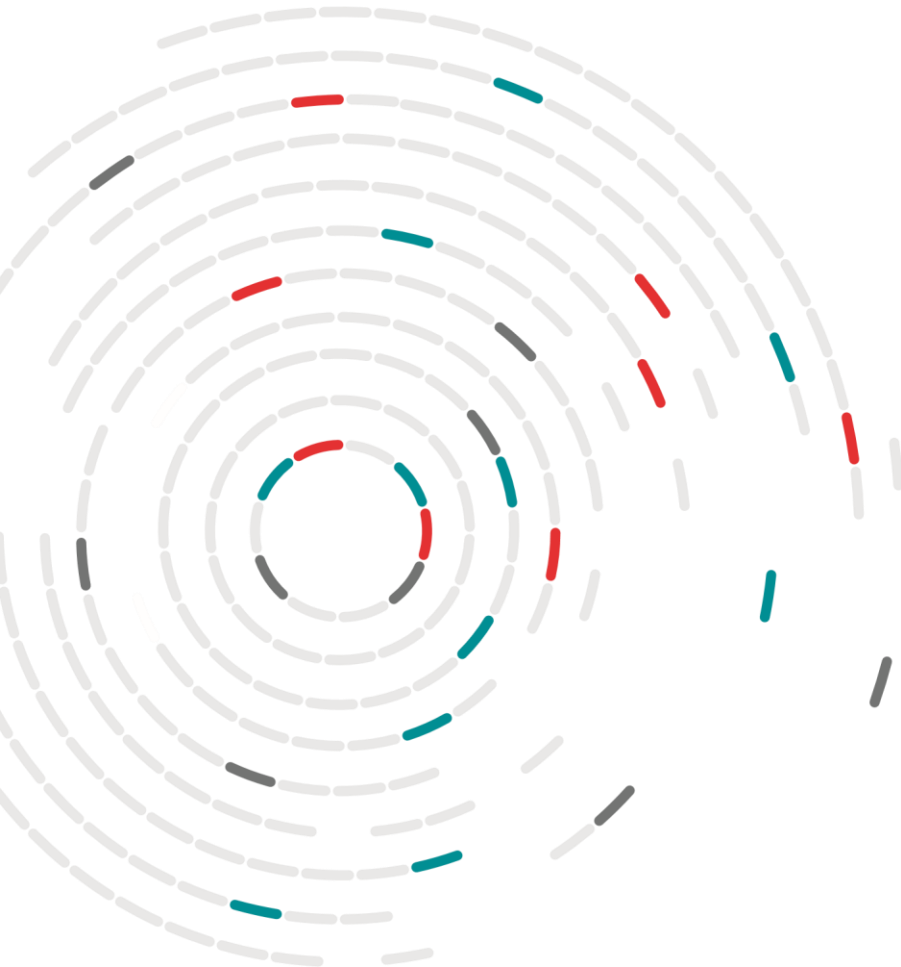


TAKAFULINK DANA ESG GLOBAL

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 ESG GLOBAL

Features of Fund

| | |
|--------------------------------|--|
| Investment Objective | Takafulink Dana ESG Global (The Fund) aims to maximise returns over long term by investing in a qualified Sustainable and Responsible Investment (SRI) Fund. |
| Investment Strategy & Approach | <p>The Fund seeks to achieve its objective by investing in a qualified SRI Fund (Target Fund) that invests in global Shariah-compliant equity and Shariah-compliant equity-related securities.</p> <p>As the Target Fund is a qualified SRI Fund, the Target Fund will invest in businesses and/or Islamic collective investment scheme that provides positive impact on the sustainable development of society in accordance to the United Nation Sustainable Development Goals (UN SDGs).</p> <p>The Target Fund 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>Dow Jones Islamic Market Developed Markets Index</p> <p><i>Further information on the Dow Jones Islamic Market Developed Markets Index can be obtained from S&P Dow Jones Indices, www.spindices.com.</i></p> <p><i>Note: The risk profile of the Fund is different from the risk profile of the performance benchmark. The performance benchmark is not aligned with all of the environmental or social characteristics promoted by the Fund, as it includes a broad variety of companies and does not take environmental, social and governance into consideration when constituents are selected.</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"> • Audit fees • Other expenses as permitted |

