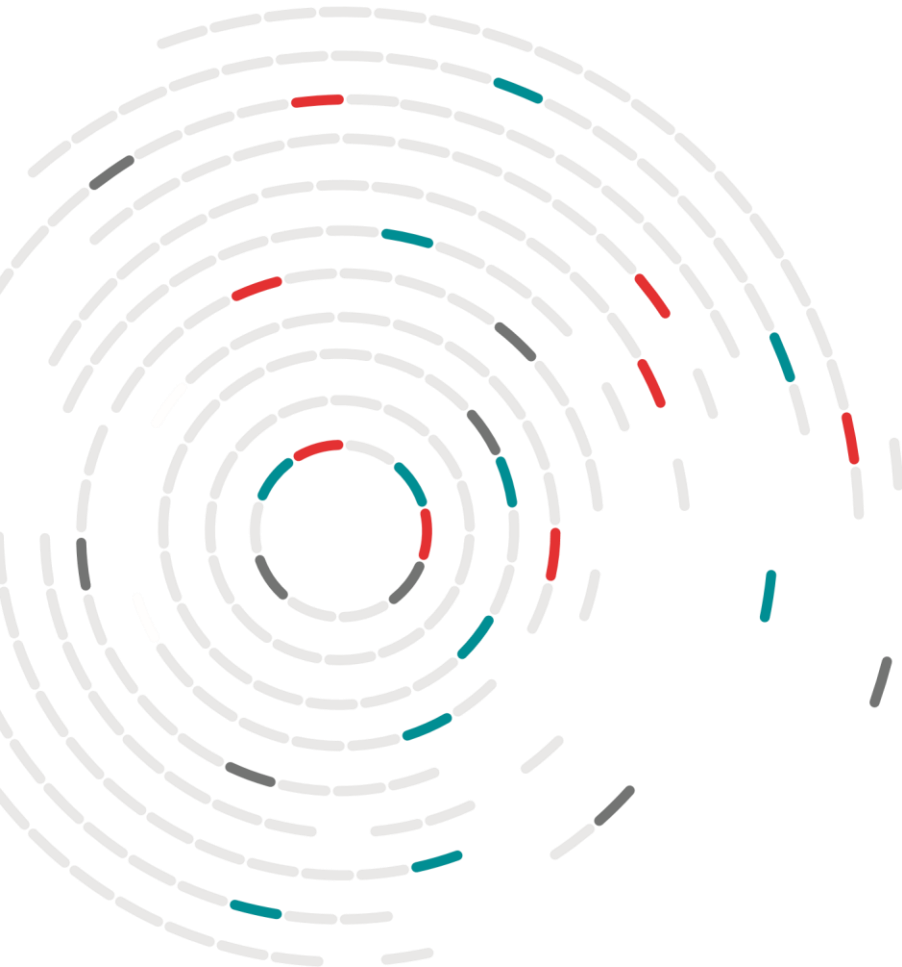


TAKAFULINK DANA AKTIF

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 AKTIF

Features of Fund

Investment Objective	Takafulink Dana Aktif (The Fund) aims to provide capital appreciation by investing in small market capitalisation Shariah-compliant securities of companies with growth potential.
Investment Strategy & Approach	<p>The Fund seeks to achieve its objective by investing in an Islamic collective investment scheme (Target Fund) that invests in small market capitalisation Shariah-compliant securities of companies with growth potential.</p> <p>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.</p> <p><i>Note: Refer to the additional disclosure for details of the Target Fund(s).</i></p>
Asset Allocation	<ul style="list-style-type: none"> Up to 100% of The Fund's Net Asset Value (NAV) in the Target Fund(s); 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	<p>40% FTSE Bursa Malaysia EMAS Shariah Index (FBMS) + 60% FTSE Bursa Malaysia MidS Cap Shariah Price Return Index</p> <p><i>Further information on the FBMS and FTSE Bursa Malaysia MidS Cap Shariah Price Return Index can be obtained from Bursa Malaysia website, https://www.bursamalaysia.com/.</i></p> <p><i>Note: The performance benchmark was revised from FTSE Bursa Malaysia Small Cap Shariah Index effective from 10 May 2025.</i></p>
Fund Manager	<p>Prudential BSN Takaful Berhad (200601020898 (740651-H))</p> <p><i>Note: The fund manager was revised from Eastspring Al-Wara' Investments Berhad (200901017585 (860682-K)) effective from 10 May 2025.</i></p>

Fees & Charges

Asset Management Wakalah Charge	1.50% p.a.
Other Charges	<p>Include:</p> <ul style="list-style-type: none"> Audit fees Other expenses as permitted

TAKAFULINK DANA AKTIF

Additional Disclosure for Takafulink Dana Aktif

Takafulink Dana Aktif feeds into United-i Malaysia Discovery Fund (Target Fund), which is managed by UOB Asset Management (Malaysia) Berhad effective from 10 May 2025.

