

TAKAFULINK DANA URUS

All information as at 31 July 2024 unless otherwise stated

Semua maklumat adalah seperti pada 31 Julai 2024 melainkan jika dinyatakan

Objective / Objektif Dana

Takafulink Dana Urus is a managed fund that seeks to maximise returns over medium to long term. This is achieved by investing in Shariah-approved shares and securities through Takafulink Dana Ekuiti and Takafulink Dana Sukuk and in any other such Takafulink funds that may become available in the future. Suitable for participants with moderate to high risk tolerance and medium to long term investment horizon.

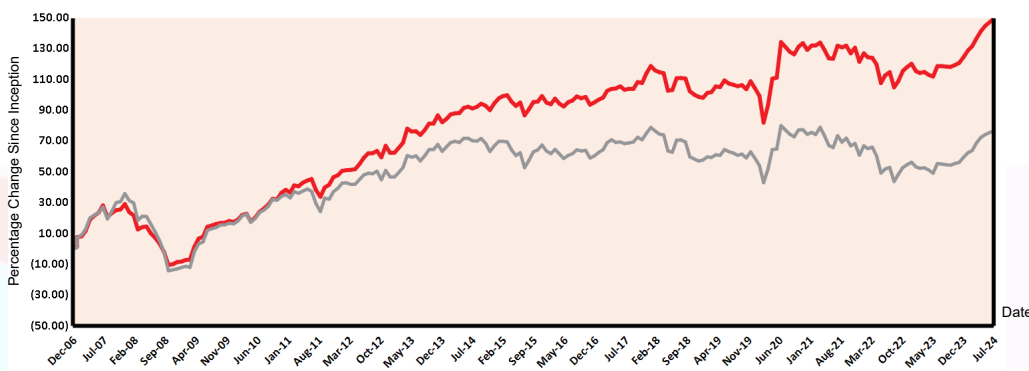
Takafulink Dana Urus adalah satu dana yang diuruskan untuk memaksimumkan pulangan di dalam jangka masa sederhana ke panjang. Ia dicapai dengan pelaburan di dalam saham dan sekuriti berlandaskan Shariah melalui Takafulink Dana Ekuiti dan Takafulink Dana Sukuk serta dana-dana Takafulink yang lain yang mungkin disediakan di masa hadapan. Dana ini adalah untuk para peserta yang mempunyai daya toleransi sederhana ke tinggi dan ingin melabur di dalam jangka masa sederhana ke panjang.

Fund Details / Maklumat Terperinci Dana

| | |
|---|--|
| Investment Manager / Pengurus Pelaburan | Eastspring AI-Wara' Investments Berhad |
| Inception Date / Tarikh Diterbitkan | 01/12/2006 |
| Current Fund Size / Saiz Dana Terkini | RM697,464,845.02 |
| Annual Fund Management Charge / Caj Pengurusan Dana Tahunan | 1.30% per annum |
| Current NAV / NAB Terkini | RM2.49673 |

How the Fund has performed / Prestasi Dana

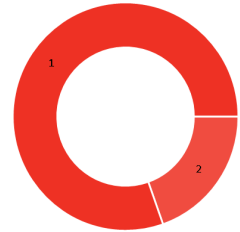
Performance Graph / Jaduan Prestasi Dana
Takafulink Dana Urus Vs. 80% FBMSHA + 20% 12 MTH MBB Islamic Term Deposit Rate



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 | 1.89% | 5.35% | 11.07% | 14.11% | 11.63% | 20.31% | 149.67% |
| Benchmark / Penanda Aras | 1.39% | 4.61% | 10.74% | 13.72% | 6.58% | 8.29% | 76.85% |
| Outperformance / Perbezaan Prestasi | 0.50% | 0.74% | 0.33% | 0.39% | 5.05% | 12.02% | 72.82% |

Where the Fund invests Komposisi Pelaburan Dana



Asset Allocation Peruntukan Aset

| | % NAV |
|--------------------------|-------|
| 1 Takafulink Dana Ekuiti | 80.39 |
| 2 Takafulink Dana Sukuk | 19.61 |

