

TAKAFULINK DANA AKTIF

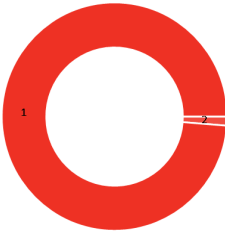
All information as at 30 June 2025 unless otherwise stated
Semua maklumat adalah seperti pada 30 Jun 2025 melainkan jika dinyatakan

Objective / Objektif Dana

Takafulink Dana Aktif aims to provide capital appreciation by investing in small market capitalisation Shariah-compliant securities of companies with growth potential.

Takafulink Dana Aktif bertujuan untuk menyediakan peningkatan nilai modal dengan melabur dalam permodalan pasaran kecil melibatkan sekuriti syarikat-syarikat yang patuh Syariah dan berpotensi untuk berkembang.

Where the Fund invests Komposisi Pelaburan Dana



Asset Allocation Peruntukan Aset

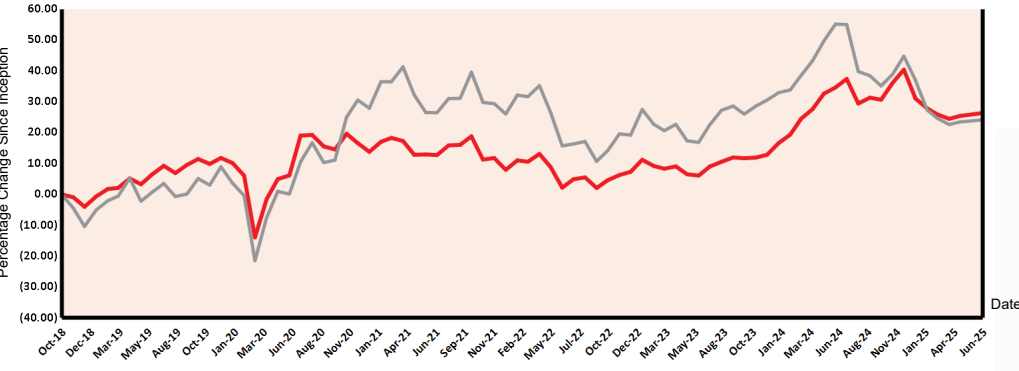
	% NAV
1 Collective Investment Scheme	98.73
2 Cash, Deposits & Others	1.27

Fund Details / Maklumat Terperinci Dana

Investment Manager / Pengurus Pelaburan	Prudential BSN Takaful Berhad
Inception Date / Tarikh Diterbitkan	30/10/2018
Current Fund Size / Saiz Dana Terkini	RM7,141,395.96
Annual Fund Management Charge / Caj Pengurusan Dana Tahunan	1.50% per annum
Current NAV / NAB Terkini	RM1.26384

How the Fund has performed / Prestasi Dana

Performance Graph / Jaduan Prestasi Dana
Takafulink Dana Aktif Vs. 40% FTSE Bursa Malaysia EMAS
Shariah Index (FBMS) + 60% FTSE Bursa Malaysia MidS Cap Shariah Price Return Index



Total Price Movement Over the Following Periods / Jumlah Pergerakan Harga Dalam Tempoh Tersebut

	1 month	3 months	6 months	1 year	3 years	5 years	Since Inception
Price Movement / Pergerakan Harga	0.76%	0.39%	-9.99%	-6.14%	23.69%	19.04%	26.38%
Benchmark / Penanda Aras	0.53%	-0.37%	-14.23%	-19.99%	7.29%	23.99%	24.15%
Outperformance / Perbezaan Prestasi	0.23%	0.76%	4.24%	13.85%	16.40%	-4.95%	2.23%

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Monthly Update / Laporan Bulanan Terkini

Equities

Market Review

In June 2025, global markets continued its momentum from lows in early April. Progress in US-China trade talks in London, conflict de-escalation in the Middle East, and expectation of a dovish Fed drove equity markets and US treasury yields lower. The USD continued to weaken on expectations of rate cuts and slowing US economic growth. Locally, the FBM EMAS Shariah Index closed the month higher by 1.62%, while the FBM MidS Cap Shariah Index rose 0.30% for the month, underperforming the broader market FBM EMAS Shariah Index.

Market Outlook

Malaysian equities recovered in June with the FBM KLCI gaining 1.6%, although the overall market tone remained cautious. On the policy front, the government announced the expansion of the Sales and Services Tax ("SST"), effective 1 July 2025. The revised tax framework targets premium goods and services, especially those consumed by high-income individuals, large corporations, and non-citizens, while essential items will remain zero-rated. The expansion is expected to raise RM10bil in additional fiscal revenue annually. Some equity indices have fully recovered past levels pre-Liberation Day. The Target Fund Manager believes that the market may have priced in most of the positives and not the negative impact from impending US tariffs. Hence, they continue to adopt a more cautious approach in navigating current market volatility.

