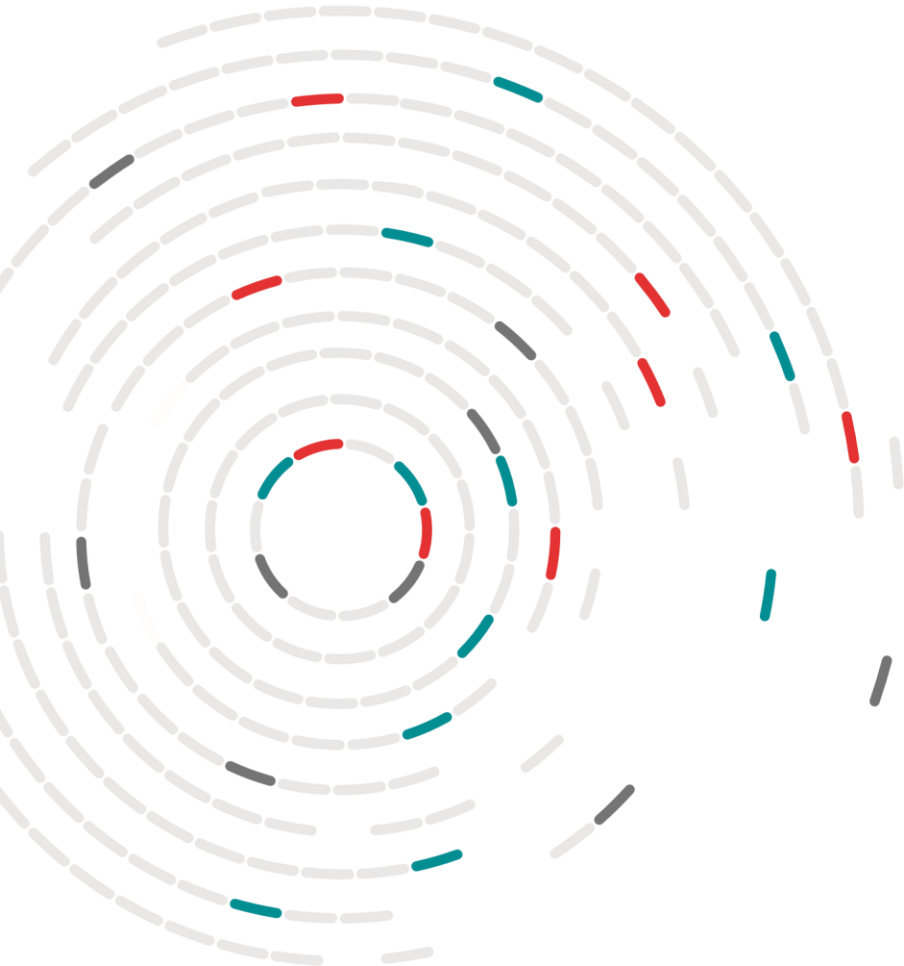


TAKAFULINK DANA SUKUK

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 SUKUK

Features of Fund	
Investment Objective	Takafulink Dana Sukuk (The Fund) aims to provide medium-to-long term accumulation of capital by investing in selected sukuk and Islamic money market instruments.
Investment Strategy & Approach	<p>The Fund seeks to achieve its objective by investing in a portfolio of sukuk and Islamic money market.</p> <p>The Fund Manager believes that their disciplined, valuation-driven investment style can generate superior long-term returns. They aim to exploit opportunities at both the asset allocation and securities selection levels through active in-house research and portfolio management, with a focus on maximisation of returns at an acceptable level of risks.</p> <p>The Fund Manager aims for a high degree of consistency in long term performance for all funds, whilst adhering to strict and professional investment guidelines.</p>
Asset Allocation	<ul style="list-style-type: none">• Up to 100% of The Fund's Net Asset Value (NAV) in sukuk; and• The remaining of The Fund's NAV not invested in Shariah-compliant securities will be invested in Islamic money market instruments.
Performance Benchmark	<p>MBB 12-month Islamic Fixed Deposit-i rate</p> <p><i>Further information on the MBB 12-month Islamic Fixed Deposit-i rate can be obtained from Maybank2u website, https://www.maybank2u.com.my/.</i></p>
Fund Manager	<p>Principal Islamic Asset Management Sdn Bhd (199101007531 (217841-M))</p> <p><i>Note: Principal Islamic Asset Management Sdn Bhd (Registration No.: 199101007531 (217841-M)) was appointed as the Fund Manager of The Fund effective from 1 December 2022.</i></p>

Fees & Charges	
Asset Management Wakalah Charge	0.50% p.a.
Other Charges	<p>Include:</p> <ul style="list-style-type: none">• Audit fees• Other expenses as permitted

TAKAFULINK DANA SUKUK

Fund Performance

Year	Actual Performance	Benchmark^^
2023	6.22%	2.85%
2022	0.95%	2.24%
2021	(0.87%)	1.85%
2020	5.59%	2.21%
2019	7.18%	3.18%
2018	4.44%	3.34%
2017	4.46%	3.12%
2016	4.87%	3.30%
2015	3.53%	3.09%
2014	3.70%	2.89%

^^ 2014 – 2015: MBB 1-month Tier-1 Islamic Deposit rate. 2016 – 2023: MBB 12-month Islamic Fixed Deposit-i rate.

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.

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 SUKUK

Other Info	
Target Market	Participants with low to moderate risk tolerance and medium-to-long term investment horizon.
Basis & Frequency of Unit Valuation	<ul style="list-style-type: none">• Unit pricing is performed daily.• 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.• 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.• The Fund does not pay any dividends. All incomes and capital gains are automatically rolled up in the unit price.• Unit price is the single price at which units are created and cancelled.• 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.
Exceptional Circumstances	<p>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.</p> <p><i>The list of exceptional circumstances above is not exhaustive, please refer to your certificate document for further details.</i></p>

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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