

# TAKAFULINK DANA URUS

All information as at 31 May 2026 unless otherwise stated

Semua maklumat adalah seperti pada 31 Mei 2026 melainkan jika dinyatakan

## Objective / Objektif Dana

Takafulink Dana Urus aims to maximise medium-to-long term returns by investing in Shariah-compliant equities, sukuk and Islamic money market instruments through Takafulink funds and Islamic collective investment schemes (CIS).

Takafulink Dana Urus bertujuan untuk memaksimumkan pulangan dalam jangka masa sederhana ke panjang dengan melabur dalam ekuiti patuh Syariah, sukuk dan instrumen pasaran wang Islam melalui dana-dana Takafulink dan skim-skim pelaburan kolektif Islam (CIS).

## Fund Details / Maklumat Terperinci Dana

Investment Manager / Pengurus Pelaburan Prudential BSN Takaful Berhad

Inception Date / Tarikh Diterbitkan 01/12/2006

Current Fund Size / Saiz Dana Terkini RM742,845,047.14

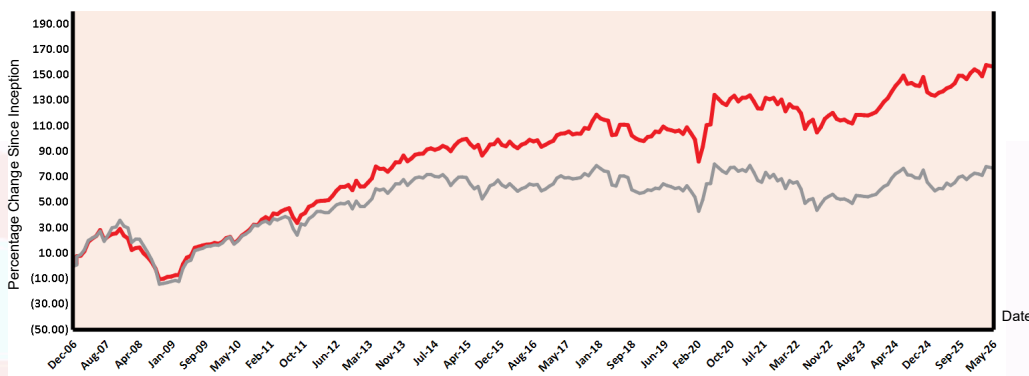
Annual Fund Management Charge / Caj Pengurusan Dana Tahunan 1.30% per annum

Current NAV / NAB Terkini RM2.56574

## How the Fund has performed / Prestasi Dana

### Performance Graph / Jaduan Prestasi Dana

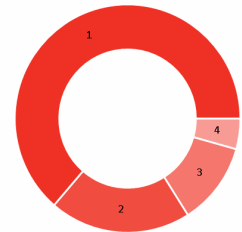
Takafulink Dana Urus Vs. 80% FTSE Bursa Malaysia EMAS Shariah Index (FBMS) + 20% Maybank 12-month Islamic Fixed Deposit-i rate



### 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	-0.51%	1.54%	3.94%	8.16%	20.37%	11.82%	156.57%
Benchmark / Penanda Aras	-0.69%	2.64%	5.29%	9.99%	16.87%	1.85%	76.94%
Outperformance / Perbezaan Prestasi	0.18%	-1.10%	-1.35%	-1.83%	3.50%	9.97%	79.63%

## Where the Fund invests Komposisi Pelaburan Dana



### Asset Allocation Peruntukan Aset

	% NAV
1 Takafulink Dana Ekuiti	64.06
2 Takafulink Dana Sukuk	20.39
3 United-i Malaysia Equity Fund	11.76
4 United-i Malaysia Discovery Fund	4.35
5 Cash, Deposits & Others	-0.58

### Takafulink Dana Ekuiti Top 10 Holdings 10 Pegangan Teratas

	%
1 Tenaga Nasional Berhad	9.57
2 Press Metal Aluminium Holdings Berhad	7.79
3 IHH Healthcare Berhad	6.19
4 SD Guthrie Berhad	5.63
5 Telekom Malaysia Berhad	5.28
6 Gamuda Berhad	5.12
7 PETRONAS Gas Berhad	4.33
8 PETRONAS Chemicals Group Berhad	2.95
9 Malayan Cement Berhad	2.60
10 KPJ Healthcare Berhad	2.48

