

# TAKAFULINK DANA URUS

All information as at 31 January 2025 unless otherwise stated

Semua maklumat adalah seperti pada 31 Januari 2025 melainkan jika dinyatakan

## Objective / Objektif Dana

Takafulink Dana Urus aims to maximise medium-to-long term returns by investing in Shariah-compliant equities, sukuk and Islamic money market instruments through Takafulink Dana Ekuiti dan Takafulink Dana Sukuk, and in any other Takafulink Funds that may become available in the future.

Takafulink Dana Urus bertujuan untuk memaksimumkan pulangan dalam jangka masa sederhana ke panjang dengan melabur dalam ekuiti patuh Syariah, sukuk dan instrumen pasaran wang Islam melalui Takafulink Dana Ekuiti dan Takafulink Dana Sukuk, dan dalam mana-mana Dana Takafulink lain yang mungkin tersedia pada masa akan datang.

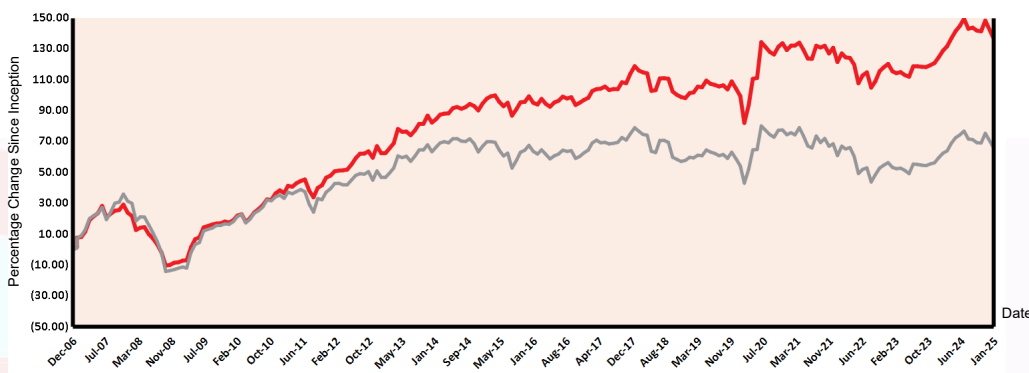
## Fund Details / Maklumat Terperinci Dana

|   |  |
|---|--|
| Investment Manager / Pengurus Pelaburan                     | Eastspring Al-Wara' Investments Berhad |
| Inception Date / Tarikh Diterbitkan                         | 01/12/2006                             |
| Current Fund Size / Saiz Dana Terkini                       | RM667,167,269.69                       |
| Annual Fund Management Charge / Caj Pengurusan Dana Tahunan | 1.30% per annum                        |
| Current NAV / NAB Terkini                                   | RM2.36649                              |

## How the Fund has performed / Prestasi Dana

### Performance Graph / Jaduan Prestasi Dana

Takafulink Dana Urus Vs. 80% FTSE Bursa Malaysia EMAS Shariah Index (FBMS) + 20% Maybank 12-month Islamic Fixed Deposit-i rate

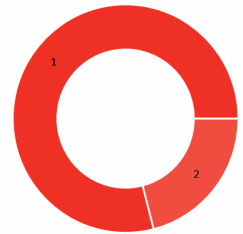


### Total Price Movement Over the Following Periods / Jumlah Pergerakan Harga Dalam Tempoh Tersebut

|                                     | 1 month | 3 months | 6 months | 1 year | 3 years | 5 years | Since Inception |
|-------------------------------------|---------|----------|----------|--------|---------|---------|-----------------|
| Price Movement / Pergerakan Harga   | -4.76%  | -2.20%   | -5.22%   | 5.28%  | 6.77%   | 15.78%  | 136.65%         |
| Benchmark / Penanda Aras            | -5.41%  | -2.02%   | -6.17%   | 3.91%  | 3.09%   | 4.42%   | 65.94%          |
| Outperformance / Perbezaan Prestasi | 0.65%   | -0.18%   | 0.95%    | 1.37%  | 3.68%   | 11.36%  | 70.71%          |

Source / Sumber: Lipper for Investment Management and Bloomberg, 31 January 2025

## Where the Fund invests Komposisi Pelaburan Dana



### Asset Allocation Peruntukan Aset

|                          | % NAV |
|--------------------------|-------|
| 1 Takafulink Dana Ekuiti | 79.00 |
| 2 Takafulink Dana Sukuk  | 21.00 |

