

# TAKAFULINK DANA DINAMIK

All information as at 30 June 2023 unless otherwise stated

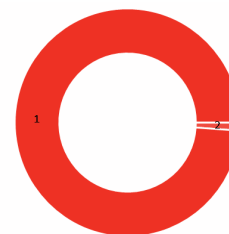
Semua maklumat adalah seperti pada 30 Jun 2023 melainkan jika dinyatakan

## Objective / Objektif Dana

Takafulink Dana Dinamik aims to provide investors with capital appreciation by investing in a Sub-Fund called Eastspring Investments Dana Dinamik. The Fund provides exposure to investments in Shariah approved equities and equity related securities. For defensive considerations, the Fund may invest in Shariah-approved debentures and money market instruments.

Takafulink Dana Dinamik ini bertujuan untuk menyediakan peningkatan modal kepada pelabur dengan melabur dalam satu Sub-Dana iaitu Eastspring Investments Dana Dinamik. Dana ini memberi pendedahan kepada pelaburan dalam ekuiti patuh Syariah dan sekuriti berkaitan ekuiti. Sebagai pertimbangan defensif, Dana boleh melabur dalam debentur yang diluluskan oleh Syariah dan instrumen pasaran wang.

## Where the Fund invests Komposisi Pelaburan Dana



### Asset Allocation Peruntukan Aset

	% NAV
1 Eastspring Investments Dana Dinamik	98.87
2 Cash, Deposits & Others	1.13

## Fund Details / Maklumat Terperinci Dana

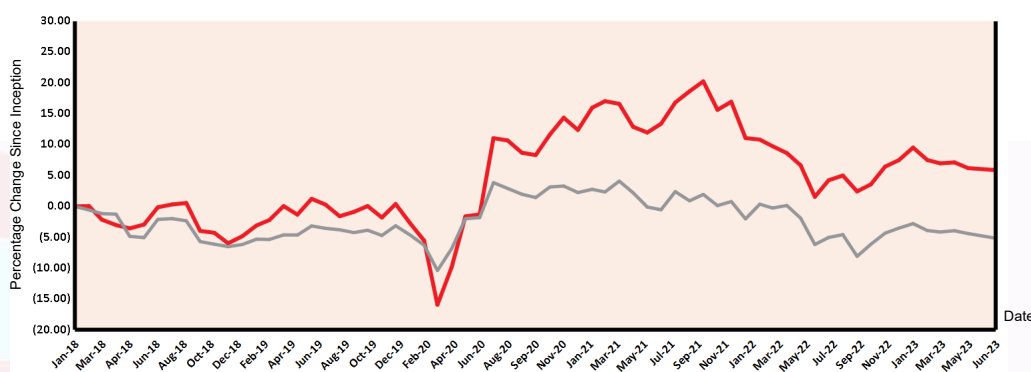
Investment Manager / Pengurus Pelaburan	Eastspring al-Wara' Investments Berhad
Inception Date / Tarikh Diterbitkan	08/01/2018
Current Fund Size / Saiz Dana Terkini	RM24,084,649.79
Annual Fund Management Charge / Caj Pengurusan Dana Tahunan	1.25% per annum
Current NAV / NAB Terkini	RM1.05878

## How the Fund has performed / Prestasi Dana

### Performance Graph / Jaduan Prestasi Dana

Takafulink Dana Dinamik Vs. 50% FTSE Bursa Malaysia Emas Shariah Index (FBMS) +50% Maybank 12-months Islamic Fixed Deposit-i

■ Takafulink Dana Dinamik  
■ 50% FTSE Bursa Malaysia Emas Shariah Index (FBMS) +50% Maybank 12-months Islamic Fixed Deposit-i



### 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	-0.30%	-1.03%	-1.51%	4.25%	7.26%	9.08%	5.88%
Benchmark / Penanda Aras	-0.78%	-1.05%	-1.69%	1.09%	-3.39%	-4.02%	-5.15%
Outperformance / Perbezaan Prestasi	0.48%	0.02%	0.18%	3.16%	10.65%	13.10%	11.03%

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## Monthly Update / Laporan Bulanan Terkini

### Market Review

Malaysian equity markets closed lower for the sixth consecutive month in June. Foreign investors continued to be net sellers of equities for the month of June and have been for the tenth consecutive month. During the month, Bank Negara Malaysia announced that the Yang di-Pertuan Agong has consented to the appointment of Datuk Shaik Abdul Rasheed bin Abdul Ghaffour as Governor for a five-year term effective 1 July 2023 to 30 June 2028. The FBM Emas Shariah Index closed the month at 10,414.87 down 1.81% mom. The FBM Small Cap Shariah index was down slightly at 0.41% for the month and slightly outperformed the FBM Emas Shariah Index.

