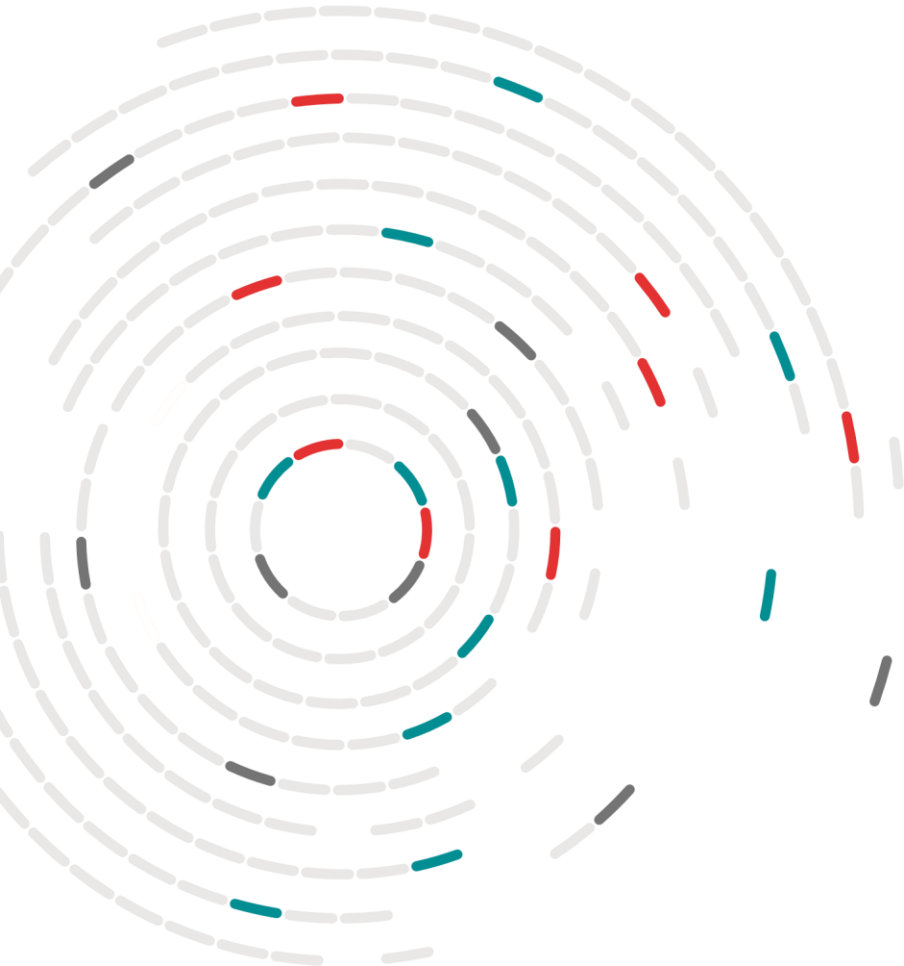


PRUDENTIAL BSN

TAKAFUL

TAKAFULINK DANA URUS

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 URUS

Features of Fund	
Investment Objective	Takafulink Dana Urus (The Fund) aims to maximise medium-to-long term returns by investing in Shariah-compliant equities, sukuk and Islamic money market instruments through Takafulink Dana Ekuiti dan Takafulink Dana Sukuk, and in any other Takafulink Funds that may become available in the future.
Investment Strategy & Approach	The Fund aims to achieve its objective by investing in a balanced portfolio comprising Shariah-compliant equities and Shariah-compliant equity-related securities as well as sukuk and Islamic money market instruments via Takafulink Dana Ekuiti and Takafulink Dana Sukuk, and in any other Takafulink Funds that may become available in the future.
Asset Allocation	<ul style="list-style-type: none">• 70% to 90% of The Fund's NAV in Takafulink Dana Ekuiti;• 10% to 30% of The Fund's NAV in Takafulink Dana Sukuk; and• The remaining of The Fund's NAV not invested in Takafulink Dana Ekuiti and Takafulink Dana Sukuk will be invested in Islamic money market instruments.
Performance Benchmark	80% FTSE Bursa Malaysia EMAS Shariah Index (FBMS) + 20% MBB 12-month Islamic Fixed Deposit-i rate <i>Further information on the FBMS can be obtained from Bursa Malaysia website, https://www.bursamalaysia.com/.</i> <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>
Fund Manager	Eastspring Al-Wara' Investments Berhad (200901017585 (860682-K))

Fees & Charges	
Asset Management <i>Wakalah</i> Charge	1.30% p.a.
Other Charges	Include: <ul style="list-style-type: none">• Audit fees• Other expenses as permitted

TAKAFULINK DANA URUS

Fund Performance

Year	Actual Performance	Benchmark^^
2023	1.18%	0.99%
2022	(5.39%)	(8.19%)
2021	(1.28%)	(5.07%)
2020	11.86%	8.85%
2019	5.07%	3.78%
2018	(7.08%)	(10.26%)
2017	9.66%	9.19%
2016	(2.08%)	(4.28%)
2015	4.78%	2.61%
2014	1.83%	(2.76%)

^^ 2014 – 2015: 80% FBMS + 20% MBB 1-month Tier-1 Islamic Deposit rate. 2016 – 2023: 80% FBMS + 20% 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 URUS

Other Info	
Target Market	Participants moderate-to-high 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.• 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.• Unit price is the single price at which units are created and cancelled.
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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