### Takafulink Dana Ekuiti Top 10 Holdings 10 Pegangan Teratas

|  | %    |
|--|------|
| 1 Tenaga Nasional Berhad                 | 9.60 |
| 2 Gamuda Berhad                          | 6.38 |
| 3 IHH Healthcare Berhad                  | 6.20 |
| 4 Telekom Malaysia Berhad                | 5.49 |
| 5 MISC Berhad                            | 4.63 |
| 6 PETRONAS Gas Berhad                    | 4.61 |
| 7 SD Guthrie Berhad                      | 4.15 |
| 8 DIALOG Group Berhad                    | 3.30 |
| 9 TIME dotCom Berhad                     | 3.05 |
| 10 Press Metal Aluminium Holdings Berhad | 2.64 |

### Takafulink Dana Sukuk Top 10 Holdings 10 Pegangan Teratas

|                                   | %    |
|-----------------------------------|------|
| 1 Infracap Resources Sdn Bhd      | 3.29 |
| 2 Sarawak Energy Berhad           | 3.01 |
| 3 DanaInfra Nasional Berhad       | 2.65 |
| 4 AEON Credit Service (M) Sdn Bhd | 2.41 |
| 5 YTL Power International Berhad  | 1.98 |
| 6 Danum Capital Berhad            | 1.93 |
| 7 Amlslamic Bank Berhad           | 1.92 |
| 8 Edra Energy Sdn Bhd             | 1.84 |
| 9 PONS Capital Berhad             | 1.84 |
| 10 Pengurusan Air SPV Berhad      | 1.79 |

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## Monthly Update / Laporan Bulanan Terkini

### Equity Market Review

After experiencing one of the best years in equities performance in 2024, in more than a decade, Malaysian Shariah equities had the worst start of 2025 since the index started in mid-1999. January also saw a net foreign outflow every single day of the month. The last time this happened was in 2018. January saw foreign net outflows of RM3.2b, after ending 2024 with net foreign outflows of RM3.7b. January correction was on the back of the sell-off in stocks related to the AI trade. The Biden administration announced AI export controls just before President Trump's inauguration, causing a lot of uncertainty regarding the current and future capex plans of hyperscalers. Then the launch of Deepseek, which is a Chinese startup offering free AI assistance with an open-source model, was developed at a fraction of the cost of competitors. During the month, the leaders of Malaysia and Singapore formalised an agreement establishing a special economic zone linking Johor and Singapore, with the aim of attracting 50 projects in the first five years of its establishment. The FBM EMAS Shariah Index closed the month at 11,737.14, down 6.78% MoM. The FBM Small Cap Shariah Index declined 5.37% for the month, in line with the FBM EMAS Shariah Index.

### Market Outlook

Despite being only 2 weeks into his second term in office, US President Trump has not been wasting time to push through his election promises, and his shoot at the hip style has already added volatility to the global markets. Despite the uncertainty from a Trump presidency, his policies on global growth, and retaliatory tariff trade wars will have on Malaysia's economic growth, we believe that the macro fundamentals for Malaysia remains resilient. Malaysia is still expecting a corporate earnings growth of 7-8% for 2025, after a strong 2024 earnings growth of 12-13%. Foreign direct investment ("FDI") into Malaysia continues to be strong, and we have been seeing the impact of these investments via the increased construction activities and as more investors acquired industrial properties. Tourism continues to improve and recover, having its spillover effects on general consumption. In addition, consumption may get a boost from the higher civil servants pay hike in December 2024, and from the 13% minimum wage hike effective 1 February 2025. We remain constructive on Malaysia, as the domestic market continues to be flushed with liquidity. In the short term, we may continue to see a stronger USD, and this will be positive to Malaysian exporters such as gloves, plantations, technology and selective industrial companies. Any correction in the market will provide an opportunity to accumulate fundamentally strong stocks at more attractive valuations. However, we expect market volatility to be the norm under a Trump Presidency; expect the unexpected, for the longer term.

