,164,860)	320,551,038	18,344,013	2,083,936	2,365,758	5,688,080	31,761,850
Pendapatan tidak diagih/dibawa ke hadapan		25,164,860	1,637,523	4,426,143	105,305	199,856	635,446	876,388
Liabiliti pemegang polisi		–	322,188,561	22,770,156	2,189,241	2,565,614	6,323,526	32,638,238
Unit dalam edaran	7	–	328,417,393	15,217,322	1,992,317	2,137,647	4,789,295	31,726,804
Nilai aset bersih seunit		–	0.98	1.50	1.10	1.20	1.32	1.03

Penyata Pendapatan dan Perbelanjaan

untuk Tahun Kewangan Berakhir 31 Disember 2010

	<u>Nota</u>	<u>Dana Imbangan</u> RM	<u>Dana Pertumbuhan AMAL</u> RM	<u>Dana CIG</u> RM	<u>Dana CIG2</u> RM	<u>Dana CIG3</u> RM	<u>Dana CIG4</u> RM	<u>Dana CDI</u> RM
Pendapatan faedah:								
- Deposit tetap dan panggilan		32,731	13,319	-	-	-	404,459	-
- Sekuriti hutang korporat tidak disenarai		12,222	-	-	-	-	308,052	-
Pendapatan dividen kasar		59,053	109,606	-	-	-	90,875	-
Untung atas pelupusan pelaburan		421,013	836,224	-	-	-	569,589	-
Untung modal tidak direalisasi atas pelaburan		-	-	-	-	-	-	-
Pendapatan lain		-	76	-	-	-	-	-
Kemasukan semula atas pengurangan kerugian		-	-	-	-	-	675,863	-
Jumlah pendapatan		525,019	959,225	-	-	-	2,048,838	-
DITOLAK:								
Yuran pengurusan		46,114	67,635	-	-	-	280,904	-
Yuran dan perbelanjaan pentadbiran		28,142	46,323	-	-	-	3,312	3,300
Rugi atas pelupusan pelaburan		-	-	-	-	-	-	5,300
Rugi modal tidak direalisasi atas pelabura		-	-	-	-	-	-	237,568
Jumlah perbelanjaan		74,256	113,958	-	-	-	284,216	246,168
LEBIHAN PENDAPATAN/ (RUGI) ATAS PERBELANJAAN/ PENDAPATAN SEBELUM CUKAI								
		450,763	845,267	-	-	-	1,764,622	(246,168)
CUKAI	8	(49,527)	(101,096)	-	-	-	(892,620)	19,005
LEBIHAN PENDAPATAN/ (RUGI) ATAS PERBELANJAAN/ PENDAPATAN								
		401,236	744,171	-	-	-	872,002	(227,163)
PENDAPATAN TIDAK DIAGIH DIBAWA KE HADAPAN								
		1,035,216	1,590,808	4,710,645	6,393,751	6,117,830	13,209,458	-
PENDAPATAN/(RUGI) TIDAK DIAGIH DIBAWA KE HADAPAN								
		1,436,452	2,334,979	4,710,645	6,393,751	6,117,830	14,081,460	(227,163)

Penyata Pendapatan dan Perbelanjaan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2010

	<u>Nota</u>	<u>Dana</u> <u>BSCG</u> <u>RM</u>	<u>Dana</u> <u>DACP</u> <u>RM</u>	<u>Dana</u> <u>CAG</u> <u>RM</u>	<u>Dana</u> <u>CABS</u> <u>RM</u>	<u>Dana</u> <u>CABM</u> <u>RM</u>	<u>Dana</u> <u>CABA</u> <u>RM</u>	<u>Dana</u> <u>CAC</u> <u>RM</u>
Pendapatan faedah:								
– Deposit tetap dan panggilan		–	–	57,467	–	–	–	102,698
– Sekuriti hutang korporat tidak disenarai		–	–	–	–	–	–	1,252,101
Pendapatan dividen kasar		–	–	739,477	–	–	–	–
Untung atas pelupusan pelaburan		–	6,502,265	3,330,355	85,705	164,790	597,432	82,730
Untung modal tidak direalisasikan atas pelaburan		–	–	2,919,308	103,344	183,333	527,979	–
Pendapatan lain		–	–	–	–	–	–	–
Kemasukan semula atas pengurangan kerugian		–	–	–	–	–	–	–
Jumlah pendapatan		–	6,502,265	7,046,607	189,049	348,123	1,125,411	1,437,529
DITOLAK:								
Yuran pengurusan		–	73,371	376,334	–	–	–	304,814
Yuran dan perbelanjaan pentadbiran		–	3,300	208,087	3,517	3,512	3,508	4,563
Rugi atas pelupusan pelaburan		–	–	–	–	–	–	–
Rugi modal tidak direalisasikan atas pelabura		–	–	–	–	–	–	129,232
Jumlah perbelanjaan		–	76,671	584,421	3,517	3,512	3,508	438,609
LEBIHAN PENDAPATAN/ (RUGI) ATAS PERBELANJAAN/ PENDAPATAN SEBELUM CUKAI								
		–	6,425,594	6,462,186	185,532	344,611	1,121,903	998,920
CUKAI	8	–	(340,525)	(561,589)	(15,124)	(27,854)	(90,033)	(104,663)
LEBIHAN PENDAPATAN/ (RUGI) ATAS PERBELANJAAN/ PENDAPATAN								
		–	6,085,069	5,900,597	170,408	316,757	1,031,870	894,257
PENDAPATAN TIDAK DIAGIH DIBAWA KE HADAPAN								
		25,164,860	1,637,523	4,426,143	105,305	199,856	635,446	876,388
PENDAPATAN/(RUGI) TIDAK DIAGIH DIBAWA KE HADAPAN								
		25,164,860	7,722,592	10,326,740	275,713	516,613	1,667,316	1,770,645

Penyata Pendapatan dan Perbelanjaan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2009

	<u>Nota</u>	<u>Dana</u> <u>Imbangan</u> RM	<u>Dana</u> <u>Pertumbuhan</u> <u>AMAL</u> RM	<u>Dana</u> <u>CIG</u> RM	<u>Dana</u> <u>CIG2</u> RM	<u>Dana</u> <u>CIG3</u> RM	<u>Dana</u> <u>CIG4</u> RM	<u>Dana</u> <u>CDI</u> RM
Pendapatan faedah:								
– Deposit tetap dan panggilan		6,906	2,116	108,539	217,601	92,388	312,551	–
– Sekuriti hutang korporat tidak disenarai		45,334	–	281,374	1,259,726	615,400	3,003,057	–
Pendapatan dividen kasar		48,062	102,907	6,004	52,266	26,860	210,170	–
Untung atas pelupusan pelaburan		3,630	23,699	–	–	–	214,397	–
Untung modal tidak direalisasikan atas pelaburan		715,447	1,393,478	629,725	558,427	4,633,340	–	–
Jumlah pendapatan		819,379	1,522,200	1,025,642	2,088,020	5,367,988	3,740,175	–
DITOLAK:								
Yuran pengurusan		36,997	47,788	92,979	391,871	245,618	749,145	–
Yuran dan perbelanjaan pentadbiran		–	–	145	231	425	264	–
Rugi atas pelupusan pelaburan		–	–	620,064	260,173	608,987	–	–
Rugi modal tidak direalisasi atas pelaburan		–	–	–	–	–	1,369,300	–
Jumlah perbelanjaan		36,997	47,788	713,188	652,275	855,030	2,118,709	–
LEBIHAN PENDAPATAN ATAS PERBELANJAAN SEBELUM CUKAI								
		782,382	1,474,412	312,454	1,435,745	4,512,958	1,621,466	–
CUKAI	8	(65,549)	(127,995)	(32,446)	(146,228)	(379,149)	(234,795)	–
LEBIHAN PENDAPATAN ATAS PERBELANJAAN								
		716,833	1,346,417	280,008	1,289,517	4,133,809	1,386,671	–
PENDAPATAN/(RUGI) TIDAK DIAGIH DIBAWA KE HADAPAN								
		318,383	244,391	4,430,637	5,109,234	1,984,021	11,822,787	–
PENDAPATAN TIDAK DIAGIH DIBAWA KE HADAPAN								
		1,035,216	1,590,808	4,710,645	6,398,751	6,117,830	13,209,458	–

Penyata Pendapatan dan Perbelanjaan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2009

	<u>Nota</u>	<u>Dana BSCG RM</u>	<u>Dana DACP RM</u>	<u>Dana CAG RM</u>	<u>Dana CABS RM</u>	<u>Dana CABM RM</u>	<u>Dana CABA RM</u>	<u>Dana CAC RM</u>
Pendapatan faedah:								
– Deposit tetap dan panggilan		–	–	50,556	–	–	–	214,362
– Sekuriti hutang korporat tidak disenarai		–	–	–	–	–	–	723,742
Pendapatan dividen kasar		–	–	268,801	–	–	–	–
Untung atas pelupusan pelaburan		13,079,164	–	1,623,544	29,605	61,343	179,416	132,619
Untung modal tidak direalisasikan atas pelaburan		–	9,351,144	2,880,050	85,039	155,935	510,871	57,824
Jumlah pendapatan		13,079,164	9,351,144	4,822,951	114,644	217,278	690,287	1,128,547
DITOLAK:								
Yuran pengurusan		–	–	180,385	–	–	–	294,527
Yuran dan perbelanjaan pentadbiran		–	–	1,269	148	145	184	1,160
Rugi atas pelupusan pelaburan		–	53,900	–	–	–	–	–
Rugi modal tidak direalisasikan atas pelaburan		975,800	–	–	–	–	–	–
Jumlah perbelanjaan		975,800	53,900	181,654	148	145	184	295,687
LEBIHAN PENDAPATAN ATAS PERBELANJAAN SEBELUM CUKAI								
		12,103,364	9,297,244	4,641,297	114,496	217,133	690,103	832,860
CUKAI	8	(968,269)	(743,773)	(385,836)	(9,397)	(17,525)	(55,226)	(89,263)
LEBIHAN PENDAPATAN ATAS PERBELANJAAN								
		11,135,095	8,553,471	4,255,461	105,099	199,608	634,877	743,597
PENDAPATAN/(RUGI) TIDAK DIAGIH DIBAWA KE HADAPAN								
		14,029,765	(6,915,948)	170,682	206	248	569	132,791
PENDAPATAN TIDAK DIAGIH DIBAWA KE HADAPAN								
		25,164,860	1,637,523	4,426,143	105,305	199,856	635,446	876,388

