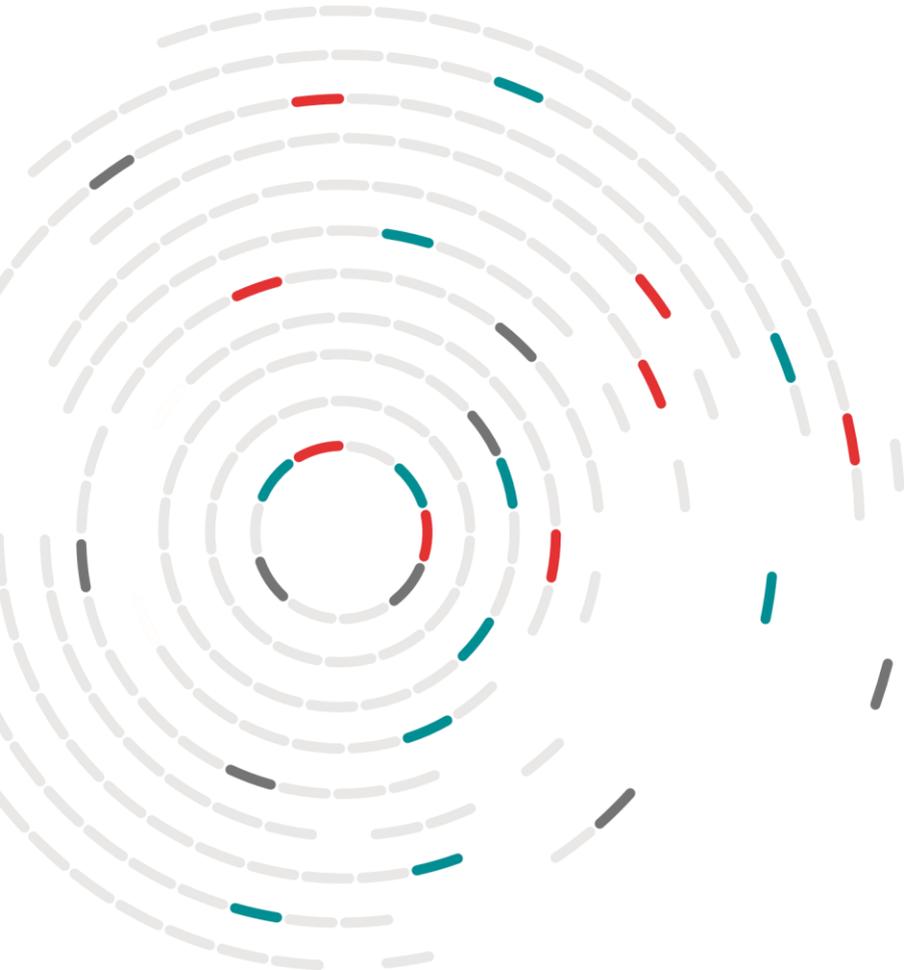


# TAKAFULINK DANA URUS

## 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 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 funds and Islamic collective investment schemes (CIS).
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 funds and Islamic collective investment schemes (CIS).
Asset Allocation	<ul style="list-style-type: none"><li>• 70% to 90% of The Fund's NAV in Shariah-compliant Equity;</li><li>• 10% to 30% of The Fund's NAV in Sukuk; and</li><li>• The remaining of The Fund's NAV not invested in Shariah-compliant Equity and Sukuk will be invested in Islamic money market instruments.</li></ul>
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, <a href="https://www.bursamalaysia.com/">https://www.bursamalaysia.com/</a>.</i>  <i>Further information on the MBB 12-month Islamic Fixed Deposit-i rate can be obtained from Maybank2u website, <a href="https://www.maybank2u.com.my/">https://www.maybank2u.com.my/</a>.</i>
Fund Manager	Prudential BSN Takaful Berhad (200601020898 (740651-H))  <i>Note: The fund manager was revised from Eastspring Al-Wara' Investments Berhad (200901017585 (860682-K)) effective from 10 May 2025.</i>

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

## TAKAFULINK DANA URUS

### Additional Disclosure for Takafulink Dana Urus

Takafulink Dana Urus feeds into the following Target Funds:

- i. Takafulink Dana Ekuiti, which is managed by Eastspring Al-Wara' Investments Berhad.
- ii. Takafulink Dana Sukuk, which is managed by Principal Islamic Asset Management Sdn Bhd.
- iii. United-i Malaysia Equity Fund, which is managed by UOB Asset Management (Malaysia) Berhad (newly added, effective from 10 May 2025).
- iv. United-i Malaysia Discovery Fund, which is managed by UOB Asset Management (Malaysia) Berhad (newly added, effective from 10 May 2025).

Please note that there will be a 1.30% 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 Urus is as follows:

Year	Actual Performance	Benchmark^^
2024	12.46%	12.22%
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%

^^ 2015: 80% FBMS + 20% MBB 1-month Tier-1 Islamic Deposit rate. 2016 – 2024: 80% FBMS + 20% MBB 12-month Islamic Fixed Deposit-i rate.

There is no historical performance for United-i Malaysia Equity Fund and United-i Malaysia Discovery Fund given that these are new funds.