### Takafulink Dana Sukuk Top 10 Holdings 10 Pegangan Teratas

	%
1 Infracap Resources Sdn Bhd	2.79
2 Sarawak Energy Berhad	2.51
3 DanaInfra Nasional Berhad*	2.22
4 AEON Credit Service (M) Sdn Bhd	2.03
5 S P Setia Berhad	1.91
6 Gamuda Berhad	1.73
7 DanaInfra Nasional Berhad*	1.71
8 Edra Energy Sdn Bhd	1.54
9 Eco World Perpetual Capital Berhad	1.51
10 Malaysian Resources Corporation Berhad	1.43

\* Different coupon rates & maturity dates for each.

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## Monthly Update / Laporan Bulanan Terkini

### Equity Market Review

Malaysia's equity market corrected during the month despite the positive performance from the Asia Pacific ex Japan markets, which did well on the back of the AI/Tech trade. Whilst Malaysia's technology sector posted gains, the main indices had little tech representation and were dragged by the announcement of MSCI's month-end rebalancing activities, which resulted in a net outflow as there were many deletions for Malaysia. The 1Q26 corporate results were somewhat underwhelming, and only a few companies managed to report positive surprises. Bank earnings came in weaker than expected, whilst strong revisions were seen in the petrochemical and materials sectors. The FBM EMAS Shariah Index closed the month at 12,604.07, down 0.90% MoM. The FBM Small Cap Shariah Index was down 0.81% for the month, in line with the FBM EMAS Shariah Index.

### Market Outlook

The US-Iran conflict has entered its 14th week, with the ceasefire appearing increasingly fragile. Iran reportedly broke off talks on June 1 following escalating Israeli strikes in Lebanon and renewed US airstrikes, though Trump disputed this. The US and Iran exchanged heavy fire on Tuesday evening (June 3), with Iran launching retaliatory missile and drone strikes on Kuwait and Bahrain after the US struck Iranian targets. Iran's drone strike on Kuwait International Airport's passenger terminal killed one person and wounded more than 60, forcing the airport to close. Kuwait's military reportedly intercepted 13 missiles and 17 drones. In the last few days, the conflict seems to have escalated, but as quickly as the skirmishes start, we get contradictory news from both sides on agreeing to a ceasefire, and it has come to the point where investors are becoming numb. On the local front, politics is in the limelight once again for Malaysia. Johor surprised everyone by dissolving the Parliament on the 1 June 2026, and hence Johor state elections will need to be held within 60 days. Any hopes to hold the General Elections 16 (GE16) together with other state elections have now been dashed. With oil prices remaining higher, the oil subsidies borne by the government are increasing to levels where it is not sustainable for the government and hard decisions will need to be made soon. 2H2026 may potentially be a more challenging period as we see companies pass on cost increases with price hikes for their products, and supply chains may be affected if the conflict in the Middle East prolongs. Malaysia may be somewhat distracted by elections and the politicking that comes with them, which could affect good policy making. We remain cautiously constructive on equities and view periods of market weakness as opportunities to build exposure to fundamentally strong names at attractive valuations.

