

TAKAFULINK DANA EKUITI

All information as at 30 April 2026 unless otherwise stated

Semua maklumat adalah seperti pada 30 April 2026 melainkan jika dinyatakan

Objective / Objektif Dana

Takafulink Dana Ekuiti aims to maximise medium-to-long term returns by investing in selected Shariah-compliant securities listed on Bursa Malaysia.

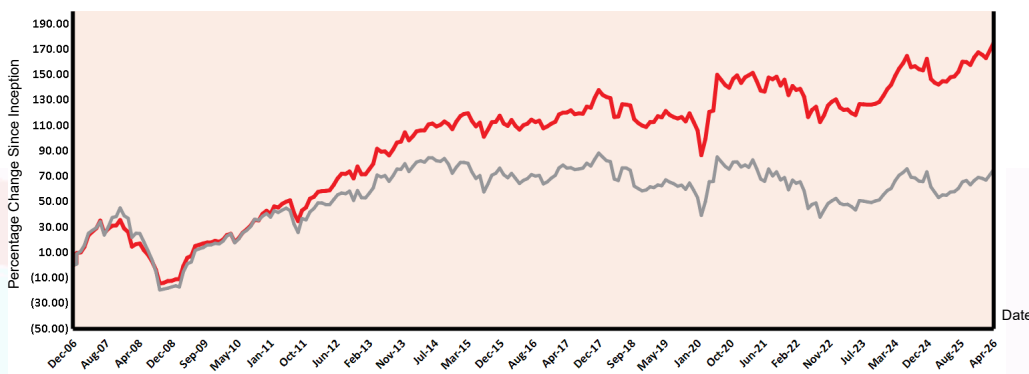
Takafulink Dana Ekuiti bertujuan untuk memaksimumkan pulangan jangka sederhana ke panjang dengan melabur dalam sekuriti-sekuriti patuh Syariah terpilih yang disenaraikan di Bursa Malaysia.

Fund Details / Maklumat Terperinci Dana

Investment Manager / Pengurus Pelaburan	Eastspring AI-Wara' Investments Berhad
Inception Date / Tarikh Diterbitkan	01/12/2006
Current Fund Size / Saiz Dana Terkini	RM2,951,905,394.57
Annual Fund Management Charge / Caj Pengurusan Dana Tahunan	1.50% per annum
Current NAV / NAB Terkini	RM2.75376

How the Fund has performed / Prestasi Dana

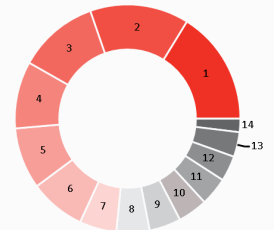
Performance Graph / Jaduan Prestasi Dana
Takafulink Dana Ekuiti Vs. FTSE Bursa Malaysia EMAS
Shariah Index (FBMS)



Total Price Movement Over the Following Periods / Jumlah Pergerakan Harga Dalam Tempoh Tersebut

	1 month	3 months	6 months	1 year	3 years	5 years	Since Inception
Price Movement / Pergerakan Harga	4.60%	2.82%	5.85%	12.35%	23.60%	9.43%	175.38%
Benchmark / Penanda Aras	4.96%	3.61%	5.13%	12.81%	18.45%	-4.18%	75.49%
Outperformance / Perbezaan Prestasi	-0.36%	-0.79%	0.72%	-0.46%	5.15%	13.61%	99.89%

Where the Fund invests Komposisi Pelaburan Dana



Asset Allocation Peruntukan Aset

	% NAV
1 Industrial Products & Services	16.17
2 Utilities	14.19
3 Telecommunications & Media	11.50
4 Health Care	9.52
5 Construction	8.72
6 Plantation	7.98
7 Property	5.32
8 Energy	4.76
9 Consumer Products & Services	4.53
10 Transportation & Logistics	4.25
11 Real Estate Investment Trusts	4.03
12 Technology	3.62
13 Financial Services	3.51
14 Cash, Deposits & Others	1.91

Takafulink Dana Ekuiti Top 10 Holdings 10 Pegangan Teratas

	%
1 Tenaga Nasional Berhad	9.61
2 Press Metal Aluminium Holdings Berhad	7.37
3 IHH Healthcare Berhad	5.97
4 SD Guthrie Berhad	5.92
5 Gamuda Berhad	5.31
6 Telekom Malaysia Berhad	5.27
7 PETRONAS Gas Berhad	4.45
8 PETRONAS Chemicals Group Berhad	3.28
9 Malayan Cement Berhad	2.96
10 KPJ Healthcare Berhad	2.53

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Monthly Update / Laporan Bulanan Terkini

