

TAKAFULINK DANA ESG GLOBAL

All information as at 31 December 2024 unless otherwise stated

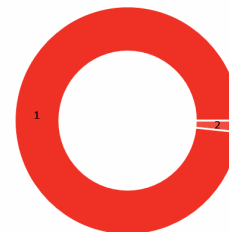
Semua maklumat adalah seperti pada 31 Disember 2024 melainkan jika dinyatakan

Objective / Objektif Dana

Takafulink Dana ESG Global aims to maximise returns over long term by investing in a qualified Sustainable and Responsible Investment (SRI) Fund.

Takafulink Dana ESG Global bertujuan untuk memaksimumkan pulangan jangka masa panjang dengan melabur dalam Dana Pelaburan Mampan dan Bertanggungjawab (SRI) yang berkelayakan.

Where the Fund invests Komposisi Pelaburan Dana



Asset Allocation Peruntukan Aset

	% NAV
1 Nomura Global Shariah Sustainable Equity Fund	98.36
2 Cash, Deposits & Others	1.64

Fund Details / Maklumat Terperinci Dana

Investment Manager / Pengurus Pelaburan Prudential BSN Takaful Berhad

Inception Date / Tarikh Diterbitkan 20/03/2023

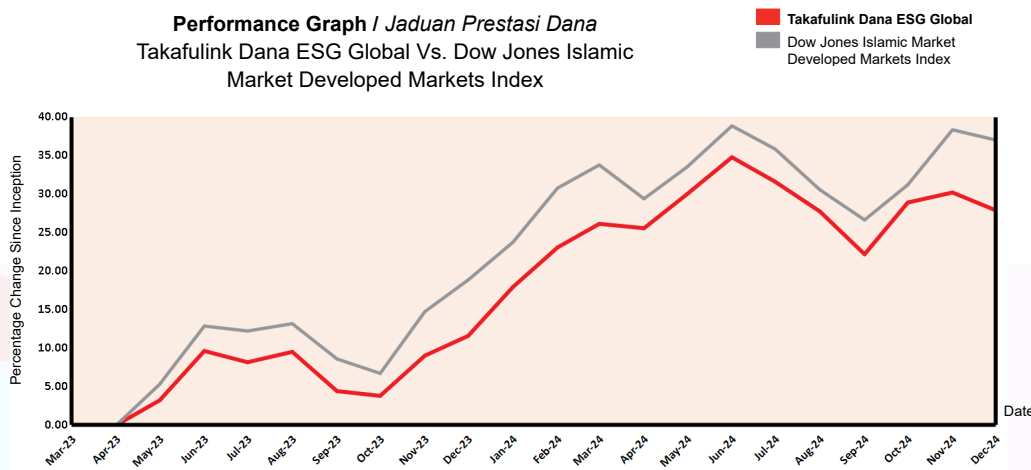
Current Fund Size / Saiz Dana Terkini RM7,240,075.40

Annual Fund Management Charge / Caj Pengurusan Dana Tahunan 1.50% per annum

Current NAV / NAB Terkini RM1.27902

How the Fund has performed / Prestasi Dana

Performance Graph / Jaduan Prestasi Dana
Takafulink Dana ESG Global Vs. Dow Jones Islamic Market
Market Developed Markets 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	-1.77%	4.68%	-5.11%	14.63%	NA	NA	27.90%
Benchmark / Penanda Aras	-0.96%	8.19%	-1.32%	15.30%	NA	NA	37.03%
Outperformance / Perbezaan Prestasi	-0.81%	-3.51%	-3.79%	-0.67%	NA	NA	-9.13%

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Monthly Update / Laporan Bulanan Terkini

