PRUDENTIAL BSN
TAKAFUL

TAKAFULINK
DANA EKUITI 2
MASTER FUND FACT SHEET

TAKAFUL & US

Takaful literally means responsibility, guarantee, collective assurance and mutual undertaking. Broadly speaking, takaful is founded on the mutual assistance *(Ta'awun)* based on principles of mutuality and solidarity, encompassing the elements of joint indemnity and common interest. Takaful is defined under Section 2 of the Islamic Financial Services Act 2013, to mean an arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events.

Depending on the applicable approved Takaful model, participants' contributions shall be channelled into the relevant segregated funds for investments. Our Funds* are solely invested in Shariah-compliant investments, locally and abroad. Each investment is made after taking into consideration the risk and return involved.

At Prudential BSN Takaful Berhad (PruBSN), we uphold these values through professional practice in order to give the customers everything they need and more. Values that are clearly reflected in each and every one of our transactions. Values that make us a prudent choice.

Through agency and partnership channels, we offer a variety of innovative products that cover you in every aspect of your life. From protection to savings to spiritual fulfilment, each of our product is designed to provide peace of mind for you.

** Takafulink Funds are Shariah-compliant investment instruments.*

TAKAFULINK DANA EKUITI 2

Features of Fund	
Investment Objective	Takafulink Dana Ekuiti 2 (The Fund) aims to maximise long-term returns through investing into a portfolio of domestic and global assets including Shariah-compliant equities and Shariah-compliant equity related securities, Islamic deposits, or any other Islamic financial instruments directly, and/or indirectly through the use of any Islamic funds such as investment-linked funds set up by us, Islamic collective investment schemes and/or Islamic exchange traded funds.
Investment Strategy & Approach	The Fund seeks to achieve its investment objective by investing primarily in Islamic collective investment schemes [Target Fund(s)]. The Target Fund(s) will be monitored to assess their performance, processes, styles and positioning. The allocation to, or the Target Fund(s) may change if it is deemed unsuitable to meet The Fund's objectives. *Note: Refer to the additional disclosure for details of the Target Fund(s).*
Asset Allocation	• Up to 100% of The Fund's Net Asset Value (NAV) in the Target Fund(s) that invests in Malaysian listed Shariah-compliant equities of which up to 30% of The Fund's NAV in the Target Fund(s) that invests in global Shariah-compliant equities; and • The remaining of The Fund's NAV not invested in the Target Fund(s) will be invested in Islamic money market instruments.
Performance Benchmark	70% FTSE Bursa Malaysia EMAS Shariah Index (FBMS) + 30% Dow Jones Islamic Market World Index *Further information on the FBMS can be obtained from Bursa Malaysia website, https://www.bursamalaysia.com/.* *Further information on the Dow Jones Islamic Market World Index can be obtained from S&P Dow Jones Indices, www.spindices.com.*
Fund Manager	Prudential BSN Takaful Berhad (200601020898 (740651-H))

Fees & Charges	
Asset Management *Wakalah* Charge	1.50% p.a.
Other Charges	Include: • Audit fees • Other expenses as permitted

TAKAFULINK DANA EKUITI 2

Additional Disclosure for Takafulink Dana Ekuiti 2

Takafulink Dana Ekuiti 2 feeds into the following Target Funds:

i. Principal Islamic Institutional Equity Fund, which is managed by Principal Islamic Asset Management Sdn. Bhd.

ii. Aiiman Global Equity Fund, which is managed by AIIMAN Asset Management Sdn. Bhd.

Please note that there will be a 1.50% annual asset management *Wakalah* charge at The Fund level and there is no annual asset management *Wakalah* charge at the Target Fund level.

Fund Performance

Takafulink Dana Ekuiti 2 is a new fund. There is no historical performance yet.

The historical Fund Performance of the Target Funds are as follows:

Year	Principal Islamic Institutional Equity Fund^	Aiiman Global Equity Fund
2025	n/a	0.55%
2024	n/a	15.25%
2023	n/a	16.58%
2022	n/a	(21.03%)
2021	n/a	17.75%
2020	n/a	27.08%
2019	n/a	0.36%^^

^ Principal Islamic Institutional Equity Fund is a new fund. There is no historical performance yet.
^^ Aiiman Global Equity Fund performance from launch on 11 November 2019 until the end of the same year (non-annualised return).

Basis of calculation of past performance:

$$= \frac{\text{NAV* For year } n}{\text{NAV* For year } n\text{-}1} \% - 100\%$$

** The NAV here refers to The Fund's Net Asset Value.*

Important Note: The past performance of The Fund is not an indication of its future performance. This is strictly the performance of the investment fund, not the returns earned on the actual contribution paid by the investment-linked takaful product.

Forward Pricing

Units are created and cancelled at the next pricing date following receipt of the contribution or the notification of claim respectively.

Risk Factors & Risk Management Strategies

Please refer to Appendix 1 for the detailed Risk Factors and Risk Management Strategies.

