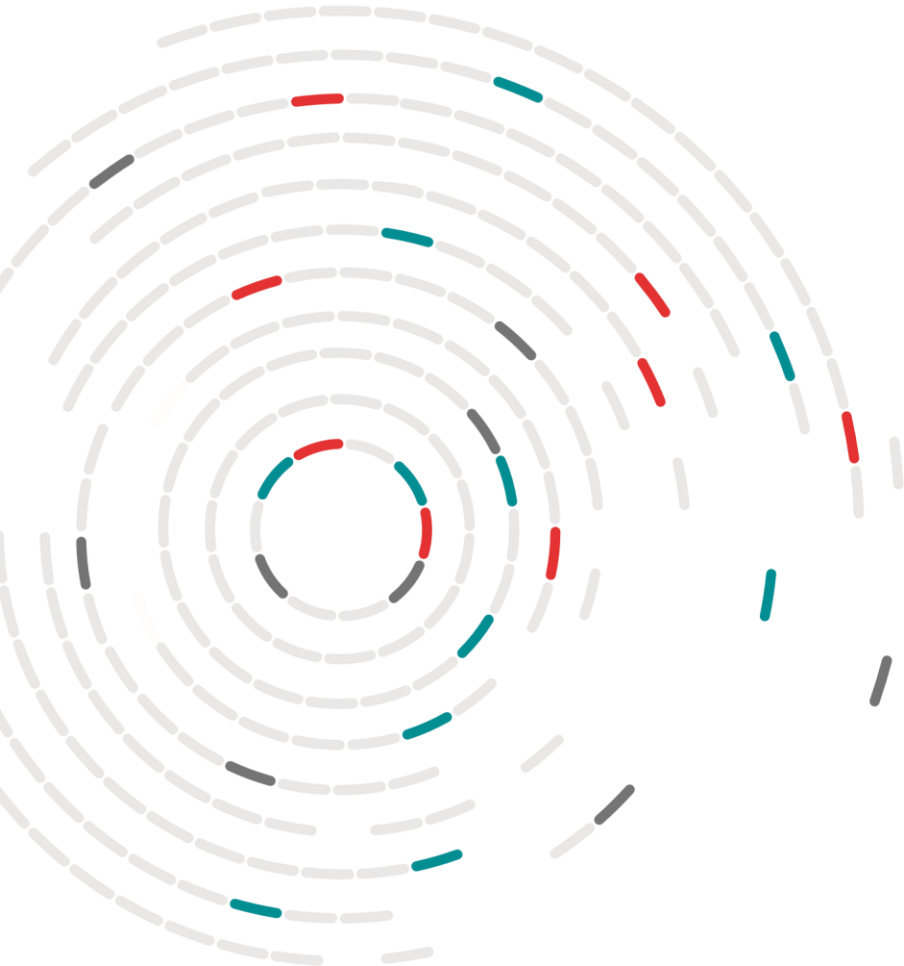


TAKAFULINK DANA SIMPANAN

MASTER FUND FACT SHEET 2023



TAKAFUL & US

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 SIMPANAN

Features of Fund

Investment Objective	Takafulink Dana Simpanan (The Fund) aims to provide steady income stream through investments in Shariah-compliant deposits/money market instruments.
Investment Strategy & Approach	<p>The Fund is primarily suited for participants who prefer a more stable investment return than those provided by growth funds. It is also suitable for those who are conservative with a need for receiving steady income.</p> <p>The Fund seeks to achieve this objective by investing in Islamic deposits and money market instruments. It shall invest 100% of its NAV in permitted instruments which are Shariah-compliant. A passive investment strategy is adopted for this Fund.</p>
Asset Allocation	The Fund shall invest 100% in Shariah permissible deposits and money market instruments.
Performance Benchmark	Not Applicable
Fund Manager	Prudential BSN Takaful Berhad (200601020898 (740651-H))

Fees & Charges

Asset Management <i>Wakalah</i> Charge	Not Applicable
Other Charges	NIL

TAKAFULINK DANA SIMPANAN

Fund Performance

There is no fund performance for Takafulink Dana Simpanan as unit price is fixed at RM1 throughout the duration of The Fund.

Forward Pricing

There is no forward pricing for Takafulink Dana Simpanan.

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 low risk tolerance, medium to long term investment horizon and are looking for capital protection and steady returns.
Basis & Frequency of Unit Valuation	<ul style="list-style-type: none">• Unit pricing is fixed at RM1 throughout the duration of The Fund.• All investment profit from this Fund will be paid into individual participant's Investment Unit Account's Takafulink Dana Ekuiti.• Investment profit is declared based on a locked-in period of 12 months from the date of allocated contribution invested in The Fund.• There will be no investment profit declared for any contribution that has been pre-maturely withdrawn before the 12 months cycle.
Exceptional Circumstances	<p>PruBSN may suspend unit pricing and certificate transaction if any of the platforms/institutions in which The Fund is invested is temporarily suspended for trading. 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.</p> <p><i>The list of exceptional circumstances above is not exhaustive, please refer to your certificate document for further details.</i></p>

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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