

2021

ANNUAL FUNDS PERFORMANCE REPORT LAPORAN TAHUNAN PRESTASI DANA-DANA

Takaful Investment-Linked Funds



eTiQa

Family Takaful



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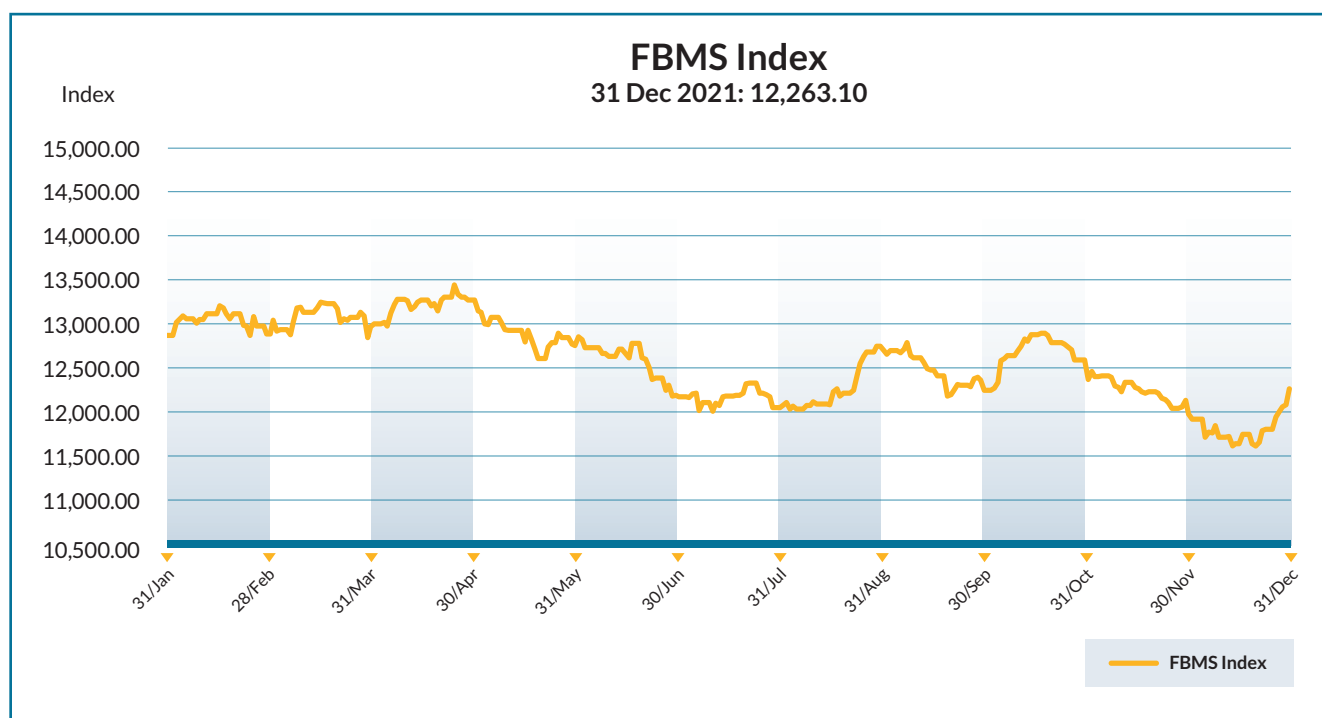
*Penyata pengurus, laporan jawatankuasa syariah
dan maklumat kewangan yang telah diaudit*

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Market Review and Outlook

Equity Market Review

A Volatile Year



Source: Bloomberg

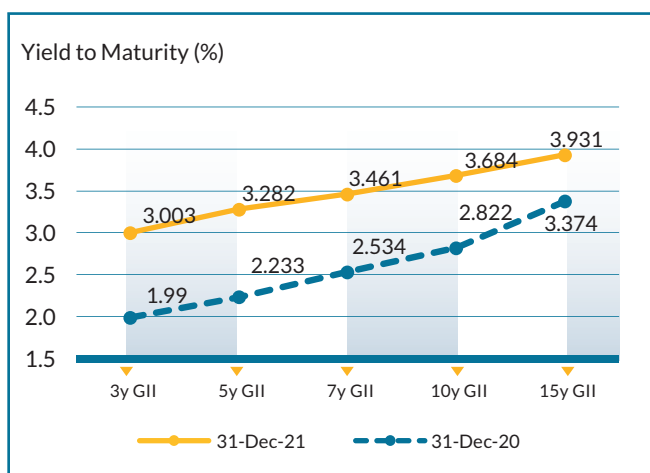
- **Mix of 'W' & 'M' patterns.** 2021 had been a volatile year for our local stock market despite everyone expecting a better year versus 2020 since vaccines were on the way. However, throughout 2021, our economy was constantly hit by the delay in vaccines' roll-out as well as a few unexpected lockdowns after our economy re-opened. As a consequence, this had led to a volatile equity market sentiment which resulted in a mix of both 'W' and 'M' chart patterns throughout 2021.
- **Also hit by many unexpected factors.** Apart from the lockdowns, we also experienced other negative surprises such as the change of Prime Minister, the rise in commodity prices as well as supply chain disruption around the world due to more ESG practices worldwide and this had caused investor fearful of the higher input costs which could lead to margin erosion and hence impacting corporates' profitability. Furthermore, in Malaysia's Budget 2022 release, investors reacted negatively to the proposed Cukai Makmur and higher trading stamp duty which caused sell down in our equity market.
- **But, towards the year-end, the equity market was saved by window dressing activities and foreign buying.** While our local investors and high net worth continued lightening their position in the equity market, we finally saw foreigners turning net buyer in our market starting Aug-21 and this helped to cushion some of the sell down. And, as we head towards year end, our traditional year-end window dressing activities happened again as expected and this had helped to lift our market to close off its low for the year. We saw big cap from sectors like plantation, telecommunication and utilities being dressed up in Dec-21.

Market Review and Outlook

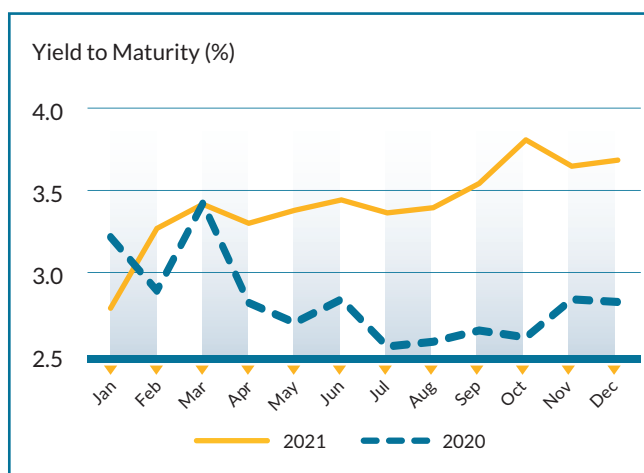
Bond Market Review

Bearish Sukuk Market In Anticipation of Monetary Tightening Ahead

GII term structure as at end-2021 vs end-2020



Yield movements for the 10y GII in 2021 vs 2020



Source: Bond Pricing Agency Malaysia (BPAM)

- The Government Investment Issue (GII) profit rates shifted higher year-on-year (YoY) across all tenures in 2021 especially in the 3y to 5y tenures which saw more than 100bps uptick while the 7y, 10y and 15y rose 93bps, 86 bps and 53 bps, respectively.
- Local profit rate movements were generally tracking global yield movements last year. For 1Q21, profit rates trended higher amid optimism on the reopening of economies as mass vaccination gained stronger momentum and supported by Biden's announcement of a USD1.9trn stimulus package.
- Towards the middle of the year, profit rates pulled back as fears of the deadly Delta variant spooked markets globally, especially in Malaysia, where infections skyrocketed causing hospitals to run out of capacity and stricter movement control orders for the third time.
- The introduction of more stimulus plans also added concerns on fiscal slippage and the sovereign credit profile as S&P continues to maintain Malaysia's A- rating on a negative outlook.
- Lingering political uncertainties with the eventual resignation of Tan Sri Muhyiddin Yassin in mid-August after only 17-months of leadership added to market worries.
- However, the Federal Reserve's surprise hawkish rhetoric in Sep-21 with the announcement of tapering to begin in Nov-21, coupled with higher-than-expected inflation, supply chain disruptions and soaring crude oil prices and other commodity prices pushed profit rates even higher towards year-end.



Market Review and Outlook

Outlook

Return To Normalcy

- **Return to normalcy.** Despite the discovery of new Covid variants, pharmaceutical companies and governments globally are more agile in handling the outbreak ahead. From a macro perspective, 2022 global growth is set to cool off especially in 2H22 but there remains upside potential should there be positive surprise towards Covid endemic. Barring any unforeseen major Covid-19 lockdown in 2022, global central banks are expected to embark on tightening monetary policies, including BNM. However, growth will likely start surprising to the downside in 2023 as we brace for more rate hikes.
- **Shrinking liquidity causes markets volatility.** Easy monetary policies amidst Covid-19 pandemic had led to the exceptional performance of risky and alternative assets in 2021. Going into 2022, money supply is already slowing and the downturn in liquidity expansion will become more noticeable as the Fed tapers asset purchases and balance sheet, which in turn could bring more volatility to financial markets.
- **Silver lining in financial markets.** Given the risk of Fed tightening could trigger a “soft landing” if not “hard landing” in the US equity markets, Asia Ex-Japan equity markets stand a good chance in 2022 to receive inflows in light of relative underperformance against the US counterpart in the past 1 year. On the other hand, the global Sukuk market is set to face a challenging year as major central banks are expected to hike policy rates to combat rising inflation pressure. While we expect firm demand from domestic investors, foreign flows are still uncertain due to policy rate normalization and domestic politics amid the impending general election. Nevertheless, there are strategies to leverage on the yield curve movement alongside this policy transition period.