Fund Review & Strategy

The Target Fund Manager expects near term headwinds to the domestic market due to corporate earnings downgrades and worse than expected outcome for US tariffs on Malaysia. Given the above average beta nature of smaller cap stocks, they would keep a stock picking approach to gain excess returns. As such, they would maintain slightly higher cash level for the Target Fund, while they look to deploy once opportunities arise.

Ekuiti

Tinjauan Bulanan

Pada Jun 2025, pasaran global meneruskan peningkatan momentumnya daripada paras terendah di awal April. Kemajuan dalam rundingan perdagangan AS-China di London, pengenduran konflik di Timur Tengah, dan Fed yang dijangka akan lebih lembut, mendorong pasaran ekuiti dan hasil perbendaharaan AS ke paras yang lebih rendah. USD terus lemah berikutan jangkaan penurunan kadar dan pertumbuhan ekonomi AS yang perlahan. Dalam negara, Indeks FMB Emas Shariah menutup bulan lebih tinggi sebanyak 1.62%, manakala Indeks Syariah MidS Cap FBM meningkat 0.30% pada bulan ini, mengatasi prestasi pasaran Indeks FBM Emas Shariah yang lebih luas.

Gambaran Bulanan

Ekuiti Malaysia pulih pada Jun dengan FBM KLCI memperoleh 1.6%, walaupun nada pasaran keseluruhan masih berhati-hati. Dari segi dasar, kerajaan mengumumkan peluasan Cukai Jualan dan Perkhidmatan ("SST"), berkuat kuasa 1 Julai 2025. Rangka kerja cukai yang dirombak menyasarkan barangan dan perkhidmatan premium, terutamanya yang digunakan oleh individu berpendapatan tinggi, syarikat besar dan bukan warganegara, manakala barangan keperluan akan kekal berkadar sifar. Peluasan ini dijangka akan meningkatkan pertambahan hasil fiskal RM10 bilion setiap tahun. Beberapa indeks ekuiti telah pulih sepenuhnya dari tahap pra Hari Pembebasan. Pengurus Dana Sasaran percaya bahawa pasaran mungkin telah menetapkan harga kebanyakan faktor positif dan bukannya kesan negatif daripada tarif AS yang akan dilaksanakan. Oleh itu, pengurus terus menggunakan pendekatan yang lebih berhati-hati dalam mengemudi volatiliti pasaran semasa.

Tinjauan & Strategi Dana

Pengurus Dana Sasaran menjangkakan halangan jangka pendek kepada pasaran domestik disebabkan oleh penurunan taraf pendapatan korporat dan rumusan tarif AS ke atas Malaysia yang lebih buruk daripada jangkaan. Memandangkan sifat beta stok bermodal lebih kecil mengatasi purata, pengurus akan mengekalkan pendekatan pemilihan stok untuk meraih pulangan secara berlebihan. Oleh itu, pengurus akan mengekalkan tahap kecairan yang lebih tinggi sedikit buat Dana Sasaran, dan menggunakannya sebaik sahaja peluang sedemikian muncul.

Source / Sumber: Fund Commentary, June 2025, UOB Asset Management (Malaysia) Berhad

Disclaimer

Investments are subject to investment risks including the possible loss of the principal amount invested. The value of the units may fall as well as rise. Past performances of the funds and that of the fund managers are not necessarily indicative of future performance. The price movements indicated are not reflective of the actual return on your investments (which are subject to your premium allocation rate and deduction charges). The actual return on your invested premiums may fluctuate based on the underlying performance of the investment-linked funds. All Takafulink Dana are invested in Shariah-approved securities and/or Islamic private debt securities. This leaflet is for illustrative purposes only. For further details on the terms and conditions, please refer to the policy document. For further details on how you can invest in these funds, please refer to the respective product brochures. In the event of discrepancy between the information in this fact sheet and the policy document, the information in the policy document shall prevail.

Pelaburan adalah tertakluk kepada risiko-risiko pelaburan termasuk kemungkinan kehilangan jumlah wang pokok yang dilabur. Nilai unit mungkin naik ataupun jatuh. Prestasi masa lalu dana-dana atau pengurus-pengurus dana tidak semestinya mencerminkan prestasi masa depan. Pergerakan harga yang ditunjukkan tidak menggambarkan pulangan sebenar pelaburan anda (yang tertakluk kepada kadar peruntukan premium dan caj potongan). Pulangan sebenar ke atas premium yang anda labur mungkin berbeza, bergantung kepada prestasi dana-dana). Semua Takafulink Dana dilaburkan dalam sekuriti yang diluluskan oleh Syariah dan/atau sekuriti hutang swasta Islam. Risalah ini disediakan hanya untuk gambaran semata-mata. Sila rujuk kepada dokumen polisi untuk keterangan lanjut mengenai terma-terma dan syarat-syarat. Untuk keterangan lanjut mengenai bagaimana anda boleh melabur dalam dana-dana ini, sila rujuk kepada risalah-risalah produk yang berkenaan. Jika terdapat perbezaan di antara helaian fakta dan dokumen polisi, maklumat dalam dokumen polisi dianggap muktamad.

PRUDENTIAL BSN

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