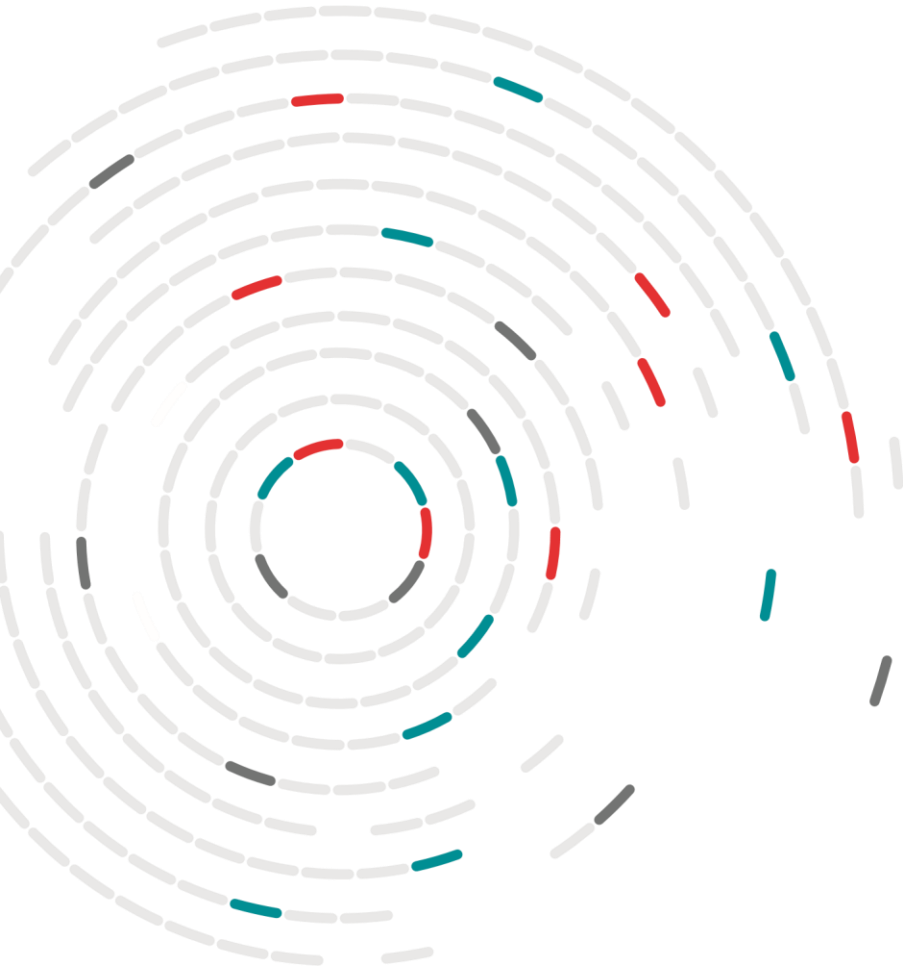


PRUDENTIAL BSN

TAKAFUL

# TAKAFULINK DANA EKUITI DINASTI

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 EKUITI DINASTI

Features of Fund	
Investment Objective	Takafulink Dana Ekuiti Dinasti (The Fund) aims to provide long-term capital appreciation by investing in Shariah-compliant investments with exposure to the Greater China region.
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 investing primarily in Shariah-compliant equities and Shariah-compliant equity-related securities of companies based in the Greater China region which potentially offer attractive long-term value. The Target Fund will invest in markets where the regulatory authority is an ordinary member of International Organisation of Securities Commission (IOSCO). The markets where the Target Fund will invest in include China, Hong Kong and Taiwan. The Target Fund will also invest in Shariah-compliant shares of companies listed in Malaysia, Singapore and the United States of America, where such companies have exposure to the Greater China region.</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>Dow Jones Islamic Market Greater China Index</p> <p><i>Further information on the Dow Jones Islamic Market Greater China Index can be obtained from S&amp;P Dow Jones Indices website, <a href="http://www.spindices.com">www.spindices.com</a>.</i></p>
Fund Manager	Eastspring Al-Wara' Investments Berhad (200901017585 (860682-K))