Other Info	
Target Market	Participants with high risk tolerance and medium-to-long term investment horizon.
Basis & Frequency of Unit Valuation	• Unit pricing is performed daily. • Unit price is calculated based on the market value of the underlying assets of The Fund, net of expenses and divided by the number of units issued. • The Fund Value is the value of all the assets of a particular Takafulink fund after the deduction of expenses for managing, acquiring, maintaining and valuing the assets of that fund, tax (if any) or other statutory levy incurred by the Company on investment income or capital gains on the assets of The Fund and any accrued or anticipated income. • The Fund does not pay any dividends. All incomes and capital gains are automatically rolled up in the unit price. • Unit price is the single price at which units are created and cancelled. • The valuation Date shall be the date as determined by PruBSN from time to time, but not less frequently than once a day, for the purpose of determining unit prices. • The unit price of The Fund shall be valued at the end of each business day (Valuation Date). However, as the value of The Fund's investments at the end of a particular Valuation Date will only be known a business day later, the determination of the unit price of The Fund in respect of a particular Valuation Date shall only be published and made known 2 business days later (T + 2).
Exceptional Circumstances	• PruBSN may suspend unit pricing and defer the issuance or redemption of units, or switching to any fund, under this Fund for a reasonable period in exceptional circumstances, such as and including intervening events resulting in the temporary closure of any stock exchange or the suspension of particular stocks in which The Fund is invested. In such event, notice for suspension may be published and may be communicated to the Participants upon any request for top-up, switching, redemption or withdrawal to/from any such Takafulink fund. • PruBSN may suspend unit pricing and certificate transactions if the Target Fund Manager suspends subscriptions to the Target Fund. *The list of exceptional circumstances above is not exhaustive, please refer to your certificate document for further details.*

Information of the Target Fund

Principal Islamic Institutional Equity Fund

Investment Strategy

The Target Fund may invest up to 99.5% of the Target Fund's NAV in shares of companies that are listed on Bursa Malaysia and the remaining NAV may be invested in liquid assets such as money market instruments and/or Deposits for liquidity management purposes. Generally, the Target Fund will focus on equity securities of companies with long-term capital growth. The Target Fund may opt to seek investment exposure via Collective investment scheme that is in line with the Target Fund's objective, subject to the requirements of the GLOLA (Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework issued by the Securities Commission Malaysia). In addition, liquid assets may be strategically used if the Target Fund Manager feels that the market downside risk is high in the short term. Asset allocation decisions are guided by prevailing market conditions and the Target Fund Manager's assessments.

The asset allocation strategy for the Target Fund is as follows:

- up to 99.5% of the Target Fund's NAV will be invested in equity securities; and
- at least 0.5% of the Target Fund's NAV in liquid assets.

In times of adverse conditions and as part of its risk management strategy, the Target Fund Manager may from time to time reduce holdings in long tenured assets and increase its asset allocation to liquid assets such as cash (refers to current account) and/or placement of Deposits to safeguard the investment portfolio of the Target Fund.

For further details of Principal Islamic Institutional Equity Fund, please refer to https://www.principal.com.my.

Information of the Target Fund

Aiiman Global Equity Fund

Investment Strategy

To achieve its objective, the Target Fund will be investing a minimum of 70% of the Target Fund's NAV into Shariah-compliant global equities and a maximum of 30% of the Target Fund's NAV in Sukuk, Islamic money market instruments and/or Islamic deposits.

The investment selection process will be focused on companies that are able to provide growth potential over the medium to long term investment horizon. As such, the Target Fund Manager would adopt a top-down and bottom-up strategy investment approach to identify investment opportunities in the prevailing market. Fundamental analysis will also be carried out to determine the attractiveness of investment ideas. Key factors which are useful in identification of such companies would include sales and profit growth, financial strength and gearing levels, expected future earnings growth, share price valuation as well as management quality.

The Target Fund Manager believes that active investment management can add value to investors. They seek to add value by selectively over/under weighting benchmark components to achieve relative out performance and carefully blending the mix with a selection of non-benchmark components to deliver absolute out-performance. While the Target Fund Manager typically adopts an active trading policy, they look to maintain some core holdings that are held over the medium-to-long term which is similar to a buy and hold strategy. The Target Fund Manager will also maintain a trading portion for the portfolio, which intends to capitalize on opportunities during prevailing market conditions.

While the Target Fund's core investments will remain in Shariah-compliant equities, the Target Fund holds the option to invest into Islamic fixed income instruments such as Sukuk, Islamic money market instruments and/or Islamic deposits. The selection of Islamic fixed income instruments will depend largely on its credit quality where the respective issuers will have strong ability to meet their financial obligations, healthy cash-flow, the collateral type, value, claims priority as well as offer higher safety for timely payment of profit and principal.

To achieve its objective, the Target Fund may invest in unlisted Shariah-compliant securities, Shariah-compliant warrants as well as Islamic collective investment schemes.

For further details of Aiiman Global Equity Fund, please refer to https://aiiman.com/.

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For All. For Life

Prudential BSN Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

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