Takafulink Dana Ekuiti Top 10 Holdings 10 Pegangan Teratas

| | % |
|---------------------------|------|
| 1 Tenaga Nasional Berhad | 9.71 |
| 2 MISC Berhad | 5.19 |
| 3 Gamuda Berhad | 5.07 |
| 4 Telekom Malaysia Berhad | 4.49 |
| 5 IHH Healthcare Berhad | 4.43 |
| 6 SD Guthrie Berhad | 3.53 |
| 7 PETRONAS Gas Berhad | 3.31 |
| 8 DIALOG Group Berhad | 3.12 |
| 9 Press Metal Berhad | 2.99 |
| 10 Inari Amertron Berhad | 2.94 |

Takafulink Dana Sukuk Top 10 Holdings 10 Pegangan Teratas

| | % |
|--------------------------------------|------|
| 1 Sarawak Energy Berhad | 3.21 |
| 2 DanaInfra Nasional Berhad | 2.82 |
| 3 AEON Credit Service (M) Sdn Bhd | 2.56 |
| 4 YTL Power International Berhad | 2.12 |
| 5 Danum Capital Berhad | 2.06 |
| 6 Amlslamic Bank Berhad | 2.03 |
| 7 Edra Energy Sdn Bhd | 1.98 |
| 8 PONS Capital Berhad | 1.97 |
| 9 Pengurusan Air SPV Berhad | 1.91 |
| 10 Projek Lebuhraya Usahasama Berhad | 1.88 |

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Monthly Update / Laporan Bulanan Terkini

Equity Market Review

Malaysian equity markets saw positive performance relatively in line with regional markets in July, driven partly by the much stronger Malaysian Ringgit. Foreign investors were net buyers of Malaysian equities to the tune of RM1.4b in July, resulting in YTD net foreign fund flow of RM0.9b. Malaysia's advanced estimate for GDP in 2Q2024 came in at 5.8%, higher than expected, driven by faster growth in most sectors except mining. The construction sector saw continued double-digit growth (+17.2% advanced estimate) driven by firmer growth across all subsectors. The actual GDP data for 2Q2024 will be announced on August 16, 2024. The FBM Emas Shariah Index closed the month at 12,762.46, up 1.67% mom. The FBM Small Cap Shariah Index declined 0.10% for the month and underperformed the FBM Emas Shariah Index.

Market Outlook

Global markets were in a tailspin at the start of August, on the back of a slew of negative news flow. Concerns over a potential US hard landing as Friday's jobs report led to market speculation that the US Federal Reserve may even consider a 50bps cut in FFR versus 25bps. In addition, the high number of negative earnings guidance during the US 2Q24 results season adds to the concerns. The Bank of Japan's surprise move to raise interest rates, saw investors reassessing their carry trades. On top of the financial turmoil, geopolitical tensions ratcheted up a notch, with Iran vowing revenge for the alleged assassination of Hamas political leader in Tehran. The death of the Hamas leader further heightened tensions at an already volatile time, raising fears that Israel's conflict with Hamas and its allies could develop into a multi-front, fully-fledged war in the Middle East. Israel has neither confirmed nor denied their involvement. The rise in geopolitical tensions globally, in addition to the financial turmoil from the US and Japan, and the unwinding of Yen carry trades, has resulted in investors rushing to lock in profits. For Malaysia, which was one of the best performing markets regionally, would see investors keen to take money off the table. The weaker USD could be negative for exporters in general or those that report earnings in USD such as in oil and gas. On the other hand, producers with raw materials denominated in USD may benefit as it would reduce their input cost. Some auto players may be affected negatively with the stronger Yen, impacting their input cost. However, this risk off is mostly externally driven. Domestically, the Malaysian economy has been on a firm path of progress, with data points improving, investments coming in, tourism numbers higher, and consumer spending resilient. After waiting for the knee-jerk reaction to settle down, we would look to accumulate fundamentally sound stocks, with upside potential, but were expensive earlier.

