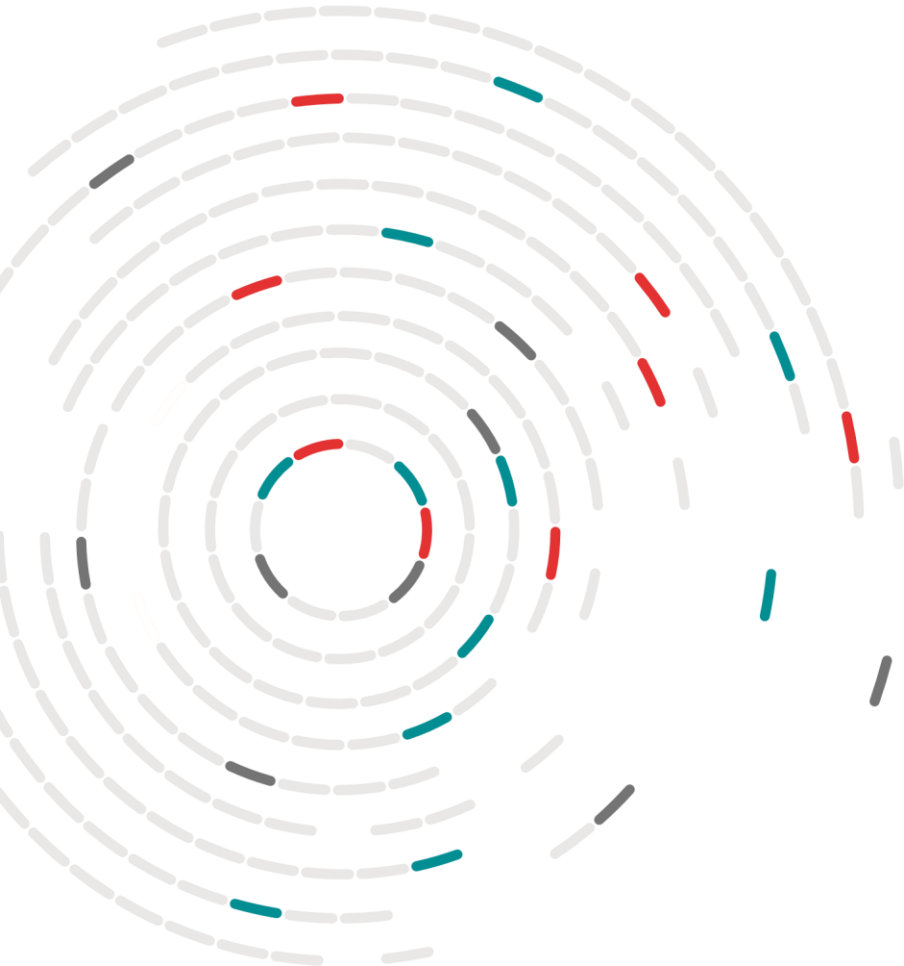


PRUDENTIAL BSN

TAKAFUL

# TAKAFULINK DANA ASIA

MASTER FUND FACT SHEET 2023



## TAKAFUL & US

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Takaful literally means responsibility, guarantee, collective assurance and mutual undertaking. Broadly speaking, takaful is founded on the cooperative arrangement (*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 ASIA

Features of Fund	
Investment Objective	Takafulink Dana Asia (The Fund) aims to provide capital appreciation by investing in Shariah-compliant securities in the Asia Pacific ex-Japan region including Malaysia.
Investment Strategy & Approach	<p>The Fund seeks to achieve its objective by investing in an Islamic collective investment scheme (Target Fund) that invest in the markets of Asia Pacific ex-Japan region including Malaysia.</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"><li>• Up to 100% of The Fund's Net Asset Value (NAV) in the Target Fund(s); and</li><li>• The remaining of The Fund's NAV not invested in the Target Fund(s) will be invested in Islamic money market instruments.</li></ul>
Performance Benchmark	<p>30% FTSE Bursa Malaysia EMAS Shariah Index (FBMS) + 70% MSCI AC Asia ex Japan Islamic Index</p> <p><i>Further information on the FBMS can be obtained from Bursa Malaysia website, <a href="https://www.bursamalaysia.com/">https://www.bursamalaysia.com/</a>.</i></p> <p><i>Further information on the MSCI AC Asia ex Japan Islamic Index can be obtained from MSCI website, <a href="https://www.msci.com/">https://www.msci.com/</a>.</i></p>
Fund Manager	Prudential BSN Takaful Berhad (200601020898 (740651-H))