Takaful Funds

Dana Pendapatan Prima Takaful

Fund Objectives

The fund is designed to deliver performance from Shariah compliant fixed income securities, cash and fixed deposits that exceeds the 12-month Islamic Term Deposit rate over a 5-year period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	24 February, 2014
Management Fee:	1.00% p.a.
Investment Fund Manager:	Etika Family Takaful Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Shariah Fixed Income	100%

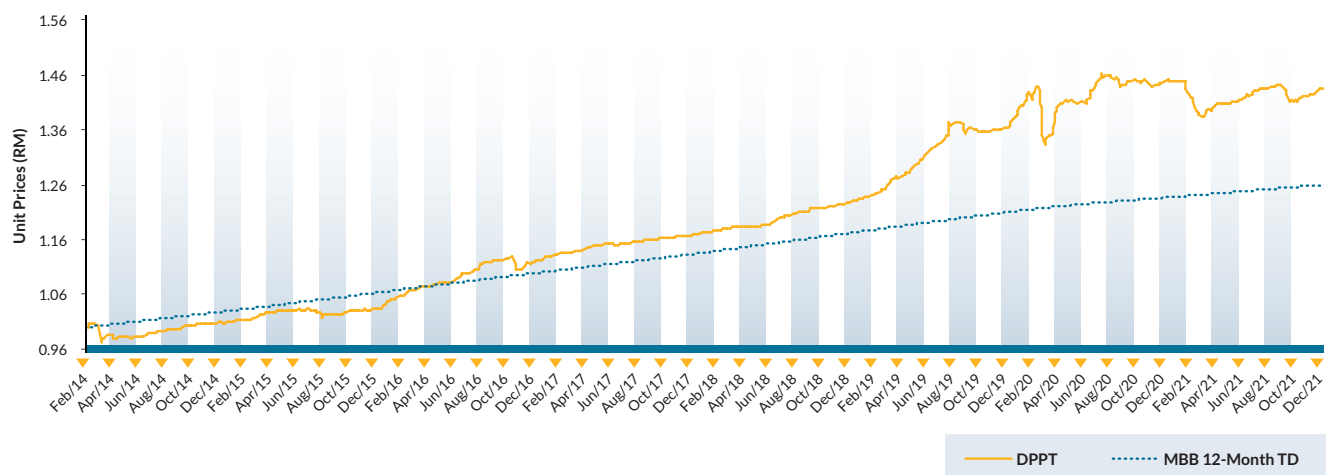
Fund Performance (as at 31 December 2021)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-1.03%	16.76%	27.90%	43.50%	4.67%
Benchmark	1.85%	7.39%	14.43%	25.54%	2.91%
Variance	-2.88%	9.37%	13.47%	17.96%	1.76%

Price Performance (as at 31 December)

(RM)	2021	2020	2019	2018	2017
NAV	1.435	1.450	1.365	1.229	1.170
chg (%)	-1.0	6.2	11.1	5.0	4.3
1-yr high	1.455	1.462	1.374	1.229	1.170
1-yr low	1.384	1.335	1.229	1.170	1.122

Unit Price Performance



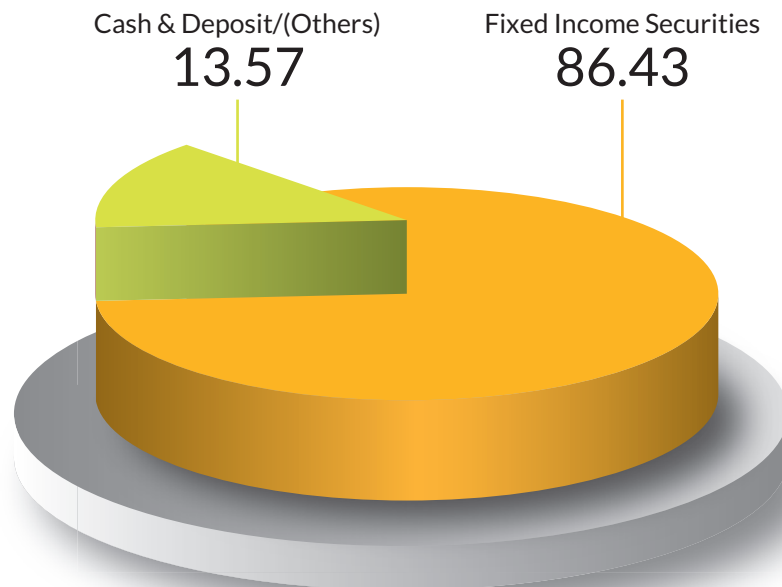
Takaful Funds

Dana Pendapatan Prima Takaful

Asset Allocation (in RM as at 31 December)

Asset Type	2021	2020	2019	2018	2017
Fixed Income Securities	90,082,290	63,024,271	40,317,738	25,170,734	15,255,189
Cash & Deposit/(Others)	14,143,908	9,839,606	4,352,088	3,786,897	2,737,235
Total Fund Size (NAV)	104,226,198	72,863,877	44,669,826	28,957,631	17,992,424

Asset Allocation (in % as at 31 December 2021)



Takaful Funds

Dana Ekuiti Prima Takaful

Fund Objectives

The fund is designed to deliver performance that exceeds the FTSE Bursa Malaysia EMAS Shariah Index over a 5-year period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	24 February, 2014
Management Fee:	1.50% p.a.
Investment Fund Manager:	Etiqa Family Takaful Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Shariah Equity	100%

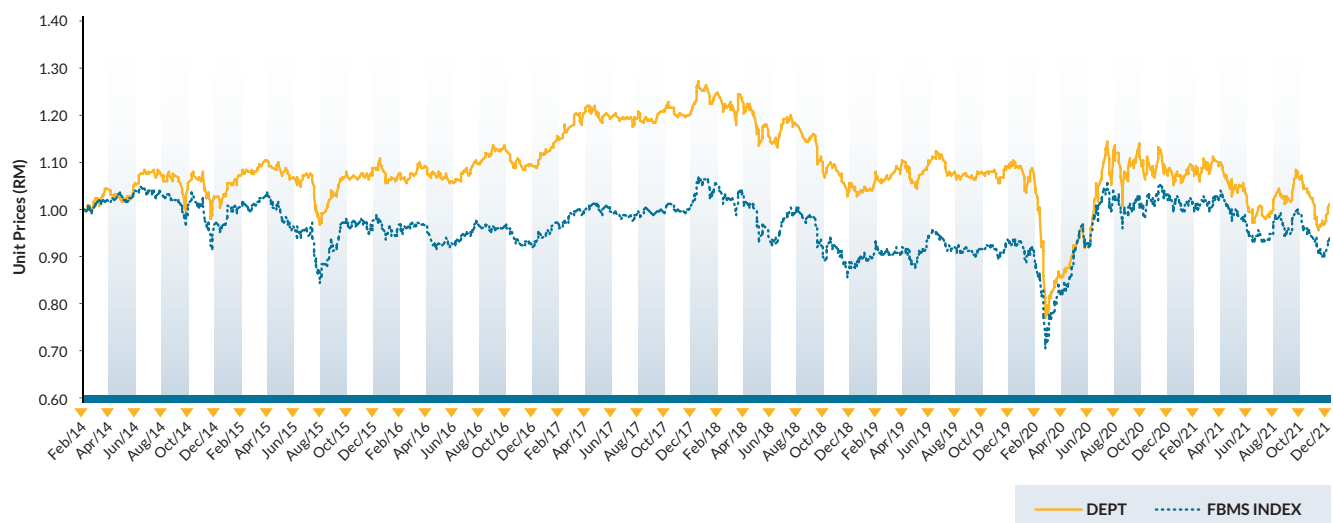
Fund Performance (as at 31 December 2021)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-6.22%	-3.90%	-7.50%	1.10%	0.14%
Benchmark	-6.81%	6.59%	2.07%	-4.98%	-0.64%
Variance	0.59%	-10.49%	-9.57%	6.08%	0.78%

Price Performance (as at 31 December)

(RM)	2021	2020	2019	2018	2017
NAV	1.011	1.078	1.091	1.052	1.227
chg (%)	-6.2	-1.2	3.7	-14.3	12.3
1-yr high	1.112	1.144	1.124	1.270	1.227
1-yr low	0.957	0.771	1.027	1.027	1.088

Unit Price Performance



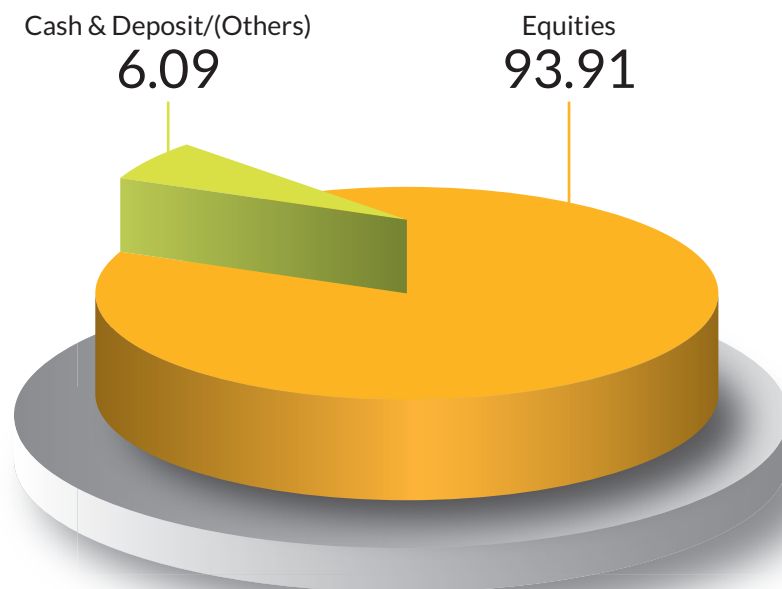
Takaful Funds

Dana Ekuiti Prima Takaful

Asset Allocation (in RM as at 31 December)