Penyata Perubahan Nilai Aset Bersih

untuk Tahun Kewangan Berakhir 31 Disember 2010

		Dana	Dana	Dana	Dana	Dana	Dana	Dana
	<u>Nota</u>	<u>Imbangan</u>	<u>Pertumbuhan</u>	<u>CIG</u>	<u>CIG2</u>	<u>CIG3</u>	<u>CIG4</u>	<u>CDI</u>
		RM	AMAL	RM	RM	RM	RM	RM
			RM					
Nilai aset bersih pada permulaan tahun kewangan		3,177,282	3,778,383	–	–	–	76,441,908	–
Perubahan disebabkan penciptaan dan pembatalan unit semasa tahun kewangan:								
Penciptaan unit	7	72,450	136,155	–	–	–	–	36,926,020
Pembatalan unit	7	(21,159)	(101,531)	–	–	–	(77,731,910)	(1,041,342)
		51,291	34,624	–	–	–	(77,313,910)	35,884,678
Lebihan pendapatan atas perbelanjaan untuk tahun kewangan:								
Pendapatan direalisasi bersih Untung/(Rugi) modal tidak direalisasi atas pelaburan		401,236	744,171	–	–	–	872,002	10,405
		–	–	–	–	–	–	(237,568)
		401,236	744,171	–	–	–	872,002	(227,163)
Nilai aset bersih pada akhir tahun kewangan		3,629,809	4,557,178	–	–	–	–	35,657,515

Penyata Perubahan Nilai Aset Bersih

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2010

	<u>Nota</u>	<u>Dana</u> <u>BSCG</u> RM	<u>Dana</u> <u>DACP</u> RM	<u>Dana</u> <u>CAG</u> RM	<u>Dana</u> <u>CABS</u> RM	<u>Dana</u> <u>CABM</u> RM	<u>Dana</u> <u>CABA</u> RM	<u>Dana</u> <u>CAC</u> RM
Nilai aset bersih pada permulaan tahun kewangan		–	322,188,561	22,770,156	2,189,241	2,565,614	6,323,526	32,638,238
Perubahan disebabkan penciptaan dan pembatalan unit semasa tahun kewangan:								
Penciptaan unit	7	–	–	10,037,710	577,474	1,337,488	3,593,928	791,407
Pembatalan unit	7	–	(328,273,630)	(9,223,435)	(537,028)	(1,108,226)	(3,585,953)	(4,714,710)
			(328,273,630)	814,275	40,446	229,262	7,975	(3,923,303)
Lebih pendapatan atas perbelanjaan untuk tahun kewangan:								
Pendapatan direalisasi bersih Untung/(Rugi) modal tidak direalisasi atas pelaburan		–	6,085,069	2,981,289	67,064	133,424	503,891	1,023,489
		–	–	2,919,308	103,344	183,333	527,979	(129,232)
		–	6,085,069	5,900,597	170,408	316,757	1,031,870	894,257
Nilai aset bersih pada akhir tahun kewangan		–	–	29,485,028	2,400,095	3,111,633	7,363,371	29,609,192

Penyata Perubahan Nilai Aset Bersih

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2009

	<u>Nota</u>	<u>Dana</u> <u>Imbangan</u> <u>RM</u>	<u>Dana</u> <u>Pertumbuhan</u> <u>AMAL</u> <u>RM</u>	<u>Dana</u> <u>CIG</u> <u>RM</u>	<u>Dana</u> <u>CIG2</u> <u>RM</u>	<u>Dana</u> <u>CIG3</u> <u>RM</u>	<u>Dana</u> <u>CIG4</u> <u>RM</u>	<u>Dana</u> <u>CDI</u> <u>RM</u>
Nilai aset bersih pada permulaan tahun kewangan		2,470,201	2,434,602	27,849,839	48,363,899	19,266,448	76,470,542	–
Perubahan disebabkan penciptaan dan pembatalan unit semasa tahun kewangan:								
Penciptaan unit	7	–	–	–	–	–	–	–
Pembatalan unit	7	(9,752)	(2,636)	(28,129,847)	(49,653,416)	(23,400,257)	(1,415,305)	–
		(9,752)	(2,636)	(28,129,847)	(49,653,416)	(23,400,257)	(1,415,305)	–
Lebih pendapatan atas perbelanjaan untuk tahun kewangan:								
Pendapatan/(Perbelanjaan) direalisasikan bersih		1,386	(47,061)	(349,717)	731,090	(499,531)	2,755,971	–
Untung/(Rugi) modal tidak direalisasikan atas pelaburan		715,447	1,393,478	629,725	558,427	4,633,340	(1,369,300)	–
		716,833	1,346,417	280,008	1,289,517	4,133,809	1,386,671	–
Nilai aset bersih pada akhir tahun kewangan		3,177,282	3,778,383	–	–	–	76,441,908	–

Penyata Perubahan Nilai Aset Bersih

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2009

	<u>Nota</u>	<u>Dana</u> <u>BSCG</u> <u>RM</u>	<u>Dana</u> <u>DACP</u> <u>RM</u>	<u>Dana</u> <u>CAG</u> <u>RM</u>	<u>Dana</u> <u>CABS</u> <u>RM</u>	<u>Dana</u> <u>CABM</u> <u>RM</u>	<u>Dana</u> <u>CABA</u> <u>RM</u>	<u>Dana</u> <u>CAC</u> <u>RM</u>
Nilai aset bersih pada permulaan tahun kewangan		237,940,660	335,003,426	5,263,326	33,405	31,923	61,830	20,182,486
Perubahan disebabkan penciptaan dan pembatalan unit semasa tahun kewangan:								
Penciptaan unit	7	–	–	14,720,619	2,685,242	3,176,500	7,003,984	12,600,013
Pembatalan unit	7	(249,075,755)	(21,368,336)	(1,469,250)	(634,505)	(842,417)	(1,377,165)	(887,858)
		(249,075,755)	(21,368,336)	13,251,369	2,050,737	2,334,083	5,626,819	11,712,155
Lebihan pendapatan atas perbelanjaan untuk tahun kewangan:								
Pendapatan/(Perbelanjaan) direalisasikan bersih		12,110,895	(797,673)	1,375,411	20,060	43,673	124,006	685,773
Untung/(Rugi) modal tidak direalisasikan atas pelaburan		(975,800)	9,351,144	2,880,050	85,039	155,935	510,871	57,824
		11,135,095	8,553,471	4,255,461	105,099	199,608	634,877	743,597
Nilai aset bersih pada akhir tahun kewangan		–	322,188,561	22,770,156	2,189,241	2,565,614	6,323,526	32,638,238

Penyata Aliran Tunai

untuk Tahun Kewangan Berakhir 31 Disember 2010

		Dana	Dana	Dana	Dana	Dana	Dana	
	Nota	Imbangan	Pertumbuhan	CIG	CIG2	CIG3	CIG4	Dana
		RM	AMAL	RM	RM	RM	RM	CDI
			RM					RM
ALIRAN TUNAI DARI								
AKTIVITI OPERASI								
LEBIHAN PENDAPATAN/ (RUGI) ATAS PERBELANJAAN/ PENDAPATAN		401,236	744,171	-	-	-	872,002	(227,163)
Pelarasan untuk:								
(Untung)/Rugi atas pelupusan pelaburan		(421,013)	(836,244)	-	-	-	(569,589)	5,300
Rugi/(Untung) modal tidak direalisasi atas pelaburan		-	-	-	-	-	-	237,568
Hapus kira atas pengurangan kerugian		-	-	-	-	-	(675,863)	-
Pendapatan dividen		(59,053)	(109,606)	-	-	-	(90,875)	-
Pendapatan faedah		(44,953)	(13,319)	-	-	-	(712,511)	-
Cukai		49,527	101,096	-	-	-	892,620	(19,005)
Rugi dari operasi sebelum perubahan dalam aset dan liabiliti operasi		(74,256)	(113,902)	-	-	-	(284,216)	(3,300)
Belian pelaburan		(2,146,373)	(3,482,361)	-	-	-	(4,990,004)	(36,974,220)
Hasil dari pelupusan pelaburan (Peningkatan)/Pengurangan dalam deposit tetap dan panggilan		5,039,123	8,368,060	-	-	-	36,079,933	1,185,240
Pengurangan/(Peningkatan) dalam belum terima		(3,028,000)	(4,991,000)	-	-	-	50,194,707	-
Peningkatan/(Pengurangan) dalam belum bayar		14,693	21,611	-	-	-	78,226	(95,760)
Pendapatan dividen diterima		25,355	3,674	-	-	-	(5,169,168)	3,362
Pendapatan faedah diterima		66,659	146,732	-	-	-	145,489	-
Pendapatan faedah diterima		51,508	12,562	-	-	-	1,246,608	-
Tunai bersih (diguna)/dihasil dari aktiviti operasi		(51,291)	(34,624)	-	-	-	77,301,575	(35,884,678)
ALIRAN TUNAI DARI								
AKTIVITI PEMBIAYAAN								
Hasil dari penciptaan unit	7	72,450	136,155	-	-	-	-	36,926,020
Bayaran untuk pembatalan unit	7	(21,159)	(101,531)	-	-	-	(77,313,910)	(1,041,342)
Tunai bersih dihasilkan dari/ (digunakan dalam) aktiviti pembiayaan		51,291	34,624	-	-	-	(77,313,910)	35,884,678
PERGERAKAN BERSIH TUNAI DAN SETARA TUNAI		-	-	-	-	-	(12,335)	-
TUNAI DAN SETARA TUNAI PADA PERMULAAN TAHUN KEWANGAN		-	-	-	-	-	12,335	-
TUNAI DAN SETARA TUNAI PADA AKHIR TAHUN KEWANGAN		-	-	-	-	-	-	-

Penyata Aliran Tunai

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2010

	Nota	Dana BSCG RM	Dana DACP RM	Dana CAG RM	Dana CABS RM	Dana CABM RM	Dana CABA RM	Dana CAC RM
ALIRAN TUNAI DARI AKTIVITI OPERASI								
LEBIHAN PENDAPATAN/ (RUGI) ATAS PERBELANJAAN/ PENDAPATAN		-	6,085,069	5,900,597	170,408	316,757	1,031,870	894,257
Pelarasan untuk: (Untung)/Rugi atas pelupusan pelaburan		-	(6,502,265)	(3,330,355)	(85,705)	(164,790)	(597,432)	(82,730)
Rugi/(Untung) modal tidak direalisasikan atas pelaburan		-	-	(2,919,308)	(103,344)	(183,333)	(527,979)	129,232
Hapus kira atas pengurangan kerugian		-	-	-	-	-	-	-
Pendapatan dividen		-	-	(739,477)	-	-	-	-
Pendapatan faedah		-	-	(57,467)	-	-	-	(1,354,799)
Cukai		-	340,525	561,589	15,124	27,854	90,033	104,663
Rugi dari operasi sebelum perubahan dalam aset dan liabiliti operasi		-	(76,671)	(584,421)	(3,517)	(3,512)	(3,508)	(309,377)
Belian pelaburan		-	-	(29,228,452)	(934,979)	(1,666,491)	(3,697,745)	(47,783,062)
Hasil dari pelupusan pelaburan (Peningkatan)/Pengurangan dalam deposit tetap dan panggilan		-	330,741,715	28,430,200	911,142	1,490,392	3,595,730	48,081,975
Pengurangan/(Peningkatan) dalam belum terima		-	-	572,000	-	-	-	2,262,000
Peningkatan/(Pengurangan) dalam belum bayar		-	(2,391,414)	223,803	11,586	10,592	587,809	456,484
Pendapatan dividen diterima		-	-	727,675	-	-	-	-
Pendapatan faedah diterima		-	-	57,162	-	-	-	1,300,754
Tunai bersih (diguna)/dihasil dari aktiviti operasi		-	328,273,630	(814,275)	(40,446)	(229,262)	(7,975)	3,923,303
ALIRAN TUNAI DARI AKTIVITI PEMBIAYAAN								
Hasil dari penciptaan unit	7	-	-	10,037,710	577,474	1,337,488	3,593,928	791,407
Bayaran untuk pembatalan unit	7	-	(328,273,630)	(9,223,435)	(537,028)	(1,108,226)	(3,585,953)	(4,714,710)
Tunai bersih dihasilkan dari/ (digunakan dalam) aktiviti pembiayaan		-	(328,273,630)	814,275	40,446	229,262	7,975	(3,923,303)
PERGERAKAN BERSIH TUNAI DAN SETARA TUNAI		-	-	-	-	-	-	-
TUNAI DAN SETARA TUNAI PADA PERMULAAN TAHUN KEWANGAN		-	-	-	-	-	-	-
TUNAI DAN SETARA TUNAI PADA AKHIR TAHUN KEWANGAN		-	-	-	-	-	-	-

Nota-nota yang dilampirkan adalah sebahagian penting penyata kewangan ini.