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

## TAKAFULINK DANA ASIA

### Additional Disclosure for Takafulink Dana Asia

Takafulink Dana Asia feeds into Principal DALI Asia Pacific Equity Growth Fund (formerly known as CIMB Islamic DALI Asia Pacific Equity Growth Fund), which is managed by Principal Asset Management Berhad (Target Fund Manager).

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

Year	Actual Performance	Benchmark^^
2023	9.92%	11.97%
2022	(16.85%)	(15.31%)
2021**	0.26%	(1.89%)

\*\* Takafulink Dana Asia launched on 10 May 2021. Fund Performance is from fund launch date until the end of the same year (non-annualised return).

^^30% FBMS + 70% MSCI AC Asia ex Japan Islamic Index

The historical Fund Performance for the Target Fund, Principal DALI Asia Pacific Equity Growth Fund is as follows:

Year	2023	2022	2021	2020	2019
Net Performance (%)	11.38	(18.57)	4.47	24.91	15.73
Year	2018	2017	2016	2015	2014
Net Performance (%)	(15.58)	20.73	(1.10)	9.99	3.54

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 Principal DALI Asia Pacific Equity Growth Fund's Net Asset Value.

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

### 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 ASIA

Other Info	
Target Market	Participants which seek capital appreciation over long-term investment horizon with high risk tolerance and wish to have investment exposure in Asia Pacific ex-Japan region including Malaysia.
Basis & Frequency of Unit Valuation	<ul style="list-style-type: none"> <li>• Unit pricing is performed daily.</li> <li>• 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.</li> <li>• 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.</li> <li>• The Fund does not pay any dividends. All incomes and capital gains are automatically rolled up in the unit price.</li> <li>• Unit price is the single price at which units are created and cancelled.</li> <li>• 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.</li> <li>• 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).</li> </ul>
Exceptional Circumstances	<ul style="list-style-type: none"> <li>• 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.</li> <li>• PruBSN may suspend unit pricing and certificate transactions if the Target Fund Manager suspends subscriptions to the Target Fund.</li> </ul> <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

### Principal DALI Asia Pacific Equity Growth Fund

#### Investment Strategy

The Target Fund will invest a minimum of 70% and up to a maximum of 98% of its NAV in Shariah-compliant equities in order to gain long-term capital growth and up to 28% of its NAV in other permissible Shariah-compliant investments. The Target Fund may opt to invest in foreign Shariah-compliant equities up to a maximum of 70% of its NAV. Such foreign Shariah-compliant equities must be securities of companies domiciled in, listed in, and/or having significant operations in countries in Asia Pacific excluding Japan.

‘Significant operations’ means major businesses of the company. For example, the Target Fund can invest in a company with significant business and/or operations in Thailand but listed on the New York Stock Exchange. The threshold for ‘significant operations’ would be if more than 25% of total group revenue derives from countries in Asia Pacific excluding Japan. The calculation would be based on the most recent financial reports released by the companies (e.g. interim and annual reports).

The Target Fund may also opt to seek investment exposure via Islamic CIS that is in line with the Target Fund’s objective, subject to the requirements of the SC Guidelines. In addition, Islamic liquid assets may be strategically used if the Target Fund Manager feels that the market downside risk is high in the short-term.

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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*All information is correct at the time of publication.  
Published March 2024.*