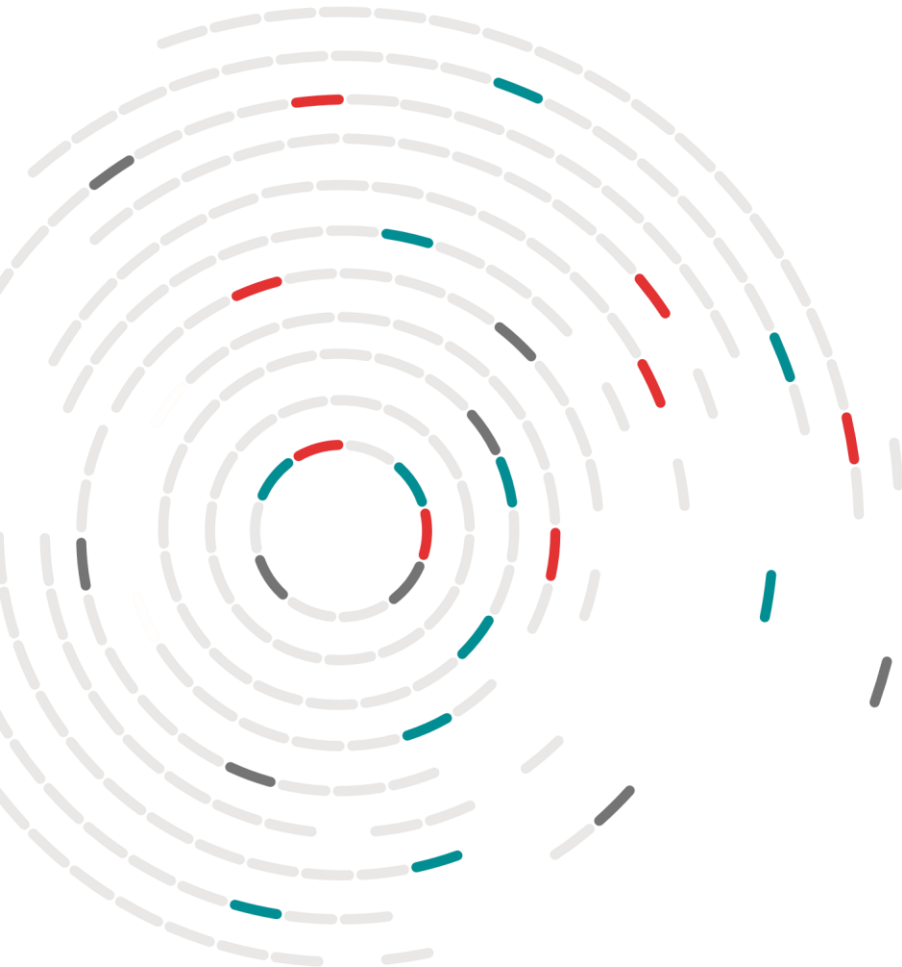


TAKAFULINK DANA DINAMIK

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 DINAMIK

Features of Fund	
Investment Objective	Takafulink Dana Dinamik (The Fund) aims to provide capital appreciation by actively investing in Shariah-compliant equities and Shariah-compliant equity-related securities. For defensive considerations, The Fund may invest in sukuk and Islamic money market instruments.
Investment Strategy & Approach	<p>The Fund seeks to achieve its objective by investing in an Islamic collective investment scheme (Target Fund) that seeks to achieve its objective by adopting a flexible asset allocation strategy between the different asset classes of Shariah-compliant equities and Shariah-compliant equity-related securities, sukuk and Islamic liquid assets, depending on the investment market outlook.</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>50% FTSE Bursa Malaysia EMAS Shariah Index (FBMS) + 50% MBB 12-month Islamic Fixed Deposit-i rate</p> <p><i>Further information on the FBMS can be obtained from Bursa Malaysia website, https://www.bursamalaysia.com/.</i></p> <p><i>Further information on the MBB 12-month Islamic Fixed Deposit-i rate can be obtained from Maybank2u website, https://www.maybank2u.com.my/.</i></p>
Fund Manager	Eastspring Al-Wara' Investments Berhad (200901017585 (860682-K))

Fees & Charges	
Asset Management Wakalah Charge	1.25% p.a.
Other Charges	<p>Include:</p> <ul style="list-style-type: none"> • Audit fees • Other expenses as permitted

TAKAFULINK DANA DINAMIK

Additional Disclosure for Takafulink Dana Dinamik

Takafulink Dana Dinamik feeds into Eastspring Investments Dana Dinamik, which is managed by Eastspring Al-Wara' Investments Berhad (Target Fund Manager).

Please note that there will be a 1.25% 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 Dinamik is as follows:

Year	Actual Performance	Benchmark^^
2024	16.09%	8.66%
2023	3.17%	1.79%
2022	(8.08%)	(4.27%)
2021	2.26%	(2.43%)
2020	13.93%	6.63%
2019	6.76%	3.62%
2018**	(5.97%)	(6.51%)

** Fund Performance is from fund launch date on 8 January 2018 until the end of the same year (non-annualised return).

^^ 50% FBMS + 50% MBB 12-month Islamic Fixed Deposit-i rate

The historical Fund Performance for the Target Fund, Eastspring Investments Dana Dinamik is as follows:

Year	2024	2023	2022	2021	2020
Net Performance	17.43%	3.14%	(8.98%)	2.29%	14.77%
Year	2019	2018	2017	2016	2015
Net Performance	7.23%	(6.90%)	18.16%	(3.42%)	12.03%

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 Dana Dinamik's Net Asset Value.

Fund Performance

Basis of calculation of past performance:

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

* 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.

Other Info	
Target Market	Participants with medium to high risk tolerance and medium-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

Eastspring Investments Dana Dinamik

Investment Strategy

The Target Fund seeks to achieve its objective by adopting a flexible asset allocation strategy between the different asset classes of Shariah-compliant equities, Shariah-compliant equity-related securities, sukuk and Islamic liquid assets depending on the investment market outlook.

The Target Fund may invest in sukuk, which is subject to review as the Target Fund Manager deems fit from time to time. This allows the flexibility for the Target Fund to switch to Shariah-compliant equities when conditions are conducive, for example during a bullish stock market period.

At any point in time, the Target Fund may hold 100% of Islamic liquid assets.

The Target Fund may invest in sukuk with a minimum credit rating of BBB3 or P2 by RAM, or its equivalent rating by any other domestic rating agency. Should the credit rating of the sukuk be downgraded by the rating agencies to below the minimum credit rating, the Target Fund Manager may dispose of the affected sukuk in the market.

The Target Fund is actively managed. However, the frequency of its trading activities will depend on market opportunities and the assessment of the Target Fund Manager.

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

Disclaimer:

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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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