### Fixed Income Market Review

Bank Negara Malaysia (BNM) held the Overnight Policy Rate (OPR) at 2.75% at its MPC meeting on 7 May 2026, maintaining a neutral stance amid resilient domestic economic conditions and manageable inflation, while flagging external risks from Middle East tensions that could weigh on growth via higher energy prices and supply chain disruptions, and exert upward pressure on domestic inflation. Malaysia's economy grew 5.4% YoY in 1Q2026, easing from 6.2% in 4Q2025 but slightly above estimates (5.3% YoY), signalling continued resilience. Growth was driven by domestic demand, particularly consumption and investment, and supported by a rebound in net exports, with services leading while mining contracted. Malaysia's Leading Index (LI) for Malaysia indicated some moderation, growing 0.5% YoY in March 2026 to 113.3 points (from 112.7 a year earlier), down from 0.8% YoY in February 2026, according to the Statistics Department (DOSM). Meanwhile, manufacturing activities remained resilient, with the April 2026 PMI rising to 51.6 (March: 50.7), the highest in four years and marking a second month of expansion. The uptick was driven by stronger output and inventory rebuilding amid safety-stock accumulation due to Middle East-related supply chain concerns. Export growth surged 36.9% YoY in April 2026 (March: +8.3%) to a record RM182.74bn, the strongest since August 2022, driven by firm external demand and a spike in re-exports. Manufacturing led (+40.1%), supported by E&E (+46.4%) and petroleum (+70.2%), while mining rebounded (+25.6%) and agriculture returned to growth (+5.2%). Headline inflation rose to 1.9% YoY in April (March: 1.7%), the highest in 18 months, driven by higher transport costs amid fuel price pressures from the Middle East conflict, with transport inflation jumping to 4.1%. Core inflation, however, edged down to 2.0% (March: 2.1%), leaving overall inflation contained and allowing BNM policy flexibility. Meanwhile, Producer Price Index ("PPI") accelerated to 5.4% YoY (March: 1.1%), the highest since August 2022, driven by broad-based increases, particularly in mining amid elevated oil prices. On a monthly basis, producer prices increased 3.2%, slowing from March's 4.1% rise. The unemployment rate held steady at 2.9% in March 2026 for a fifth consecutive month, reflecting a resilient labour market, with job creation keeping unemployment near multi-year lows (2025: 3.0%; 2024: 3.3%). The Malaysian ringgit stayed strong, underpinned by the country's solid economic outlook, closing at RM3.97/USD in end-May 2026, while Malaysia's international reserves held steady at US\$129.5bn, up about US\$10bn year-on-year, providing a solid buffer against global uncertainty. On a political front, Malaysia's PM Anwar affirmed that the country's fuel supply remains adequate despite the Iran conflict, with reserves covering until July and Petronas securing supplies through year-end, alongside additional overseas purchases. The Ministry of Finance has ordered all ministries to cut operating spending amid rising fuel subsidies, capping hiring costs, reducing services and supplies by 10%, and cutting statutory bodies by 20% with further tightening to be done under Budget 2027 to strengthen fiscal discipline.

### Market Outlook

OPR was kept at 2.75% in June, reflecting resilient domestic conditions, steady external demand, and manageable inflation. Malaysia's outlook remains supported by solid fundamentals, including a diversified economy, a healthy labour market, and its position as a net energy exporter, alongside strong local institutional support and modest foreign shareholding. Despite the ceasefire and ongoing US-Iran peace talks, the situation in the Middle East remains fluid, and uncertainty remains elevated. As such, prolonged geopolitical tensions in the region may continue to weigh on risk sentiments, with investors potentially pricing in sustained higher oil prices, supply disruptions, weaker global growth prospects and renewed inflationary pressures. Key economic releases in June: Manufacturing PMI (2 June), Industrial Production (12 June), Retail Sales (12 June), Inflation Rate (19 June). June MGS/GII supply remains heavy with four auctions, with net issuance at RM20 billion. This may create near-term supply pressure and weigh on sukuk valuations but could also provide better entry opportunities. The four auctions in June are the 3-yr Reopening MGS 3/29, 15-yr Reopening MGII 7/40, 5-Yr Reopening MGS 6/31 and 20-yr Reopening MGII. However, technicals are expected to improve in 3Q26 as maturities slightly exceed new issuance, supporting reinvestment demand and MGS/GII valuations. MGS yield curve was mixed in May, with shorter-tenor yields rising while the long-end remained broadly stable, moving between -1 bp and +6 bps across the curve. As a result, the yield curve flattened during the month. MGS term spreads remained tight relative to historical averages, particular in the 10Y-30Y segment, suggesting limited term premium and relatively rich long-end valuations. Credit spreads were mixed during the month. Spreads tightened by 2-5 bps in the 3Y-7Y tenors, reflecting continued investor demand for credit risk and carry opportunities. In contrast, longer-dated credit spreads were broadly stable to wider (1-5bps) indicating investors remained cautious on duration risk and required higher compensation at the long-end.

### Fund Review & Strategy

The Fund returned -0.51% for the month, outperforming the benchmark return of -0.69% by 0.18%. Year-to-date, The Fund returned 1.97%, underperforming the benchmark return of 3.54% by 1.57%. The outperformance in May was mainly due to the outperformance in the equity portion against its benchmark.