### Fixed Income Market Review

In the month of January, the Malaysian Government Securities ("MGS") yield curve flattened marginally with the 7-year and 10-year moving the most as it edged lower by 2basis points ("bps") for both tenures. However, the 30-year shifted slightly higher as it closed at 4.21% at the end of the month, while the 5-year and 15-year MGS remained unchanged for the month. The 3-, 5-, 7-, 10-, 15-, 20- and 30-year benchmarks closed at 3.52% (+1bp), 3.66% (unch.), 3.76% (-2bps), 3.82% (+2bps), 3.98% (unch.), 4.06% (-1bp) and 4.21% (+1bp), respectively in January. Meanwhile, the Malaysian Government Investment Issue ("MGII") yield curve in January bull flattened as the long end moved lower driven by the movements of the 15-year as it closed at 7bps lower while the 20-year moved lower by 2bps. In mid-January, the 15-year MGII new issue, drew a strong bid-to-cover ratio of 4.289 times as demand for duration continued. The shorter end of the MGII curve however moved higher by 3 to 4bps apart from the 5-year which closed marginally lower by 1bp. The 3-, 5-, 7-, 10-, 15-, 20- and 30-year benchmarks closed at 3.47% (+4bps), 3.67% (-1bp), 3.79% (3bps), 3.93% (-7bps), 4.09% (-2bps), 4.09% (-2bps) and 4.20% (unch.), respectively in January. Bank Negara Malaysia ("BNM") kept the overnight policy rate at 3.00% for the 10th consecutive meeting in January 2025, in line with market expectations. At the current overnight policy rate ("OPR") level, the monetary policy stance remains supportive of the economy and is consistent with the current assessment of inflation and growth prospects. In December, headline inflation moderated to 1.7%, which was below market consensus and November's print of 1.8% (October: 1.9%). Prices eased for furnishing, household maintenance, health, recreation and miscellaneous items while restaurant & accommodation services as well as food & beverages inched higher. For full year 2024, headline inflation stood at 1.8%, easing for the second straight year, while core inflation was lower at 1.6% in December (November: 1.8%). Official advance estimates show Malaysia's economy grew 4.8% in Q42024, slowing from the 5.3% in Q32024 as activity in the agriculture and mining sectors slowed. Growth was driven by the services sector, which rose an annual 5.3%, and the manufacturing and construction sectors. Estimated full year economic growth is at 5.1% in 2024, picking up from 3.6% in 2023. Economic growth is supported by strong domestic demand and a recovering external sector, alongside strategic investments in areas like renewable energy and digital infrastructure. Exports from Malaysia surged by 16.9% YoY to a 27-month high of RM138.5 billion in December 2024. It was the third straight month of increase and the fastest pace since September 2022, boosted by strengthening foreign demand as the year-end approached. By sector, manufacturing sales surged 18.5%, lifted by E&E products (27.8%), machinery and equipment (16.3%), and petroleum products (8.4%). Imports to Malaysia rose by 11.9% YoY to a 4-month high of RM119.34 billion in December 2024, picking up from a 1.6% growth in November and beating market consensus of 3.3%.

### Market Outlook

Growth target for 2025 is expected to fall within the range of 4.5%-5.5% while focusing on fiscal consolidation, subsidy rationalization, and efficient resource management to reduce the fiscal deficit from 4.3% in 2024 to 3.8% in 2025. Enhancement of fiscal management will be via broadening of revenue measures, optimal use of resources and more subsidy rationalization, particularly RON 95. It is expected to use the same principle of a two-tier pricing mechanism and to start by mid-2025. The central bank expects headline and core inflation, which averaged 1.8% in 2024, to remain manageable going into 2025, amid easing global cost conditions and the absence of excessive domestic demand pressures. The overall impact of the domestic policy reforms on inflation is expected to be contained, while upside risks would depend on the extent of spillover of domestic policy measures, as well as global commodity prices and financial market developments. Upcoming economic data releases in February include December's Industrial Production (7 February), December's unemployment rate (10 February), GDP Growth Rate QoQ and Final 24 (14 February), Trade data (20 February) and January's inflation rate (21 February). In February, there will be four auctions scheduled starting with the 30-year re-opening of MGS 3/53, the 7-year re-opening of MGII 10/31, 20-year re-opening of MGS 5/44 and 5.5-year new issue MGII 8/30. Meanwhile, credit spreads are expected to remain compressed as OPR is expected to stay unchanged for most of 2025, which would limit movements in benchmark MGS. The primary issuance of corporate sukuk is expected to remain concentrated on higher-rated securities, while lower-rated sukuk with solid credit fundamentals and resilient financial performance are likely to attract strong demand.