Penyata Aliran Tunai

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2009

	<u>Nota</u>	<u>Dana</u> <u>Imbangan</u> <u>RM</u>	<u>Dana</u> <u>Pertumbuhan</u> <u>AMAL</u> <u>RM</u>	<u>Dana</u> <u>CIG</u> <u>RM</u>	<u>Dana</u> <u>CIG2</u> <u>RM</u>	<u>Dana</u> <u>CIG3</u> <u>RM</u>	<u>Dana</u> <u>CIG4</u> <u>RM</u>	<u>Dana</u> <u>CDI</u> <u>RM</u>
ALIRAN TUNAI DARI AKTIVITI OPERASI								
LEBIHAN PENDAPATAN ATAS PERBELANJAAN		716,833	1,346,417	280,008	1,289,517	4,133,809	1,386,671	–
Pelarasan untuk: (Untung)/Rugi atas pelupusan pelaburan		(3,630)	–	620,064	260,173	608,987	76,404	–
(Untung)/Rugi modal tidak direalisasikan atas pelaburan		(715,447)	(23,699)	(629,725)	(558,427)	(4,633,340)	3,813,525	–
Pendapatan dividen		(48,062)	(1,496,385)	(6,004)	(52,266)	(26,860)	(322,495)	–
Pendapatan faedah		(52,240)	(2,116)	(389,913)	(1,477,327)	(707,788)	(4,288,063)	–
Cukai		65,549	127,995	32,446	146,228	379,149	234,795	–
(Rugi)/Untung dari operasi sebelum perubahan dalam aset dan liabiliti operasi		(36,997)	(47,788)	(93,124)	(392,102)	(246,043)	900,837	–
Belian pelaburan		(2,456,758)	(3,825,610)	(2,863,240)	(26,878,233)	(21,589,004)	(66,533,704)	–
Hasil dari pelupusan pelaburan		2,810,395	3,802,989	26,698,059	69,780,869	43,331,632	104,198,107	–
(Peningkatan)/Pengurangan dalam deposit tetap		(428,000)	(52,000)	4,020,000	5,046,000	785,000	(43,785,663)	–
Pengurangan/(Peningkatan) dalam belum terima		(21,099)	(734)	219,758	128,013	215,237	(21,924)	–
Peningkatan/(Pengurangan) dalam belum bayar		46,616	58,397	(503,714)	(106,484)	(28,917)	1,434,067	–
Pendapatan dividen diterima		37,063	65,265	6,004	52,266	26,860	322,496	–
Pendapatan faedah diterima		58,532	2,117	646,104	2,023,087	905,492	4,899,407	–
Tunai bersih dihasilkan/(diguna) dari dari aktiviti operasi		9,752	2,636	28,129,847	49,653,416	23,400,257	1,413,623	–
ALIRAN TUNAI DARI AKTIVITI PEMBIAYAAN								
Hasil dari penciptaan unit	7	–	–	–	–	–	–	–
Bayaran untuk pembatalan unit	7	(9,752)	(2,636)	(28,129,847)	(49,653,416)	(23,400,257)	(1,415,305)	–
Tunai bersih (digunakan dalam)/dihasilkan dari aktiviti pembiayaan		(9,752)	(2,636)	(28,129,847)	(49,653,416)	(23,400,257)	(1,415,305)	–
PERGERAKAN BERSIH TUNAI DAN SETARA TUNAI		–	–	–	–	–	(1,682)	–
TUNAI DAN SETARA TUNAI PADA PERMULAAN TAHUN KEWANGAN		–	–	–	–	–	14,017	–
TUNAI DAN SETARA TUNAI PADA AKHIR TAHUN KEWANGAN		–	–	–	–	–	12,335	–

Penyata Aliran Tunai

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2009

	<u>Nota</u>	<u>Dana</u> <u>BSCG</u> <u>RM</u>	<u>Dana</u> <u>DACP</u> <u>RM</u>	<u>Dana</u> <u>CAG</u> <u>RM</u>	<u>Dana</u> <u>CABS</u> <u>RM</u>	<u>Dana</u> <u>CABM</u> <u>RM</u>	<u>Dana</u> <u>CABA</u> <u>RM</u>	<u>Dana</u> <u>CAC</u> <u>RM</u>
ALIRAN TUNAI DARI AKTIVITI OPERASI								
LEBIHAN PENDAPATAN ATAS PERBELANJAAN		11,135,095	8,553,471	4,255,461	105,099	199,608	634,877	743,597
Pelarasan untuk:								
(Untung)/Rugi atas pelupusan pelaburan		(13,079,164)	53,900	(1,623,544)	(28,605)	(61,343)	(179,416)	(132,619)
(Untung)/Rugi modal tidak direalisasi atas pelaburan		975,800	(9,351,144)	(2,880,050)	(85,039)	(155,935)	(510,871)	(57,824)
Pendapatan dividen		-	-	(268,801)	-	-	-	-
Pendapatan faedah		-	-	(50,556)	-	-	-	(938,104)
Cukai		968,269	743,773	385,836	9,397	17,525	55,226	89,263
(Rugi)/Untung dari operasi sebelum perubahan dalam aset dan liabiliti operasi		-	-	(181,654)	852	(145)	(184)	(295,687)
Belian pelaburan		-	-	(25,532,029)	(2,051,969)	(2,335,191)	(5,602,506)	(42,284,358)
Hasil dari pelupusan pelaburan		-	-	13,848,941	-	-	-	31,895,075
(Peningkatan)/(Pengurangan dalam deposit tetap		-	-	(2,058,050)	-	-	-	(2,033,162)
Pengurangan/(Peningkatan) dalam belum terima		4,992,924	-	(90,220)	(240)	416	(94,833)	(69,848)
Peningkatan/(Pengurangan) dalam belum bayar		-	557,236	506,024	620	837	70,704	276,462
Pendapatan dividen diterima		-	-	205,146	-	-	-	-
Pendapatan faedah diterima		-	-	50,473	-	-	-	799,363
Tunai bersih dihasilkan/(diguna) dari dari aktiviti operasi		4,992,924	557,236	(13,251,369)	(2,050,737)	(2,334,083)	(5,626,819)	(11,712,155)
ALIRAN TUNAI DARI AKTIVITI PEMBIAYAAN								
Hasil dari penciptaan unit	7	-	-	14,720,619	2,685,242	3,176,500	7,003,984	12,600,013
Bayaran untuk pembatalan unit	7	(4,992,924)	(557,236)	(1,469,250)	(634,505)	(842,417)	(1,377,165)	(887,858)
Tunai bersih (digunakan dalam)/dihasilkan dari aktiviti pembiayaan		(4,992,924)	(557,236)	13,251,369	2,050,737	2,334,083	5,626,819	11,712,155
PERGERAKAN BERSIH TUNAI DAN SETARA TUNAI		-	-	-	-	-	-	-
TUNAI DAN SETARA TUNAI PADA PERMULAAN TAHUN KEWANGAN		-	-	-	-	-	-	-
TUNAI DAN SETARA TUNAI PADA AKHIR TAHUN KEWANGAN		-	-	-	-	-	-	-

Nota-nota yang dilampirkan adalah sebahagian penting penyata kewangan ini.

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010

1. AKTIVITI-AKTIVITI UTAMA DAN MAKLUMAT AM

Dana-dana Berkaitan-Pelaburan CIMB Aviva Assurance merangkumi Dana Imbangan, Dana Pertumbuhan AMAL, Dana Commerce Investment Guaranteed ("CIG"), Dana Commerce Investment Guaranteed 2 ("CIG2"), Dana Commerce Investment Guaranteed 3 ("CIG3"), Dana Commerce Investment Guaranteed 4 ("CIG4"), Dana Best Select Capital Guaranteed ("BSCG"), Dana Dynamic Asset Capital Protected ("DACP"), Dana CIMB Aviva Growth ("CAG"), Dana CIMB Aviva Balanced Stable ("CABS"), Dana CIMB Aviva Balanced Moderate ("CABM"), Dana CIMB Aviva Balanced Aggressive ("CABA"), Dana CIMB Aviva Conservative ("CAC") dan Dana CIMB Dual Income ("CDI") (dirujuk secara kolektif sebagai "Dana").

Aktiviti-aktiviti utama Dana adalah untuk melabur di dalam pelaburan yang dibenarkan. Dana Imbangan dan Dana Pertumbuhan AMAL telah dilancarkan pada 2 Januari 2002. Dana CIG, CIG2, CIG3, CIG4, BSCG dan DACP masing-masing telah dilancarkan pada 5 Mac 2004, 2 Ogos 2004, 31 Oktober 2004, 18 April 2005, 15 Disember 2006 dan 14 Disember 2009. Dana CAG, Dana CABS, Dana CABM, Dana CABA dan Dana CAC pula telah dilancarkan pada 28 Oktober 2008. Pada tahun kewangan, CIG4 dan DACP masing-masing telah matang pada 15 April 2010 dan 14 Disember 2010, dan Dana CDI telah dilancarkan pada 2 Julai 2010.

Pengurus Dana adalah CIMB Aviva Assurance Berhad ("CAAB"), sebuah syarikat yang diperbadankan di Malaysia, terlibat secara utamanya dalam penaja jaminan perniagaan insurans hayat, termasuk perniagaan berkaitan-pelaburan.

2. RINGKASAN DASAR PERAKAUNAN PENTING

Dasar perakaunan berikut telah digunakan secara konsisten di dalam menguruskan butiran yang dianggap penting berkaitan dengan penyata kewangan.