Asset Type	2021	2020	2019	2018	2017
Equities	78,137,136	85,041,875	85,947,885	68,904,592	41,806,959
Cash & Deposit/(Others)	5,063,977	1,755,351	2,963,270	15,705,124	11,950,411
Total Fund Size (NAV)	83,201,113	86,797,226	88,911,155	84,609,716	53,757,370

Asset Allocation (in % as at 31 December 2021)



Takaful Funds

Dana Syariah Seimbang

Fund Objectives

The fund is designed to deliver performance from Shariah compliant equities and fixed income securities that exceeds the 12-month Islamic Term Deposit rate over a 5-year period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	15 October, 2014
Management Fee:	1.20% p.a.
Investment Fund Manager:	Etiqa Family Takaful Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Shariah Equity	55%
- Local Shariah Fixed Income	40%
- Cash	5%

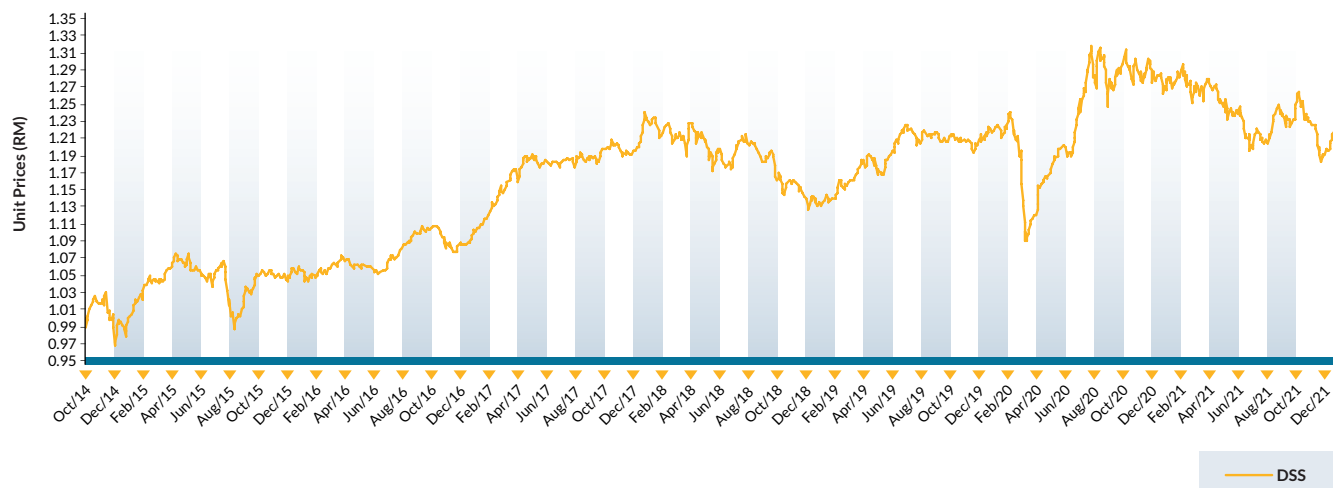
Fund Performance (as at 31 December 2021)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-4.92%	6.75%	11.95%	21.80%	2.76%
Benchmark	-1.57%	7.77%	10.30%	12.97%	1.70%
Variance	-3.35%	-1.02%	1.65%	8.83%	1.06%

Price Performance (as at 31 December)

(RM)	2021	2020	2019	2018	2017
NAV	1.218	1.281	1.213	1.141	1.213
chg (%)	-4.9	5.6	6.3	-5.9	11.5
1-yr high	1.297	1.318	1.225	1.240	1.213
1-yr low	1.182	1.091	1.13	1.126	1.087

Unit Price Performance



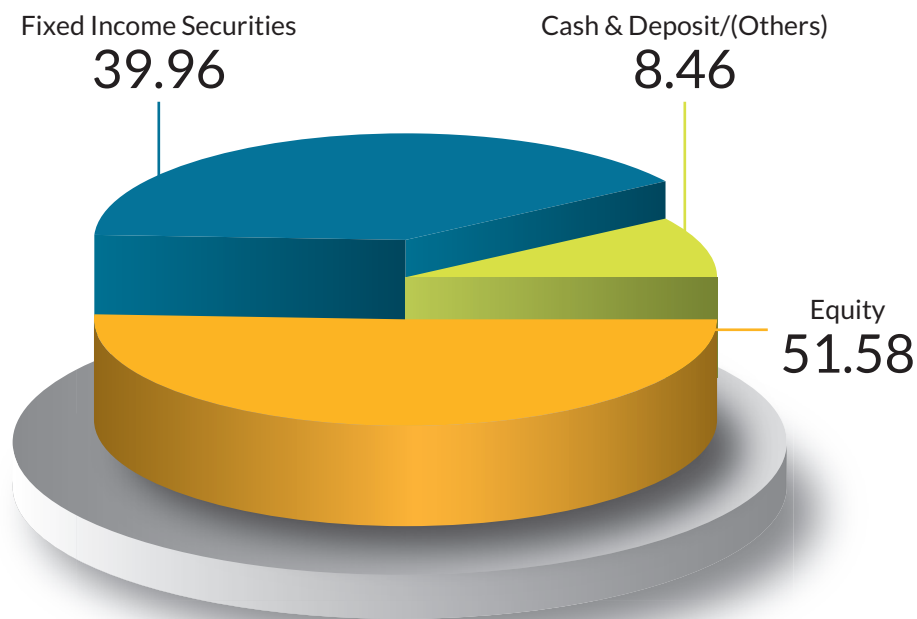
Takaful Funds

Dana Syariah Seimbang

Asset Allocation (in RM as at 31 December)

Asset Type	2021	2020	2019	2018	2017
Equity	32,149,073	35,616,454	27,367,693	20,440,109	14,501,153
Fixed Income Securities	24,906,104	25,382,865	31,655,066	18,655,474	8,217,584
Cash & Deposit/(Others)	5,272,029	1,384,875	2,385,708	10,958,825	10,517,090
Total Fund Size (NAV)	62,327,206	62,384,194	61,408,467	50,054,408	33,235,827

Asset Allocation (in % as at 31 December 2021)



Takaful Funds

Dana Syariah Indeks Ekuiti Global

Fund Objectives

The Fund is designed to track as closely as possible the performance of the Dow Jones Islamic Market Titans 100 Index (the Islamic Index).

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	21 October, 2021
Management Fee:	1.00% p.a.
Investment Fund Manager:	Etiqa Family Takaful Berhad
Subscription:	Open-End
Strategic Mix:	
- Global Shariah Equity	100%

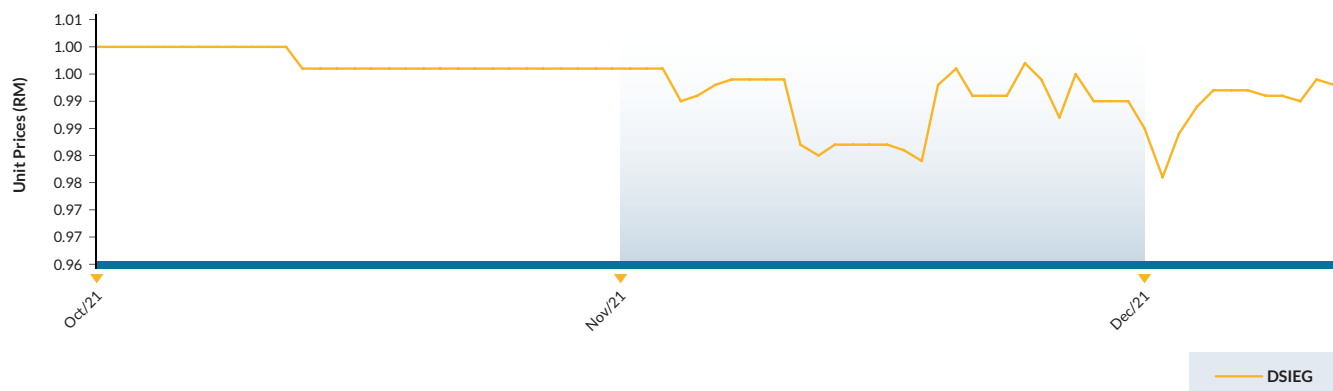
Fund Performance (as at 31 December 2021)

(%)	1-yr	Total Since Inception	Annualised Since Inception
Total Return	n/a	n/a	n/a
Benchmark	n/a	n/a	n/a
Variance	n/a	n/a	n/a

Price Performance (as at 31 December)

(RM)	2021
NAV	0.993
chg (%)	n/a
1-yr high	1.000
1-yr low	0.976

Unit Price Performance



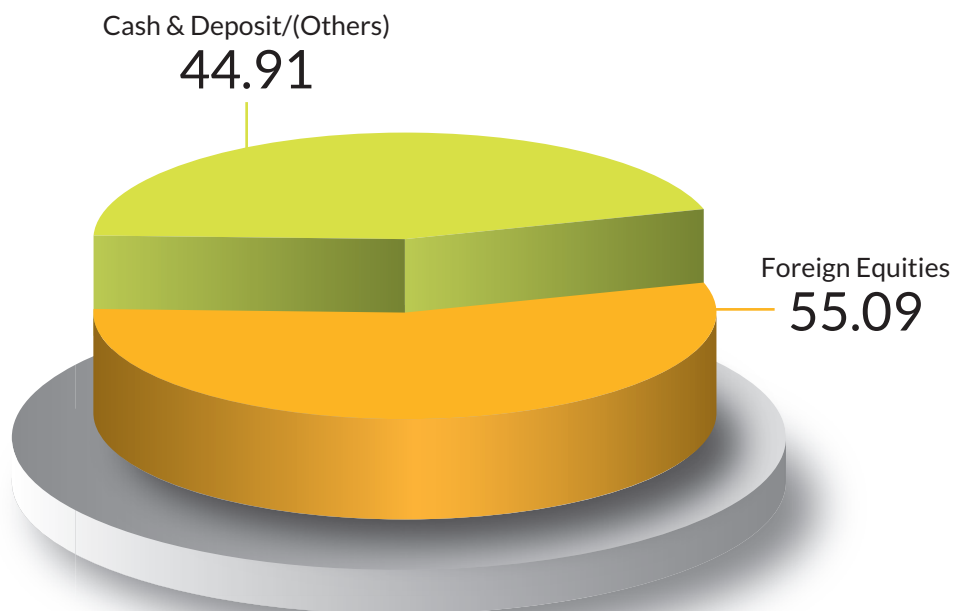
Takaful Funds

Dana Syariah Indeks Ekuiti Global

Asset Allocation (in RM as at 31 December)