### Fund Review & Strategy

The Fund returned -4.76% for the month, outperforming the benchmark return of -5.41% by 0.65%. Year-to-date, the Fund returned -4.76%, outperforming the benchmark return of -5.41% by 0.65%. The outperformance in January was mainly due to the outperformance in the equity portion against its benchmark. As of January 2025, the Fund has 79.0% exposure in equities and 21.0% in sukuk.

### Ekuiti Tinjauan Bulanan

Selepas mengalami salah satu tahun terbaik dalam prestasi ekuiti pada 2024, dalam lebih sedekad, ekuiti Syariah Malaysia mencatat permulaan yang

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paling teruk pada 2025 sejak indeks bermula pada pertengahan 1999. Januari juga mencatat aliran keluar bersih asing setiap hari dalam bulan itu. Kali terakhir hal ini berlaku pada 2018. Januari merakamkan aliran keluar bersih asing sebanyak RM3.2b, selepas menutup 2024 dengan aliran keluar bersih sebanyak RM3.7b. Pembetulan di bulan Januari adalah berkaitan penjualan saham yang berkaitan dengan perdagangan AI. Pentadbiran Biden mengumumkan kawalan ke atas eksport AI sejurus sebelum pelantikan Presiden Trump, menyebabkan banyak ketidakpastian mengenai rancangan belanjawan semasa dan masa depan penskala hiper. Kemudian, pelancaran Deepseek, yang merupakan syarikat permulaan China yang menawarkan bantuan AI percuma dengan model sumber terbuka, dibangunkan dengan kos yang kecil berbanding kos pesaing. Pada bulan Januari, pemimpin Malaysia dan Singapura merasmikan perjanjian mewujudkan zon ekonomi khas yang menghubungkan Johor dan Singapura, dengan tujuan menarik 50 projek dalam tempoh lima tahun pertama penubuhannya. Indeks Syariah EMAS FBM menutup bulan pada 11,737.14, turun 6.78% bulan ke bulan (MoM). Indeks Syariah Bermodal Kecil FBM merosot 5.37% pada bulan ini, memberikan prestasi yang sejajar dengan Indeks Syariah EMAS FBM.

## Gambaran Bulanan

Walaupun baru 2 minggu dalam penggal kedua beliau menyandang jawatan, Presiden AS Trump tidak membuang masa untuk menunaikan janji pilihan rayanya, dan pendekatannya secara semberono telah menambah ketidaktentuan kepada pasaran global. Walaupun ketidaktentuan daripada pentadbiran Trump, dasar beliau mengenai pertumbuhan global, dan serangan balas perang tarif perdagangan akan mempengaruhi pertumbuhan ekonomi Malaysia, kami percaya bahawa asas makro Malaysia kekal berdaya tahan. Malaysia masih menjangkakan pertumbuhan pendapatan korporat sebanyak 7-8% bagi tahun 2025, selepas pertumbuhan pendapatan 2024 yang kukuh sebanyak 12-13%. Pelaburan langsung asing ("FDI") ke Malaysia terus kukuh, dan kami telah melihat kesan daripada pelaburan ini melalui peningkatan aktiviti pembinaan dan apabila lebih ramai pelabur memperoleh hartanah perindustrian. Pelancongan terus bertambah baik dan pulih, menerima kesan limpahan daripada penggunaan umum. Di samping itu, penggunaan mungkin mendapat rangsangan daripada kenaikan gaji penjawat awam yang lebih tinggi pada Disember 2024, dan daripada kenaikan gaji minimum 13% berkuat kuasa 1 Februari 2025. Kami kekal berpandangan konstruktif terhadap Malaysia, kerana pasaran domestik terus dibanjiri dengan kecairan. Dalam jangka pendek, kita mungkin akan terus melihat USD yang lebih kukuh, dan ini akan memberi kesan positif kepada pengeksport Malaysia seperti sarung tangan, perladangan, teknologi dan syarikat perindustrian tertentu. Sebarang pembetulan dalam pasaran akan memberi peluang untuk mengumpul saham berasas kukuh pada penilaian yang lebih menarik. Namun begitu, kami menjangkakan turun naik pasaran menjadi norma di bawah Presidensi Trump; bersedia untuk menghadapi situasi yang tidak dijangka, untuk jangka masa yang lebih lama.