TAKAFULINK DANA ESG GLOBAL

Additional Disclosure for Takafulink Dana ESG Global

Takafulink Dana ESG Global feeds into Nomura Global Shariah Sustainable Equity Fund, which is managed by Nomura Asset Management Malaysia Sdn Bhd (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

The historical Fund Performance of Takafulink Dana ESG Global is as follows:

| Year | Actual Performance | Benchmark^^ |
|--------|--------------------|-------------|
| 2024 | 14.63% | 15.30% |
| 2023** | 11.58% | 18.85% |

** Fund Performance is from fund launch date on 20 March 2023 until the end of the same year (non-annualised return).

^^ Dow Jones Islamic Market Developed Markets Index

The historical Fund Performance for the Target Fund, Nomura Global Shariah Sustainable Equity Fund is as follows:

| Year | 2024 | 2023 | 2022^ |
|-----------------|--------|--------|-------|
| Net Performance | 16.15% | 31.18% | 0.09% |

^ Fund Performance is from fund launch date on 23 May 2022 until the end of the same year (non-annualised return).

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 Nomura Global Shariah Sustainable Equity Fund's Net Asset Value.

Basis of calculation of past performance:

$$\text{NAV* For year } n \div \text{NAV* For year } n-1 \times 100\%$$

* 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 long-term investment horizon and wish to have exposure to investment that provide a positive impact on the sustainable development of society in accordance to the United Nation Sustainable Development Goals (UN SDGs). |
| 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

Nomura Global Shariah Sustainable Equity Fund

Sustainable and Responsible Investment (SRI) Fund

As the Target Fund is a qualified SRI Fund, the Target Fund will invests a minimum of 67% of its NAV in Shariah-compliant investments which are in accordance with its sustainable investment objectives and strategies at all times. As such, the Target Fund will invests in Shariah-compliant businesses and/or Islamic collective investment schemes that provide a positive impact on the sustainable development of society in accordance to the United Nation Sustainable Development Goals ("UN SDGs"). This includes the screening, selection, monitoring and realisation of the investments.

The Target Fund have appointed Nomura Asset Management U.K. Limited as the investment adviser of the Target Fund. The Investment Adviser will provide investment research and stock recommendation in accordance with the investment objective and within the investment restrictions and limits of the Target Fund.

The Target Fund Manager and the Investment Adviser will adopt the following strategy to ensure that the Shariah-compliant companies which the Target Fund invests in are in line with the sustainable principles adopted and the overall impact of such investments is not inconsistent with any other sustainable principles:

- a. Shariah-compliant companies that create high total value which is shared among all stakeholders in both monetary and non-monetary terms;
- b. Shariah-compliant companies that demonstrate ethical business practices (i.e., they follow proper business policies and practices regarding issues such as corporate governance, bribery, discrimination, corporate social responsibility and fiduciary responsibilities) in respect of all employees, supply chain and customers alike;
- c. Shariah-compliant companies that actively demonstrate socially responsible corporate governance and engage with the wider community, which is assessed by a combination of external research and data, and an internal assessment of any strengths and weaknesses of engagements conducted by the Investment Adviser's analyst team.

If the holdings show persistent deterioration in its capacity or desire to meet the UN SDG principles or if the Target Fund breached the minimum asset allocation of 67% of its NAV in Shariah-compliant investments which are in accordance with its sustainable investment objectives and strategies at all times, the Target Fund Manager and the Target Fund's Investment Adviser will perform one or more of the following:

- 1) engage with the investee company to understand the circumstances of the deterioration and encourage improvement;
- 2) use proxy votes (possibly including submitting a shareholder resolutions) to try to force an improvement; or

Information of the Target Fund

- 3) dispose or reduce its holdings in the investee company within an appropriate timeframe (3 months) depending on, amongst others, the materiality and the extent of the deterioration upon the Target Fund Manager's reassessment of the total impact scores and testing against the relevant thresholds for uninvestability on the investee company. The Target Fund Manager and the Target Fund's Investment Adviser may either increase the Target Fund's holdings in other existing investee company or invest in new investee company where its business provide a positive impact on the sustainable development of society in accordance to the UN SDG principles.

The Target Fund will invest in Islamic collective investment schemes that are in line with the sustainable principles adopted and the overall impact of such investments is not inconsistent with any other sustainable principles. If the Islamic collective investment schemes that the Target Fund invests in show persistent deterioration in its capacity or desire to meet the UN SDG principles, the Target Fund Manager will, in consultation with the Investment Adviser, seek to dispose of the Target Fund's investments in such Islamic collective investment schemes within an appropriate timeframe, on best effort basis.