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Pasar ekuiti Malaysia mengalami pembetulan pada bulan tinjauan meskipun pasaran Asia Pasifik luar Jepun memberi prestasi positif hasil daripada perdagangan AI/Teknologi. Walaupun sektor teknologi Malaysia mencatatkan keuntungan, namun indeks utama mempunyai perwakilan teknologi yang kecil, dan terjejas dek pengumuman aktiviti pengimbangan semula MSCI pada akhir bulan yang mengakibatkan aliran keluar bersih kerana banyak saham digugurkan dari senarai Malaysia. Laporan keputusan korporat 1Q26 agak mengecewakan dan hanya segelintir syarikat yang melaporkan kejutan positif. Pendapatan perbankan lebih lemah daripada jangkaan, manakala sektor petrokimia dan bahan disemak semula dengan ketara. Indeks FBM EMAS Syariah menutup bulan pada 12,604.07, turun 0.90% bulan ke bulan (MoM). Indeks FBM Small Cap Syariah turun 0.81% pada bulan ini, memberikan prestasi senada dengan Indeks FBM EMAS Syariah.

## Gambaran Bulanan

Konflik AS-Iran memasuki minggu ke-14, dengan gencatan senjata kelihatan semakin rapuh. Iran dilaporkan telah menamatkan rundingan pada 1 Jun susulan serangan Israel yang bertubi-tubi ke atas Lubnan dan serangan udara AS, walaupun Trump mempertikaikan hal ini. AS dan Iran berbalas serangan hebat pada petang Selasa (3 Jun), dengan Iran melancarkan serangan balas peluru berpandu dan dron ke atas Kuwait dan Bahrain selepas AS menyerang sasaran Iran. Serangan dron Iran di terminal penumpang Lapangan Terbang Antarabangsa Kuwait telah mengorbankan satu nyawa dan mencederakan lebih 60 orang, lantas memaksa lapangan terbang ditutup. Tentera Kuwait dilaporkan telah memintas 13 peluru berpandu dan 17 dron. Dalam beberapa hari kebelakangan ini, konflik tersebut kelihatan meruncing, namun sebaik sahaja pertempuran kecil meletus, kita diterjah berita yang bercanggah daripada kedua-dua pihak mengenai persetujuan gencatan senjata, dan ia telah sampai ke tahap pelabur menjadi lali. Meninjau dalam negara, politik menjadi tumpuan utama Malaysia sekali lagi. Johor mengejutkan semua apabila membubarkan Parlimen pada 1 Jun 2026, dan oleh itu pilihan raya negeri Johor perlu diadakan dalam tempoh 60 hari. Harapan untuk mengadakan Pilihan Raya Umum ke-16 (PRU16) bersekali pilihan raya negeri yang lain kini berkubur. Dengan harga minyak yang kekal tinggi, subsidi minyak yang ditanggung oleh kerajaan meningkat ke tahap yang tidak lagi mampan maka keputusan yang sukar perlu dibuat tidak lama lagi. 2H2026 mungkin berpotensi menjadi tempoh yang lebih mencabar setelah kita mendapati syarikat-syarikat memindahkan kenaikan kos dengan kenaikan harga produk mereka, dan rantaian bekalan mungkin terjejas jika konflik di Timur Tengah berlarutan. Perhatian Malaysia mungkin agak melencong kepada pilihan raya dan pergolakan politik yang mengiringinya, lalu mungkin menjejaskan penggubalan dasar yang berkesan. Pandangan kami terhadap ekuiti masih konstruktif sambil berwaspada dan melihat tempoh kelemahan pasaran sebagai peluang untuk membina pendedahan kepada saham berasas kukuh pada penilaian yang menarik.