## Pendapatan Tetap Tinjauan Bulanan

Pada bulan Januari, keluk hasil Sekuriti Kerajaan Malaysia ("MGS") mendarat sedikit dengan keluk 7-tahun dan 10-tahun bergerak paling banyak apabila kedua-dua tempoh ditutup lebih rendah sebanyak 2 mata asas. Walau bagaimanapun, keluk 30-tahun beralih lebih tinggi sedikit kerana ia ditutup pada 4.21% pada akhir bulan, manakala MGS 5-tahun dan 15-tahun kekal tidak berubah. Penanda aras 3-, 5-, 7-, 10-, 15-, 20- dan 30-tahun masing-masing ditutup pada 3.52% (+1 mata asas), 3.66% (tidak berubah), 3.76% (-2 mata asas), 3.82% (+2 mata asas), 3.98% (tidak berubah), 4.06% (-1 mata asas) dan 4.21% (+1 mata asas), pada bulan Januari. Sementara itu, keluk hasil Terbitan Pelaburan Kerajaan Malaysia ("MGII") pada bulan Januari mendarat apabila keluk yang panjang bergerak lebih rendah didorong oleh pergerakan MGS 15-tahun kerana ia ditutup pada 7 mata asas lebih rendah, manakala MGS 20-tahun bergerak lebih rendah sebanyak 2 mata asas. Pada pertengahan Januari, terbitan baharu MGII 15-tahun menarik nisbah bidaan yang kukuh untuk menampung 4.289 kali apabila permintaan ke atas tempoh berterusan. Penghujung keluk MGII yang lebih pendek bagaimanapun bergerak lebih tinggi sebanyak 3 hingga 4 mata asas selain daripada MGII 5-tahun yang ditutup lebih rendah sedikit sebanyak 1 mata asas. Penanda aras 3-, 5-, 7-, 10-, 15-, 20- dan 30-tahun masing-masing ditutup pada 3.47% (+4 mata asas), 3.67% (-1 mata asas), 3.79% (3 mata asas), 3.93% (-7 mata asas), 4.09% (-2 mata asas), 4.09% (-2 mata asas) dan 4.20% (tidak berubah) pada bulan Januari. Bank Negara Malaysia ("BNM") mengekalkan kadar dasar semalaman pada 3.00% untuk mesyuarat ke-10 berturut-turut pada Januari 2025, sejajar dengan jangkaan pasaran. Pada tahap Kadar Dasar Semalaman ("OPR") semasa, pendirian dasar monetari kekal menyokong ekonomi dan konsisten dengan penilaian semasa inflasi dan prospek pertumbuhan. Pada bulan Disember, inflasi keseluruhan menyederhana kepada 1.7%, iaitu di bawah konsensus pasaran dan catatan November sebanyak 1.8% (Oktober: 1.9%). Harga kelengkapan perabot, penyelenggaraan isi rumah, kesihatan, rekreasi dan pelbagai barangan menurun manakala perkhidmatan restoran & penginapan serta makanan & minuman meningkat lebih tinggi. Bagi setahun penuh 2024, inflasi keseluruhan dicatat pada 1.8%, berkurangan pada tahun kedua berturut-turut, manakala inflasi teras lebih rendah pada 1.6% di bulan Disember (November: 1.8%). Anggaran awal rasmi menunjukkan ekonomi Malaysia mengembang sebanyak 4.8% pada Q42024, perlahan berbanding 5.3% pada Q32024 apabila aktiviti dalam sektor pertanian dan perlombongan semakin perlahan. Pertumbuhan didorong oleh sektor perkhidmatan, yang meningkat 5.3% tahunan, dan sektor pembuatan dan pembinaan. Anggaran pertumbuhan ekonomi setahun penuh ialah 5.1% bagi tahun 2024, meningkat daripada 3.6% bagi tahun 2023. Pertumbuhan ekonomi disokong oleh permintaan domestik yang kukuh dan sektor luar yang semakin pulih, di samping pelaburan strategik dalam bidang seperti tenaga boleh diperbaharui dan infrastruktur digital. Eksport dari Malaysia melonjak sebanyak 16.9% YoY kepada paras tertinggi 27-bulan sebanyak RM138.5 bilion pada Disember 2024. Ia merupakan kenaikan bulan ketiga berturut-turut dan kadar terpanjang sejak September 2022, dirangsang oleh pengukuhan permintaan asing menjelang akhir tahun. Mengikut sektor, jualan pembuatan melonjak 18.5%, dijulang oleh produk E&E (27.8%), mesin dan peralatan (16.3%) dan produk petroleum (8.4%). Import ke Malaysia meningkat sebanyak 11.9% YoY kepada paras tertinggi 4-bulan sebanyak RM119.34 bilion pada Disember 2024, meningkat daripada pertumbuhan 1.6% pada November dan mengatasi konsensus pasaran sebanyak 3.3%.

