

# TAKAFULINK DANA EKUITI PLUS

All information as at 31 August 2024 unless otherwise stated

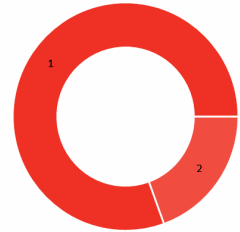
Semua maklumat adalah seperti pada 31 Ogos 2024 melainkan jika dinyatakan

## Objective / Objektif Dana

Takafulink Dana Ekuiti Plus aims to maximise long-term returns through investing into a portfolio of domestic and foreign assets including Shariah-compliant equities and Shariah-compliant equity related securities, Islamic deposits, or any other Islamic financial instruments directly, and/or indirectly through the use of any Islamic funds such as investment-linked funds set up by us, Islamic collective investment schemes and/or exchange traded funds.

Takafulink Dana Ekuiti Plus bertujuan untuk memaksimumkan pulangan jangka panjang dengan melabur dalam portfolio aset tempatan dan asing termasuk ekuiti patuh Shariah dan sekuriti berkaitan ekuiti patuh Shariah, deposit Islam, atau sebarang instrumen kewangan Islam lain secara langsung, dan/atau tidak langsung melalui pelaburan dalam mana-mana dana Islam seperti dana-dana berkaitan pelaburan yang ditubuhkan oleh kami, skim pelaburan kolektif Islam dan/ atau dana-dana dagangan bursa.

## Where the Fund invests Komposisi Pelaburan Dana



### Asset Allocation Peruntukan Aset

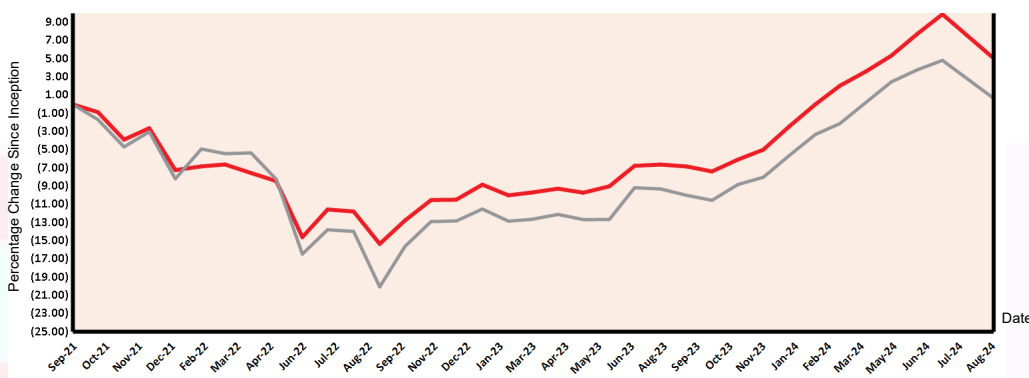
	% NAV
1 Eastspring Investments Dana al-Ilham	81.23
2 iShares MSCI World Islamic UCITS ETF	19.64
3 Cash, Deposits & Others	-0.87

## Fund Details / Maklumat Terperinci Dana

Investment Manager / Pengurus Pelaburan	Eastspring Al-Wara' Investments Berhad
Inception Date / Tarikh Diterbitkan	18/09/2021
Current Fund Size / Saiz Dana Terkini	RM15,480,112.37
Annual Fund Management Charge / Caj Pengurusan Dana Tahunan	1.50% per annum
Current NAV / NAB Terkini	RM1.05060

## How the Fund has performed / Prestasi Dana

**Performance Graph / Jaduan Prestasi Dana**  
Takafulink Dana Ekuiti Plus Vs. 80% FTSE Bursa Malaysia EMAS Shariah Index (FBMS) + 20% MSCI World Islamic 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	-4.41%	-0.26%	5.05%	12.49%	NA	NA	5.06%
Benchmark / Penanda Aras	-3.99%	-1.76%	4.10%	10.96%	NA	NA	0.66%
Outperformance / Perbezaan Prestasi	-0.42%	1.50%	0.95%	1.53%	NA	NA	4.40%

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## Monthly Update / Laporan Bulanan Terkini

### Market Review

Malaysian Shariah equity markets bucked the trend we saw in the conventional space and corrected for the month of August. Global markets corrected sharply in the beginning of the month, post the BoJ rate hike on the 31 July, and the unwinding of the Yen carry trades. The Malaysian Ringgit appreciated sharply from RM4.59/USD on 31 July to RM4.32/USD 30 Aug 2024, a gain of 5.87%. Corporate earnings reported for the 2Q2024 were mostly in line, but the global concerns early in the month spurred many investors to take profits on the mid to smaller cap names. The Shariah Indices rebounded post the initial correction, but the weakness in the Technology and Property sectors weighed on sentiment. The FBM Emas Shariah closed the month at 12,286.67, down 3.73% MoM. The FBM Small Cap Shariah index declined 9.81% for the month, underperforming the FBM Emas Shariah Index.