(a) Asas penyediaan

Penyata kewangan Dana telah disediakan di bawah konvensyen kos sejarah kecuali seperti yang dinyatakan di dalam ringkasan dasar perakaunan penting dan mematuhi Piawaian Laporan Kewangan ("FRS") di Malaysia, sebagaimana diubahsuai oleh Garispanduan Mengenai Perniagaan Insurans/Takaful Berkaitan-Pelaburan yang diterbitkan oleh Bank Negara Malaysia ("BNM"), di dalam semua aspek penting.

Penyediaan penyata kewangan yang selaras dengan FRS memerlukan penggunaan beberapa anggaran dan andaian perakaunan kritikal yang memberi kesan ke atas amaun aset dan liabiliti yang dilaporkan serta pendedahan aset dan liabiliti luar jangka pada tahun kewangan, dan amaun pendapatan dan perbelanjaan yang dinyatakan semasa tahun kewangan yang dilaporkan. Ia juga memerlukan Pengurus untuk melakukan pertimbangan mereka di dalam proses melaksanakan dasar-dasar perakaunan Dana. Walaupun anggaran dan pertimbangan tersebut adalah berdasarkan pengetahuan terbaik Pengurus mengenai peristiwa dan tindakan semasa, keputusan sebenar mungkin berbeza daripada anggaran.

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2. RINGKASAN DASAR PERAKAUNAN PENTING (samb.)

(a) Asas penyediaan (samb.)

(i) Piawaian, pindaan dan pembaharuan baru untuk piawaian yang telah diterbitkan yang berkuatkuasa dan digunakan untuk tahun kewangan Dana bermula pada atau selepas 1 Januari 2010 adalah seperti berikut:

- FRS 4 "Kontrak Insurans"
- FRS 7 "Instrumen Kewangan: Pendedahan" dan Pindaan berkaitan
- FRS 101 (semakan) "Pembentangan Penyata Kewangan"
- FRS 139 "Instrumen Kewangan: Pengiktirafan dan Ukuran" dan Pindaan berkaitan
- Pembaharuan kepada FRS (2009)

Penggunaan piawaian, pindaan dan pembaharuan perakaunan baru kepada piawaian yang telah diterbitkan di atas tidak mempunyai sebarang kesan material kepada penyata kewangan Dana kecuali FRS 7 yang memperkenalkan pendedahan baru berkaitan instrumen kewangan dan tidak mempunyai sebarang kesan ke atas pengkelasan dan penilaian instrumen kewangan Dana. FRS 7 tidak memerlukan perbandingan pendedahan apabila piawaian mula digunakan.

(ii) Piawaian, pindaan dan pembaharuan perakaunan baru kepada piawaian yang telah diterbitkan dan tafsiran yang berkuatkuasa dan tidak berkaitan untuk tahun kewangan Dana bermula pada atau selepas 1 Januari 2010 adalah seperti berikut:

- FRS 8 "Segmen Operasi"
- FRS 123 "Kos Pinjaman"
- Pindaan kepada FRS 1 "Penggunaan Pertama Piawaian Laporan Kewangan" dan FRS 127 "Penyata Kewangan Gabungan dan Berasingan: Kos Pelaburan di dalam Subsidiari, Entiti Kawalan bersama atau Sekutu"
- Pindaan kepada FRS 2 "Bayaran Berdasarkan-Saham: Syarat dan Pembatalan Letak-Hak"
- Pindaan kepada FRS 132 "Instrumen Kewangan: Pembentangan" dan FRS 101 (semakan) "Pembentangan Penyata Kewangan" – Instrumen Kewangan Boleh Dibentang dan Tanggungjawab Setelah Pembubaran
- Tafsiran IC 9 "Penilaian Semula Derivatif Terlindung" dan Pindaan Berkaitan
- Tafsiran IC 10 "Pelaporan dan Kekejangan Kewangan Interim"
- Tafsiran IC 11 "FRS 2 Transaksi Saham Kumpulan dan Perbendaharaan"
- Tafsiran IC 13 "Program Kesetiaan Pelanggan"
- Tafsiran IC 14 "FRS 119 –Had atas Aset Manfaat Ditetapkan, Keperluan Pembiayaan Minimum dan Perkaitannya"

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2. RINGKASAN DASAR PERAKAUNAN PENTING (samb.)

(a) Asas penyediaan (samb.)

- (iii) Piawaian, pindaan dan tafsiran perakaunan berikut telah diterbitkan oleh Lembaga Piawaian Perakaunan Malaysia tetapi masih belum berkuatkuasa untuk Dana:

FRS/Tafsiran	Tarikh Kuatkuasa
Pindaan kepada FRS 132 "Instrumen Kewangan: Pembentangan" Atas Klasifikasi Terbitan Hak	1 Mac 2010
FRS 3 (semakan) "Gabungan Perniagaan"	1 Julai 2010
FRS 127 (semakan) "Penyata Kewangan Gabungan dan Berasingan"	1 Julai 2010
Tafsiran IC 12 "Pengaturan Konsesi Perkhidmatan"	1 Julai 2010
Tafsiran IC 16 "Lindungan Pelaburan Bersih di dalam Operasi Luar Negara"	1 Julai 2010
Tafsiran IC 17 "Agihan Aset Bukan Tunai kepada Pemilik"	1 Julai 2010
Pindaan kepada FRS 2 "Bayaran Berdasarkan-Saham:Transaksi Bayaran Berdasarkan-Saham Penyelesaian-Tunai Kumpulan"	1 Januari 2011
Pindaan kepada FRS 7 "Instrumen Kewangan: Pendedahan" dan FRS 1 "Penggunaan Pertama Kali Piawaian Laporan Kewangan"	1 Januari 2011
Tafsiran IC 4 "Menentukan Sama Ada Pengaturan Mengandungi Pajak"	1 Januari 2011
Tafsiran IC 18 "Pemindahan Aset dari Pelanggan"	1 Januari 2011
Tafsiran IC 19 "Pelupusan Liabiliti Kewangan dengan Instrumen Ekuiti"	1 Julai 2011
Pindaan kepada Tafsiran IC 14 "FRS 119 - Had atas Aset Manfaat Ditetapkan, Keperluan Pembiayaan Minimum dan Perkaitannya"	1 Julai 2011
FRS 124 (semakan) "Pendedahan Pihak Berkaitan"	1 Januari 2012
Tafsiran IC 15 "Perjanjian untuk Pembentukan Pasaran Hartanah"	1 Januari 2012
Pembaharuan kepada FRSs:	
• FRS 5 "Aset Bukan-semasa Dipegang untuk Jualan dan Operasi yang Ditamatkan"	1 Julai 2010
• FRS 2 "Bayaran Berdasarkan-Saham"	1 Julai 2010
• Tafsiran IC 9 "Penilaian Semula Derivatif Terlindung"	1 Julai 2010
• FRS 3 "Gabungan Perniagaan"	1 Januari 2011
• FRS 101 "Pembentangan Penyata Kewangan"	1 Januari 2011
• FRS 132 "Instrumen Kewangan: Pembentangan"	1 Januari 2011
• FRS 139 "Instrumen Kewangan: Pengiktirafan dan Ukuran"	1 Januari 2011
• FRS 138 "Aset Tidak Ketara"	1 Julai 2011

Pelaksanaan semakan piawaian, pindaan dan tafsiran di atas dijangka tidak memberi kesan kewangan ketara kepada penyata kewangan Dana.

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2. RINGKASAN DASAR PERAKAUNAN PENTING (samb.)

(b) Pelaburan

Pelaburan Dana-dana Berkaitan-Pelaburan ditetapkan pada pengiktirafan awal pada nilai saksama melalui untung atau rugi.

Semua pembelian pelaburan diiktiraf pada tarikh dagangan mereka, iaitu tarikh komitmen wujud untuk membeli pelaburan tersebut. Pelaburan direkodkan awalnya pada kos, mengikut nilai saksama pertimbangan yang diberikan. Sumbangan kos transaksi diiktiraf di dalam penyata pendapatan dan perbelanjaan apabila berlaku.

Selepas pengiktirafan awal, pelaburan direkodkan pada nilai saksama dan untung atau rugi tidak direalisasikan atas pengukuran-semula kepada nilai saksama dibawa ke penyata pendapatan dan perbelanjaan.

Pelaburan disebut harga merangkumi sekuriti ekuiti yang dinilai pada nilai pasaran pada tarikh kunci kira-kira. Nilai pasaran ditentukan dengan merujuk kepada harga penutup bursa saham pada tarikh kunci kira-kira.

Pelaburan tidak disebut harga merangkumi sekuriti hutang korporat dinyatakan pada harga yang disiarkan oleh institusi kewangan pada tarikh kunci kira-kira.

Pelaburan lain merangkumi pelaburan di dalam dana-dana berkaitan-pelaburan yang dinyatakan pada nilai aset bersih dana asas pada tarikh kunci kira-kira manakala instrumen deposit kadar terapung boleh runding dinyatakan pada kos dan seterusnya dinilai pada harga yang disiarkan oleh bank pelaburan pada tarikh kunci kira-kira.

Sebarang peningkatan atau pengurangan nilai pelaburan ini dikredit atau dicaj ke penyata pendapatan dan perbelanjaan.

(c) Penciptaan unit

Penciptaan unit mewakili premium yang dibayar oleh pemegang polisi sebagai bayaran untuk kontrak baru atau bayaran seterusnya untuk meningkatkan amaun kontrak tersebut. Penciptaan unit diiktiraf atas dasar penerimaan.

(d) Pembatalan unit

Pembatalan unit mewakili pembatalan unit-unit daripada serahan balik dan pengeluaran oleh pemegang polisi. Pembatalan unit diiktiraf apabila kontrak insurans berkaitan diserahkan.

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2. RINGKASAN DASAR PERAKAUNAN PENTING (samb.)

(e) Pengiktirafan pendapatan

Pendapatan faedah atas deposit tetap dan panggilan serta sekuriti hutang korporat diiktiraf pada dasar perkadaran masa yang mengambilkira perolehan efektif aset tersebut.

Pendapatan dividen diiktiraf apabila hak penerimaan bayaran telah ditetapkan.

Untung atau rugi daripada pelupusan pelaburan dikira melalui perbandingan hasil bersih dengan kos pelaburan dan dikredit atau dicaj ke penyata pendapatan dan perbelanjaan.

(f) Cukai pendapatan

Perbelanjaan cukai semasa ditentukan menurut undang-undang percukaian di mana Dana beroperasi dan merangkumi semua cukai berdasarkan keuntungan boleh cukai.

Cukai tertunda diiktiraf sepenuhnya, menggunakan kaedah liabiliti, atas perbezaan sementara di antara amaun aset dan liabiliti untuk tujuan cukai dan amaun yang dibawa ke dalam penyata kewangan.

Aset cukai tertunda diiktiraf sehingga kemungkinan keuntungan boleh dicukai dapat diperolehi ke atas perbezaan sementara yang dipotong atau kerugian cukai tidak diguna boleh digunakan.

Cukai tertunda ditentukan menggunakan kadar cukai yang telah ditetapkan sebelum tarikh kunci kira-kira dan dijangka akan digunapakai apabila aset cukai tertunda berkaitan direalisasi atau liabiliti cukai tertunda diselesaikan.

