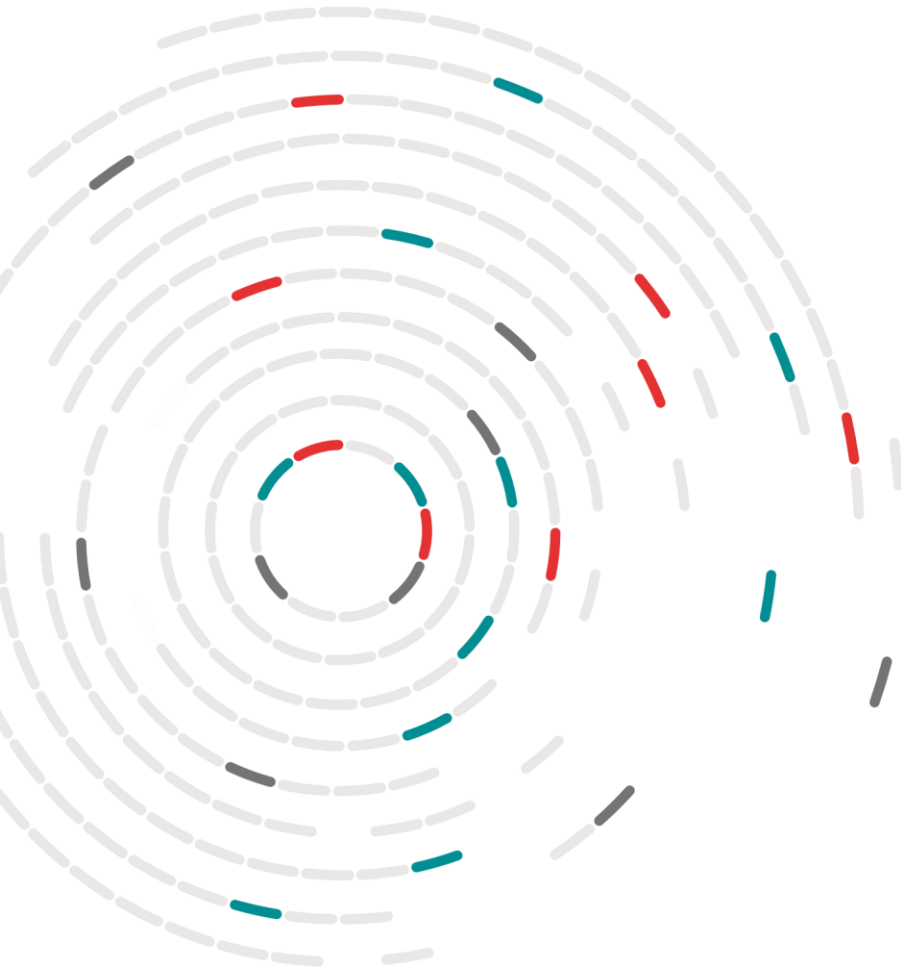


# TAKAFULINK DANA EKUITI GLOBAL

## MASTER FUND FACT SHEET



## TAKAFUL & US

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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 EKUITI GLOBAL

### Features of Fund

Investment Objective	Takafulink Dana Ekuiti Global (The Fund) aims to provide capital appreciation by investing in Shariah-compliant investments with exposure to the global equity markets.
Investment Strategy & Approach	<p>The Fund seeks to achieve its objective by investing in an Islamic collective investment scheme (Target Fund) that aims to achieve capital appreciation in the long term by investing in an international portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities of companies with good 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"> <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>MSCI ACWI Islamic (Shariah) Index</p> <p><i>Further information on the MSCI ACWI Islamic (Shariah) 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 EKUITI GLOBAL

## Additional Disclosure for Takafulink Dana Ekuiti Global

Takafulink Dana Ekuiti Global feeds into abrdn Islamic World Equity Fund, which is managed by abrdn Islamic 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 Ekuiti Global is as follows:

Year	Actual Performance	Benchmark^^
2024	1.15%	2.28%
2023	23.30%	27.80%
2022	(19.80%)	(7.80%)
2021	23.43%	23.27%
2020	14.90%	9.78%
2019**	6.75%	6.34%

\*\* Fund Performance is from fund launch date on 8 July 2019 until the end of the same year (non-annualised return).