### Market Outlook

The market turmoil at the start of August surprisingly saw a quick recovery. Looking ahead to September, it has historically been an unfavorable month for Malaysian equities, with only positive performance in one out of the last ten years. MYR is likely to hold on to its strength versus the USD, which will be negative for exporters, but positive for those whose input costs are USD denominated. Domestically, the Malaysian economy has been on a firm path of progress, with data points improving, investments coming in, tourism numbers increasing, and consumer spending resilient. Nevertheless, we are cognizant of the external risks that persist stemming from geo-political tensions in the Middle East, and the US elections. Any corrections would provide the opportunity to accumulate fundamentally sound stocks, at better valuations.

### Fund Review & Strategy

The Fund returned -4.41% for the month, underperforming the benchmark return of -3.99% by 0.42%. Year-to-date, the fund returned 10.56%, outperforming the benchmark return of 9.42% by 1.14%. The underperformance in August was mainly due to security selection within local equity fund. Developed Market (DM) stocks rose, outperforming Emerging Markets (EM). Despite the flash crash early in August, global investors ultimately embraced the risk-on soft landing narrative, spurred by decreasing inflation, rate cut hopes, and renewed carry trade interest. Domestically, earnings recovery, stronger currency, robust FDI as well as expectation of US Federal Reserve rate cut should support continued gains for Malaysian equities. In the near term, the Fund is expected to hold close to neutral position.

### Tinjauan Bulanan

Pasaran ekuiti Shariah Malaysia menentang arah aliran yang kita lihat dalam ruang konvensional dan diperbetulkan pada Ogos. Pasaran global mengalami pembedahan ketara pada awal bulan, selepas kenaikan kadar BoJ pada 31 Julai, dan terungkainya dagangan bawaan Yen. Nilai Ringgit Malaysia meningkat secara mendadak daripada RM4.59/USD pada 31 Julai kepada RM4.32/USD pada 30 Ogos 2024, keuntungan sebanyak 5.87%. Pendapatan korporat yang dilaporkan bagi 2Q2024 kebanyakannya sejajar, namun kebimbangan global pada awal bulan mendorong ramai pelabur untuk mengambil keuntungan dari saham bermodal sederhana hingga yang lebih kecil. Indeks Shariah melonjak semula selepas pembedahan awal, namun kelemahan dalam sektor Teknologi dan Hartanah menjejaskan sentimen. FBM Emas Shariah menutup bulan dagangan pada 12,286.67, turun 3.73% bulan ke bulan (MoM). Indeks FBM Small Cap Shariah merosot 9.81% pada bulan Ogos, tidak mengatasi prestasi Indeks FBM Emas Shariah.

### Gambaran Bulanan

Kegawatan pasaran pada permulaan Ogos cepat pulih dengan mengejut. Menyorot September, berdasarkan sejarah, ia merupakan bulan yang tidak menguntungkan ekuiti Malaysia, dengan mencatat prestasi positif dalam hanya satu daripada sepuluh tahun yang lalu. MYR mungkin akan mengekalkan kekuatannya berbanding USD, lalu memberi kesan negatif kepada pengeksport, namun positif buat pengeksport yang kos inputnya dalam denominasi USD. Di dalam negara, ekonomi Malaysia berada di landasan kemajuan yang mantap, dengan data yang semakin baik, kemasukan pelaburan, peningkatan bilangan pelancong, dan kemampuan perbelanjaan pengguna. Namun begitu, kami menyedari risiko luaran yang berterusan berpunca daripada ketegangan geo-politik di Timur Tengah, dan pilihan raya AS. Sebarang pembedahan akan memberi peluang untuk mengumpul saham berasas kukuh, pada penilaian yang lebih baik.

### Tinjauan & Strategi Dana

Dana mencatat pulangan -4.41% pada bulan tinjauan, tidak mengatasi pulangan penanda aras -3.99% dengan perbezaan 0.42%. Sejak awal tahun sehingga bulan tinjauan, Dana menghasilkan pulangan 10.56%, mengatasi pulangan penanda aras 9.42% dengan perbezaan 1.14%. Prestasi rendah pada Ogos disebabkan terutamanya oleh pemilihan sekuriti dalam dana ekuiti tempatan. Saham Pasaran Maju meningkat, mengatasi prestasi Pasaran Baru Muncul. Walaupun pasaran jatuh mendadak pada awal Ogos, pelabur global akhirnya menerima naratif pendaratan lembut berdasarkan risiko, dirangsang oleh penurunan inflasi, harapan pemotongan kadar faedah, dan minat terhadap dagangan bawaan yang diperbaharui. Di dalam negeri, pemulihan pendapatan, mata wang yang lebih kukuh, pelaburan langsung asing yang teguh serta jangkaan pemotongan kadar Rizab Persekutuan AS seharusnya menyokong keuntungan berterusan bagi ekuiti Malaysia. Dalam jangka masa terdekat, Dana dijangka memegang kedudukan yang hampir kepada neutral.

Source / Sumber: Fund Commentary, August 2024, 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

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