(g) Yuran pengurusan

Yuran pengurusan dikira atas dasar harian berdasarkan nilai aset bersih Dana.

(h) Tunai dan setara tunai

Tunai dan setara tunai terdiri daripada tunai dan baki bank, tidak termasuk deposit tetap dan panggilan yang boleh ditukar kepada amaun tunai diketahui.

(i) Instrumen Kewangan

Penerangan

Instrumen kewangan adalah sebarang kontrak yang mewujudkan aset kewangan sesebuah syarikat dan liabiliti kewangan atau instrumen ekuiti untuk syarikat lain.

Aset kewangan adalah sebarang aset yang merupakan tunai, hak kontraktual untuk menerima tunai atau aset kewangan lain dari syarikat lain, hak kontraktual untuk menukar instrumen kewangan dengan syarikat lain di bawah syarat-syarat yang berpotensi menguntungkan, atau instrumen ekuiti syarikat lain.

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

2. RINGKASAN DASAR PERAKAUNAN PENTING (samb.)

(i) Instrumen Kewangan (samb.)

Liabiliti kewangan adalah sebarang liabiliti yang merupakan tanggungjawab kontraktual untuk menyerahkan tunai atau aset kewangan lain kepada syarikat lain, atau untuk menukar instrumen kewangan dengan syarikat lain di bawah syarat-syarat yang berpotensi merugikan.

Kaedah pengiktirafan

Kaedah pengiktirafan khas yang digunakan untuk instrumen kewangan yang diiktiraf pada kunci kira-kira dinyatakan di dalam lampiran nota dasar perakaunan individu yang dikaitkan dengan setiap perkara.

Anggaran nilai saksama untuk tujuan pendedahan

Dasar anggaran nilai saksama Dana untuk instrumen kewangan adalah seperti berikut:

- Nilai saksama ekuiti disebut harga adalah berdasarkan harga pasaran disebut harga;
- Nilai saksama sekuriti hutang korporat adalah berdasarkan indikasi hasil pasaran yang diperolehi dari institusi kewangan;
- Nilai saksama pelaburan di dalam dana-dana berkaitan-pelaburan adalah berdasarkan nilai aset bersih dana asas;
- Nilai saksama instrumen deposit boleh niaga berkadar terapung adalah berdasarkan harga yang diperolehi dari CIMB Bank Berhad ("CIMB Bank"); dan
- Nilai saksama aset dan liabiliti kewangan lain dengan tempoh kematangan kurang dari satu tahun diandaikan pada anggaran nilai dibawahnya.

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

3. PELABURAN DISEBUT HARGA

	Dana Imbangan Nilai		Dana Pertumbuhan AMAL Nilai		Dana CIG Nilai	
	Kos RM	Pasaran RM	Kos RM	Pasaran RM	Kos RM	Pasaran RM
2010						
<u>Sekuriti ekuiti syarikat:</u>						
<u>Sektor</u>						
Teknologi	–	–	–	–	–	–
Produk Pengguna	–	–	–	–	–	–
Produk Industri	–	–	–	–	–	–
Pembinaan	–	–	–	–	–	–
Dagangan dan Perkhidmatan	–	–	–	–	–	–
Kewangan	–	–	–	–	–	–
Infrastruktur	–	–	–	–	–	–
Hartanah	–	–	–	–	–	–
Perladangan	–	–	–	–	–	–
Jumlah	–	–	–	–	–	–

	Dana Imbangan Nilai		Dana Pertumbuhan AMAL Nilai		Dana CIG Nilai	
	Kos RM	Pasaran RM	Kos RM	Pasaran RM	Kos RM	Pasaran RM
2009						
<u>Sekuriti ekuiti syarikat:</u>						
<u>Sektor</u>						
Produk Pengguna	261,944	212,045	607,469	553,645	–	–
Produk Industri	113,603	44,964	398,120	295,957	–	–
Pembinaan	140,586	134,582	501,523	488,069	–	–
Dagangan dan perkhidmatan	868,402	803,765	2,273,904	2,063,145	–	–
Kewangan	478,046	546,356	–	–	–	–
Infrastruktur	–	–	226,193	229,347	–	–
Hartanah	–	–	–	–	–	–
Perladangan	180,949	213,675	350,938	419,292	–	–
Jumlah	2,043,530	1,955,387	4,358,147	4,049,455	–	–

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

3. PELABURAN DISEBUT HARGA (samb.)

	Dana BSCG Nilai		Dana DACP Nilai		Dana CAG Nilai	
	Kos RM	Pasaran RM	Kos RM	Pasaran RM	Kos RM	Pasaran RM
2010 (samb.)						
<u>Sekuriti ekuiti syarikat:</u>						
<u>Sektor</u>						
Teknologi	–	–	–	–	247,045	281,471
Produk Pengguna	–	–	–	–	424,208	687,446
Produk Industri	–	–	–	–	1,450,002	1,663,441
Pembinaan	–	–	–	–	1,020,282	1,288,846
Dagangan dan perkhidmatan	–	–	–	–	7,252,324	9,325,534
Kewangan	–	–	–	–	6,879,205	9,101,889
Infrastruktur	–	–	–	–	389,161	424,535
Hartanah	–	–	–	–	697,313	816,864
Perladangan	–	–	–	–	3,056,113	3,772,945
Jumlah	–	–	–	–	21,415,653	27,362,971

	Dana BSCG Nilai		Dana DACP Nilai		Dana CAG Nilai	
	Kos RM	Pasaran RM	Kos RM	Pasaran RM	Kos RM	Pasaran RM
2009						
<u>Sekuriti ekuiti syarikat:</u>						
<u>Sektor</u>						
Produk Pengguna	–	–	–	–	992,732	1,285,052
Produk Industri	–	–	–	–	1,195,656	1,446,124
Pembinaan	–	–	–	–	1,014,817	1,123,046
Dagangan dan perkhidmatan	–	–	–	–	6,528,038	7,328,295
Kewangan	–	–	–	–	4,353,459	5,487,536
Infrastruktur	–	–	–	–	645,190	654,976
Hartanah	–	–	–	–	349,737	416,859
Perladangan	–	–	–	–	2,206,305	2,573,168
Jumlah	–	–	–	–	17,285,934	20,315,056

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

4. PELABURAN TIDAK DISEBUT HARGA

2010

	Dana <u>Imbangan</u> RM	Dana Pertumbuhan <u>AMAL</u> RM	Dana <u>CIG</u> RM	Dana <u>CIG2</u> RM	Dana <u>CIG3</u> RM	Dana <u>CIG4</u> RM	Dana <u>CDI</u> RM
Sekuriti hutang korporat tidak disebut harga:							
Pada kos	–	–	–	–	–	–	–
(Kerugian)/untung modal bersih tak terealisasi	–	–	–	–	–	–	–
	–	–	–	–	–	–	–

2009

	Dana <u>Imbangan</u> RM	Dana Pertumbuhan <u>AMAL</u> RM	Dana <u>CIG</u> RM	Dana <u>CIG2</u> RM	Dana <u>CIG3</u> RM	Dana <u>CIG4</u> RM	Dana <u>CDI</u> RM
Sekuriti hutang korporat tidak disebut harga:							
Pada kos	523,660	–	–	–	–	35,119,299	–
(Kerugian)/untung modal bersih tak terealisasi	(7,310)	–	–	–	–	(11,018,522)	–
	516,350	–	–	–	–	24,100,777	–

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

4. PELABURAN TIDAK DISEBUT HARGA (samb.)

2010

	Dana <u>BSCG</u> RM	Dana <u>DACP</u> RM	Dana <u>CAG</u> RM	Dana <u>CABS</u> RM	Dana <u>CABM</u> RM	Dana <u>CABA</u> RM	Dana <u>CAC</u> RM
Sekuriti hutang korporat tidak disebut harga:							
Pada kos	–	–	–	–	–	–	24,225,177
(Kerugian)/untung modal bersih tak terealisasi	–	–	–	–	–	–	(515)
	–	–	–	–	–	–	24,224,662

2009

	Dana <u>BSCG</u> RM	Dana <u>DACP</u> RM	Dana <u>CAG</u> RM	Dana <u>CABS</u> RM	Dana <u>CABM</u> RM	Dana <u>CABA</u> RM	Dana <u>CAC</u> RM
Sekuriti hutang korporat tidak disebut harga:							
Pada kos	–	–	–	–	–	–	24,432,345
(Kerugian)/untung modal bersih tak terealisasi	–	–	–	–	–	–	136,032
	–	–	–	–	–	–	24,568,377

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

5. PELABURAN LAIN

2010

	<u>Dana</u> <u>Imbangan</u> RM	<u>Dana</u> <u>Pertumbuhan</u> <u>AMAL</u> RM	<u>Dana</u> <u>CIG</u> RM	<u>Dana</u> <u>CIG2</u> RM	<u>Dana</u> <u>CIG3</u> RM	<u>Dana</u> <u>CIG4</u> RM	<u>Dana</u> <u>CDI</u> RM
Pelaburan dalam dana berkaitan-pelaburan, pada kos	-	-	-	-	-	-	-
Instrumen deposit boleh niaga berkadar terapung ("FRNID"), pada kos	-	-	-	-	-	-	35,783,680
(Kerugian)/untung modal bersih tak terealisasi	-	-	-	-	-	-	(237,568)
Nilai dibawa	-	-	-	-	-	-	35,546,112
Nilai pasaran	-	-	-	-	-	-	35,546,112

2009

	<u>Dana</u> <u>Imbangan</u> RM	<u>Dana</u> <u>Pertumbuhan</u> <u>AMAL</u> RM	<u>Dana</u> <u>CIG</u> RM	<u>Dana</u> <u>CIG2</u> RM	<u>Dana</u> <u>CIG3</u> RM	<u>Dana</u> <u>CIG4</u> RM	<u>Dana</u> <u>CDI</u> RM
Pelaburan dalam dana berkaitan-pelaburan, pada kos	-	-	-	-	-	-	-
Instrumen deposit boleh niaga berkadar terapung ("FRNID"), pada kos	-	-	-	-	-	-	-
Untung tidak terealisasi	-	-	-	-	-	-	-
Nilai dibawa	-	-	-	-	-	-	-
Nilai pasaran	-	-	-	-	-	-	-

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

5. PELABURAN LAIN (samb.)

2010

	<u>Dana</u> <u>BSCG</u> RM	<u>Dana</u> <u>DACP</u> RM	<u>Dana</u> <u>CAG</u> RM	<u>Dana</u> <u>CABS</u> RM	<u>Dana</u> <u>CABM</u> RM	<u>Dana</u> <u>CABA</u> RM	<u>Dana</u> <u>CAC</u> RM
Pelaburan dalam dana berkaitan-pelaburan, pada kos	–	–	–	2,222,893	2,767,825	6,538,543	–
Instrumen deposit boleh niaga berkadar terapung ("FRNID"), pada kos	–	–	–	–	–	–	–
(Kerugian)/untung modal bersih tak terealisasi	–	–	–	187,275	338,747	1,039,459	–
Nilai dibawa	–	–	–	2,410,168	3,106,572	7,578,002	–
Nilai pasaran	–	–	–	2,410,168	3,106,572	7,578,002	–

2009

	<u>Dana</u> <u>BSCG</u> RM	<u>Dana</u> <u>DACP</u> RM	<u>Dana</u> <u>CAG</u> RM	<u>Dana</u> <u>CABS</u> RM	<u>Dana</u> <u>CABM</u> RM	<u>Dana</u> <u>CABA</u> RM	<u>Dana</u> <u>CAC</u> RM
Pelaburan dalam dana berkaitan-pelaburan, pada kos	–	–	–	2,113,352	2,426,938	5,839,096	–
Instrumen deposit boleh niaga berkadar terapung ("FRNID"), pada kos	–	321,993,750	–	–	–	–	–
Untung tidak terealisasi	–	2,245,700	–	83,930	155,412	511,480	–
Nilai dibawa	–	324,239,450	–	2,197,282	2,582,350	6,350,576	–
Nilai pasaran	–	324,239,450	–	2,197,282	2,582,350	6,350,576	–

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6. CUKAI TERTUNDA

Aset dan liabiliti cukai tertunda dihapuskan apabila terdapat hak sah untuk mengimbangi aset cukai semasa dengan liabiliti cukai semasa dan apabila cukai tertunda tersebut berkaitan dengan pihak berkuasa percukaian yang sama.