## Gambaran Bulanan

Sasaran pertumbuhan bagi tahun 2025 dijangka jatuh dalam julat 4.5%-5.5% sambil bertumpu pada penyatuan fiskal, rasionalisasi subsidi, dan pengurusan sumber yang cekap untuk mengurangkan defisit fiskal daripada 4.3% pada 2024 kepada 3.8% pada 2025. Peningkatan pengurusan fiskal melalui peluasan ukuran hasil, penggunaan sumber yang optimum dan lebih banyak rasionalisasi subsidi, khususnya RON95. Ia dijangka akan menggunakan prinsip yang sama bagi mekanisme harga dua-peringkat dan akan bermula pada pertengahan 2025. Bank pusat menjangkakan inflasi keseluruhan dan inflasi teras, yang berpurata 1.8% pada 2024, akan kekal terurus menjelang 2025, dalam keadaan kos global yang reda dan ketiadaan tekanan permintaan dalam negeri yang berlebihan. Kesan keseluruhan daripada pembaharuan dasar domestik terhadap inflasi dijangka dapat dibendung, manakala risiko menaik akan bergantung kepada tahap limpahan langkah dasar domestik, serta harga komoditi global dan perkembangan pasaran kewangan. Keluaran data ekonomi pada bulan Februari termasuk Pengeluaran Perindustrian Disember (7 Februari), kadar pengangguran Disember (10 Februari), Kadar Pertumbuhan KDNK QoQ dan Akhir Tahun 2024 (14 Februari), Data Perdagangan (20 Februari) dan kadar inflasi Januari (21 Februari). Pada bulan Februari, terdapat empat lelongan yang dijadualkan dimulai dengan pembukaan semula MGS 3/53 30-tahun, pembukaan semula MGII 10/31 7-tahun, pembukaan semula MGS 5/44 20-tahun dan terbitan baharu MGII 8/30 5.5-tahun. Sementara itu, spread kredit dijangka kekal termampat kerana OPR dijangka kekal tidak berubah untuk kebanyakan tahun 2025, lalu akan mengehendak pergerakan dalam penanda aras MGS. Terbitan utama sukuk korporat dijangka kekal tertumpu pada sekuriti bertaraf lebih tinggi, manakala sukuk bertaraf rendah dengan asas kredit yang kukuh dan prestasi kewangan yang berdaya tahan berkemungkinan menarik permintaan yang kukuh.

## Tinjauan & Strategi Dana

Dana menyampaikan pulangan -4.76% pada bulan ini, mengatasi pulangan penanda aras sebanyak -5.41% dengan perbezaan 0.65%. Sejak awal tahun sehingga kini, Dana menghasilkan pulangan -4.76%, mengatasi pulangan penanda aras sebanyak -5.41% dengan perbezaan 0.65%. Prestasi baik pada bulan Januari disebabkan terutamanya oleh pencapaian bahagian ekuiti yang baik berbanding penanda arasnya. Sehingga Januari 2025, Dana mempunyai 79.0% pendedahan dalam ekuiti dan 21.0% dalam sukuk.

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Source / Sumber: Fund Commentary, January 2025, Eastspring Al-Wara' Investments Berhad and Principal Islamic Asset Management 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 helaian fakta dan dokumen polisi, maklumat dalam dokumen polisi dianggap muktamad.*

PRUDENTIAL BSN

TAKAFUL