^^ MSCI ACWI Islamic (Shariah) Index

The historical Fund Performance for the Target Fund, abrdn Islamic World Equity Fund is as follows:

Year	2024	2023	2022	2021	2020
Net Performance	0.96%	25.64%	(21.97%)	25.10%	16.52%
Year	2019	2018	2017	2016	2015
Net Performance	23.79%	(10.60%)	7.39%	9.51%	6.10%

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 abrdn Islamic World Equity Fund'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.

## TAKAFULINK DANA EKUITI GLOBAL

Other Info	
Target Market	Participants with high risk tolerance and long-term investment horizon and wish to have exposure to investments in global equity markets.
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

### abrdn Islamic World Equity Fund

#### Investment Strategy

The Target Fund seeks to achieve its objective by investing in an international portfolio of Shariah-compliant equities and Shariah-compliant equity related securities of companies with good growth potential. The countries that the Target Fund will invest in will include, but are not limited to, Canada, United States of America, United Kingdom, France, Germany, Italy, Netherlands, Sweden, Switzerland, Japan, Australia, China, Hong Kong, South Korea, Singapore, Taiwan, Brazil and Mexico.

The Target Fund will invest 90%-100% of its NAV in Shariah-compliant equities and Shariah-compliant equity related securities. The remainder of the NAV of the Target Fund not invested in Shariah-compliant equities and Shariah-compliant equity related securities will be invested in Islamic liquid assets and/or held in cash. The Target Fund Manager and their external investment manager aim to identify Shariah-compliant companies which offer good growth prospects. Shariah-compliant securities selection will be based on a "bottom-up" approach focused primarily on selecting high quality companies trading at attractive valuations relative to their peers using rigorous business analysis and detailed security valuation analysis.

The Target Fund Manager and their external investment manager will select a Shariah-compliant portfolio based on fundamental valuation techniques from different sectors which are expected to offer good long-term growth potential through its own first-hand research conducted by abrdn's team of investment professionals located in Bangkok, Hong Kong, London, Kuala Lumpur, Philadelphia, São Paulo, Singapore, Sydney and Tokyo. These teams are responsible for company visits and the production of written visit notes for all companies visited.

The Target Fund Manager and their external investment manager will never invest in a company until they have met with the company's management at least once. The Target Fund Manager and their external investment manager will draw on the research of companies from these teams globally in constructing a Shariah-compliant global equity portfolio. The Target Fund Manager and their external investment manager will generally look out for companies with,

- a) strong cash flow (companies which generate enough cash to fund its operations);
- b) strong balance sheet (companies which have cash on their books to enable them to weather challenges in the business and which adopts sensible capital management structures);
- c) good corporate governance principles (companies with independent board of directors, companies that protects minority shareholders' rights and companies which have a management team with a good track record in growing the business); and
- d) a sound business model (companies which conduct businesses which are easily understood).

### Information of the Target Fund

The Target Fund will stay invested in Shariah-compliant equities at all times, as the Target Fund Manager's and their external investment manager's bottom-up investment philosophy will be focused on stock selection. The trading frequency will be a reflection of the market opportunities presented, particularly in times of higher market volatility. Hence, while the Target Fund Manager and their external investment manager adopt an active strategy, the Target Fund Manager and their external investment manager do not use any frequent trading strategy to achieve the Target Fund's objective. Instead, the Target Fund Manager and their external investment manager will select Shariah-compliant equities with good long-term prospects, strong balance sheets, steady cash flows and sound corporate governance practices. The Target Fund Manager and their external investment manager will select a fundamentally strong and diversified portfolio of stocks with the aim of capital appreciation over the long term.

*For further details of the Target Fund, please refer to <https://www.abrdn.com/en-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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