Amaun berikut adalah seperti dinyatakan di dalam kunci kira-kira:

2010

	Dana <u>Imbangan</u> RM	Dana Pertumbuhan <u>AMAL</u> RM	Dana <u>CIG</u> RM	Dana <u>CIG2</u> RM	Dana <u>CIG3</u> RM	Dana <u>CIG4</u> RM	Dana <u>CDI</u> RM
Aset/(Liabiliti) cukai tertunda tertakluk kepada cukai pendapatan- pelaburan	–	–	–	–	–	–	19,005

Perubahan baki cukai tertunda semasa tahun kewangan adalah seperti berikut:

Pada 1 Januari	7,526	24,696	–	–	–	728,714	–
(Dicaj)/Dikreditkan kepada penyata pendapatan dan perbelanjaan (Nota 8)							
- pelaburan	(7,526)	(24,696)	–	–	–	(728,714)	19,005
Pada 31 Disember	–	–	–	–	–	–	19,005

2009

	Dana <u>Imbangan</u> RM	Dana Pertumbuhan <u>AMAL</u> RM	Dana <u>CIG</u> RM	Dana <u>CIG2</u> RM	Dana <u>CIG3</u> RM	Dana <u>CIG4</u> RM	Dana <u>CDI</u> RM
(Liabiliti)/Aset cukai tertunda tertakluk kepada cukai pendapatan- pelaburan	7,526	24,696	–	–	–	728,714	–

Perubahan baki cukai tertunda semasa tahun kewangan adalah seperti berikut:

Pada 1 Januari	64,762	136,174	161,961	235,697	252,862	660,779	–
(Dicaj)/Dikreditkan kepada penyata pendapatan dan perbelanjaan (Nota 8)							
- pelaburan	(57,236)	(111,478)	(161,961)	(235,697)	(252,862)	67,935	–
Pada 31 Disember	7,526	24,696	–	–	–	728,714	–

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6. CUKAI TERTUNDA (samb.)

2010

	Dana <u>BSCG</u> RM	Dana <u>DACP</u> RM	Dana <u>CAG</u> RM	Dana <u>CABS</u> RM	Dana <u>CABM</u> RM	Dana <u>CABA</u> RM	Dana <u>CAC</u> RM
Aset/(Liabiliti) cukai tertunda tertakluk kepada cukai pendapatan- pelaburan	–	–	(472,949)	(14,958)	(27,100)	(83,157)	4,813

Perubahan baki cukai tertunda semasa tahun kewangan adalah seperti berikut:

Pada 1 Januari	–	(179,656)	(241,543)	(6,690)	(12,433)	(40,918)	(5,526)
(Dicaj)/Dikreditkan kepada penyata pendapatan dan perbelanjaan (Nota 8) - pelaburan	–	179,656	(231,406)	(8,268)	(14,667)	(42,239)	10,339
Pada 31 Disember	–	–	(472,949)	(14,958)	(27,100)	(83,157)	4,813

2009

	Dana <u>BSCG</u> RM	Dana <u>DACP</u> RM	Dana <u>CAG</u> RM	Dana <u>CABS</u> RM	Dana <u>CABM</u> RM	Dana <u>CABA</u> RM	Dana <u>CAC</u> RM
(Liabiliti)/Aset cukai tertunda tertakluk kepada cukai pendapatan- pelaburan	–	(179,656)	(241,543)	(6,690)	(12,433)	(40,918)	(5,526)

Perubahan baki cukai tertunda semasa tahun kewangan adalah seperti berikut:

Pada 1 Januari	(78,064)	568,436	(11,139)	(12)	(22)	(45)	(811)
(Dicaj)/Dikreditkan kepada penyata pendapatan dan perbelanjaan (Nota 8) - pelaburan	78,064	(748,092)	(230,404)	(6,678)	(12,411)	(40,873)	(4,715)
Pada 31 Disember	–	(179,656)	(241,543)	(6,690)	(12,433)	(40,918)	(5,526)

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7. MODAL PEMEGANG POLISI

	<u>Dana Imbangan</u>		<u>Dana Pertumbuhan AMAL</u>		RM	<u>Dana CIG</u> Unit-unit
	RM	Unit-unit	RM	Unit-unit		
2010						
Pada awal tahun kewangan	2,142,066	2,192,074	2,187,575	2,246,931	(4,710,645)	–
Penciptaan unit	72,450	44,377	136,155	11,075	–	–
Pembatalan unit	(21,159)	(2,805)	(101,531)	(14,564)	–	–
Pada akhir tahun kewangan	2,193,357	2,233,646	2,222,199	2,243,442	(4,710,645)	–

	<u>Dana BSCG</u>		<u>Dana DACP</u>		RM	<u>Dana CAG</u> Unit-unit
	RM	Unit-unit	RM	Unit-unit		
2010						
Pada awal tahun kewangan	(25,164,860)	–	320,551,038	328,417,393	18,344,013	15,217,322
Penciptaan unit	–	–	–	–	10,037,710	6,947,394
Pembatalan unit	–	–	(328,273,630)	(328,417,393)	(9,223,435)	(6,207,326)
Pada akhir tahun kewangan	(25,164,860)	-	(7,722,592)	-	19,158,288	15,957,390

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7. MODAL PEMEGANG POLISI (samb.)

<u>Dana CIG2</u>		<u>Dana CIG3</u>		<u>CIG4 Fund</u>		<u>Dana CDI</u>	
RM	Unit-unit	RM	Unit-unit	RM	Unit-unit	RM	Unit-unit
(6,398,751)	–	(6,117,830)	–	63,232,450	72,542,156	–	–
–	–	–	–	–	–	36,926,020	36,926,020
–	–	–	–	(77,313,910)	(72,542,156)	(1,041,342)	(1,045,940)
(6,398,751)	–	(6,117,830)	–	(14,081,460)	–	35,884,678	35,880,080

<u>Dana CABS</u>		<u>Dana CABM</u>		<u>Dana CABA</u>		<u>Dana CAC</u>	
RM	Unit-unit	RM	Unit-unit	RM	Unit-unit	RM	Unit-unit
2,083,936	1,992,317	2,365,758	2,137,647	5,688,080	4,789,295	31,761,850	31,726,804
577,474	751,613	1,337,488	1,162,217	3,593,928	2,682,494	791,407	2,896,770
(537,028)	(710,415)	(1,108,226)	(1,013,484)	(3,585,953)	(2,318,585)	(4,714,710)	(5,936,645)
2,124,382	2,033,515	2,595,020	2,286,380	5,696,055	5,153,204	27,838,547	28,686,929

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7. MODAL PEMEGANG POLISI (samb.)

	<u>Dana Imbangan</u>		<u>Dana Pertumbuhan AMAL</u>		<u>Dana CIG</u>	
	RM	Unit-unit	RM	Unit-unit	RM	Unit-unit
2009						
Pada awal tahun kewangan	2,151,818	2,192,086	2,190,211	2,248,747	23,419,202	25,916,107
Penciptaan unit	–	–	–	–	–	–
Pembatalan unit	(9,752)	(12)	(2,636)	(1,816)	(28,129,847)	(25,916,107)
Pada akhir tahun kewangan	2,142,066	2,192,074	2,187,575	2,246,931	(4,710,645)	–

	<u>Dana BSCG</u>		<u>Dana DACP</u>		<u>Dana CAG</u>	
	RM	Unit-unit	RM	Unit-unit	RM	Unit-unit
2009						
Pada awal tahun kewangan	223,910,895	241,678,541	341,919,374	351,601,394	5,092,644	5,149,522
Penciptaan unit	–	–	–	–	14,720,619	11,903,488
Pembatalan unit	(249,075,755)	(241,678,541)	(21,368,336)	(23,184,001)	(1,469,250)	(1,835,688)
Pada akhir tahun kewangan	(25,164,860)	–	320,551,038	328,417,393	18,344,013	15,217,322

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7. MODAL PEMEGANG POLISI (samb.)

<u>Dana CIG2</u>		<u>Dana CIG3</u>		<u>CIG4 Fund</u>		<u>Dana CDI</u>	
RM	Unit-unit	RM	Unit-unit	RM	Unit-unit	RM	Unit-unit
43,254,665	47,426,079	17,282,427	20,062,454	64,647,755	73,844,774	-	-
-	-	-	-	-	-	-	-
(49,653,416)	(47,426,079)	(23,400,257)	(20,062,454)	(1,415,305)	(1,302,618)	-	-
(6,398,751)	-	(6,117,830)	-	63,232,450	72,542,156	-	-

<u>Dana CABS</u>		<u>Dana CABM</u>		<u>Dana CABA</u>		<u>Dana CAC</u>	
RM	Unit-unit	RM	Unit-unit	RM	Unit-unit	RM	Unit-unit
33,199	32,005	31,675	30,210	61,261	58,229	20,049,695	20,084,618
2,685,242	2,898,146	3,176,500	3,179,106	7,003,984	6,653,606	12,600,013	12,887,161
(634,505)	(937,834)	(842,417)	(1,071,669)	(1,377,165)	(1,922,540)	(887,858)	(1,244,975)
2,083,936	1,992,317	2,365,758	2,137,647	5,688,080	4,789,295	31,761,850	31,726,804

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8. CUKAI

2010

	Dana <u>Imbangan</u> RM	Dana Pertumbuhan <u>AMAL</u> RM	Dana <u>CIG</u> RM	Dana <u>CIG2</u> RM	Dana <u>CIG3</u> RM	Dana <u>CIG4</u> RM	Dana <u>CDI</u> RM
Cukai semasa	42,001	76,400	–	–	–	163,906	–
Cukai tertunda (Nota 6)	7,526	24,696	–	–	–	728,714	(19,005)
	49,527	101,096	–	–	–	892,620	(19,005)
Tahun kewangan semasa	42,001	76,400	–	–	–	163,906	–
Permulaan dan pembalikan perbezaan sementara	7,526	24,696	–	–	–	728,714	(19,005)
	49,527	101,096	–	–	–	892,620	(19,005)
Penyesuaian berangka di antara purata kadar cukai efektif dan kadar cukai Malaysia							
Kadar cukai Malaysia	8	8	–	–	–	8	8
Kesan cukai: – pendapatan tidak tertakluk kepada cukai	–	–	–	–	–	41	–
– perbelanjaan tidak boleh potong untuk tujuan cukai	3	4	–	–	–	2	–
Purata kadar cukai efektif	11	12	–	–	–	51	8

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8. CUKAI (samb.)

