

TAKAFULINK DANA AKTIF

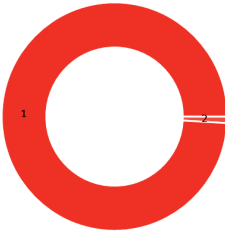
All information as at 30 November 2025 unless otherwise stated
Semua maklumat adalah seperti pada 30 November 2025 melainkan jika dinyatakan

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

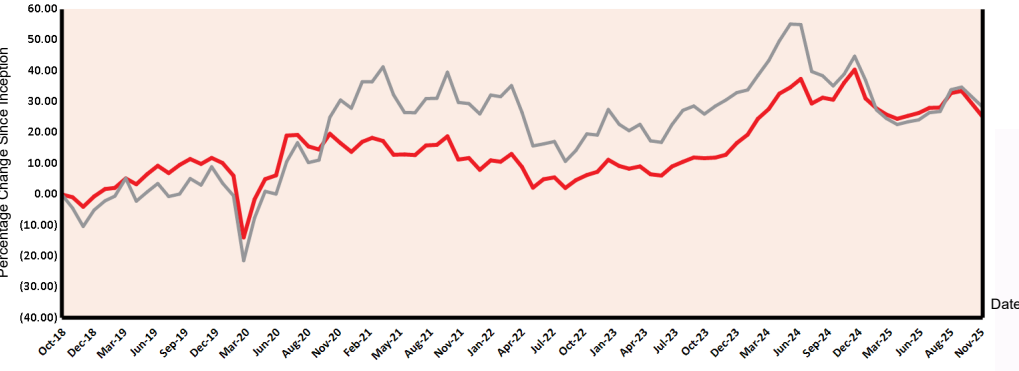
	% NAV
1 United-i Malaysia Discovery Fund	99.09
2 Cash, Deposits & Others	0.91

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	RM7,771,857.20
Annual Fund Management Charge / Caj Pengurusan Dana Tahunan	1.50% per annum
Current NAV / NAB Terkini	RM1.25120

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	-6.27%	-2.36%	-0.24%	-8.10%	17.73%	4.58%	25.12%
Benchmark / Penanda Aras	-4.82%	1.09%	3.86%	-7.69%	7.25%	2.61%	28.27%
Outperformance / Perbezaan Prestasi	-1.45%	-3.45%	-4.10%	-0.41%	10.48%	1.97%	-3.15%

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Monthly Update / Laporan Bulanan Terkini

Equities

Market Review

Global equities posted modest gains in November, with developed markets outperforming emerging markets. The month was characterized by heightened volatility as concerns over elevated valuations and lingering uncertainty from the prolonged U.S. government shutdown weighed on risk appetite. The absence of key U.S. economic data during the shutdown limited visibility into underlying economic conditions, reinforcing a cautious tone among investors. Anticipation of a potential shift in Federal Reserve monetary policy added to market sensitivity, as investors awaited clarity on the timing and magnitude of future rate adjustments. Locally, the FBM Emas Shariah index closed the month 2.0% lower, while the FBM MidS Small Cap Shariah also closed with 6.6% loss for the month.

Market Outlook

The FBMKLCI fell 0.3% MoM in November 2025, weighed down by foreign selling (-RM1.1bn) and weaker than expected 3QCY25 results from selected big caps, such as Petronas Chemicals, CelcomDigi, and QL Resources. Historical evidence suggest that December has tended to be a positive month for the Malaysia market. Looking ahead to 2026, we maintain a constructive view on equities, supported by expectations of monetary policy easing by major central banks and an acceleration in corporate earnings growth. While these factors underpin our positive stance, we remain mindful of key risks, particularly uncertainties surrounding global trade policies, which could influence market dynamics and investor sentiment.

Fund Review & Strategy

The Target Fund strategy remains focused on core positions in domestically oriented companies, which are expected to benefit from the ongoing investment upcycle and are comparatively less exposed to the impact of U.S. tariff policies.

Ekuiti

Tinjauan Bulanan

Ekuiti global mencatatkan keuntungan sederhana pada bulan November, dengan Pasaran Maju mengatasi Pasaran Memuncul. Bulan ini dicirikan oleh volatiliti yang meningkat kerana kebimbangan mengenai kenaikan penilaian dan ketidakpastian yang berlarutan seputar berpanjangnya penutupan kerajaan AS, lalu memberi kesan kepada selera risiko. Ketiadaan data penting ekonomi AS sewaktu penutupan telah mengehadkan keterlihatan keadaan ekonomi asas, lalu menguatkan lagi kewaspadaan dalam kalangan pelabur. Jangkaan kepada kemungkinan perubahan dalam dasar monetari Rizab Persekutuan menambah kepekaan pasaran, kerana pelabur menunggu kejelasan tentang pemasaan dan magnitud pelarasan kadar masa hadapan. Di dalam negeri, indeks FBM Emas Shariah menutup bulan ini dengan 2.0% lebih rendah, manakala FBM Mid Small Cap Shariah juga ditutup dengan kerugian 6.6%.

Gambaran Bulanan

FBMKLCI jatuh 0.3% MoM pada November 2025, terjejas oleh jualan asing (-RM1.1 bilion) dan keputusan 3QCY25 yang lebih lemah daripada jangkaan daripada syarikat permodalan besar tersohor seperti Petronas Chemicals, CelcomDigi dan QL Resources. Data yang lepas menunjukkan bahawa Disember cenderung menjadi bulan yang positif buat pasaran Malaysia. Menjelang tahun 2026, kami mengekalkan pandangan yang membina terhadap ekuiti, disokong oleh jangkaan bank pusat utama akan melonggarkan dasar monetari dan potongan pertumbuhan pendapatan korporat. Meskipun faktor-faktor ini menyokong pendirian positif kami, namun kami tetap menyedari risiko utama, terutamanya ketidakpastian berkaitan dasar perdagangan global, yang boleh mempengaruhi dinamik pasaran dan sentimen pelabur.

Tinjauan dan Strategi Dana

Strategi Dana Sasaran tetap bertumpu kepada kedudukan teras dalam syarikat berorientasikan domestik, yang dijangka mendapat manfaat daripada kitaran pelaburan yang berterusan dan secara relatifnya kurang terdedah kepada kesan dasar tarif AS.

Source / Sumber: Fund Commentary, November 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 dulu 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

TAKAFUL