### Market Outlook

Global political issues continue to fester, without any resolution of the Russia-Ukraine conflict, and US-Sino relations remain tense. Whilst the global banking crisis seems to have so far been averted, it is still early days and this still something investors will remain vigilant about. There are still some diverging views on the risk of a recession, but for now, economic data from the US still points to resilience, resulting in the more hawkish tone from the US FOMC. Domestically, equity markets have been listless, and the Election Commission has announced that all six states will have State Election on the 12 August. Our base case is still for the status quo to remain for in those states, and hence the Federal Unity government can continue their administration. Uncertainty stemming from this remains an overhang on the market. During this period of uncertainty, we would accumulate fundamentally sound stocks on weakness.

### Fund Review & Strategy

The Fund returned -0.30% for the month, outperforming the benchmark return of -0.78% by 0.48%. Year-to-date, the fund returned -1.51%, outperforming the benchmark return of -1.69% by 0.18%. The outperformance in June was mainly attributed to the underlying Fund's overweight in technology sector. For equity, we look to adopt a tactical approach as market is expected to remain volatile in the near term. We continue to focus on companies where fundamentals remain solid and look for opportunities to buy on weakness for longer term growth. For fixed income, the Fund would look to participate in selected quality issuances for yield pick-up, and trade on market volatility, subject to liquidity constraints.

### Tinjauan Bulanan

Pasaran ekuiti Malaysia ditutup rendah, berturut-turut sejak enam bulan yang lalu pada Jun. Pelabur asing terus menjadi penjual bersih ekuiti pada Jun, situasi yang serupa pada bulan kesepuluh berturut-turut. Pada bulan tinjauan, Bank Negara Malaysia mengumumkan bahawa Yang di-Pertuan Agong telah memperkenankan pelantikan Datuk Shaik Abdul Rasheed bin Abdul Ghaffour sebagai Gabenor berkuat kuasa mulai 1 Julai 2023 hingga 30 Jun 2028, bagi tempoh lima tahun. Indeks FBM Emas Shariah berakhir pada 10,414.87 turun 1.81% MoM. Indeks FBM Small Cap Shariah turun sedikit, 0.41% pada bulan tersebut dan mengatasi prestasi Indeks FBM Emas Shariah sedikit.

### Gambaran Bulanan

Isu politik global terus meruncing, tanpa sebarang penyelesaian konflik Rusia-Ukraine, manakala hubungan US-China masih lagi tegang. Walaupun krisis perbankan global setakat ini nampaknya dapat dielakkan, namun ia masih awal dan pelabur akan tetap berwaspada tentangnya. Masih terdapat beberapa pandangan yang berbeza tentang risiko kemelesetan, namun buat masa ini, data ekonomi dari US masih menunjukkan kemampuan, lalu mengakibatkan nada yang lebih agresif dari FOMC US. Di dalam negeri, pasaran ekuiti lesu, manakala Suruhanjaya Pilihan Raya telah mengumumkan bahawa kesemua enam negeri akan mengadakan Pilihan Raya Negeri pada 12 Ogos. Asas pendekatan kami ialah mengekalkan status quo di negeri-negeri tersebut, agar dengan itu kerajaan Perpaduan Persekutuan boleh meneruskan pentadbirannya. Ketidakpastian yang berpunca daripada hal tersebut masih lagi terjurai di pasaran. Dalam tempoh ketidakpastian ini, kami akan mengumpul saham berasas kukuh pada harga yang lebih rendah.

### Tinjauan dan Strategi Dana

Dana menjana pulangan -0.30% pada bulan ini, mengatasi pulangan penanda aras -0.78% sebanyak 0.48%. Sejak awal tahun sehingga bulan tinjauan, Dana memulangkan -1.51%, mengatasi pulangan penanda aras -1.69% sebanyak 0.18%. Prestasi baik pada Jun disumbangkan terutamanya oleh pegangan berlebihan pendasar Dana dalam sektor teknologi. Meninjau ekuiti, kami bercadang untuk menggunakan pendekatan taktikal kerana pasaran dijangka kekal tidak menentu dalam tempoh terdekat. Kami terus memberi tumpuan kepada syarikat berasas mantap dan mencari peluang untuk membelinya pada harga yang rendah bagi pertumbuhan jangka panjang. Menyorot pendapatan tetap, Dana akan menimbang untuk mengambil bahagian dalam terbitan berkualiti terpilih agar menambahkan hasil dan berdagang meskipun pasaran mengalami volatiliti, tertakluk kepada kekangan mudah tunai.

Source / Sumber: Fund Commentary, June 2023, Eastspring Al-Wara' Investments 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.

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**PRUDENTIAL BSN**

**TAKAFUL**