Fixed Income Market Review

The Malaysian Government Securities (MGS) yield curve bull steepened in the month of July which saw yield for the 3- to 15-year falling between 12bps to 15bps while the 20-year and 30-year tightened 8bps and 5bps respectively. The MGS curve moved in tandem with the movements of US Treasuries as it moved lower fueled by signs of inflation moderating, thereby prompting market expectations of US Federal Reserve (Fed) rate cuts. The 3-, 5-, 7-, 10-, 15-, 20- and 30-year MGS benchmarks closed at 3.38% (-15bps), 3.52% (-13bps), 3.68% (-12bps), 3.74% (-14bps), 3.88% (-13bps), 4.04% (-8bps) and 4.17% (-5bps), respectively in July. Like the MGS curve, the Government Investment Issue (MGII) yield curve also bull steepened with yields on the 3-year to 15-year falling between 9bps to 17bps. The 10-year MGII fell 17bps the most during month which could be due to strong demand driven by month-end portfolio rebalancing. Meanwhile, corporate sukuk yields continued to fall on a monthly basis especially in the AAA corporate sukuk yield curve, followed by AA corporate sukuk yield curve. Single A corporate sukuk yield curve remained largely unchanged. Despite the shift lower in most corporate sukuk yield curves, credit spreads widened across tenors and rating bands between 2-10bps as the yield movements on corporate bonds and sukuk tend to lag compared to benchmark MGS. Bank Negara Malaysia (BNM) kept the Overnight Policy Rate (OPR) at 3.00% for the seventh consecutive Monetary Policy Committee (MPC) meeting on 10-11 July 2024 amid "hold-for-longer" US Fed policy rates, as well as firmer economic growth, upside risk to domestic inflation and stable Ringgit. Data released during the month showed that headline inflation rate and core inflation remained unchanged in June at 2% and 1.9%, respectively. Transport inflation increased to 1.2% (May 2024: 0.9%), mainly due to diesel price adjustment. Food & Beverages (F&B) inflation was slightly higher at +2.0% in June 2024 (May 2024: +1.8%) while other key CPI components were steady. Housing, Water, Electricity, Gas & Other Fuels (HWEQOF) inflation stays elevated at +3.2% (May 2024: +3.2%) following water tariff hike on 1 February 2024, which caused the "water supply" component of CPI to be +32.0% higher in June 2024 (May 2024: +32.0%). Meanwhile, advance estimates for Malaysia's 2Q 2024 GDP suggest the economy expanded by 5.8% (1Q 2024: 4.2% YoY). The actual number will be released on 16 August 2024. Based on the advanced estimates, growth during the quarter was supported by faster expansions in services, manufacturing, agriculture and construction amid slower mining.

Market Outlook

The inflation impact of broadening of services tax base and its rate from 6% to 6%-8% range effective 1 March 2024 was mild, as can be seen in services inflation number (Jun 2024: 2.2% YoY; May 2024: +2.3%, Apr 2024: +2.1% YoY; Mar 2024: +2.1%). There was also muted impact from diesel price adjustment in Peninsular Malaysia so far, which was set higher at MYR3.35/l from MYR2.15/l from 10 Jun 2024 as the government embarked on targeted diesel subsidy rationalization leading to several exceptions i.e. MYR2.15/l for eligible logistics vehicles; MYR1.88/l for land public transport; MYR1.65/l for fishermen; while Sabah, Sarawak and Labuan still enjoy subsidized diesel price of MYR2.15/l. To date, the government estimates that over RM250 million leakage has been prevented. The expected diesel subsidy savings is around RM4 billion annually with the impact to GDP and CPI minimal at around 0.2% GDP and +10bps respectively. As for petrol RON95 subsidy rationalization, PM Anwar announced that the Government is waiting for the diesel subsidy rationalization to stabilize before any implementation. Meanwhile, on 25 July, Finance Minister II stated that a total of 3.4 million of the 13.1 million EPF members under the age of 55 have made withdrawals from the Flexible Account amounting to RM8.9 billion as of 19 July 2024 which might have impact on overall consumer spending behavior. We would also possibly see impact on spending after PM Anwar announced that the rates of civil servant salary increase (which will be implemented from December this year) will be announced before the tabling of Budget 2025 in October. He mentioned that the salary increments of more than 13% for the civil servants will be the highest to date and will cost the government more than RM10 billion annually. We still expect market dynamics for the fixed income to be generally positive as slightly lower gross MGS/MGII supply for 2024 should provide support for the local bond market. Additionally, the market is past the heavy net supply in the first half of the year and will turn favorable for the remaining part of the year. In August, there will be four auctions with no auction on new issuances scheduled. These auctions will comprise the reopening auction of the 7-year MGII 10/31, the 30-year MGS 3/53 reopening, the 5-year MGII 07/29 reopening and the 10-year MGS 07/34 reopening.