Prior to this date, Takafulink Dana Aktif feeds into Eastspring Investments Islamic Small-cap Fund (previous Target Fund), which is managed by Eastspring Al-Wara' Investments Berhad.

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

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

Year	Actual Performance	Benchmark^^
2024	24.43%	10.88%
2023	5.14%	9.51%
2022	(3.99%)	(7.87%)
2021	(4.14%)	(0.88%)
2020	4.29%	19.87%
2019	16.49%	21.56%
2018**	(4.01%)	(10.38%)

** Fund Performance is from fund launch date on 30 October 2018 until the end of the same year (non-annualised return).

^^ Effective from 1 February 2023, the performance benchmark was revised to FTSE Bursa Malaysia Small Cap Shariah Index from 80% FTSE Bursa Malaysia Small Cap Shariah Index + 20% FTSE Bursa Malaysia EMAS Shariah Index.

There is no historical performance for United-i Malaysia Discovery Fund given that it is a new fund.

The historical Fund Performance of Eastspring Investments Islamic Small-cap Fund is as follows:

Year	2024	2023	2022	2021
Net Performance	26.85%	5.58%	(4.19%)	(4.69%)
Year	2020	2019	2018	2017^
Net Performance	3.93%	20.80%	(20.73%)	9.04%

^ Fund Performance is from fund launch date on 25 May 2017 until the end of the same year (non-annualised return).

TAKAFULINK DANA AKTIF

Fund Performance

Performance is calculated on a NAV[#] (year *n-1*) to NAV[#] (year *n*) basis with gross income or dividend reinvested.

[#] The NAV here refers to Eastspring Investments Islamic Small-cap Fund's Net Asset Value.

Basis of calculation of past performance:

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

^{*} 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.

TAKAFULINK DANA AKTIF

Other Info	
Target Market	Participants with high risk tolerance and long-term investment horizon.
Basis & Frequency of Unit Valuation	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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. <p><i>The list of exceptional circumstances above is not exhaustive, please refer to your certificate document for further details.</i></p>

Information of the Target Fund

United-i Malaysia Discovery Fund

Investment Strategy

The Target Fund seeks to achieve its investment objective by investing a minimum of 70% of its NAV in Shariah-compliant shares and Shariah-compliant securities equivalent to shares (such as rights and Shariah-compliant warrants) and the balance in Islamic money market instruments and Islamic Deposits. The Target Fund will invest in Shariah-compliant shares or Shariah-compliant securities of small capitalisation companies in Malaysia. Small capitalisation companies are defined as companies with a market capitalisation of up to RM5 billion at the point of purchase. The Target Fund may remain invested in Shariah-compliant securities which have appreciated above the RM5 billion threshold.

The Target Fund Manager and/or their Investment Manager employ fundamental and bottom-up analysis as an integral part of the equity investment process. This approach emphasizes the analysis of individual companies including the evaluation of a company's operating and earning prospects, competitive positioning, quality of management, corporate governance standards, valuation, profitability measures and risk factors.

When deemed necessary, the Target Fund Manager and/or their Investment Manager may use Islamic derivatives such as options, futures contracts, forward contracts and swaps for the purpose of hedging against systemic and unsystematic risks. In the event of a downgrade in the rating of a counterparty of an OTC Islamic derivative, the Target Fund Manager and/or their Investment Manager reserve the right to deal with the OTC Islamic derivative in the best interest of the Unit Holders. In this event, the Target Fund Manager shall, on best effort basis, liquidate the Islamic derivative position to safeguard the interest of the Unit Holders. However, the Target Fund Manager reserve the right to maintain the investment if they deem the downgrade in rating as a temporary event which could potentially reverse within six (6) months. The Target Fund Manager and/or their Investment Manager will ensure that the Target Fund's global exposure from Islamic financial derivatives position does not exceed the Target Fund's NAV at all times. Such exposure will be calculated using the commitment approach.

The Target Fund Manager and/or their Investment Manager may take temporary defensive positions that may be inconsistent with the Target Fund's investment strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Target Fund Manager and/or their Investment Manager may allocate up to 100% of the Target Fund's assets into Islamic liquid assets such as Islamic money market instruments and Islamic Deposits, which are defensive in nature.

For further details of the Target Fund, please refer to <https://www.uobam.com.my/>.

Disclaimer:

This master fund fact sheet has been prepared by Prudential BSN Takaful Berhad ("PruBSN") for general information and illustration purposes only and shall not be construed as the basis for making investment, financial or other decisions. Although the materials used in preparing this presentation are obtained from sources believed to be reliable, PruBSN makes no guarantee on the accuracy and completeness of the information. Any analysis and opinion expressed are subject to change without notification. Past performance is no guarantee of future results. Viewers are advised to contact PruBSN or its agents for further and better particulars and information pertaining to the products offered by us. PruBSN and any of its related affiliates hereby disclaim any liability of whatsoever nature should viewers suffer losses merely relying on the information contained herein.

TAKAFUL

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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