

Subject: Takafulink Fund Update – Takafulink Dana Urus

Dear Valued Customer,

Thank you for choosing Prudential BSN Takaful Berhad (PruBSN). We are dedicated to helping you achieve financial peace of mind by protecting your wealth and growing your assets.

As part of PruBSN's commitment to sustainable fund management and offering better potential of fund performance, we are pleased to announce the following updates to our Takafulink Fund – Takafulink Dana Urus, by end of May 2025.

Summary of the updates:

Fund	Takafulink Dana Urus
What are the changes?	Change of investment objectives, strategy, and fund manager.
Required action	While no action is required, there is an option to switch out and/or redirect recurring contributions to other fund(s).
What will happen if no action is taken?	No change to existing investment units in the fund and contribution direction instruction.

For more information on these updates, please refer to the FAQs and fund details available in our Corporate Website: <https://www.prubsn.com.my/en/takafulink-funds-performance-information/>.

We assure that these changes come with no additional fees and your Takaful coverage will remain unchanged.

If you have any questions, please do not hesitate to contact your servicing agent/bank representative. You can also reach us via email at customer@prubsn.com.my or contact our Customer Service Representatives at +603 2775 7188.

Thank you for your continuous trust and support.

PRUDENTIAL BSN TAKAFUL BERHAD

[Note: This is a computer-generated document and does not require a signature. Information is as of 11 January 2025.]

Kindly disregard this letter if your certificate is no longer in force at the time you receive this letter.

Frequently Asked Questions (FAQs)

Takafulink Fund Update – Takafulink Dana Urus (TDU)

1. Why is PruBSN updating the underlying fund for TDU?

TDU currently invests in Shariah-compliant equities and sukuk. To continuously deliver value to your investments and promote sustainable fund management, we will update and enhance TDU's current investment objective and strategy, which involves investing through Takafulink Dana Ekuiti for equity exposure and Takafulink Dana Sukuk for sukuk exposure.

2. What is the update on investment objective for TDU?

The investment objective for TDU will be updated from investing into Takafulink funds to investing into Takafulink funds and Collective Investment Schemes.

3. What is the update on investment strategy for TDU?

Currently, the allocation of TDU is feeding into two funds i.e., Takafulink Dana Ekuiti and Takafulink Dana Sukuk ('Target Funds'). The Target Funds will be expanded to include two new collective investment schemes i.e., United-*i* Malaysia Discovery Fund and United-*i* Malaysia Equity Fund.

4. How does this update on investment objective and strategy for TDU impact my existing investment?

There is no impact to your existing investment. This update may potentially generate better fund performance via stock selection and flexible investment asset allocation in the long run. For more details, you may refer to the fund details available in our website on <https://www.prubsn.com.my/en/takafulink-funds-performance-information/>.

5. Can you tell me more about the new Target Funds - United-*i* Malaysia Discovery Fund (UMDF) and United-*i* Malaysia Equity Fund (UMEF)?

UMDF invests a minimum of 70% of its Net Asset Value (NAV) in Shariah-compliant equities and related securities with a market capitalisation of up to RM5 billion at the point of purchase to deliver long-term capital appreciation. For more information about UMDF, you may refer to <https://www.uobam.com.my/our-funds/allfunds.page>.

UMEF invests a minimum of 50% of its NAV in Shariah-compliant Malaysia equities and up to 30% of its NAV in global equities to deliver long term capital appreciation. For more information about UMEF, you may refer to <https://www.uobam.com.my/our-funds/allfunds.page>.

6. What is the update on fund manager for TDU?

TDU's fund manager will be updated from Eastspring Al-Wara' Investments Berhad to Prudential BSN Takaful Berhad for administration of TDU's operations. The underlying Target Funds that TDU are feeding into will continue to be managed by the professional investment managers.

7. What is the update on fund valuation date for TDU?

The valuation and publication for TDU will be made in 2 business days (T+2) as compared to 1 business day (T+1).

8. When will the TDU updates take effect?

The TDU updates will take effect by end of May 2025.

9. What will happen to my investment in TDU after change?

The existing underlying investment in TDU will be reallocated based on the latest funds, which includes Takafulink Dana Ekuiti, Takafulink Dana Sukuk, United-*i* Discovery Malaysia Fund and United-*i* Equity Malaysia.

10. What can I do if I prefer to invest in other funds other than TDU?

You have a choice to switch out your existing investment unit and redirect your contribution to other funds within the funds offered by your certificate according to your risk tolerance level and investment preference. To do so, please complete the “Application for Top-up, Switching, Withdrawal or Contribution Redirection” form which can be obtained from <https://www.prubsn.com.my/en/forms-documents/> and send in the completed form via email at customer@prubsn.com.my or to the nearest branch.

11. When can I redirect my recurring contributions?

You can redirect your recurring contribution at any time. The recurring contribution redirection to your preferred fund choices shall take effect on your next contribution due date.

12. Will there be any additional cost to me?

No, there will be no additional cost to you. Your Takaful coverage and fund management fees will remain unchanged.

13. What should I do if I need immediate assistance or have additional question?

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