Asset Type	2021
Foreign Equities	6,218,279
Cash & Deposit/(Others)	5,068,548
Total Fund Size (NAV)	11,286,827

Asset Allocation (in % as at 31 December 2021)



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TAKAFUL INVESTMENT-LINKED FUNDS OF ETIQA FAMILY TAKAFUL BERHAD

199301011506 (266243-D)
(Incorporated in Malaysia)

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AND AUDITED FINANCIAL INFORMATION
31 DECEMBER 2021**

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Statement by the Manager

In the opinion of the Manager, the accompanying financial information of the Takaful Investment-Linked Funds comprising Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang and Dana Syariah Indeks Ekuiti Global set out on pages 19 to 46 have been prepared in accordance with the accounting policies as described in Note 2.2 to the financial information and the policy document on Investment-linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia.

Signed on behalf of Etiqa Family Takaful Berhad.



Zafri Ab Halim

Kuala Lumpur, Malaysia
23 February 2022

Report of The Shariah Committee

In the name of Allah, the Most Beneficent,
the Most Merciful

To the unitholders of the Takaful Investment-Linked Funds of Etiqa Family Takaful Berhad.

We, Associate Professor Dr. Azman Bin Mohd Noor and Professor Dato' Dr. Mohd Azmi Bin Omar, being two members of the Shariah Committee of Etiqa Family Takaful Berhad who have acted as the Shariah Adviser of Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang and Dana Syariah Indeks Ekuiti Global (collectively referred to as "the Funds") are of the opinion that Etiqa Family Takaful Berhad ("the Manager"), has fulfilled their duties in the following manner for the year ended 31 December 2021.

In our opinion, for the year under review:

- (a) Dana Pendapatan Prima Takaful was invested in accordance with the list of Shariah-approved fixed income securities;
- (b) Dana Ekuiti Prima Takaful was invested in accordance with the list of Shariah-approved securities listed on Bursa Malaysia;
- (c) Dana Syariah Seimbang was invested in accordance with the list of Shariah-approved securities listed on Bursa Malaysia and Shariah-approved fixed income securities; and
- (d) Dana Syariah Indeks Ekuiti Global was invested in accordance with an approved Shariah global index fund securities.

We do hereby confirm that, in our level best, the Manager has managed and administered the Funds in accordance with Shariah principles and complied with the applicable guidelines, rulings and decisions issued by the Securities Commission of Malaysia pertaining to Shariah matters as well as Shariah decisions resolved by us for the financial year ended 31 December 2021.

They said, "Exalted are You (Allah); we have no knowledge except what You have taught us. Indeed, it is You who is the Knowing, the Wise." (Surah al-Baqarah, chapter 2, verse 32)

Allah knows best.

Signed on behalf of the Shariah Committee.



ASSOCIATE PROFESSOR
DR. AZMAN BIN MOHD NOOR



PROFESSOR DATO'
DR. MOHD AZMI BIN OMAR

Kuala Lumpur, Malaysia
23 February 2022

Independent Auditors' Report to the unitholders of Takaful Investment-Linked Funds of Etiqa Family Takaful Berhad

199301011506 (266243-D)
(Incorporated in Malaysia)

Report on the Audit of the Financial Information

Opinion

We have audited the financial information of the Takaful Investment-Linked Funds (comprising Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang and Dana Syariah Indeks Ekuiti Global) (collectively referred to as "the Funds") of Etiqa Family Takaful Berhad, which comprise the statements of assets and liabilities as at 31 December 2021 and the statements of income and expenditure and statements of changes in net asset value of the Funds for the financial year/period then ended, and a summary of significant accounting policies and other explanatory notes as set out on pages 19 to 46.

In our opinion, the accompanying financial information of the Funds for the year/period ended 31 December 2021 are prepared, in all material respects, in accordance with the accounting policies as described in Note 2 to the financial information and the policy document on Investment-linked Business issued by Bank Negara Malaysia.

Basis for Opinion

We conducted our audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing. Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Financial Information* section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Note 2.1 to the financial information of the Funds, which describes the basis of preparation and presentation of the financial information. The financial information of the Funds are prepared to assist the Funds in complying with the policy document on Investment-linked Business issued by Bank Negara Malaysia. As a result, the financial information of the Funds may not be suitable for another purpose. Our report is intended solely for the unitholders of the Funds, as a body and should not be distributed to or used by parties other than the unitholders of the Funds. Our opinion is not modified in respect of this matter.

Independence and Other Ethical Responsibilities

We are independent of the Funds in accordance with the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants ("By-Laws") and the International Code of Ethics for Professional Accountants (including International Independence Standards) ("IESBA Code"), and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.

Information Other than the Financial Information and Auditors' Report Thereon

The directors of Etiqa Family Takaful Berhad ("the Manager") are responsible for the other information. The other information comprises the information contained in the Annual Funds Performance Report but does not include the financial information of the Funds and our auditors' report thereon.

Our opinion on the financial information of the Funds does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial information of the Funds, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial information of the Funds or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Directors of the Manager for the Financial Information

The directors of the Manager ("the directors") are responsible for the preparation of financial information of the Funds that give a true and fair view in accordance with the accounting policies as described in Note 2.2 to the financial information and the policy document on Investment-linked Business issued by Bank Negara Malaysia. The directors are also responsible for such internal control as the directors determine is necessary to enable the preparation of financial information of the Funds that are free from material misstatement, whether due to fraud or error.

In preparing the financial information of the Funds, the directors are responsible for assessing the Funds' ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Funds or to cease operations, or have no realistic alternative but to do so.

Independent Auditors' Report to the unitholders of Takaful Investment-Linked Funds of Etiqa Family Takaful Berhad (cont'd.)

199301011506 (266243-D)
(Incorporated in Malaysia)

Auditors' Responsibilities for the Audit of the Financial Information

Our objectives are to obtain reasonable assurance about whether the financial information of the Funds as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with approved standards on auditing in Malaysia and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial information.

As part of an audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial information of the Funds, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Funds' internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Funds' ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial information of the Funds or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Funds to cease to continue as a going concern.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Ernst & Young PLT
202006000003 (LLP0022760-LCA) & AF 0039
Chartered Accountants

Kuala Lumpur, Malaysia
23 February 2022



Brandon Bruce Sta Maria
No. 02937/09/2023 J
Chartered Accountant

Statements of Assets and Liabilities as at 31 December 2021

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Indeks Ekuiti Global RM
Assets					
Investments	4	-	-	1,506,690	-
Government Investment Issues		-	-	23,399,414	-
Debt securities		90,082,290	-	32,149,073	-
Equity securities		-	78,137,136	4,379,807	4,897,803
Deposits with financial institutions		5,649,888	3,838,641	-	6,218,280
Foreign asset	5	-	-	-	-
		95,732,178	81,975,777	61,434,984	11,116,083
Tax recoverable		-	233,834	-	6,884
Deferred tax assets	6	-	-	14,727	-
Profit/dividend receivables		960,189	23,694	332,765	2,439
Amount due from stockbrokers		4,988,553	977,604	490,825	-
Amount due from family fund		2,817,422	28,306	134,157	171,168
Sundry receivables		9,131	30,412	42,743	2,460
Cash and bank balances		-	-	-	39
Total Assets		104,507,473	83,269,627	62,450,201	11,299,073
Liabilities					
Tax liabilities		252,082	-	73,471	-
Deferred tax liabilities	6	24,675	48,028	-	8,649
Sundry payables		4,518	20,486	49,524	3,597
Total Liabilities		281,275	68,514	122,995	12,246
Net Asset Value ("NAV")		104,226,198	83,201,113	62,327,206	11,286,827
Represented By:					
Unitholders' capital		94,481,509	96,935,222	58,945,180	11,281,477
Undistributed income/(accumulated losses) carried forward		9,744,689	(13,734,109)	3,382,026	5,350
Unitholders' Account	7	104,226,198	83,201,113	62,327,206	11,286,827
NAV Per Unit	7	1.435	1.011	1.218	0.993

The accompanying notes form an integral part of the financial information.

Statements of Assets and Liabilities as at 31 December 2020

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Assets				
Investments	4			
Government Investment Issues		23,960,795	-	2,237,320
Debt securities		39,063,476	-	23,145,545
Equity securities		-	84,554,675	35,535,254
Property trust funds		-	487,200	81,200
Deposits with financial institutions		8,417,176	444,743	2,867,674
		71,441,447	85,486,618	63,866,993
Tax recoverable		-	284,584	-
Profit/dividend receivables		656,056	187,636	342,062
Amount due from stockbrokers		-	1,124,442	-
Amount due from family fund		1,266,630	102,842	-
Sundry receivables		1,977	30,412	42,743
Cash and bank balances		-	1,500	-
Total Assets		73,366,110	87,218,034	64,251,798
Liabilities				
Tax liabilities		225,487	-	159,843
Deferred tax liabilities	6	272,262	385,015	356,154
Amount due to stockbrokers		-	-	1,131,864
Amount due to family fund		-	-	169,682
Sundry payables		4,484	35,793	50,061
Total Liabilities		502,233	420,808	1,867,604
Net Asset Value ("NAV")		72,863,877	86,797,226	62,384,194
Represented By:				
Unitholders' capital		62,511,723	94,546,507	55,901,911
Undistributed income/(accumulated losses) carried forward		10,352,154	(7,749,281)	6,482,283
Unitholders' Account	7	72,863,877	86,797,226	62,384,194
NAV Per Unit	7	1.450	1.078	1.281

The accompanying notes form an integral part of the financial information.