Fund Review & Strategy

The Fund returned 1.89% for the month outperforming the benchmark return of 1.39% by 0.50%. Year-to-date, the Fund returned 13.00% underperforming the benchmark return of 13.13% by 0.13%. The outperformance in July was due to the outperformance in the equity portion against its benchmark. As of July 2024, the Fund has 80.39% exposure in equities and 19.61% in sukuk.

Ekuiti Tinjauan Bulanan

Pasaran ekuiti Malaysia merakamkan prestasi positif secara relatif, sejajar dengan pasaran serantau pada Julai, sebahagiannya didorong oleh Ringgit Malaysia yang lebih kukuh. Pelabur asing adalah pembeli bersih ekuiti Malaysia berjumlah RM1.4 bilion pada Julai, lalu menghasilkan aliran dana asing bersih RM0.9 bilion YTD. Anggaran awal KDNK Malaysia pada 2Q2024 mencapai 5.8%, lebih tinggi daripada jangkaan, didorong oleh pertumbuhan

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kebanyakan sektor lebih pantas kecuali perlombongan. Sektor pembinaan menyaksikan pertumbuhan dua angka secara berterusan (+17.2% anggaran awal) didorong oleh pertumbuhan yang lebih kukuh merentas semua subsektor. Data KDNK sebenar 2Q2024 akan diumumkan pada 16 Ogos 2024. Indeks FBM Emas Syariah menutup bulan dagangan pada 12,762.46, naik 1.67% MoM. Indeks FBM Small Cap Syariah merosot 0.10% pada bulan ini dan tidak mengatasi prestasi Indeks FBM Emas Syariah.

Gambaran Bulanan

Pasaran global mengalami kemerosotan pada awal bulan Ogos, berikutan aliran berita negatif yang banyak. Kebimbangan tentang potensi pendaratan keras AS ekoran laporan pekerjaan pada hari Jumaat membawa kepada spekulasi pasaran bahawa Rizab Persekutuan AS mungkin mempertimbangkan pemotongan FFR sebanyak 50 mata asas berbanding 25 mata asas. Di samping itu, bilangan panduan pendapatan negatif yang tinggi semasa musim keputusan 2Q24 AS semakin menambah kebimbangan. Langkah mengejut Bank of Japan menaikkan kadar faedah, menyaksikan pelabur menilai semula dagangan bawaan mereka. Di samping kegawatan kewangan, ketegangan geopolitik semakin memuncak, dengan Iran berikrar membalas dendam ke atas dakwaan pembunuhan pemimpin politik Hamas di Tehran. Kematian pemimpin Hamas itu semakin menegangkan konflik pada masa yang sudah pun tidak menentu, lalu menambah kegusaran bahawa konflik Israel dengan Hamas dan sekutunya boleh berkembang menjadi perang pelbagai pihak di Timur Tengah. Israel tidak pula mengesahkan mahupun menafikan penglibatan mereka. Peningkatan ketegangan geopolitik di seluruh dunia, di samping kegawatan kewangan di AS dan Jepun, di samping pelonggaran perdagangan bawaan Yen, telah menyebabkan pelabur tergesa-gesa untuk menawan keuntungan. Bagi Malaysia, yang merupakan salah satu pasaran berprestasi terbaik di peringkat serantau, akan menyaksikan pelabur berminat untuk mengeluarkan wang dari negara tersebut. USD yang lebih lemah boleh menjadi negatif buat pengeksport secara umum atau pihak yang melaporkan pendapatan dalam USD seperti minyak dan gas. Sebaliknya, pengeluar dengan bahan mentah dalam denominasi USD mungkin mendapat manfaat kerana ia akan mengurangkan kos input mereka. Sesetengah pelabur automotif mungkin terjejas secara negatif berikutan Yen yang lebih kukuh, lalu memberi kesan kepada kos input mereka. Namun begitu, risiko ini kebanyakannya didorong oleh faktor luaran. Di dalam negeri, ekonomi Malaysia berada di landasan kemajuan yang kukuh, dengan titik data bertambah baik, pelaburan masuk, angka pelancongan lebih tinggi, dan perbelanjaan pengguna yang mampan. Selepas menunggu reaksi mengejut menjadi reda, kami akan meninjau untuk mengumpul saham berasas yang kukuh, dengan potensi untuk meningkat tetapi berharga mahal sebelum ini.