## Pendapatan Tetap Tinjauan Bulanan

Bank Negara Malaysia (BNM) mengekalkan Kadar Dasar Semalaman (OPR) 2.75% dalam mesyuarat MPCnya pada 7 Mei 2026, mengekalkan pendirian neutral di tengah-tengah keadaan ekonomi domestik yang berdaya tahan dan inflasi yang boleh diurus, sambil mengetengahkan risiko luaran berikutan ketegangan Timur Tengah yang boleh menjejaskan pertumbuhan menerusi kenaikan harga tenaga dan gangguan rantaian bekalan, serta memberi tekanan menaik ke atas inflasi domestik. Ekonomi Malaysia berkembang 5.4% YoY pada 1Q2026, menyusut daripada 6.2% pada 4Q2025 tetapi melangkaui anggaran sedikit (5.3% YoY), menandakan kelangsungan daya tahan. Pertumbuhan didorong oleh permintaan domestik, terutamanya penggunaan dan pelaburan, serta disokong oleh pemulihan eksport bersih, dengan perkhidmatan menerajui manakala perlombongan menguncup. Indeks Pelopor (IP) Malaysia menunjukkan penyederhanaan, meningkat 0.5% YoY pada Mac 2026 kepada 113.3 mata (daripada 112.7 tahun sebelumnya), susut daripada 0.8% YoY pada Februari 2026, menurut Jabatan Perangkaan Malaysia (DOSM). Sementara itu, aktiviti pembuatan kekal mampan, dengan PMI April 2026 meningkat kepada 51.6 (Mac: 50.7), paras tertinggi dalam tempoh empat tahun sekaligus menandakan bulan kedua pengembangan. Peningkatan ini didorong oleh output yang lebih kukuh dan pembinaan semula inventori di tengah-tengah pengumpulan stok keselamatan lantaran kebimbangan tentang rantaian bekalan berkaitan Timur Tengah. Pertumbuhan eksport melonjak 36.9% YoY pada April 2026 (Mac: +8.3%) mencapai paras rekod RM182.74 bilion yang paling kukuh sejak Ogos 2022, didorong oleh kemantapan permintaan luaran dan lonjakan semula eksport. Pembuatan menerajui (+40.1%), disokong oleh E&E (+46.4%) dan petroleum (+70.2%), manakala perlombongan pulih (+25.6%) dan pertanian kembali kepada pertumbuhan (+5.2%). Inflasi keseluruhan meningkat kepada 1.9% YoY pada April (Mac: 1.7%), paras tertinggi dalam tempoh 18 bulan, didorong oleh kenaikan kos pengangkutan di tengah-tengah tekanan harga bahan api berikutan konflik Timur Tengah, dengan inflasi pengangkutan melonjak kepada 4.1%. Namun begitu, inflasi teras susut sedikit kepada 2.0% (Mac: 2.1%), lalu menyebabkan inflasi keseluruhan terkawal dan mengalu-alukan fleksibiliti dasar BNM. Sementara itu, Indeks Harga Pengeluar ("PPI") meningkat kepada 5.4% YoY (Mac: 1.1%), tertinggi sejak Ogos 2022, didorong oleh kenaikan menyeluruh, terutamanya perlombongan di tengah-tengah harga minyak yang tinggi. Secara bulanan, harga pengeluar meningkat 3.2%, memperlaha daripada kenaikan 4.1% pada Mac. Kadar pengangguran kekal stabil 2.9% pada Mac 2026 untuk bulan kelima berturut-turut, mencerminkan pasaran buruh yang berdaya tahan, dengan pewujudan pekerjaan mengekalkan pengangguran hampir ke paras terendah berbilang tahun (2025: 3.0%; 2024: 3.3%). Ringgit Malaysia terus kukuh, disokong oleh prospek ekonomi negara yang mantap, ditutup RM3.97/USD pada akhir Mei 2026, manakala rizab antarabangsa Malaysia kekal stabil pada USD\$129.5 bilion, meningkat kira-kira USD10 bilion tahun ke tahun, menyediakan penampungan yang kukuh terhadap ketidakpastian global. Menyorot sudut politik, PM Malaysia, Anwar, menegaskan bahawa bekalan bahan api negara kekal mencukupi meskipun dirunding konflik Iran, dengan rizab merangkumi sehingga Julai dan Petronas memperoleh bekalan sehingga akhir tahun, di samping pembelian tambahan dari luar negara. Kementerian Kewangan telah mengarahkan semua kementerian untuk mengurangkan perbelanjaan operasi di tengah-tengah peningkatan subsidi bahan api, menghehadkan kos pengambilan pekerja, mengurangkan perkhidmatan dan bekalan sebanyak 10%, dan mengurangkan badan berkanun sebanyak 20% dengan pengetatan selanjutnya akan dilaksanakan di bawah Bajet 2027 agar dapat memperkukuh disiplin fiskal.

