

TAKAFULINK DANA AKTIF

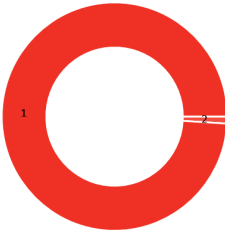
All information as at 30 September 2025 unless otherwise stated
Semua maklumat adalah seperti pada 30 September 2025 melainkan jika dinyatakan

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

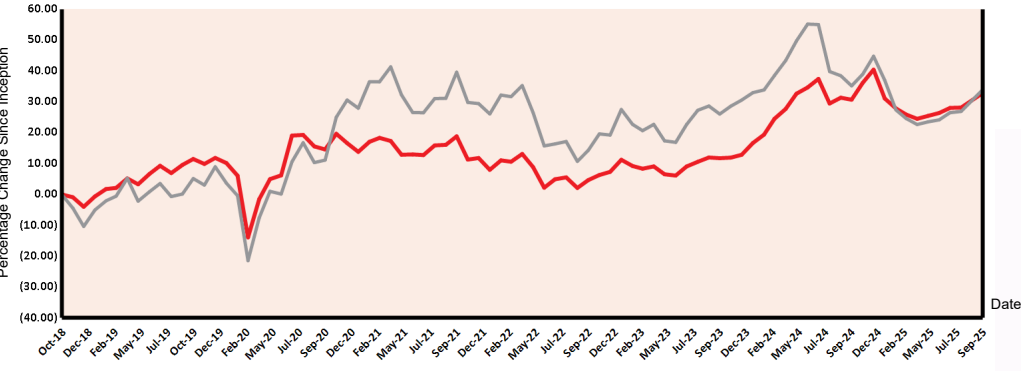
	% NAV
1 United-i Malaysia Discovery Fund	99.02
2 Cash, Deposits & Others	0.98

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	RM7,963,515.52
Annual Fund Management Charge / Caj Pengurusan Dana Tahunan	1.50% per annum
Current NAV / NAB Terkini	RM1.32834

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	3.66%	5.10%	5.52%	1.14%	30.11%	14.96%	32.83%
Benchmark / Penanda Aras	5.56%	7.88%	7.48%	-3.26%	20.99%	21.41%	33.93%
Outperformance / Perbezaan Prestasi	-1.90%	-2.78%	-1.96%	4.40%	9.12%	-6.45%	-1.10%

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Monthly Update / Laporan Bulanan Terkini

Equities

Market Review

Global equities continued its rally in September 2025, lifted by dovish policy moves, sustained investor optimism in tech/AI and stabilizing inflation trends. As expected, the US Fed cut rates by 25bps to 4.00%^{4.25%}, its first cut since December 2024. The US dollar made modest gains. Although US inflation remains under control, investors are monitoring for any lag impact from Trump's tariffs. Among regional markets, China extended their gains, especially in tech and export-oriented sectors. Locally, the FBM Emas Shariah index closed the month 3.20% higher, while the FBM MidS Small Cap Shariah outperformed with a 7.20% gain for the month.

Market Outlook

Malaysia extended its outperformance in September, with the FTSE Bursa Malaysia (KLCI) rallying 2.3%. The strength was more pronounced in small caps with FBM Small Cap +5.8% and FBM MidS Cap Shariah +7.2%, reflecting renewed domestic risk appetite as investors rotated into higher beta names after clarity on US tariff policy and expectations of monetary easing in the US. Optimism is also building ahead of Budget 2026 on 10 October 2025, with positioning seen towards themes expected to receive policy tailwinds such as Consumer, Utilities/Renewables and Tech.

Fund Review & Strategy

The Fund returned 3.66% for the month, underperforming the benchmark return of 5.56% by 1.90%. Year-to-date, The Fund returned -5.40%, outperforming the benchmark return of -7.48% by 2.08%. As more clarity emerges around earnings growth and support from monetary policy easing, Target Fund Manager have increased the equity exposure onto higher-beta companies, including Industrials, Tech and Materials. They maintain the core positions in domestic centric companies, which would continue to benefit from investment upcycle and are less directly affected by Trump's tariffs.

Ekuiti

Tinjauan Bulanan

Ekuiti global meneruskan kenaikannya pada September 2025, dirangsang oleh langkah dasar yang tidak agresif, berkekalannya keyakinan pelabur dalam teknologi/AI dan penstabilan aliran inflasi. Seperti yang dijangkakan, Fed AS mengurangkan kadar sebanyak 25 mata asas kepada 4.00%^{4.25%}, pengurangan yang pertama sejak Disember 2024. Dolar AS mencatatkan keuntungan sederhana. Walaupun inflasi AS masih terkawal, namun pelabur memantau sebarang kesan lat berikutan tarif Trump. Dalam kalangan pasaran serantau, China melanjutkan keuntungannya, terutama sekali dalam sektor berorientasikan teknologi dan eksport. Meninjau dalam negeri, indeks FBM Emas Shariah menutup bulan 3.20% lebih tinggi, manakala FBM MidS Small Cap Shariah berprestasi baik dengan kenaikan 7.20% pada bulan tersebut.

Gambaran Bulanan

Malaysia melanjutkan prestasinya yang baik pada September, dengan KLCI meningkat 2.3%. Kekuatan itu lebih ketara dalam permodalan kecil dengan kenaikan FBM Small Cap +5.8% dan FBM MidS Cap Shariah +7.2%, mencerminkan ketajaman selera risiko domestik yang baharu apabila pelabur beralih kepada saham dengan beta yang lebih tinggi selepas dasar tarif AS yang jelas dan jangkaan pelonggaran monetari di AS. Sikap Optimistik juga semakin meningkat menjelang Belanjawan 2026 pada 10 Oktober 2025, dengan kedudukan cenderung ke arah tema yang dijangka menerima sokongan dasar seperti Pengguna, Utiliti/ Tenaga Boleh Diperbaharui dan Teknologi.

Tinjauan dan Strategi Dana

Dana mencatat pulangan 3.66% pada bulan ini, tidak mengatasi pulangan penanda aras 5.56% dengan perbezaan 1.90%. Sejak awal tahun sehingga kini, Dana mengembalikan -5.40%, mengatasi pulangan penanda aras -7.48% dengan perbezaan 2.08%. Sebaik sahaja pertumbuhan pendapatan dan sokongan daripada pelonggaran dasar monetari menjadi lebih jelas, maka Pengurus Dana Sasaran telah menambah pendedahan ekuiti kepada syarikat dengan beta yang lebih tinggi, termasuk Perindustrian, Teknologi dan Bahan. Pengurus mengekalkan kedudukan teras dalam syarikat tertumpu domestik, yang akan terus mendapat manfaat daripada kitaran pelaburan dan kurang terjejas secara langsung oleh tarif Trump.

Source / Sumber: Fund Commentary, September 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

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