2010

	<u>Dana</u> <u>BSCG</u> RM	<u>Dana</u> <u>DACP</u> RM	<u>Dana</u> <u>CAG</u> RM	<u>Dana</u> <u>CABS</u> RM	<u>Dana</u> <u>CABM</u> RM	<u>Dana</u> <u>CABA</u> RM	<u>Dana</u> <u>CAC</u> RM
Cukai semasa	–	520,181	330,183	6,856	13,187	47,794	115,002
Cukai tertunda (Nota 6)	–	(179,656)	231,406	8,268	14,667	42,239	(10,339)
	–	340,525	561,589	15,124	27,854	90,033	104,663
Tahun kewangan semasa	–	520,181	330,183	6,856	13,187	47,794	115,002
Permulaan dan pembalikan perbezaan sementara	–	(179,656)	231,406	8,268	14,667	42,239	(10,339)
	–	340,525	561,589	15,124	27,854	90,033	104,663
Penyesuaian berangka di antara purata kadar cukai efektif dan kadar cukai Malaysia							
Kadar cukai Malaysia	–	8	8	8	8	8	8
Kesan cukai:							
– pendapatan tidak tertakluk kepada cukai	–	(3)	–	–	–	–	–
– perbelanjaan tidak boleh potong untuk tujuan cukai	–	–	1	–	–	–	2
Purata kadar cukai efektif	–	5	9	8	8	8	10

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8. CUKAI (samb.)

2009

	Dana <u>Imbangan</u> RM	Dana Pertumbuhan <u>AMAL</u> RM	Dana <u>CIG</u> RM	Dana <u>CIG2</u> RM	Dana <u>CIG3</u> RM	Dana <u>CIG4</u> RM	Dana <u>CDI</u> RM
Cukai Semasa	8,313	16,517	(129,515)	(89,469)	126,287	302,730	–
Cukai Tertunda (Nota 6)	57,236	111,478	161,961	235,697	252,862	(67,935)	–
	65,549	127,995	32,446	146,228	379,149	234,795	–
Tahun kewangan semasa	8,313	16,517	(129,515)	(89,469)	126,287	302,730	–
Permulaan dan pembalikan perbezaan sementara	57,236	111,478	161,961	235,697	252,862	(67,935)	–
	65,549	127,995	32,446	146,228	379,149	234,795	–
Penyesuaian berangka di antara purata kadar cukai efektif dan kadar cukai Malaysia:							
Kadar cukai Malaysia	8	8	8	8	8	8	–
Kesan cukai: – perbelanjaan tidak boleh potong untuk tujuan cukai	–	1	2	2	–	6	–
Purata kadar cukai efektif	8	9	10	10	8	14	–

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8. CUKAI (samb.)

2009

	<u>Dana</u> <u>BSCG</u> RM	<u>Dana</u> <u>DACP</u> RM	<u>Dana</u> <u>CAG</u> RM	<u>Dana</u> <u>CABS</u> RM	<u>Dana</u> <u>CABM</u> RM	<u>Dana</u> <u>CABA</u> RM	<u>Dana</u> <u>CAC</u> RM
Cukai Semasa	1,046,333	(4,319)	155,432	2,719	5,114	14,353	84,548
Cukai Tertunda (Nota 6)	(78,064)	748,092	230,404	6,678	12,411	40,873	4,715
	968,269	743,773	385,836	9,397	17,525	55,226	89,263
Tahun kewangan semasa	1,046,333	(4,319)	155,432	2,719	5,114	14,353	84,548
Permulaan dan pembalikan perbezaan sementara	(78,064)	748,092	230,404	6,678	12,411	40,873	4,715
	968,269	743,773	385,836	9,397	17,525	55,226	89,263
Penyesuaian berangka di antara purata kadar cukai efektif dan kadar cukai Malaysia:							
Kadar cukai Malaysia	8	8	8	8	8	8	8
Kesan cukai: – perbelanjaan tidak boleh potong untuk tujuan cukai	–	–	–	–	–	–	3
Purata kadar cukai efektif	8	8	8	8	8	8	11

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9. RANGKA KERJA PENGURUSAN RISIKO

Pengurus telah menggubal sebuah rangka kerja pengurusan risiko yang komprehensif dan bersepadu ("rangka kerja") serta metodologi yang dilaksanakan secara menyeluruh di dalam organisasi Pengurus. Rangka kerja ini yang diterimapakai daripada keperluan-keperluan peraturan tempatan, amalan terbaik industri serta CIMB Group Holdings Berhad, iaitu syarikat pegangan induk Pengurus, dan rangka kerja Pengurusan Risiko Aviva telah dicipta untuk menyokong pengenalpastian, penilaian, pemantauan dan pengawalan risiko-risiko ketara dan menterjemahkan kesannya ke atas perolehan dan modal. Papan muka risiko disepadukan ke dalam rangka kerja untuk menyediakan tinjauan terhadap pendedahan risiko Dana secara menyeluruh. Rangka kerja menyediakan pemahaman yang lebih baik terhadap pemacu risiko modal sekaligus menghasilkan peruntukan modal yang lebih berkesan.

Untuk memberikan analisis dan pengurusan risiko yang lebih konsisten dan lengkap, serta memastikan pendedahan dilaporkan secara bersepadu untuk membentuk profil risiko secara agregat, satu set Dasar-dasar Pengurusan Risiko telah diterimapakai daripada rangka kerja Pengurusan Risiko Kumpulan Aviva. Dasar-dasar ini membentuk garis panduan risiko bawaan, ketahanan risiko dan piawai kawalan minimum secara kolektif yang perlu diuruskan oleh Pengurus.

Lembaga Pengarah ("Pengarah") Pengurus bertanggungjawab secara mutlak memegang peranan pengawasan dan kebertanggungjawaban ke atas dana-dana pelaburan dan telah menubuhkan Jawatankuasa Pelaburan ("IC") untuk menyelia aktiviti-aktiviti pelaburan.

10. RISIKO KEWANGAN

(a) Risiko pasaran

Ia adalah risiko kejatuhan harga sekuriti sebagai reaksi tindak balas terhadap keadaan pasaran secara am, berbanding kejatuhan akibat aktiviti syarikat tersebut. Ia merangkumi keadaan pasaran kurang baik di pasaran luar negara yang mungkin memberi kesan kepada pasaran tempatan dan Dana.

(i) Risiko kadar faedah

Risiko kadar faedah adalah risiko di mana peningkatan kadar faedah semasa boleh menyebabkan sekuriti pendapatan tetap yang dipegang oleh sesebuah dana mengalami kejatuhan nilai dan sebaliknya. Risiko ini boleh dikurangkan dengan mengekalkan campuran profil perolehan dan kematangan yang sewajarnya.

Analisa di bawah dilaksanakan untuk memastikan perubahan yang mungkin berlaku pada pembolehubah utama serta pembolehubah lain yang dipegang kekal tetap, menunjukkan kesan ke atas lebihan pendapatan berbanding perbelanjaan sebelum cukai dan nilai aset bersih. Hubungkait pembolehubah akan mempunyai kesan ketara di dalam menentukan impak muktamad ke atas risiko kadar faedah tetapi untuk menunjukkan kesan akibat perubahan pembolehubah, pembolehubah tersebut perlu ditukar atas dasar setiap satu. Perlu diberi perhatian bahawa perubahan pada pembolehubah berikut adalah secara bukan-linear.

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10. RISIKO KEWANGAN (samb.)

(a) Risiko pasaran (samb.)

- (i) Risiko kadar faedah (samb.)

31 Disember 2010			
	Perubahan pada pembolehubah %	Kesan ke atas lebih pendapatan berbanding perbelanjaan sebelum cukai RM'000	Kesan ke atas nilai aset bersih* RM'000
Dana Imbangan			
- Deposit tetap dan panggilan	+1	40	37
	-1	(40)	(37)
Dana Pertumbuhan AMAL			
- Deposit tetap dan panggilan	+1	51	47
	-1	(51)	(47)
Dana CDI			
- Deposit tetap dan panggilan	+1	356	328
	-1	(356)	(328)
Dana CAG			
- Deposit tetap dan panggilan	+1	26	24
	-1	(26)	(24)
Dana CAC			
- Deposit tetap dan panggilan	+1	47	43
	-1	(47)	(43)
- Pelaburan tidak disebut harga	+1	310	285
	-1	(310)	(285)

* Kesan ke atas nilai aset bersih mencerminkan pelarasan untuk cukai, di mana berkaitan.

Kaedah digunakan untuk mendapatkan kepekaan maklumat dan pembolehubah utama tidak berubah berbanding tahun kewangan sebelumnya.

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10. RISIKO KEWANGAN (samb.)

(a) Risiko pasaran (samb.)

(ii) Risiko harga

Risiko harga adalah risiko apabila perubahan/turun-naik harga nilai asas sekuriti di dalam portfolio pelaburan akan menyebabkan nilai aset bersih atau harga unit jatuh serta naik, dan pendapatan yang dihasilkan oleh Dana juga turut turun-naik. Risiko harga dapat dikurangkan melalui pemilihan sekuriti yang lebih teliti serta kepelbagaian (menyebarkan risiko kepada beberapa kumpulan aset atau sektor).

Analisa di bawah dilaksanakan untuk memastikan perubahan yang mungkin berlaku pada pembolehubah utama serta pembolehubah lain yang dipegang kekal tetap, menunjukkan kesan ke atas lebih pendapatan berbanding perbelanjaan sebelum cukai dan nilai aset bersih. Hubungkait pembolehubah akan mempunyai kesan ketara di dalam menentukan impak muktamad ke atas risiko harga tetapi untuk menunjukkan kesan akibat perubahan pembolehubah, pembolehubah tersebut perlu ditukar atas dasar setiap satu. Perlu diberi perhatian bahawa perubahan pada pembolehubah berikut adalah secara bukan-linear.

31 Disember 2010

	Perubahan pada pembolehubah %	Kesan ke atas lebih pendapatan berbanding perbelanjaan sebelum cukai RM'000	Kesan ke atas nilai aset bersih* RM'000
Dana CAG			
- Pelaburan disebut harga	+10	2,736	2,517
	-10	(2,736)	(2,517)

* Kesan ke atas nilai aset bersih mencerminkan pelarasan untuk cukai, di mana berkaitan.