## TAKAFULINK DANA URUS

### Fund Performance

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

Year	Takafulink Dana Ekuiti	Takafulink Dana Sukuk
2024	14.80%	3.98%
2023	(0.13%)	6.22%
2022	(6.96%)	0.95%
2021	(1.38%)	(0.87%)
2020	13.60%	5.59%
2019	4.57%	7.18%
2018	(9.42%)	4.44%
2017	10.77%	4.46%
2016	(3.88%)	4.87%
2015	5.11%	3.53%

**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"> <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 URUS

## Information of the Target Fund

### Takafulink Dana Ekuiti

#### Investment Strategy

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

To identify such companies, the Target Fund Manager will adopt a systematic fundamental research and valuation driven investment approach where quality of management, strength of business model, industry dynamics, driver of profitability and sustainability of earnings are assessed to identify Shariah-compliant stocks that market has undervalued and exploit such opportunities.

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.

*For further details of Takafulink Dana Ekuiti, please refer to <https://www.prubsn.com.my>.*

### Takafulink Dana Sukuk

#### Investment Strategy

The Target Fund seeks to achieve its objective by investing in a portfolio of sukuk and Islamic money market.

The Target 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.

The Target Fund Manager aims for a high degree of consistency in long term performance for all funds, whilst adhering to strict and professional investment guidelines.

*For further details of Takafulink Dana Sukuk, please refer to <https://www.prubsn.com.my>.*

## Information of the Target Fund

### United-i Malaysia Equity Fund

#### Investment Strategy

The Target Fund seeks to achieve its investment objective by investing:

- a minimum of 50% of its NAV in Shariah-compliant shares, Shariah-compliant securities equivalent to shares (such as rights and Shariah-compliant warrants) and Islamic collective investment schemes (including Islamic REITs) in Malaysia;
- up to 30% of its NAV in Shariah-compliant shares, Shariah-compliant securities equivalent to shares and Islamic collective investment schemes (including Islamic REITs) in global markets; and
- up to 30% of its NAV in Islamic money market instruments and Islamic Deposits.

The Target Fund Manager and/or their Investment Manager employ fundamental and bottom-up analysis as an integral part of the equity investment process. This approach emphasizes the analysis of individual companies including the evaluation of a company's operating and earning prospects, competitive positioning, quality of management, corporate governance standards, valuation, profitability measures and risk factors.

When deemed necessary, the Target Fund Manager and/or their Investment Manager may use Islamic derivatives such as options, futures contracts, forward contracts and swaps for the purpose of hedging against systemic and unsystematic risks. In the event of a downgrade in the rating of a counterparty of an OTC Islamic derivative, the Target Fund Manager and/or their Investment Manager reserve the right to deal with the OTC Islamic derivative in the best interest of the Unit Holders. In this event, the Target Fund Manager shall, on best effort basis, liquidate the Islamic derivative position to safeguard the interest of the Unit Holders. However, the Target Fund Manager reserve the right to maintain the investment if they deem the downgrade in rating as a temporary event which could potentially reverse within six (6) months. The Target Fund Manager and/or their Investment Manager will ensure that the Target Fund's global exposure from Islamic financial derivatives position does not exceed the Target Fund's NAV at all times. Such exposure will be calculated using the commitment approach.

The Target Fund Manager and/or their Investment Manager may take temporary defensive positions that may be inconsistent with the Target Fund's investment strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Target Fund Manager and/or their Investment Manager may allocate up to 100% of the Target Fund's assets into Islamic liquid assets such as Islamic money market instruments and Islamic Deposits, which are defensive in nature.

*For further details of United-i Malaysia Equity Fund, please refer to <https://www.uobam.com.my/>.*

## Information of the Target Fund

### United-i Malaysia Discovery Fund

#### Investment Strategy

The Target Fund seeks to achieve its investment objective by investing a minimum of 70% of its NAV in Shariah-compliant shares and Shariah-compliant securities equivalent to shares (such as rights and Shariah-compliant warrants) and the balance in Islamic money market instruments and Islamic Deposits. The Target Fund will invest in Shariah-compliant shares or Shariah-compliant securities of small capitalisation companies in Malaysia. Small capitalisation companies are defined as companies with a market capitalisation of up to RM5 billion at the point of purchase. The Target Fund may remain invested in Shariah-compliant securities which have appreciated above the RM5 billion threshold.

The Target Fund Manager and/or their Investment Manager employ fundamental and bottom-up analysis as an integral part of the equity investment process. This approach emphasizes the analysis of individual companies including the evaluation of a company's operating and earning prospects, competitive positioning, quality of management, corporate governance standards, valuation, profitability measures and risk factors.

When deemed necessary, the Target Fund Manager and/or their Investment Manager may use Islamic derivatives such as options, futures contracts, forward contracts and swaps for the purpose of hedging against systemic and unsystematic risks. In the event of a downgrade in the rating of a counterparty of an OTC Islamic derivative, the Target Fund Manager and/or their Investment Manager reserve the right to deal with the OTC Islamic derivative in the best interest of the Unit Holders. In this event, the Target Fund Manager shall, on best effort basis, liquidate the Islamic derivative position to safeguard the interest of the Unit Holders. However, the Target Fund Manager reserve the right to maintain the investment if they deem the downgrade in rating as a temporary event which could potentially reverse within six (6) months. The Target Fund Manager and/or their Investment Manager will ensure that the Target Fund's global exposure from Islamic financial derivatives position does not exceed the Target Fund's NAV at all times. Such exposure will be calculated using the commitment approach.

The Target Fund Manager and/or their Investment Manager may take temporary defensive positions that may be inconsistent with the Target Fund's investment strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Target Fund Manager and/or their Investment Manager may allocate up to 100% of the Target Fund's assets into Islamic liquid assets such as Islamic money market instruments and Islamic Deposits, which are defensive in nature.

*For further details of United-i Malaysia Discovery Fund, please refer to <https://www.uobam.com.my/>.*

**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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