PRUDENTIAL BSN
TAKAFUL

TAKAFULINK
DANA EKUITI
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

Features of Fund	
Investment Objective	Takafulink Dana Ekuiti (The Fund) aims to maximise medium-to-long term returns by investing in selected Shariah-compliant securities listed on Bursa Malaysia.
Investment Strategy & Approach	The Fund seeks to achieve its objective by investing in a portfolio of Shariah-compliant securities (Shariah-compliant equities and Shariah-compliant equity-related securities) with good growth potential. To identify such companies, the Fund Manager will adopt a systematic fundamental research and valuation driven investment approach where quality of management, strength of business model, industry dynamics, driver of profitability and sustainability of earnings are assessed to identify Shariah-compliant stocks that market has undervalued and exploit such opportunities. The Fund is actively managed. However, the frequency of its trading activities will depend on market opportunities and the assessment of the Fund Manager.
Asset Allocation	• Up to 100% of The Fund's Net Asset Value (NAV) in Malaysian Shariah-compliant securities; and • The remaining of The Fund's NAV not invested in Shariah-compliant securities will be invested in Islamic money market instruments.
Performance Benchmark	FTSE Bursa Malaysia EMAS Shariah Index (FBMS) *Further information on the FBMS can be obtained from Bursa Malaysia website, https://www.bursamalaysia.com/.*
Fund Manager	Eastspring Al-Wara' Investments Berhad (200901017585 (860682-K))

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

TAKAFULINK DANA EKUITI

Fund Performance

The historical Fund Performance of Takafulink Dana Ekuiti is as follows:

Year	Actual Performance	Benchmark^^
2025	0.46%	(3.93%)
2024	14.80%	14.57%
2023	(0.13%)	0.47%
2022	(6.96%)	(10.81%)
2021	(1.38%)	(6.81%)
2020	13.60%	10.13%
2019	4.57%	3.85%
2018	(9.42%)	(13.52%)
2017	10.77%	10.72%
2016	(3.88%)	(6.14%)

^^ FBMS (on Price Return basis)

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. • To recoup the cost of acquiring and disposing of assets, a transaction cost adjustment may be made to The Fund Value to recover any amount which The Fund had already paid or reasonably expects to pay for the creation or cancellation of units.
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. *The list of exceptional circumstances above is not exhaustive, please refer to your certificate document for further details.*

Disclaimer:

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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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