Equities

Market Review

Malaysian equity markets posted a gain for the month of April, trailing many regional markets in Asia which saw healthy gains on the back of the AI trade. The local index was weak early in the month amid heightened US-Iran tensions and disruptions in the Straits of Hormuz, but recovered subsequently as geopolitical risks eased. April was also an eventful month on the domestic front. The proposed IJM-Sunway mega corporate exercise fell through after IJM shareholders failed to meet the 50%+1 acceptance threshold. Separately, more than 155,000 civil servants applied for work from home (WFH) arrangements effective 15 April 2026. The government estimates this has resulted in fuel savings of 334,000 litres, translating into cost savings of over RM678,000, according to government spokesman Fahmi Fadzil. On the macro front, Malaysia's advance GDP growth for 1Q26 moderated to 5.3% YoY from 6.3% growth in 4Q25. The FBM EMAS Shariah Index closed the month at 12,718.36, up 4.96% MoM. The FBM Small Cap Shariah Index was up 7.1% for the month and outperformed the FBM EMAS Shariah Index.

Market Outlook

The US-Iran conflict has entered its 10th week, with the ceasefire appearing increasingly fragile. This comes amid reports that US President Trump has paused Project Freedom—under which the US military would escort vessels through the Straits of Hormuz—just two days after announcing it. While tensions have eased notably, the Straits of Hormuz remain closed. Recent skirmishes suggest the standoff persists, leaving any prospects for peace negotiations on an uncertain footing. Domestically, higher oil prices are starting to impact sectors with heavy machinery exposure that do not benefit from subsidised diesel, with smaller construction players most vulnerable. Cost pressures are also emerging in the consumer space amid packaging supply disruptions—particularly plastics—potentially driving price increases. Higher fuel costs are likely to weigh on household disposable income, while work from home arrangements among civil servants could further dampen small business activity. That said, Malaysia remains relatively better positioned than regional peers as a net oil and gas exporter, although elevated prices may raise the government's subsidy burden. Bank Negara Malaysia has widened its 2026 GDP growth forecast to 4.0–5.0%, citing resilient domestic consumption while acknowledging external headwinds. We remain cautiously constructive on equities and view periods of market weakness as opportunities to build exposure to fundamentally strong names at attractive valuations.

Fund Review & Strategy

The Fund returned 4.60% for the month, underperforming the benchmark return of 4.96% by 0.36%. Year-to-date, The Fund returned 4.35%, underperforming the benchmark return of 5.14% by 0.79%. The underperformance in April was mainly due to underweight positions in technology and utilities sectors. We look to buy on dips with focus on domestic and commodity related names that aligns with elevated crude oil prices (e.g. oil & gas, plantation, materials), Malaysia's relative resilience and capital market initiatives (e.g. MY Value Up, FBMKLCI expansion).

Ekuiti

Tinjauan Bulanan

Pasaran ekuiti Malaysia mencatatkan keuntungan pada April, mengekori kebanyakan pasaran serantau di Asia yang mengaut keuntungan sihat hasil daripada perdagangan AI. Indeks tempatan lemah pada awal bulan berikutan ketegangan dan gangguan AS-Iran yang semakin meningkat di Selat Hormuz, tetapi kemudiannya pulih apabila risiko geopolitik mengendur. April juga merupakan bulan berlatar peristiwa di peringkat domestik. Cadangan pelaksanaan gergasi korporat IJM-Sunway gagal selepas pemegang saham IJM tidak memenuhi ambang penerimaan 50%+1. Secara berasingan, lebih daripada 155,000 penjawat awam memohon pengaturan bekerja dari rumah (WFH) berkuat kuasa mulai 15 April 2026. Kerajaan menganggarkan pendekatan ini menghasilkan penjimatan bahan api sebanyak 334,000 liter, diterjemahkan kepada penjimatan kos melebihi RM678,000 menurut jurucakap kerajaan Fahmi Fadzil. Di peringkat makro, pertumbuhan awal KDNK 1Q26 Malaysia menyederhana kepada 5.3% YoY daripada pertumbuhan 6.3% pada 4Q25. Indeks FBM EMAS Shariah ditutup pada 12,718.36, meningkat 4.96% bulan ke bulan (MoM). Indeks FBM Small Cap Shariah meningkat 7.1% pada bulan ini sambil mengatasi Indeks FBM EMAS Shariah.

