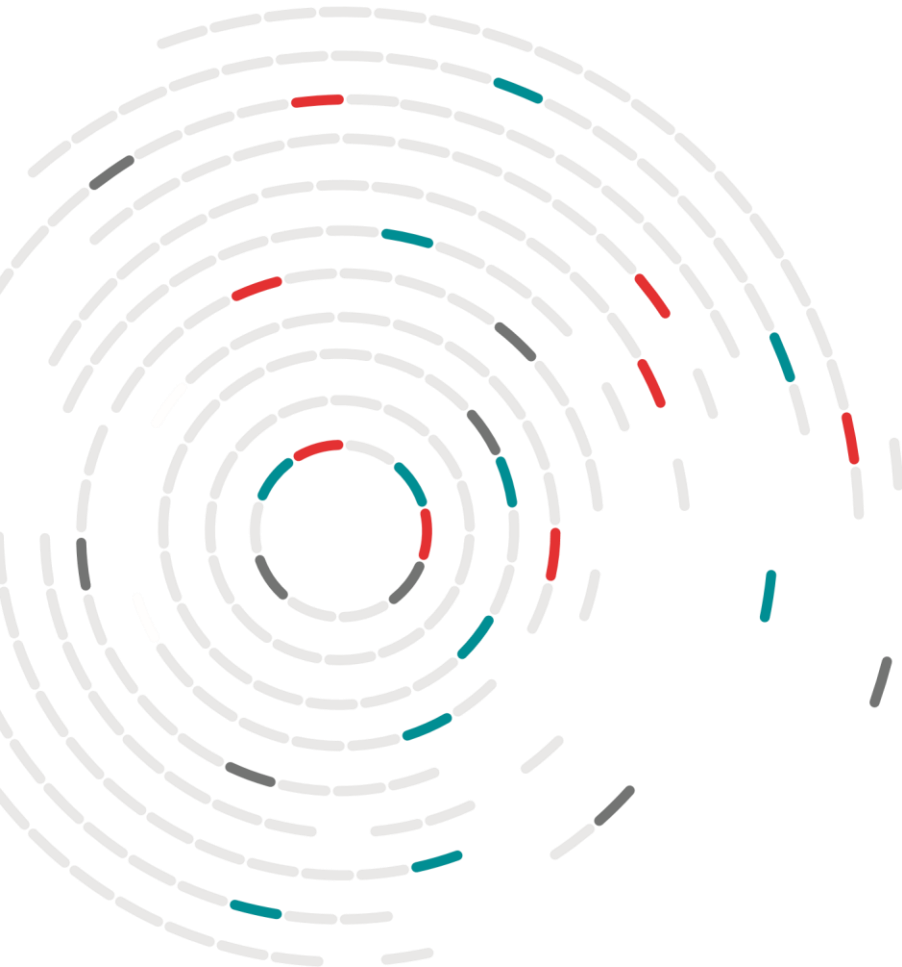


PRUDENTIAL BSN

TAKAFUL

# TAKAFULINK DANA EKUITI PLUS

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 PLUS

### Features of Fund

Investment Objective	Takafulink Dana Ekuiti Plus (The Fund) aims to maximise long-term returns through investing into a portfolio of domestic and foreign assets including Shariah-compliant equities and Shariah-compliant equity related securities, Islamic deposits, or any other Islamic financial instruments directly, and/or indirectly through the use of any Islamic funds such as investment-linked funds set up by us, Islamic collective investment schemes and/or Islamic exchange traded funds.
Investment Strategy & Approach	<p>The Fund seeks to achieve its objective by investing in diversified portfolio of Islamic collective investment schemes (Target Funds) that invest in Malaysian and foreign Shariah-compliant equity, and Shariah-compliant equity-related securities.</p> <p>The Target Funds will be monitored to assess their performance, processes, styles and positioning. The allocation to, or the Target Funds 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 that invests in Malaysian listed Shariah-compliant equities of which up to 30% of The Fund's NAV in the Target Fund that invests in foreign Shariah-compliant equities; and</li> <li>The remaining of The Fund's NAV not invested in the Target Funds will be invested in Islamic money market instruments.</li> </ul>
Performance Benchmark	<p>80% FTSE Bursa Malaysia EMAS Shariah Index (FBMS) + 20% MSCI World Islamic Index</p> <p><i>Further information on the FBMS can be obtained from Bursa Malaysia website, <a href="https://www.bursamalaysia.com/">https://www.bursamalaysia.com/</a>.</i></p> <p><i>Further information on the MSCI World Islamic Index can be obtained from MSCI website, <a href="https://www.msci.com/">https://www.msci.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 PLUS

## Additional Disclosure for Takafulink Dana Ekuiti Plus

Takafulink Dana Ekuiti Plus feeds into the following Target Funds:

- i. Eastspring Investments Dana al-Ilham, which is managed by Eastspring Al-Wara' Investments Berhad.
- ii. iShares MSCI World Islamic UCITS Exchange Traded Fund (ETF), which tracks the MSCI World Islamic Index. The ETF is managed by BlackRock Asset Management Ireland Limited.

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 Plus is as follows:

Year	Actual Performance	Benchmark^^
2024	15.93%	11.91%
2023	6.14%	5.50%
2022	(8.07%)	(10.10%)
2021**	(2.61%)	(3.01%)

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

^^ 80% FBMS + 20% MSCI World Islamic Index

# TAKAFULINK DANA EKUITI PLUS

## Fund Performance

The historical Fund Performance for the Target Funds are as follows:

Year	Eastspring Investments Dana al-Ilham	iShares MSCI World Islamic UCITS ETF
2024	22.04%	3.02%
2023	1.92%	28.90%
2022	(9.06%)	(6.55%)
2021	1.04%	25.84%
2020	17.42%	6.24%
2019	5.31%	20.75%
2018	(6.19%)	(7.46%)
2017	10.47%	7.43%
2016	(3.89%)	12.23%
2015	10.67%	16.83%

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 PLUS

Other Info	
Target Market	Participants with high risk tolerance and 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>

# TAKAFULINK DANA EKUITI PLUS

## Information of the Target Fund

### Eastspring Investments Dana al-Ilham

#### Investment Strategy

The Target Fund seeks to achieve its objective by investing in a portfolio of undervalued Shariah-compliant equities and Shariah-compliant equity-related securities with good\*\*\* growth potential.

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

*\*\*\* good generally refers to potentially higher earnings growth than the market average.*

*For further details of Eastspring Investments Dana al-Ilham, please refer to <https://www.eastspring.com/my/>.*

### iShares MSCI World Islamic UCITS ETF

#### Investment Strategy

In order to achieve its investment objective, the Target Fund will invest, in a manner consistent with the Shariah, in a portfolio of Shariah-compliant securities that so far as practicable and possible, consists of the component securities of the MSCI World Islamic Index, the Target Fund's Benchmark Index. The Target Fund intends to replicate the constituents of the Benchmark Index by holding all the securities comprising the Benchmark Index in a similar proportion to their weightings in the Benchmark Index.

In order to replicate its Benchmark Index, the Target Fund may invest up to 20% of its NAV in Shariah-compliant shares issued by the same body. This limit may be raised to 35% for a single issuer when exceptional market conditions apply.

*For further details of iShares MSCI World Islamic UCITS ETF, please refer to <https://www.ishares.com/uk>.*

**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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*All information is correct at the time of publication.  
Published May 2025.*