

TAKAFULINK DANA EKUITI GLOBAL

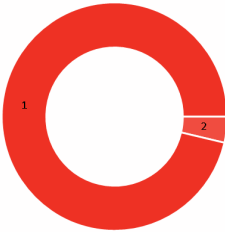
All information as at 31 December 2025 unless otherwise stated
Semua maklumat adalah seperti pada 31 Disember 2025 melainkan jika dinyatakan

Objective / Objektif Dana

Takafulink Dana Ekuiti Global aims to provide capital appreciation by investing in Shariah-compliant investments with exposure to the global equity markets.

Takafulink Dana Ekuiti Global bertujuan untuk menyediakan peningkatan nilai modal dengan melabur dalam pelaburan patuh Syariah dengan pendedahan terhadap pasaran ekuiti global.

Where the Fund invests Komposisi Pelaburan Dana



Asset Allocation Peruntukan Aset

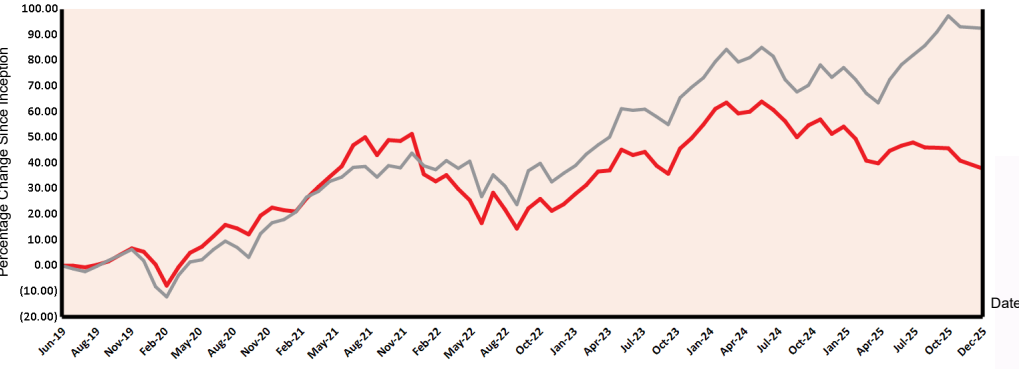
	% NAV
1 abrdn Islamic World Equity Fund	96.33
2 Cash, Deposits & Others	3.67

Fund Details / Maklumat Terperinci Dana

Investment Manager / Pengurus Pelaburan	Prudential BSN Takaful Berhad
Inception Date / Tarikh Diterbitkan	08/07/2019
Current Fund Size / Saiz Dana Terkini	RM52,894,559.68
Annual Fund Management Charge / Caj Pengurusan Dana Tahunan	1.50% per annum
Current NAV / NAB Terkini	RM1.37877

How the Fund has performed / Prestasi Dana

Performance Graph / Jaduan Prestasi Dana
Takafulink Dana Ekuiti Global Vs. MSCI ACWI Islamic (Shariah) 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	-2.19%	-5.55%	-6.07%	-8.94%	13.57%	12.42%	37.88%
Benchmark / Penanda Aras	-0.31%	0.77%	7.92%	11.02%	45.11%	64.93%	92.54%
Outperformance / Perbezaan Prestasi	-1.88%	-6.32%	-13.99%	-19.96%	-31.54%	-52.51%	-54.66%

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Monthly Update / Laporan Bulanan Terkini