Statements of Income and Expenditure for the financial year/period ended 31 December 2021

	Note	Dana Pendapatan Prima Takaful	Dana Ekuiti Prima Takaful	Dana Syariah Seimbang	Dana Syariah Indeks Ekuiti Global
		01.01.2021 to 31.12.2021 RM	01.01.2021 to 31.12.2021 RM	01.01.2021 to 31.12.2021 RM	21.10.2021 to 31.12.2021 RM
Net investment income					
Profit income		3,587,235	35,477	1,243,491	4,255
Dividend income		-	2,097,345	899,510	-
Investment expenses		(17,490)	(76,893)	(50,768)	-
		3,569,745	2,055,929	2,092,233	4,255
Gains on disposal of investments		788,586	10,547,703	4,764,995	-
Unrealised gains on foreign exchange		-	-	-	172,982
Total Income		4,358,331	12,603,632	6,857,228	177,237
Management expenses		(3,675)	(3,675)	(3,675)	(3,597)
Losses on disposal of investments		(1,207,300)	(13,429,202)	(5,039,324)	-
Realised losses on foreign exchange		-	-	-	(90,308)
Unrealised capital losses on investments		(3,094,841)	(4,212,335)	(4,636,008)	-
Unrealised losses on foreign exchange		-	-	-	(64,867)
Wakalah fees		(849,354)	(1,268,476)	(713,086)	(11,350)
Total Outgo		(5,155,170)	(18,913,688)	(10,392,093)	(170,122)
Excess of (outgo over income)/ income over outgo before taxation		(796,839)	(6,310,056)	(3,534,865)	7,115
Taxation	8	189,374	325,228	434,608	(1,765)
Excess of (outgo over income)/ income over outgo after taxation		(607,465)	(5,984,828)	(3,100,257)	5,350
Undistributed income/ (accumulated losses) brought forward		10,352,154	(7,749,281)	6,482,283	-
Undistributed income/ (accumulated losses) carried forward		9,744,689	(13,734,109)	3,382,026	5,350

The accompanying notes form an integral part of the financial information.

Statements of Income and Expenditure for the financial year ended 31 December 2020

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Net investment income				
Profit income		2,464,674	235,579	1,737,821
Dividend income		-	1,658,939	464,150
Investment expenses		(10,592)	(65,338)	(38,087)
		2,454,082	1,829,180	2,163,884
Gains on disposal of investments		554,860	20,868,399	6,300,509
Unrealised capital gains on investments		1,142,723	2,805,503	2,290,349
Total Income		4,151,665	25,503,082	10,754,742
Management expenses		(3,851)	(3,851)	(3,851)
Losses on disposal of investments		(190,350)	(24,595,935)	(6,002,201)
Unrealised capital losses on investments		-	-	(166,692)
Wakalah fees		(573,944)	(1,241,026)	(735,651)
Total Outgo		(768,145)	(25,840,812)	(6,908,395)
Excess of income over outgo/(outgo over income) before taxation		3,383,520	(337,730)	3,846,347
Taxation	8	(120,077)	(159,530)	(302,792)
Excess of income over outgo/(outgo over income) after taxation		3,263,443	(497,260)	3,543,555
Undistributed income/(accumulated losses) brought forward		7,088,711	(7,252,021)	2,938,728
Undistributed income/(accumulated losses) carried forward		10,352,154	(7,749,281)	6,482,283

The accompanying notes form an integral part of the financial information.

Statements of Changes in Net Asset Value for the financial year/period ended 31 December 2021

	Note	Dana Pendapatan Prima Takaful	Dana Ekuiti Prima Takaful	Dana Syariah Seimbang	Dana Syariah Indeks Ekuiti Global
		01.01.2021 to 31.12.2021 RM	01.01.2021 to 31.12.2021 RM	01.01.2021 to 31.12.2021 RM	21.10.2021 to 31.12.2021 RM
Net asset value at the beginning of the financial year/date of launch		72,863,877	86,797,226	62,384,194	-
Net income/(outgo) for the financial year/period (excluding changes in net unrealised capital (losses)/gains)		2,487,376	(1,772,493)	1,535,751	(167,632)
Changes in net unrealised capital (losses)/gains		(3,094,841)	(4,212,335)	(4,636,008)	172,982
Excess of (outgo over income)/ income over outgo after taxation		(607,465)	(5,984,828)	(3,100,257)	5,350
Amounts received for creation of units during the financial year/period	7	53,992,936	28,685,164	18,982,657	11,352,981
Amounts paid for cancellation of units during the financial year/period	7	(22,023,150)	(26,296,449)	(15,939,388)	(71,504)
Net asset value at the end of the financial year/period		104,226,198	83,201,113	62,327,206	11,286,827

The accompanying notes form an integral part of the financial information.

Statements of Changes in Net Asset Value for the financial year ended 31 December 2020

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Net asset value at the beginning of the financial year		44,669,826	88,911,155	61,408,467
Net income/(outgo) for the financial year (excluding changes in net unrealised capital gains)		2,120,720	(3,302,763)	1,419,898
Changes in net unrealised capital gains		1,142,723	2,805,503	2,123,657
Excess of income over outgo/(outgo over income) after taxation		3,263,443	(497,260)	3,543,555
Amounts received for creation of units during the financial year	7	38,053,708	22,017,645	13,366,114
Amounts paid for cancellation of units during the financial year	7	(13,123,100)	(23,634,314)	(15,933,942)
Net asset value at the end of the financial year		72,863,877	86,797,226	62,384,194

The accompanying notes form an integral part of the financial information.

Notes to the Financial Information

1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

As at the reporting date, the Takaful Investment-Linked Funds of Etiqa Family Takaful Berhad ("EFTB") ("the Manager") comprise Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang and Dana Syariah Indeks Ekuiti Global (collectively referred to as "the Funds"). All the Funds (except Dana Syariah Seimbang and Dana Syariah Indeks Ekuiti Global) were launched on 24 February 2014. Dana Syariah Seimbang was launched on 15 October 2014 and Dana Syariah Indeks Ekuiti Global was launched on 21 October 2021.

The Manager is a public limited liability company incorporated and domiciled in Malaysia and licensed under the Islamic Financial Services Act, 2013. Its principal activities are the management of family takaful and takaful investment-linked business. The immediate, penultimate and ultimate holding companies of the Manager are Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn. Bhd. ("EIHSB") and Malayan Banking Berhad ("MBB") respectively, all of which are incorporated in Malaysia. MBB is a licensed commercial bank listed on the Main Market of Bursa Malaysia Securities Berhad.

The objective of Dana Pendapatan Prima Takaful is to provide participants with returns exceeding the 12-month Islamic term deposit rates. The fund will invest up to 100% of its fund value in Shariah compliant fixed income securities with an overall average credit rating of single A or better and the remaining in cash and fixed deposits.

The objective of Dana Ekuiti Prima Takaful is to provide participants with Shariah compliant equity returns. The fund will invest up to 100% of its fund value in Shariah compliant equities listed on Bursa Malaysia, and the remaining in cash and fixed deposits.

The objective of Dana Syariah Seimbang is to provide participants with a blend of Shariah compliant equities and fixed income securities. The fund will invest in Shariah compliant equities listed on Bursa Malaysia and fixed income securities, with any remaining funds invested in cash and fixed deposits. A maximum of 60% will be invested in equities and 60% in fixed income securities.

The objective of Dana Syariah Indeks Ekuiti Global is to provide participants who have an appetite for a higher risk investment strategy, from exposure to Shariah compliant equities volatility and movements in foreign exchange rates, with the possibility of higher returns over medium to long term. The fund will invest at least 95% in an approved Shariah global index fund, with any remaining funds invested in cash and fixed deposits.

The financial information were authorised for issue by the Board of Directors of the Manager in accordance with a resolution dated 23 February 2022.

2. SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of Preparation and Presentation of the Financial Information

The financial information of the Funds have been prepared in accordance with the accounting policies as described in Note 2.2 to the financial information and the policy document on Investment-linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia ("BNM") which came into effect on 11 January 2019.

The financial information has been prepared under the historical cost convention, unless otherwise indicated in the significant accounting policies in Note 2.2 to the financial information.

The financial information are presented in Ringgit Malaysia ("RM").

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

2.2 Summary of Significant Accounting Policies

(a) Financial Instruments

(i) Financial Assets

Malaysian Financial Reporting Standards ("MFRS") 9 *Financial Instruments* contains a classification and measurement approach for financial assets that reflects the business model in which assets are managed and their cash flow characteristics. It includes three principal classification categories for financial assets measured at amortised cost ("AC"), fair value through other comprehensive income ("FVOCI") and fair value through profit or loss ("FVTPL").

Financial assets are recognised in the statements of assets and liabilities when, and only when, the Funds become a party to the contractual provisions of the financial instruments.

Financial instruments are offset when the Funds have a legally enforceable right to offset and intend to settle either on a net basis or to realise the asset and settle the liability simultaneously.

The Funds classify the investment portfolio at FVTPL and AC under MFRS 9 where the Funds' documented investment strategy is to manage financial assets on a fair value basis.

Financial Assets at FVTPL

Financial assets in this category are those financial assets that are held for trading or are designated as such, upon initial recognition. Financial assets held for trading are derivatives (including separated embedded derivatives) or financial assets acquired principally for the purpose of selling in the near term.

For financial assets designated at FVTPL, the following criteria must be met:

- the designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognising gains or losses on a different basis; or
- the assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.