Kaedah digunakan untuk mendapatkan kepekaan maklumat dan pembolehubah utama tidak berubah berbanding tahun kewangan sebelumnya.

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

10. RISIKO KEWANGAN (samb.)

(b) Risiko kredit

Ia adalah kemerosotan dalam kualiti kredit penerbit instrumen pendapatan tetap yang dipegang oleh sesebuah dana. Ia merangkumi keupayaan penerbit untuk memenuhi kewajipan hutang dan seterusnya kejatuhan harga sekuriti berkenaan yang boleh memberi kesan ketara kepada nilai aset bersih dan dana yang melabur di dalam sekuriti tersebut.

Sesebuah dana menguruskan pendedahan kepada pihak berlainan secara individu, dengan mengukur pendedahan berbanding had persendirian dan had peraturan. Had-had ini dikawalselia oleh BNM dan penarafan kredit yang diterbitkan oleh agensi penarafan yang diiktiraf.

Setiap dana hanya dibenarkan untuk membeli bon korporat dengan kedudukan kredit tinggi (dengan penarafan minimum AA) sebagaimana ditarafkan oleh agensi penarafan yang diiktiraf. Pengurus juga memantau secara aktif dan mempertimbangkan risiko kejatuhan nilai sekuriti faedah tetap akibat perubahan pada nilai kredit penerbit melalui pelaksanaan semakan kredit dan analisa bon kredit dari masa ke semasa.

Pendedahan kredit melalui penarafan kredit

Jadual di bawah menyediakan maklumat mengenai pendedahan risiko kredit Dana mengikut pengkelasan aset berdasarkan penarafan kredit Dana untuk pihak lain.

	<u>Tidak terlebih tempoh atau terjejas</u>					Tidak tertakluk kepada risiko kredit	Jumlah
	AAA	AA	A	BBB	Tidak ditarafkan		
	RM	RM	RM	RM	RM	RM	RM
Dana Imbangan							
Deposit tetap dan panggilan	–	3,174,400	793,600	–	–	–	3,968,000
Pendapatan belum terima dan diakru	–	–	–	–	3,989	–	3,989
Belum terima	–	–	–	–	120	–	120
Amaun belum terima dari pengurus dana	–	–	–	–	20,446	–	20,446
	–	3,174,400	793,600	–	24,555	–	3,992,555

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

10. RISIKO KEWANGAN (samb.)

(b) Risiko kredit (samb.)

Pendedahan kredit melalui penarafan kredit (samb.)

	Tidak terlebih tempoh atau terjejas					Tidak tertakluk kepada risiko kredit	Jumlah
	AAA	AA	A	BBB	Tidak ditarafkan		
	RM	RM	RM	RM	RM	RM	RM
Dana Pertumbuhan AMAL							
Deposit tetap dan panggilan	- 5,136,000		-	-	-	-	5,136,000
Pendapatan belum terima dan diakru	-	-	-	-	1,272	-	1,272
Belum terima	-	-	-	-	195	-	195
Amaun belum terima dari pengurus dana	-	-	-	-	13,687	-	13,687
	- 5,136,000		-	-	15,154	-	5,151,154
Dana CDI							
Instrumen lain	-	-	-	-	-	35,546,112	35,546,112
Belum terima	-	-	-	-	95,760	-	95,760
	-	-	-	-	95,760	35,546,112	35,641,872

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

10. RISIKO KEWANGAN (samb.)

(b) Risiko kredit (samb.)

Pendedahan kredit melalui penarafan kredit (samb.)

	Tidak terlebih tempoh atau terjejas					Tidak tertakluk kepada risiko kredit RM	Jumlah RM
	AAA RM	AA RM	A RM	BBB RM	Tidak ditarafkan RM		
Dana CAG							
Pelaburan disebut harga	–	–	–	–	–	27,362,971	27,362,971
Deposit tetap dan panggilan	–	2,600,000	–	–	–	–	2,600,000
Pendapatan belum terima dan diakru	–	–	–	–	75,845	–	75,845
Amaun belum terima dari pengurus dana	–	–	–	–	1,295,365	–	1,295,365
	–	2,600,000	–	–	1,371,210	27,362,971	31,334,181
Dana CABS							
Instrumen lain	–	–	–	–	–	2,410,168	2,410,168
Amaun belum terima dari pengurus dana	–	–	–	–	26,666	–	26,666
	–	–	–	–	26,666	2,410,168	2,436,834

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

10. RISIKO KEWANGAN (samb.)

(b) Risiko kredit (samb.)

Pendedahan kredit melalui penarafan kredit (samb.)

	Tidak terlebih tempoh atau terjejas					Tidak tertakluk kepada risiko kredit RM	Jumlah RM
	AAA RM	AA RM	A RM	BBB RM	Tidak ditarafkan RM		
Dana CABM							
Pelaburan lain	-	-	-	-	-	3,106,572	3,106,572
Belum terima	-	-	-	-	8,933	-	8,933
Amaun belum terima dari pengurus dana	-	-	-	-	52,958	-	52,958
	-	-	-	-	61,891	3,106,572	3,168,463
Dana CABA							
Pelaburan lain	-	-	-	-	-	7,578,002	7,578,002
Amaun belum terima dari pengurus dana	-	-	-	-	589,186	-	589,186
	-	-	-	-	589,186	7,578,002	8,167,188

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

10. RISIKO KEWANGAN (samb.)

(b) Risiko kredit (samb.)

Pendedahan kredit melalui penarafan kredit (samb.)

	Tidak terlebih tempoh atau terjejas					Tidak tertakluk kepada risiko kredit RM	Jumlah RM
	AAA	AA	A	BBB	Tidak ditarafkan		
	RM	RM	RM	RM	RM		
Dana CAC							
Sekuriti Kerajaan Malaysia	2,950,020	16,303,410	–	–	4,971,232	–	24,224,662
Pelaburan tidak disebut harga	–	4,700,000	–	–	–	–	4,700,000
Deposit tetap dan panggilan	–	–	–	–	303,255	–	303,255
Pendapatan belum terima dan diakru	–	–	–	–	321,212	–	321,212
Amaun belum terima dari pengurus dana	2,950,020	21,003,410	–	–	6,654,799	–	30,608,229
	2,950,020	16,303,410	–	–	4,971,232	–	24,224,662

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

10. RISIKO KEWANGAN (samb.)

(c) Risiko kecairan

Risiko kecairan ditakrifkan sebagai sekuriti yang mudah dijual pada atau menghampiri nilai saksamanya bergantung kepada jumlah yang didagangkan di pasaran atau apabila dana mengalami penebusan yang besar, di mana Pengurus boleh menjual sejumlah besar pegangannya untuk memenuhi keperluan penebusan.

Jika sesebuah dana memiliki portfolio besar sekuriti yang kurang cair atau sukar dijual, sekuriti tersebut mungkin perlu dijual pada diskaun berbanding nilai saksamanya, sekaligus menjejaskan nilai dana. Risiko kecairan boleh dikurangkan melalui pelaburan di dalam sekuriti campuran dengan jumlah dagangan yang besar dan mengelak daripada sekuriti atau pasaran yang berkecairan rendah.

Risiko kecairan adalah risiko di mana Dana tidak berupaya untuk memenuhi tanggungjawabnya pada kos yang munasabah pada bila-bila masa. Pengurus menguruskan risiko ini secara pemantauan harian serta bulanan, unjuran dan aliran sebenar termasuk/pengeluaran tunai, dan dengan memastikan bahawa terdapat amaun aset kewangan yang wajar disimpan dalam bentuk instrumen cair setiap masa. Pengurus mempunyai kedudukan kecairan yang kukuh dan menasarkan untuk mengekalkan sumber kewangan yang mencukupi untuk memenuhi tanggungjawabnya apabila diperlukan.

Profil kematangan

Jadual di bawah adalah ringkasan profil kematangan untuk liabiliti kewangan Dana berdasarkan baki tanggungjawab berkontrak tidak didiskaunkan.

Liabiliti pemegang polisi perlu dibayar atau dipindahkan apabila dituntut dan termasuk di dalam ruang "sehingga satu tahun". Pembayaran balik yang tertakluk kepada notis pemberitahuan dianggap sebagai telah diberikan notis pemberitahuan serta-merta.

Nota-nota kepada Penyata Kewangan

untuk Tahun Kewangan Berakhir 31 Disember 2010 (samb.)

10. RISIKO KEWANGAN (samb.)

(c) Risiko kecairan (samb.)

Profil kematangan (samb.)

	Dana <u>Imbangan</u> RM	Dana Pertumbuhan <u>AMAL</u> RM	Dana <u>CIG</u> RM	Dana <u>CIG2</u> RM	Dana <u>CIG3</u> RM	Dana <u>CIG4</u> RM	Dana <u>CDI</u> RM
Nilai dibawa							
- Liabiliti pemegang polisi	3,629,809	4,557,178	–	–	–	–	35,657,515
- Belum dibayar	327,518	525,662	–	–	–	–	3,362
	3,957,327	5,082,840	–	–	–	–	35,660,877
Matang dalam setahun	3,957,327	5,082,840	–	–	–	–	35,660,877

	Dana <u>BSCG</u> RM	Dana <u>DACP</u> RM	Dana <u>CAG</u> RM	Dana <u>CABS</u> RM	Dana <u>CABM</u> RM	Dana <u>CABA</u> RM	Dana <u>CAC</u> RM
Nilai dibawa							
- Liabiliti pemegang polisi	–	–	29,485,028	2,400,095	3,111,633	7,363,371	29,609,192
- Belum dibayar	–	–	1,141,491	14,925	16,543	672,865	888,848
	–	–	30,626,519	2,415,020	3,128,176	8,036,236	30,498,040
Matang dalam setahun	–	–	30,626,519	2,415,020	3,128,176	8,036,236	30,498,040

CIMB Aviva



CIMB Aviva merupakan syarikat usahasama antara Kumpulan CIMB dan Aviva plc. Kumpulan CIMB adalah pembekal perkhidmatan kewangan yang kedua terbesar di Malaysia dan juga merupakan salah sebuah kumpulan perbankan yang terunggul di Asia Tenggara. Aviva adalah kumpulan insurans yang keenam terbesar* di dunia dan pembekal perkhidmatan insurans yang terbesar di UK.

CIMB Aviva menawarkan rangkaian insurans hayat komprehensif dan produk-produk serta perkhidmatan Takaful di CIMB Bank dan CIMB Islamic yang beroperasi di atas dua platform perbankan di 325 cawangan di Malaysia.

CIMB Aviva juga berkongsi kepakaran global Aviva yang memberi perkhidmatan kepada 53 juta pelanggan merangkumi Eropah, Amerika Utara dan Asia Pasifik. Aviva mencatatkan jumlah jualan £47.1 bilion (RM234 bilion) dan pengurusan dana berjumlah £402 bilion (RM2.63 trilion) pada 31 Disember 2010.

* berdasarkan premium kasar seluruh dunia pada 31 Disember 2009
 Purata kadar pertukaran 2010 1£ = RM4.9767



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