Gambaran Bulanan

Konflik AS-Iran telah memasuki minggu ke-10, dengan gencatan senjata kelihatan semakin rapuh. Ia berikutan laporan bahawa Presiden AS Trump telah menghentikan sementara 'Project Freedom' — yang mana tentera AS akan mengiringi kapal melalui Selat Hormuz — hanya dua hari selepas mengumumkannya. Meskipun ketegangan mengendur cukup ketara, namun Selat Hormuz masih ditutup. Pertempuran kecil baru-baru ini menunjukkan kebuntuan yang berterusan, lalu mengganggu gugat sebarang prospek rundingan damai. Di dalam negeri, harga minyak yang lebih tinggi mula menggigit sektor yang terdedah kepada jentera berat yang tidak menikmati kelebihan daripada diesel bersubsidi, dengan penggiat pembinaan lebih kecil paling terkesan. Tekanan kos juga muncul dalam ruang pengguna di tengah-tengah gangguan bekalan pembungkusan — terutamanya plastik — berpotensi memacu kenaikan harga. Kos bahan api yang lebih tinggi mungkin akan memberi kesan kepada pendapatan boleh guna isi rumah, manakala pelaksanaan kerja dari rumah dalam kalangan penjawat awam boleh melemahkan lagi aktiviti perniagaan kecil. Menyentuh hal tersebut Malaysia kekal pada kedudukan yang agak lebih baik berbanding rakan serantau selaku pengeksport minyak dan gas bersih, walaupun harga yang tinggi mungkin menambah beban subsidi kerajaan. Bank Negara Malaysia telah melebarkan ramalan pertumbuhan KDNK 2026 kepada 4.0–5.0%, dengan memetik penggunaan domestik yang berdaya tahan sambil mengakui rintangan luaran. Kami tetap konstruktif sambil berhati-hati terhadap ekuiti dan memandang tempoh kelemahan pasaran sebagai peluang untuk membina pendedahan kepada saham-saham yang asasnya kukuh pada penilaian yang menarik.

Tinjauan dan Strategi Dana

Dana mencatat pulangan 4.60% pada bulan ini, tidak mengatasi pulangan penanda aras 4.96% dengan perbezaan 0.36%. Sejak awal tahun hingga bulan tinjauan, Dana mencatat pulangan 4.35%, tidak mengatasi pulangan penanda aras 5.14% dengan perbezaan 0.79%. Prestasi yang kurang memuaskan pada April disebabkan terutamanya oleh kedudukan kekurangan pegangan dalam sektor teknologi dan utiliti. Kami ingin membeli atas junaman harga dengan memberi tumpuan kepada saham-saham berkaitan domestik dan komoditi yang sejajar dengan ketinggian harga minyak mentah (seperti minyak & gas, perladangan, bahan), daya tahan relatif Malaysia dan inisiatif pasaran modal (seperti MY Value Up, pengembangan FBMKLCI).

Source / Sumber: Fund Commentary, April 2026, Eastspring AI-Wara' Investments Berhad

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Disclaimer

Investments are subject to investment risks including the possible loss of the principal amount invested. The value of the units may fall as well as rise. Past performances of the funds and that of the fund managers are not necessarily indicative of future performance. The price movements indicated are not reflective of the actual return on your investments (which are subject to your premium allocation rate and deduction charges). The actual return on your invested premiums may fluctuate based on the underlying performance of the investment-linked funds. All Takafulink Dana are invested in Shariah-approved securities and/or Islamic private debt securities. This leaflet is for illustrative purposes only. For further details on the terms and conditions, please refer to the policy document. For further details on how you can invest in these funds, please refer to the respective product brochures. In the event of discrepancy between the information in this fact sheet and the policy document, the information in the policy document shall prevail.

Pelaburan adalah tertakluk kepada risiko-risiko pelaburan termasuk kemungkinan kehilangan jumlah wang pokok yang dilabur. Nilai unit mungkin naik ataupun jatuh. Prestasi masa dulu dana-dana atau pengurus-pengurus dana tidak semestinya mencerminkan prestasi masa depan. Pergerakan harga yang ditunjukkan tidak menggambarkan pulangan sebenar pelaburan anda (yang tertakluk kepada kadar peruntukan premium dan caj potongan). Pulangan sebenar ke atas premium yang anda labur mungkin berbeza, bergantung kepada prestasi dana-dana). Semua Takafulink Dana dilaburkan dalam sekuriti yang diluluskan oleh Syariah dan/atau sekuriti hutang swasta Islam. Risalah ini disediakan hanya untuk gambaran semata-mata. Sila rujuk kepada dokumen polisi untuk keterangan lanjut mengenai terma-terma dan syarat-syarat. Untuk keterangan lanjut mengenai bagaimana anda boleh melabur dalam dana-dana ini, sila rujuk kepada risalah-risalah produk yang berkenaan. Jika terdapat perbezaan di antara helaian fakta dan dokumen polisi, maklumat dalam dokumen polisi dianggap muktamad.

PRUDENTIAL BSN

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