Subsequent to initial recognition, financial assets at FVTPL are measured at fair value. Any gains or losses arising from changes in fair value are recognised in statements of income and expenditure. Net gains or losses on financial assets at FVTPL do not include exchange differences, profit and dividend income. Exchange differences, profit and dividend income on financial assets at FVTPL are recognised separately in statements of income and expenditure as part of other expenses or other income and investment income respectively.

Financial assets classified as FVTPL include equity securities, property trust funds, Government Investment Issues ("GII") and debt securities.

Financial Assets at AC

Financial assets in this category are those financial assets held within a business model whose objective is to hold financial assets in order to collect contractual cash flows which represent solely payments of principal and profit.

Subsequent to initial recognition, financial assets at AC are measured at amortised cost using the effective profit method. Exchange differences, profit and dividend income on financial assets at AC are recognised separately in statements of income and expenditure as part of other expenses or other income and investment income respectively. On derecognition, any gains or losses is recognised in statements of income and expenditure.

Financial asset classified as AC is deposits with financial institutions.

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

2.2 Summary of Significant Accounting Policies (cont'd.)

(a) Financial Instruments (cont'd.)

(i) Financial Assets (cont'd.)

Fair value of Financial Assets

The fair values of GII, government guaranteed bonds and unquoted corporate bonds are determined by reference to indicative bid prices obtained from Bondweb and Malaysian Retail Bond Portal provided by Bond Pricing Agency Malaysia ("BPAM") based on the theoretical fair value of fixed income instruments. In the case of any downgraded or defaulted bond, internal valuations will be performed to determine the fair value of the bond.

The fair values of financial assets that are actively traded in organised financial markets are determined by reference to quoted market prices for assets at the close of business at reporting date. For financial assets in quoted property trust funds, fair value is determined by reference to published prices.

The fair value of floating rate and over-night deposits with financial institutions is their carrying value which is the cost of the deposit/placement due to the relatively short-term maturity of these financial instruments.

The carrying amounts of cash and cash equivalents, profit/dividend receivables, amount due from stockbrokers, amount due from family fund and sundry receivables approximate their fair values due to the relatively short-term maturity of these financial instruments.

Derecognition of Financial Assets

A financial asset is derecognised when the contractual right to receive cash flows from the asset has expired or the Funds have transferred substantially all the risks and rewards of the financial asset.

(ii) Financial Liabilities

Financial liabilities of the Funds comprised of amount due to stockbrokers, amount due to family fund and sundry payables. Financial liabilities are stated at the fair value of the consideration to be paid in the future, for services received. The carrying amounts of financial liabilities approximate their fair values due to the relatively short-term maturity of these financial instruments. Financial liabilities are derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in statements of income and expenditure when the liabilities are derecognised and through the amortisation process.

(b) Other Revenue Recognition

- (i) Profit income is recognised at a point of time using the effective profit yield method over the term of the underlying investments;
- (ii) Dividend income is recognised at a point of time when the Funds' right to receive payment is established; and
- (iii) Proceeds arising from disposal of investments are set off against the weighted average cost of investments. The resulting gains or losses are taken to the statements of income and expenditure.

(c) Wakalah Fees

Wakalah fees are charged based on the Funds' NAV, at the following rates:

Dana Pendapatan Prima Takaful	1.00% per annum
Dana Ekuiti Prima Takaful	1.50% per annum
Dana Syariah Seimbang	1.20% per annum
Dana Syariah Indeks Ekuiti Global	1.00% per annum

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

2.2 Summary of Significant Accounting Policies (cont'd.)

(d) Income Tax

Income tax on the excess of income over outgo or excess of outgo over income for the financial year comprises current and deferred tax. Current tax is the expected amount of income taxes payable in respect of the taxable income for the financial year and is measured using the tax rates that have been enacted as at the reporting date.

Deferred tax is provided for, using the liability method, on temporary differences at the date of the statements of assets and liabilities between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the reporting date. In principle, deferred tax liabilities are recognised for all taxable temporary differences and deferred tax assets are recognised for all deductible temporary differences, carry forward of unused tax losses and unused tax credits to the extent that it is probable that taxable profits will be available against which the deductible temporary differences, and the carry forward of unused tax losses and unused tax credits can be utilised.

Deferred tax is recognised in statements of income and expenditure, except when it arises from a transaction which is recognised directly in unitholders' capital, in which case, the deferred tax is also recognised in unitholders' capital.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax assets to be utilised. Unrecognised deferred tax assets are reassessed at each reporting date and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be utilised.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the asset is realised or the liability is settled, based on tax rates and tax laws that have been enacted or substantively enacted at the reporting date.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current tax liabilities and the deferred taxes relate to the same taxable fund and the same taxation authority.

(e) Foreign Currencies

Transactions in foreign currencies are initially recorded in RM at rates of exchange ruling at the dates of the transactions. At the reporting date, foreign currency monetary items are translated into RM at exchange rates ruling at that date. All exchange rate differences are taken to the statements of income and expenditure.

(f) Unitholders' Capital

Unitholders' capital of the Funds represents equity instruments in the statements of assets and liabilities.

Amounts received for units created represent contributions paid by participants/unitholders as payment for new contracts or subsequent payments to increase the amount of the contracts.

Creation/cancellation of units is recognised at the next valuation date, after the request to purchase/sell units is received from the participants/unitholders.

3. SOFT COMMISSIONS

The Manager is restricted by regulations from receiving any share of commission from any stockbroker/dealer. Accordingly, any shared commission received from stockbrokers/dealers shall be directed to the Funds. However, soft commissions received in the form of goods and services which are of demonstrable benefit to unitholders such as research materials and computer software incidental to investment management of the Funds are retained by the Manager.

During the financial year, the Manager has received soft commissions for market information, financial research materials and computer software such as Bloomberg which are incidental to investment management of the Funds. These soft commissions received have been retained by the Manager.

Notes to the Financial Information

4. INVESTMENTS

(i) Dana Pendapatan Prima Takaful

	31.12.2021 RM	31.12.2020 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(i)(a))	90,082,290	63,024,271
AC (Note 4(i)(b))	5,649,888	8,417,176
	95,732,178	71,441,447

(a) FVTPL Held-for-Trading

Government Investment Issues

Cost	-	23,518,090
Unrealised capital gains	-	442,705
Fair value	-	23,960,795

Debt Securities Unquoted in Malaysia

Government guaranteed bonds:

Cost	7,605,700	4,419,750
Unrealised capital gains, net	45,390	601,150
Fair value	7,651,090	5,020,900

Corporate bonds:

Cost	82,168,158	31,683,158
Unrealised capital gains, net	263,042	2,359,418
Fair value	82,431,200	34,042,576

Total debt securities	90,082,290	39,063,476
Total	90,082,290	63,024,271

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Dana Pendapatan Prima Takaful (cont'd.)

(a) FVTPL Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2021 are detailed below:

	31.12.2021			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Debt Securities				
Unquoted in Malaysia				
Government guaranteed bonds:				
DanaInfra Nasional Berhad	3,000,000	3,227,700	3,240,240	3.11%
Prasarana Malaysia Berhad	5,000,000	4,378,000	4,410,850	4.23%
		7,605,700	7,651,090	
Corporate bonds:				
Bank Pembangunan Malaysia Berhad	5,000,000	5,000,000	4,969,650	4.77%
Cellco Capital Berhad	3,000,000	3,000,000	3,000,420	2.88%
Danum Capital Berhad	5,000,000	4,634,000	4,606,900	4.42%
DRB-Hicom Berhad	2,500,000	2,500,000	2,474,375	2.37%
Edra Energy Sdn Bhd	2,500,000	2,578,188	2,947,203	2.83%
Edra Solar Sdn Bhd	3,000,000	3,000,000	2,994,930	2.87%
Farm Fresh Berhad	5,000,000	5,000,000	4,925,800	4.73%
Gamuda Berhad	1,300,000	1,301,950	1,329,887	1.28%
Infracap Resources Sdn Bhd	5,000,000	5,000,000	5,167,100	4.96%
Jimah East Power Sdn Bhd	1,200,000	1,348,320	1,338,816	1.28%
Konsortium Lebuhraya Utara-Timur (KL) Sdn Bhd	1,200,000	1,242,120	1,203,996	1.16%
Lebuhraya Duke Fasa 3 Sdn Bhd	2,500,000	2,756,740	2,675,513	2.57%
Malaysia Airport Holdings Berhad	5,000,000	5,000,000	4,983,450	4.78%
Penang Port Sdn Bhd	2,500,000	2,500,000	2,548,325	2.44%
Pengerang LNG (Two) Sdn Bhd	3,000,000	3,000,000	2,709,540	2.60%
Pengurusan Air SPV Berhad	5,000,000	5,009,000	4,967,750	4.77%
Petroleum Sarawak Exploration & Production Sdn Bhd	5,000,000	5,000,000	4,974,700	4.77%
Quantum Solar Park (Semenanjung) Sdn Bhd	5,000,000	5,378,000	5,347,300	5.13%
SAJ Capital Sdn Bhd	1,200,000	1,200,000	1,270,308	1.22%
Sarawak Energy Berhad	2,100,000	2,100,000	2,264,136	2.17%
Sime Darby Plantation Sdn Bhd	1,000,000	1,000,000	1,069,260	1.03%
Sinar Kamiri Sdn Bhd	1,200,000	1,203,840	1,263,180	1.21%
Tenaga Nasional Berhad	6,200,000	6,609,000	6,576,336	6.31%
UMW Holdings Berhad	1,000,000	1,000,000	1,098,680	1.05%
West Coast Expressway Sdn Bhd	3,000,000	3,255,000	3,185,670	3.06%
YTL Power International Berhad	2,500,000	2,552,000	2,537,975	2.44%
		82,168,158	82,431,200	
Total debt securities		89,773,858	90,082,290	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Dana Pendapatan Prima Takaful (cont'd.)

	31.12.2021 RM	31.12.2020 RM
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(b) AC

Deposit with financial institutions

Fixed and call deposits with:

Licensed bank

5,649,888	8,417,176
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The carrying amount disclosed for AC above approximates fair value due to the short-term maturity of the financial asset.