## Gambaran Bulanan

OPR dikekalkan 2.75% pada Jun, mencerminkan keadaan domestik yang berdaya tahan, permintaan luaran yang stabil, dan inflasi yang terkawal. Prospek Malaysia kekal disokong oleh asas yang kukuh, termasuk kepelbagaian ekonomi, kesihatan pasaran buruh, dan kedudukannya sebagai pengeksport tenaga bersih, di samping sokongan institusi tempatan yang padu dan pegangan saham asing yang sederhana. Walaupun gencatan senjata dan rundingan damai AS-Iran sedang berlangsung, namun situasi di Timur Tengah bergelora, dan ketidakpastian masih tinggi. Oleh itu, ketegangan geopolitik yang berpanjangan di rantau ini mungkin terus membebani sentimen risiko, dengan pelabur berpotensi menentaphargakan harga minyak yang lebih tinggi secara berterusan, gangguan bekalan, prospek pertumbuhan global yang lebih lemah dan tekanan baharu inflasi. Keluaran ekonomi utama pada bulan Jun: PMI Pembuatan (2 Jun), Pengeluaran Perindustrian (12 Jun), Jualan Runcit (12 Jun), Kadar Inflasi (19 Jun). Bekalan MGS/GII Jun masih tinggi dengan empat lelongan, manakala terbitan bersih berjumlah RM20 bilion. Ia mungkin mewujudkan tekanan bekalan jangka pendek dan memberi kesan kepada penilaian sukuk namun boleh menyediakan peluang kemasukan yang lebih baik juga. Empat lelongan pada Jun merangkumi Pembukaan Semula MGS 3 Tahun 3/29, Pembukaan Semula MGII 15 Tahun 7/40, Pembukaan Semula MGII 5 Tahun 6/31 dan Pembukaan Semula MGII 20 Tahun. Walau bagaimanapun, teknikal dijangka bertambah baik pada 3Q26 apabila tempoh matang sedikit melebihi terbitan baharu, lantas menyokong permintaan pelaburan semula dan penilaian MGS/GII. Keluk hasil MGS bercampur-campur pada Mei, dengan hasil jangka pendek meningkat manakala hasil jangka panjang kekal stabil secara amnya, bergerak antara -1 mata asas dan +6 mata asas di sepanjang keluk. Akibatnya, keluk hasil mendarat pada bulan ini. Tebaran terma MGS kekal sempit berbanding purata terdahulu, terutamanya dalam segmen 10Y-30Y, menunjukkan premium terma yang terhad dan penilaian jangka panjang yang agak mahal. Tebaran kredit bercampur-campur pada bulan tinjauan. Spread mengecil sebanyak 2-5 mata asas dalam tempoh 3-7 tahun, mencerminkan permintaan pelabur yang berterusan terhadap risiko kredit dan peluang bawaan. Sebaliknya, tebaran kredit bertempoh panjang stabil secara keseluruhannya (1-5 mata asas) menunjukkan bahawa pelabur kekal berhati-hati terhadap risiko tempoh dan memerlukan ganjaran jangka masa panjang yang lebih besar.

## Tinjauan dan Strategi Dana

Dana mencatat pulangan -0.51% pada bulan ini, mengatasi pulangan penanda aras -0.69% dengan perbezaan 0.18%. Sejak awal tahun sehingga bulan

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tinjauan, Dana mencatat pulangan 1.97%, tidak mengatasi pulangan penanda aras 3.54% dengan perbezaan 1.57%. Prestasi mantap pada bulan Mei disebabkan terutamanya oleh pencapaian bahagian ekuiti yang prestasi tinggi berbanding penanda arasnya.

Source / Sumber: Fund Commentary, May 2026, Eastspring Al-Wara' Investments Berhad, Principal Islamic Asset Management Sdn. Bhd. and UOB Asset Management (Malaysia) Berhad

## 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

TAKAFUL