Investment Process

A quantitative screen is done on a stock universe which will narrow down to a list of stocks (the "investment universe") that potentially have high quality investments that have a positive impact on the Impact Goals the Target Fund Manager have set for the strategy. The six Impact Goals are aligned with the UN SDGs that the Target Fund Manager believe public equity investment and engagement can have a materially positive impact on. The Impact Goals are (1) Mitigate Climate Change, (2) Mitigate Natural Capital Depletion, (3) Mitigate the Obesity Epidemic, (4) Eliminate Communicable Disease, (5) Global Access to Basic Financial Services and (6) Global Access to Clean Drinking Water.

Next, the detailed fundamentals analysis and a discounted cash flow valuation model are used to identify fundamentally strong businesses and estimation of each intrinsic value which will then be presented by the respective analyst to the internal stock selection committee. In addition, Environmental, Social and Governance ("ESG") factors will be considered in this process and all stock ideas must be within the Dow Jones Islamic Market Index or pre-approved by the Shariah Adviser.

Information of the Target Fund

As the next layer of screening, objective impact analysis will be conducted to quantify the total impact of the companies on all stakeholders. The objective impact analysis contains a proprietary standardised framework and scoring system which is used to quantify the impact that a corporation has on all stakeholders (the environmental, society, employees, customers and suppliers) using quantitative data where possible (for example emissions data, water consumption data, and internal diversity metrics). Throughout this process, each company is assigned an overall score for the final decision. Lastly, the Investment Adviser and the Target Fund Manager will discuss and decide which stock to be included into the portfolio and the respective weight positioning which takes into account both the attractiveness of the individual investment (upside to their assessment of intrinsic value alongside the associated uncertainty) and their assessment of total stakeholder impact.

Sustainable Risks

Sustainability risk means an environmental, social or governance event or condition that, if it occurs, could cause an actual or potential material negative impact on the value of an investment. The management of sustainability risk forms an important part of the due diligence process implemented by the Target Fund Manager and the Investment Adviser. The Target Fund Manager and the Investment Adviser aim to identify sustainability risks as part of their broader analysis of securities. For the purposes of the paragraphs in this section, the terms “sustainability” and “Environmental, Social and Governance (“ESG”)” will be used interchangeably.

The following is a summary of the sustainability risks applicable to the Target Fund, as identified by the Target Fund Manager and the Investment Adviser:

Environmental sustainability risks may include, but are not limited to:

- Climate change
- Carbon emissions
- Air pollution
- Water pollution
- Harm to biodiversity
- Deforestation
- Energy inefficiency
- Poor waste management practices
- Increased water scarcity
- Rising sea levels / coastal flooding
- Wildfires / bushfires

Information of the Target Fund

Social sustainability risks may include, but are not limited to:

- Human rights violations
- Human trafficking
- Modern slavery / forced labour
- Breaches of employee rights / labour rights
- Child labour
- Discrimination
- Restrictions on or abuse of the rights of consumers
- Restricted access to clean water, to a reliable food supply, and/or to a sanitary living environment
- Infringements of rights of local communities / indigenous populations
- Cluster munitions

Governance sustainability risks may include, but are not limited to:

- Lack of diversity at board or governing body level
- Inadequate external or internal audit
- Infringement or curtailment of rights of (minority) shareholders
- Bribery and corruption
- Lack of scrutiny of executive pay
- Poor safeguards on personal data / IT security (of employees and/or customers)
- Discriminatory employment practices
- Health and safety concerns for the workforce
- Poor sustainability practices in the supply chain
- Workplace harassment, discrimination and bullying
- Restrictions on rights of collective bargaining or trade unions
- Inadequate protection for whistleblowers
- Non-compliance with minimum wage or (where appropriate) living wage requirements

Using both quantitative and qualitative processes, sustainability risk is identified, monitored, managed and mitigated by the Target Fund Manager and the Investment Adviser.

The likely impacts of sustainability risks are difficult to quantify. Although the ESG practices of a company may influence its long-term value, there can be no guarantee regarding the performance of individual investments, nor on the returns of the Target Fund's portfolio as a whole despite the integration of sustainable risks.

For further details of the Target Fund, please refer to <https://www.nomura-asset.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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