The following investments mature after 12 months:

FVTPL	90,082,290	63,024,271
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(ii) Dana Ekuiti Prima Takaful

	31.12.2021 RM	31.12.2020 RM
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The Fund's investments are summarised by categories as follows:

FVTPL (Note 4(ii)(a))	78,137,136	85,041,875
AC (Note 4(ii)(b))	3,838,641	444,743
	81,975,777	85,486,618

(a) FVTPL

Held-for-Trading

Equity Securities

Quoted in Malaysia

Shares:

Cost

Unrealised capital gains, net

77,536,778	79,799,757
600,358	4,754,918

Fair value

78,137,136	84,554,675
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Other Investments

Quoted in Malaysia

Property trust funds:

Cost

Unrealised capital gains

-	429,426
-	57,774

Fair value

-	487,200
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Total

78,137,136	85,041,875
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Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Dana Ekuiti Prima Takaful (cont'd.)

(a) FVTPL Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2021 are detailed below:

	31.12.2021			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
Quoted in Malaysia				
Shares:				
Construction				
Econpile Holdings Berhad	2,305,000	1,183,440	749,125	0.90%
Ekovest Berhad	1,708,900	841,046	709,194	0.85%
Gadang Holdings Berhad	2,380,000	1,055,169	856,800	1.03%
Gamuda Berhad	270,000	883,034	783,000	0.94%
IJM Corporation Berhad	240,000	445,076	364,800	0.44%
JAKS Resources Berhad	8,000,100	3,806,163	3,120,039	3.75%
Kimlun Corporation Berhad	2,009,800	1,778,379	1,627,938	1.96%
MGB Berhad	3,714,500	3,430,729	2,693,012	3.24%
Mitrajaya Holdings Berhad	2,680,500	915,997	656,722	0.79%
Muhibbah Engineering (M) Berhad	1,533,200	1,664,056	1,257,224	1.51%
WCT Holdings Berhad	2,525,000	1,326,624	1,287,750	1.55%
Consumer Products and Services				
Guan Chong Berhad	207,800	655,543	581,840	0.70%
Only World Group Holdings Berhad	840,000	460,362	407,400	0.49%
Innature Berhad	1,785,900	1,020,793	1,205,483	1.45%
Padini Holdings Berhad	457,100	1,239,014	1,279,880	1.54%
Energy				
Dayang Enterprise Holdings Berhad	1,058,000	1,578,066	851,690	1.02%
Dialog Group Berhad	400,000	1,151,838	1,048,000	1.26%
Hibiscus Petroleum Bhd	2,900,000	2,032,710	2,363,500	2.84%
Perdana Petroleum Berhad	3,660,000	648,096	420,900	0.51%
Uzma Berhad	1,260,000	759,182	560,700	0.67%
Health Care				
Hartalega Holdings Berhad	28,700	330,710	164,451	0.20%
IHH Healthcare Berhad	651,000	4,208,256	4,778,340	5.74%
Kossan Rubber Industries Berhad	24,600	111,515	47,232	0.06%
Supermax Corporation Berhad	31,663	155,150	46,545	0.06%
Top Glove Corporation Berhad	101,300	619,829	262,367	0.32%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Dana Ekuiti Prima Takaful (cont'd.)

(a) FVTPL Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2021 are detailed below (cont'd.):

	31.12.2021			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Industrial Products and Services				
Aurelius Technologies Bhd	1,166,700	1,696,583	2,753,412	3.31%
ATA IMS Berhad	1,176,500	555,744	717,665	0.86%
Cypark Resources Berhad	800,000	723,816	728,000	0.87%
Hextar Global Berhad	1,676,000	726,450	2,648,080	3.18%
HSS Engineers Berhad	3,300,000	1,929,144	1,452,000	1.75%
Malayan Cement Berhad	1,449,200	3,836,060	3,695,460	4.44%
P.I.E. Industrial Berhad	114,100	432,941	433,580	0.52%
Pantech Group Holdings Berhad	731,000	390,429	420,325	0.51%
Petronas Chemicals Group Berhad	418,500	3,446,499	3,733,020	4.49%
Press Metal Aluminium Holdings Berhad	558,900	2,860,829	3,230,442	3.88%
Scientex Berhad	50,000	208,137	239,500	0.29%
SKP Resources Berhad	162,600	303,724	282,924	0.34%
UEM Edgenta Berhad	675,800	1,232,040	1,094,796	1.32%
V.S Industry Berhad	150,000	218,851	205,500	0.25%
Plantation				
Kuala Lumpur Kepong Berhad	42,100	973,841	916,938	1.10%
Sarawak Oil Palms Berhad	420,000	1,751,281	1,465,800	1.76%
Sime Darby Plantation Berhad	218,643	1,129,801	822,098	0.99%
Property				
ECO World Development Group Berhad	2,486,300	1,254,423	2,100,923	2.53%
KSL Holdings Berhad	1,471,400	1,018,842	971,124	1.17%
Lagenda Properties Berhad	432,700	562,049	579,818	0.70%
LBS Bina Group Berhad	3,957,500	1,833,000	2,038,112	2.45%
NCT Alliance Berhad	3,445,000	1,385,303	1,774,175	2.13%
Sime Darby Property Berhad	1,500,000	896,600	892,500	1.07%
S P Setia Berhad	1,800,000	1,831,245	2,322,000	2.79%
Technology				
CTOS Digital Bhd	1,356,700	1,976,807	2,455,627	2.95%
Dagang Nexchange Berhad	1,430,000	1,202,364	1,086,800	1.31%
Inari Amertron Berhad	332,000	1,039,646	1,328,000	1.60%
MI Technovation Berhad	122,000	478,322	412,360	0.50%
My E.G. Services Berhad	2,240,000	2,293,725	2,396,800	2.88%
Telecommunications and Media				
Axiata Group Berhad	280,000	1,004,191	1,164,800	1.40%
OCK Group Berhad	1,752,000	911,526	805,920	0.97%
Telekom Malaysia Berhad	210,000	1,227,539	1,155,000	1.39%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Dana Ekuiti Prima Takaful (cont'd.)

(a) FVTPL Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2021 are detailed below (cont'd.):

	31.12.2021			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Transportation and Logistics				
MISC Berhad	143,100	978,733	1,008,855	1.21%
Utilities				
Mega First Corporation Berhad	32,100	93,729	112,350	0.14%
Tenaga Nasional Berhad	275,000	2,831,787	2,568,500	3.09%
		77,536,778	78,137,136	
Total equity securities		77,536,778	78,137,136	

	31.12.2021 RM	31.12.2020 RM
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(b) AC

Deposit with financial institutions

Fixed and call deposits with:
Licensed bank

3,838,641	444,743
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The carrying amount disclosed for AC above approximates fair value due to the short-term maturity of the financial asset.

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Dana Syariah Seimbang

	31.12.2021 RM	31.12.2020 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(iii)(a))	57,055,177	60,999,319
AC (Note 4(iii)(b))	4,379,807	2,867,674
	61,434,984	63,866,993
(a) FVTPL		
Held-for-Trading		
Government Investment Issue		
Cost	1,516,845	1,993,840
Unrealised capital (loss)/gain	(10,155)	243,480
Fair value	1,506,690	2,237,320
Debt Securities		
Unquoted in Malaysia		
Government guaranteed bond:		
Cost	2,151,800	1,782,450
Unrealised capital gain, net	8,360	245,650
Fair value	2,160,160	2,028,100
Corporate bonds:		
Cost	20,715,072	19,473,072
Unrealised capital gains, net	524,182	1,644,373
Fair value	21,239,254	21,117,445
Total debt securities	23,399,414	23,145,545
Equity Securities		
Quoted in Malaysia		
Warrants/shares:		
Cost	32,855,546	33,223,953
Unrealised capital (losses)/gains, net	(706,473)	2,311,301
Fair value	32,149,073	35,535,254
Other Investments		
Quoted in Malaysia		
Property trust funds:		
Cost	-	74,083
Unrealised capital gains	-	7,117
Fair value	-	81,200
Total	57,055,177	60,999,319

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Dana Syariah Seimbang (cont'd.)

(a) FVTPL Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2021 are detailed below:

	31.12.2021			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Government Investment Issue				
Government of Malaysia	1,500,000	1,516,845	1,506,690	2.42%
Debt Securities				
<i>Unquoted in Malaysia</i>				
Government guaranteed bond:				
DanaInfra Nasional Berhad	2,000,000	2,151,800	2,160,160	3.47%
Corporate bonds:				
DRB-Hicom Berhad	2,000,000	2,000,000	1,979,500	3.18%
Edra Energy Sdn Bhd	2,000,000	2,060,792	2,350,572	3.77%
Edra Solar Sdn Bhd	2,000,000	2,000,000	1,996,620	3.20%
Gamuda Berhad	800,000	804,320	814,832	1.31%
Infracap Resources Sdn Bhd	2,000,000	2,042,000	2,008,480	3.22%
Jimah East Power Sdn Bhd	1,000,000	1,123,600	1,115,680	1.79%
Konsortium Lebuhraya Utara-Timur (KL) Sdn Bhd	1,000,000	1,035,100	1,003,330	1.61%
Lebuhraya Duke Fasa 3 Sdn Bhd	2,000,000	2,205,100	2,140,640	3.43%
SAJ Capital Sdn Bhd	800,000	800,000	846,872	1.36%
Sarawak Energy Berhad	1,500,000	1,500,000	1,617,240	2.59%
Sime Darby Plantation Berhad	300,000	300,000	320,778	0.51%
Sinar Kamiri Sdn Bhd	800,000	802,560	842,120	1.35%
Tenaga Nasional Berhad	1,000,000	1,000,000	1,073,530	1.72%
UMW Holdings Berhad	1,000,000	1,000,000	1,098,680	1.76%
YTL Power International Berhad	2,000,000	2,041,600	2,030,380	3.26%
		20,715,072	21,239,254	
Total debt securities		22,866,872	23,399,414	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Dana Syariah Seimbang (cont'd.)