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 EKUITI DINASTI

### Additional Disclosure for Takafulink Dana Ekuiti Dinasti

Takafulink Dana Ekuiti Dinasti feeds into Eastspring Investments Dinasti Equity Fund, which is managed by Eastspring Al-Wara' Investments 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	(3.90%)	0.73%
2022	(26.73%)	(25.56%)
2021	(10.57%)	(11.47%)
2020	37.13%	45.57%
2019	24.24%	23.09%
2018	(16.83%)	(16.12%)
2017	33.66%	30.21%
2016	9.49%	8.51%
2015	18.53%	16.97%
2014	3.74%	9.91%

^^ Dow Jones Islamic Market Greater China Index

The historical Fund Performance for the Target Fund, Eastspring Investments Dinasti Equity Fund is as follows:

Year	2023	2022	2021	2020	2019
Net Performance (%)	(4.66)	(28.65)	(11.38)	38.40	24.74
Year	2018	2017	2016	2015	2014
Net Performance (%)	(17.99)	34.25	9.85	19.01	4.09

Performance is calculated on a NAV<sup>#</sup> (year *n-1*) to NAV<sup>#</sup> (year *n*) basis with gross income or dividend reinvested.

<sup>#</sup> The NAV here refers to Eastspring Investments Dinasti Equity Fund's Net Asset Value.

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

# TAKAFULINK DANA EKUITI DINASTI

## Fund Performance

**Basis of calculation of past performance:**

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

\* The NAV here is referring 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 EKUITI DINASTI

Other Info	
Target Market	Participants with high risk tolerance and long-term investment horizon and wish to have investment exposure to the Greater China region.
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

### Eastspring Investments Dinasti Equity Fund

#### Investment Strategy

The Target Fund seeks to achieve its objective by investing primarily in Shariah-compliant equities and Shariah-compliant equity-related securities of companies based in the Greater China region which potentially offer attractive long-term value. The Target Fund will invest in markets where the regulatory authority is an ordinary member of IOSCO. The markets where the Target Fund will invest include China, Hong Kong and Taiwan. The Target Fund will also invest in Shariah-compliant shares of companies listed in Malaysia, Singapore and the United States of America, where such companies have exposure to the Greater China region. The Target Fund will adopt a bottom-up Shariah-compliant investment approach with no benchmark constraint.

The Target Fund may minimise potential equity downside risk by investing the remainder of the Target Fund's NAV not invested in Shariah-compliant equities and Shariah-compliant equity-related securities into Islamic financial instruments which include but are not limited to sukuk and Islamic liquid assets.

Where applicable, the Target Fund shall invest in sukuk with a minimum credit rating of AA3 or P2 by RAM, or its equivalent rating by any other domestic rating agencies while foreign sukuk shall carry a minimum credit rating of BB3 or A-3 by Standard & Poor's or its equivalent rating by any other global rating agencies. Should the credit rating of the sukuk be downgraded by the rating agencies, the Target Fund Manager shall dispose of the affected sukuk in the market.

In relation to Islamic structured products, any credit ratings given to the issuer of the Islamic structured product and the relevant financial institutions may be subject to suspension, downgrade or withdrawal at any time. In the event any of the rating of the issuer of the Islamic structured product falls below the levels required, the Target Fund Manager shall take the necessary actions within 3 months or more as the Target Fund Manager deem necessary. If required, the Target Fund Manager will consult the Trustee and the Shariah Adviser. Such actions may include requesting the issuer to unwind, buy-back or close the transaction at a fair value determined on methods or bases which have been verified by the auditor of Target Fund and approved by the Trustee. In taking such an action, capital losses and/or expenses may be incurred by Target Fund.

As for Islamic derivatives instruments, the Target Fund Manager leverages on the synergy of Eastspring Investments affiliates in the Asia region to employ a risk management process to ensure an accurate and independent assessment of the value of over-the-counter Islamic derivatives and to ensure that the Target Fund's risk exposure relating to Islamic derivative instruments does not exceed the limits specified herein. The current value of the underlying assets, counterparty risks, market movements and time necessary to liquidate the positions will be taken into consideration.

*Note: The Target Fund Manager has obtained the necessary licenses prior to investing in Shariah-compliant securities quoted on the recognised Greater China exchanges, among others, the People's Republic of China and Taiwan.*

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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