Fund Review & Strategy

The Fund returned -1.77% for the month, underperforming the benchmark return of -0.96% by 0.81%. Year-to-date, The Fund returned 14.63%, underperforming the benchmark return of 15.30% by 0.67%. Examining December 2024 performance by region, North America continue to be a major detractor to the relative performance despite narrowing gap in the Target Fund's underweight positions. This was exacerbated by stronger USD against other major world currencies. By sector, not owning Materials and Energy continued to contribute positively as they were the top worst performing sectors while Consumer Discretionary was a major detractor due to their limited exposure to Tesla Inc. Lastly, Healthcare was a major detractor attributed to both allocation and selection. The Target Fund Manager is actively navigating and examining promising Healthcare opportunities to capitalize on a potential recovery as they recognize the long-term quality proposition of this sector. They believe that market at some point would return and appreciate Healthcare as an oversold quality sector filled with broad innovation pipelines in the long run. The top contributors to the relative performance were Taiwan Semiconductor Manufacturing and Alphabet. Taiwan Semiconductor Manufacturing received positive read thru from Broadcom earnings where the company announced an AI networking and custom ASIC serviceable addressable market of \$60-90B by 2027 from three hyperscalers. This is as compared to Broadcom's current AI revenue of \$12.2B. Alphabet on the other hand released upbeat news highlighting its "Willow" quantum chip breakthrough where the error rates are lowered in the number of qubits (building blocks of quantum computers) rise and errors could be corrected in real time. The top detractors to the relative performance were Novo Nordisk and Adobe. Limited exposure to Broadcom was also the top detractor. Novo Nordisk disappointed with its Cagrisema readout data of 22.7% weight loss as compared to street expectation of 25%. Adobe failed to provide much exciting AI monetization updates while releasing disappointing new FY10/25 revenue guidance of +9% missed market expectations of above 10% and its Digital Media ARR growth guidance of +11% only came in-line.

Tinjauan & Strategi Dana

Dana menyampaikan pulangan -1.77% pada bulan ini, tidak mengatasi pulangan penanda aras sebanyak -0.96% dengan perbezaan 0.81%. Sejak awal tahun sehingga kini, Dana memperoleh pulangan 14.63%, tidak mengatasi pulangan penanda aras sebanyak 15.30% dengan perbezaan 0.67%. Mengkaji prestasi Disember 2024 mengikut rantau, Amerika Utara terus menjadi penjejas utama kepada prestasi relatif walaupun jurangnya semakin kecil dalam kedudukan kekurangan pegangan Dana Sasaran. Ia diburukkan lagi oleh USD yang lebih kukuh berbanding mata wang utama dunia yang lain. Menurut sektor, tidak memiliki Bahan dan Tenaga terus menyumbang secara positif kerana sektor tersebut merupakan sektor yang berprestasi paling teruk manakala Pengguna Bukan Keperluan merupakan penjejas utama lantaran pendedahan terhadapnya kepada Tesla Inc. Akhir sekali, Penjagaan Kesihatan menjadi penjejas utama yang dikaitkan dengan peruntukan dan pemilihan. Pengurus Dana Sasaran sedang aktif mengemudi dan meneliti peluang dalam Penjagaan Kesihatan yang memberi harapan untuk memanfaatkan potensi pemulihan kerana Pengurus Dana Sasaran mengiktiraf cadangan kualiti jangka panjang sektor ini. Pengurus Dana Sasaran percaya bahawa pasaran pada satu ketika akan mengubah haluan dan menghargai Penjagaan Kesihatan sebagai sektor kualiti terlebih jual yang dipenuhi dengan nadi inovasi yang luas dalam jangka masa panjang. Penyumbang utama kepada prestasi relatif ialah Taiwan Semiconductor Manufacturing dan Alphabet. Taiwan Semiconductor Manufacturing mendapat bacaan positif melalui pendapatan Broadcom yang mana syarikat itu mengumumkan rangkaian AI dan pasaran boleh diservis dan dikelola tersuai ASIC sebanyak \$60-90B menjelang 2027 daripada tiga penskala hiper. Ia dibanding dengan hasil semasa AI Broadcom sebanyak \$12.2B. Alphabet sebaliknya mengumumkan berita gembira yang menonjolkan kejayaan cip kuantum "Willow" yang mana kadar ralat diturunkan dalam bilangan qubit (blok binaan komputer kuantum) meningkat dan ralat boleh diperbetulkan dalam masa nyata. Penggugat terbesar kepada prestasi relatif ialah Novo Nordisk dan Adobe. Pendedahan terhadap kepada Broadcom juga menjadi penjejas utama. Novo Nordisk mengecewakan dengan data bacaan Cagrisema sebanyak 22.7% penurunan berat badan berbanding jangkaan jalanan sebanyak 25%. Adobe gagal menyediakan kemas kini pengewangan AI yang sangat menarik sambil mengeluarkan panduan hasil FY10/25 baharu yang mengecewakan sebanyak +9%, tidak memenuhi jangkaan pasaran yang melebihi 10% dan panduan pertumbuhan ARR Media Digital 11% yang sejajar sahaja.

Source / Sumber: Fund Commentary, December 2024, Nomura Asset Management 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 helaian fakta dan dokumen polisi, maklumat dalam dokumen polisi dianggap muktamad.

PRUDENTIAL BSN

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