Fund Review & Strategy

The Fund returned -2.19% for the month, underperforming the benchmark return of -0.31% by 1.88%. Year-to-date, The Fund returned -8.94%, underperforming the benchmark return of 11.02% by 19.96%. Global equities ended higher in December after the US Federal Reserve (Fed)'s third consecutive rate cut in this easing cycle. However, the Fed's 'dot plot' showed that it expects to cut rates only once in 2026 as it maintains its data-dependent approach, whereas financial markets were pricing in another two reductions. Separately, peace talks between the US and Russia over the latter's war in Ukraine failed to make any progress, meaning geopolitical risks remain elevated. The Target Fund underperformed over the month. Among the detractors, AAON was weaker amid the artificial intelligence (AI) capital expenditure narrative. Baker Hughes also underperformed, with the shares softer on oil-price sentiment. Medtronic's shares reversed some of their strong November gains on no company-specific news. On the positive side, Taiwan Semiconductor Manufacturing Company (TSMC) and ASE Technology were the Fund's strongest contributors. ASE reported strong results and raised projections into 2026, as it benefits from rapid growth in advanced packaging and testing for AI chips. TSMC also reported solid results, driven by a further acceleration in AI-related demand growth. Meanwhile, Brunello Cucinelli's shares rose after the company reported ongoing double-digit top line growth. Target Fund Manager started a small off-benchmark position in Broadcom, which is likely to see continued strong growth in its leading application-specific integrated circuit franchise for AI data centres, as well as in chips for data transport. They added Japanese retailer Ryohin Keikaku, recognising its strong store format in core Muji brand. They also initiated a new position in Alphabet, given its attractive growth profile. Finally, they started a new holding in Samsung Biologics, recognising analyst confidence in the medium-term growth and potential for margin expansion. Target Fund exited Novo Nordisk, Goodman Group and Synopsys to fund these changes.

Tinjauan dan Strategi Dana

Dana mencatat pulangan -2.19% pada bulan ini, tidak mengatasi pulangan penanda aras -0.31% dengan perbezaan 1.88%. Sejak awal tahun hingga bulan tinjauan, Dana memulakan -8.94%, tidak mengatasi pulangan penanda aras 11.02% dengan perbezaan 19.96%. Ekuiti global ditutup lebih tinggi pada bulan Disember selepas Rizab Persekutuan AS (Fed) memotong kadar faedah yang ketiga berturut-turut dalam kitaran pelonggaran kali ini. Namun begitu, 'plot titik' Fed menunjukkan bahawa ia dijangka akan mengurangkan kadar faedah hanya sekali pada tahun 2026 sementara ia mengekalkan pendekatan yang bergantung kepada data, manakala pasaran kewangan menatapbargakan dua lagi pengurangan kadar. Secara berasingan, rundingan damai antara AS dan Rusia mengenai perang Rusia di Ukraine gagal mencapai sebarang kemajuan, maka risiko geopolitik kekal tinggi. Dana Sasaran menunjukkan prestasi yang hambar pada bulan ini. Meninjau keadaan penggugat prestasi, AAON semakin lemah di tengah-tengah naratif perbelanjaan modal kecerdasan buatan (AI). Baker Hughes juga menunjukkan prestasi yang kurang memuaskan, lantaran saham ini semakin lesu, selesu sentimen harga minyak. Saham Medtronic membalikkan sebahagian daripada keuntungan November yang jitu tanpa berita khusus tentangnya. Dari sudut yang positif, Taiwan Semiconductor Manufacturing Company (TSMC) dan ASE Technology merupakan penyumbang terkuat Dana. ASE melaporkan keputusan yang kukuh dan meningkatkan unjuran memasuki tahun 2026, kerana ia mendapat manfaat daripada pertumbuhan pesat pembungkusan dan pengujian canggih ke atas cip AI. TSMC juga melaporkan keputusan yang mantap, didorong oleh pertumbuhan permintaan terkait AI yang semakin pesat. Sementara itu, saham Brunello Cucinelli meningkat selepas syarikat ini dilapor meneruskan pertumbuhan keuntungan dua digit. Pengurus Dana Sasaran memulakan kedudukan kecil di luar penanda aras dalam Broadcom, yang mungkin akan terus memberikan pertumbuhan kukuh francais litar bersepadu khusus aplikasi terkemuka di samping kemantapan pertumbuhan cip pengangkutan data. Pengurus menambah peruncit Jepun Ryohin Keikaku, mengiktiraf format kedainya yang mantap mendukung jenama teras, Muji. Pengurus juga memulakan kedudukan baharu dalam Alphabet lantaran profil pertumbuhannya yang menarik. Akhir sekali, pengurus memulakan pegangan baharu dalam Samsung Biologics, mengakui keyakinan penganalisis terhadap pertumbuhan jangka sederhana dan potensi pengembangan marginnya. Dana Sasaran keluar dari Novo Nordisk, Goodman Group dan Synopsys untuk membiayai perubahan pelaburan ini.

Source / Sumber: Fund Commentary, December 2025, abrdn Islamic Malaysia Sdn. Bhd.

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 haelaian fakta dan dokumen polisi, maklumat dalam dokumen polisi dianggap muktamad.

PRUDENTIAL BSN

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