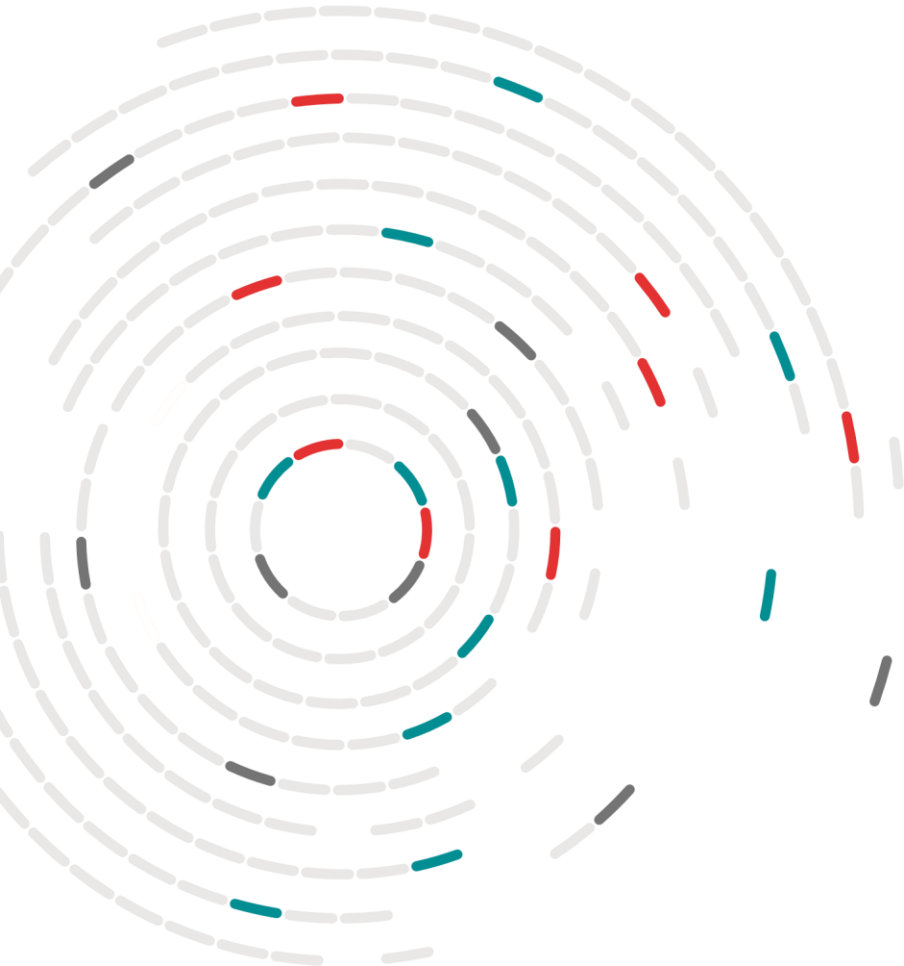


PRUDENTIAL BSN

TAKAFUL

# TAKAFULINK DANA EKUITI INCOME

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 INCOME

Features of Fund	
Investment Objective	Takafulink Dana Ekuiti Income (The Fund) aims to provide a stable income stream with medium to long-term capital growth.
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 its objective by investing in Shariah-compliant equities and Shariah-compliant equities-related securities of listed companies in Malaysia that have consistent track record of dividend distributions and prospect for capital growth or increase in future dividend distributions.</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>FTSE Bursa Malaysia EMAS Shariah Index (FBMS)</p> <p><i>Further information on the FBMS can be obtained Bursa Malaysia website, <a href="https://www.bursamalaysia.com/">https://www.bursamalaysia.com/</a>.</i></p>
Fund Manager	Prudential BSN Takaful Berhad (200601020898 (740651-H))

Fees & Charges	
Asset Management <i>Wakalah</i> 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 INCOME

### Additional Disclosure for Takafulink Dana Ekuiti Income

Takafulink Dana Ekuiti Income feeds into Eastspring Investments Islamic Equity Income Fund, which is managed by Eastspring 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	1.59%	0.47%
2022	(5.22%)	(9.82%)
2021**	0.82%	(2.81%)

\*\* Takafulink Dana Ekuiti Income launched on 18 September 2021. Fund Performance is from fund launch date until the end of the same year (non-annualised return).

^^FBMS

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

Year	2023	2022	2021	2020	2019^
Net Performance (%)	1.42	(5.80)	0.82	17.46	6.56

^ Target Fund launched on 8 April 2019. Fund Performance is from fund launch date 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 Eastspring Investments Islamic Equity Income Fund's Net Asset Value.

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

## TAKAFULINK DANA EKUITI INCOME

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### 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 INCOME

Other Info	
Target Market	Participants which seek stable income stream and capital appreciation, with medium risk tolerance and adopt a medium to long-term investment horizon.
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 Islamic Equity Income Fund

#### Investment Strategy

The Target Fund seeks to achieve its objectives by investing in Shariah-compliant equities and Shariah-compliant equity-related securities of listed companies in Malaysia that have consistent track record of dividend distributions and a prospect for capital growth or an increase in future dividend distributions.

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.

Asset allocation of the Target Fund is as below:

- Shariah-compliant equities and Shariah-compliant equity-related securities – minimum of 70% of the NAV
- Islamic deposits or Islamic liquid assets – minimum of 1% of the NAV

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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