Pendapatan Tetap

Tinjauan Bulanan

Keluk hasil Sekuriti Kerajaan Malaysia (MGS) meningkat pada bulan Julai yang menyaksikan hasil untuk 3- hingga 15-tahun jatuh antara 12 hingga 15 mata asas manakala 20-tahun dan 30-tahun masing-masing mengecil 8 mata asas dan 5 mata asas. Keluk MGS berganjak seiring dengan pergerakan Perbendaharaan AS apabila ia bergerak lebih rendah didorong oleh tanda-tanda inflasi yang menyederhana, sekali gus mendorong jangkaan pasaran terhadap pemotongan kadar faedah Rizab Persekutuan AS (Fed). Penanda aras MGS 3-, 5-, 7-, 10-, 15-, 20- dan 30-tahun masing-masing ditutup pada 3.38% (-15 mata asas), 3.52% (-13 mata asas), 3.68% (-12 mata asas), 3.74% (-14 mata asas), 3.88% (-13 mata asas), 4.04% (-8 mata asas) dan 4.17% (-5 mata asas) pada Julai. Seperti keluk MGS, keluk hasil Terbitan Pelaburan Kerajaan (MGII) turut meningkat, dengan hasil pada 3-tahun hingga 15-tahun jatuh antara 9 mata asas hingga 17 mata asas masing-masing. MGII 10-tahun merosot paling banyak apabila jatuh 17 mata asas yang mungkin disebabkan oleh permintaan kukuh didorong oleh pengimbangan semula portfolio pada akhir bulan. Sementara itu, hasil sukuk korporat terus jatuh pada asas bulanan terutamanya keluk hasil sukuk korporat AAA, diikuti oleh keluk hasil sukuk korporat AA. Keluk hasil sukuk korporat A tunggal sebahagian besarnya kekal tidak berubah. Walaupun peralihan lebih rendah dalam kebanyakan keluk hasil sukuk korporat, spread kredit melebar merentas tenor dan jalur penarafan antara 2-10 mata asas tatkala pergerakan hasil bon korporat dan sukuk cenderung ketinggalan berbanding penanda aras MGS. Bank Negara Malaysia (BNM) mengekalkan Kadar Dasar Semalaman (OPR) pada 3.00% menerusi mesyuarat Jawatankuasa Dasar Monetari (MPC) kali ketujuh berturut-turut pada 10-11 Julai 2024 di tengah-tengah pendekatan kadar dasar Fed AS "bertahan lebih lama", serta pertumbuhan ekonomi yang lebih kukuh, peningkatan risiko inflasi domestik dan Ringgit yang stabil. Data yang dikeluarkan pada bulan tinjauan menunjukkan bahawa kadar inflasi keseluruhan dan inflasi teras tidak berubah di bulan Jun, masing-masing pada 2% dan 1.9%. Inflasi pengangkutan meningkat kepada 1.2% (Mei 2024: 0.9%), disebabkan terutamanya oleh peralihan harga diesel. Inflasi Makanan & Minuman (F&B) meningkat sedikit pada +2.0% pada Jun 2024 (Mei 2024: +1.8%) manakala komponen CPI utama lain adalah stabil. Inflasi Perumahan, Air, Elektrik, Gas & Bahan Api Lain (HWEGOF) kekal tinggi pada +3.2% (Mei 2024: +3.2%) berikutan kenaikan tarif air pada 1 Februari 2024, yang menyebabkan komponen "bekalan air" CPI menjadi +32.0% lebih tinggi pada Jun 2024 (Mei 2024: +32.0%). Sementara itu, anggaran awal KDNK 2Q 2024 Malaysia mencadangkan ekonomi mengembang sebanyak 5.8% (Q1 2024: 4.2% YoY). Jumlah sebenar akan diumumkan pada 16 Ogos 2024. Berdasarkan anggaran awal, pertumbuhan pada suku tersebut disokong oleh pengembangan perkhidmatan, pembuatan, pertanian dan pembinaan yang lebih pantas meskipun perlombongan lebih perlahan.

Gambaran Bulanan

Kesan inflasi susulan peluasan asas cukai perkhidmatan dan kadarnya daripada julat 6% kepada 6%-8% berkuat kuasa 1 Mac 2024 adalah sederhana, seperti yang boleh dilihat dalam angka inflasi perkhidmatan (Jun 2024: 2.2% YoY; Mei 2024: +2.3 %, Apr 2024: +2.1% YoY; Mac 2024: +2.1%). Terdapat juga kesan yang tidak kelihatan berikutan pelarasan harga diesel di Semenanjung Malaysia setakat ini, yang ditetapkan lebih tinggi pada MYR3.35 seliter daripada MYR2.15 seliter mulai 10 Jun 2024 apabila kerajaan memulakan rasionalisasi subsidi diesel bersasar yang membawa kepada beberapa pengecualian iaitu MYR2.15 seliter bagi kenderaan logistik yang layak; MYR1.88 seliter bagi pengangkutan awam darat; MYR1.65 seliter bagi nelayan; manakala Sabah, Sarawak dan Labuan masih menikmati harga diesel bersubsidi MYR2.15 seliter. Sehingga kini, kerajaan menganggarkan lebih RM250 juta ketirisan telah dapat dicegah. Jangkaan penjimatan subsidi diesel adalah sekitar RM4 bilion setiap tahun dengan kesan minimum ke atas KDNK dan CPI masing-masing sekitar 0.2% KDNK dan +10 mata asas. Bagi rasionalisasi subsidi petrol RON95 pula, PM Anwar mengumumkan bahawa Kerajaan sedang menunggu rasionalisasi subsidi diesel stabil sebelum sebarang pelaksanaan lain. Sementara itu, pada 25 Julai, Menteri Kewangan II menyatakan bahawa sejumlah 3.4 juta daripada 13.1 juta ahli KWSP di bawah umur 55 tahun telah membuat pengeluaran daripada Akaun Fleksibel, berjumlah RM8.9 bilion setakat 19 Julai 2024 yang mungkin memberi kesan kepada keseluruhan tingkah laku perbelanjaan pengguna. Kita juga mungkin akan melihat kesan ke atas perbelanjaan selepas PM Anwar mengumumkan bahawa kadar kenaikan gaji kakitangan awam (yang akan dilaksanakan mulai Disember tahun ini) akan diumumkan sebelum pembentangan Bajet 2025 pada Oktober. Beliau menyebut bahawa kenaikan gaji lebih 13% penjawat awam merupakan yang tertinggi setakat ini dan akan menyebabkan kerajaan menanggung kos lebih RM10 bilion setahun. Kami masih menjangkakan dinamik pasaran pendapatan tetap secara amnya positif kerana penawaran kasar MGS/ MGII yang sedikit lebih rendah bagi 2024 sepatutnya memberikan sokongan ke atas pasaran bon tempatan. Selain itu, pasaran sudah melepasi lambakan penawaran bersih pada separuh pertama tahun ini dan akan berubah menjadi baik untuk baki tahun ini. Pada Ogos, akan ada empat lelongan namun tiada lelongan terbitan baharu dijadualkan. Lelongan ini akan terdiri daripada lelongan pembukaan semula MGII 10/31 7-tahun, pembukaan semula MGS 3/53 30-tahun, pembukaan semula MGII 07/29 5-tahun dan pembukaan semula MGS 07/34 10-tahun.

Tinjauan & Strategi Dana

Dana menyampaikan pulangan 1.89% pada bulan ini, mengatasi pulangan penanda aras 1.39% dengan perbezaan 0.50%. Sejak awal tahun sehingga bulan tinjauan, Dana memulangkan 13.00%, tidak mengatasi pulangan penanda aras 13.13% dengan perbezaan 0.13%. Prestasi membanggakan pada Julai disumbangkan oleh pencapaian cemerlang bahagian ekuiti berbanding penanda arasnya. Sehingga Julai 2024, Dana mempunyai 80.39% pendedahan dalam ekuiti dan 19.61% dalam sukuk.

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Source / Sumber: Fund Commentary, July 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.

PRUDENTIAL BSN

TAKAFUL