(a) FVTPL Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2021 are detailed below (cont'd.):

	31.12.2021			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
Quoted in Malaysia				
Shares:				
Construction				
Econpile Holdings Berhad	950,000	478,379	308,750	0.50%
Ekovest Berhad	1,140,000	575,856	473,100	0.76%
Gadang Holdings Berhad	1,250,000	546,827	450,000	0.72%
Gamuda Berhad	115,000	376,222	333,500	0.54%
IJM Corporation Berhad	200,000	371,013	304,000	0.49%
JAKS Resources Berhad	3,705,900	1,770,161	1,445,301	2.32%
Kimlun Corporation Berhad	795,900	704,633	644,679	1.03%
MGB Berhad	1,477,600	1,165,583	1,071,260	1.72%
Mitrajaya Holdings Berhad	1,410,000	479,267	345,450	0.55%
Muhibbah Engineering (M) Berhad	827,500	875,851	678,550	1.09%
WCT Holdings Berhad	707,000	359,703	360,570	0.58%
Consumer Products and Services				
Guan Chong Berhad	90,000	281,317	252,000	0.40%
Innature Berhad	298,100	121,496	201,218	0.32%
Only World Group Holdings Berhad	350,000	191,926	169,750	0.27%
Padini Holdings Berhad	217,000	561,649	607,600	0.97%
Energy				
Dayang Enterprise Holdings Berhad	459,000	675,669	369,495	0.59%
Dialog Group Berhad	205,000	591,389	537,100	0.86%
Hibiscus Petroleum Berhad	990,000	708,571	806,850	1.29%
Perdana Petroleum Berhad	1,790,000	317,952	205,850	0.33%
Uzma Berhad	570,000	342,006	253,650	0.41%
Health Care				
Hartalega Holdings Berhad	14,900	170,582	85,377	0.14%
IHH Healthcare Berhad	256,000	1,659,503	1,879,040	3.01%
Kossan Rubber Industries Berhad	12,400	55,657	23,808	0.04%
Supermax Corporation Berhad	14,503	71,008	21,319	0.03%
Top Glove Corporation Berhad	50,700	313,509	131,313	0.21%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Dana Syariah Seimbang (cont'd.)

(a) FVTPL Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2021 are detailed below (cont'd.):

	31.12.2021			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Industrial Products and Services				
Aurelius Technologies Bhd	147,300	240,940	347,628	0.56%
ATA IMS Berhad	519,700	245,545	317,017	0.51%
Cypark Resources Berhad	400,000	361,908	364,000	0.58%
Hextar Global Berhad	356,960	174,940	563,997	0.90%
HSS Engineers Berhad	1,250,000	724,369	550,000	0.88%
Malayan Cement Berhad	539,000	1,423,269	1,374,450	2.21%
P.I.E. Industrial Berhad	50,100	187,471	190,380	0.31%
Pantech Group Holdings Berhad	305,000	162,981	175,375	0.28%
Petronas Chemicals Group Berhad	176,400	1,430,647	1,573,488	2.52%
Press Metal Aluminium Holdings Berhad	214,100	1,118,088	1,237,498	1.99%
Scientex Berhad	40,000	166,596	191,600	0.31%
SKP Resources Berhad	73,800	137,922	128,412	0.21%
UEM Edgenta Berhad	286,300	521,670	463,806	0.74%
V.S Industry Berhad	62,000	90,504	84,940	0.14%
Plantation				
IOI Corporation Berhad	102,100	459,891	380,833	0.61%
Kuala Lumpur Kepong Berhad	16,200	380,918	352,836	0.57%
Sarawak Oil Palms Berhad	147,800	607,523	515,822	0.83%
Sime Darby Plantation Berhad	118,784	613,791	446,628	0.72%
Property				
Eco World Development Group Berhad	1,000,000	517,435	845,000	1.36%
KSL Holdings Berhad	729,300	501,759	481,338	0.77%
Lagenda Properties Berhad	185,000	240,388	247,900	0.40%
LBS Bina Group Berhad	1,565,000	724,422	805,975	1.29%
NCT Alliance Berhad	1,208,000	485,761	622,120	1.00%
Sime Darby Property Berhad	640,000	382,664	380,800	0.61%
S P Setia Berhad	700,000	709,780	903,000	1.45%
Technology				
CTOS Digital Bhd	578,500	843,208	1,047,085	1.68%
Dagang Nexchange Berhad	550,000	465,815	418,000	0.67%
Inari Amertron Berhad	134,000	409,684	536,000	0.86%
Mi Technovation Berhad	93,000	364,622	314,340	0.50%
My E.G. Services Berhad	900,000	933,599	963,000	1.55%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Dana Syariah Seimbang (cont'd.)

(a) FVTPL Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2021 are detailed below (cont'd.):

	31.12.2021			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Telecommunications and Media				
Axiata Group Berhad	122,000	442,113	507,520	0.81%
OCK Group Berhad	918,000	484,235	422,280	0.68%
Telekom Malaysia Berhad	78,000	420,264	429,000	0.69%
Time dotCom Berhad	53,400	243,243	245,640	0.39%
Transportation and Logistics				
MISC Berhad	54,700	374,047	385,635	0.62%
Westports Holdings Berhad	40,000	169,262	162,000	0.26%
Utilities				
Tenaga Nasional Berhad	130,000	1,328,543	1,214,200	1.95%
		32,855,546	32,149,073	
Total equity securities		32,855,546	32,149,073	

	31.12.2021 RM	31.12.2020 RM
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(b) AC

Deposit with financial institutions

Fixed and call deposits with:
Licensed bank

4,379,807 2,867,674

The carrying amount disclosed for AC above approximates fair value due to the short-term maturity of the financial asset.

The following investments mature after 12 months:

FVTPL	22,584,582	25,382,865
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Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iv) Dana Syariah Indeks Ekuiti Global

	31.12.2021 RM
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(a) AC

Deposit with financial institutions

Fixed and call deposits with:

Licensed bank

4,897,803

The carrying amount disclosed for AC above approximates fair value due to the short-term maturity of the financial asset.

5. FOREIGN ASSET

	31.12.2021 RM
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(i) Dana Syariah Indeks Ekuiti Global

(a) FVTPL

Quoted outside Malaysia

Unit Trust:

Cost

6,110,165

Unrealised capital gain

172,982

Unrealised loss on foreign exchange

(64,867)

Fair value

6,218,280

The composition, cost and fair value of the investment as at 31 December 2021 are detailed below:

	31.12.2021			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
<i>Quoted outside Malaysia</i>				
HSBC Islamic Global Equity Index Fund	64,542	6,110,165	6,218,280	55.09%

Notes to the Financial Information

6. DEFERRED TAX LIABILITIES/(ASSETS)

- (a) The deferred tax liabilities/(assets) are presented by the Funds in respect of timing differences arising from fair value adjustment on investments.

	31.12.2021 Fair value adjustment RM	31.12.2020 Fair value adjustment RM
(i) Dana Pendapatan Prima Takaful		
At 1 January	272,262	180,844
Recognised in statement of income and expenditure (Note 8)	(247,587)	91,418
At 31 December	24,675	272,262
(ii) Dana Ekuiti Prima Takaful		
At 1 January	385,015	160,575
Recognised in statement of income and expenditure (Note 8)	(336,987)	224,440
At 31 December	48,028	385,015
(iii) Dana Syariah Seimbang		
At 1 January	356,154	186,261
Recognised in statement of income and expenditure (Note 8)	(370,881)	169,893
At 31 December	(14,727)	356,154

- (b) Deferred tax assets and liabilities of the Fund are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when the deferred income taxes relate to the same fiscal authority. The net deferred tax liabilities shown in the statement of financial position has been determined after appropriate offsetting as follows:

	31.12.2021 RM
(i) Dana Syariah Indeks Ekuiti Global	
Deferred tax asset	(5,190)
Deferred tax liability	13,839
	8,649

The components and movements of deferred tax of the Fund during the financial period prior to offsetting are as follows:

	Fair value adjustments RM	Unrealised currency exchange RM	Total RM
31.12.2021			
At the date of launch	-	-	-
Recognised in statement of income and expenditure (Note 8)	13,839	(5,190)	8,649
At end of period	13,839	(5,190)	8,649

Notes to the Financial Information

7. UNITHOLDERS' ACCOUNT

(i) Dana Pendapatan Prima Takaful

	← 31.12.2021 →		← 31.12.2020 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the year	28,046,098	53,992,936	20,994,982	38,053,708
Amounts paid for cancellations during the year	(5,672,876)	(22,023,150)	(3,480,140)	(13,123,100)
	22,373,222	31,969,786	17,514,842	24,930,608
Unitholders' account brought forward	50,235,293	72,863,877	32,720,451	44,669,826
Excess of (outgo over income)/ income over outgo after taxation	-	(607,465)	-	3,263,443
	72,608,515	104,226,198	50,235,293	72,863,877
NAV per unit		1.435		1.450

(ii) Dana Ekuiti Prima Takaful

	← 31.12.2021 →		← 31.12.2020 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the year	15,935,696	28,685,164	14,292,817	22,017,645
Amounts paid for cancellations during the year	(14,145,652)	(26,296,449)	(15,327,944)	(23,634,314)
	1,790,044	2,388,715	(1,035,127)	(1,616,669)
Unitholders' account brought forward	80,485,772	86,797,226	81,520,899	88,911,155
Excess of outgo over income after taxation	-	(5,984,828)	-	(497,260)
	82,275,816	83,201,113	80,485,772	86,797,226
NAV per unit		1.011		1.078

Notes to the Financial Information

7. UNITHOLDERS' ACCOUNT (CONT'D.)

(iii) Dana Syariah Seimbang

	← 31.12.2021 →		← 31.12.2020 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the year	9,269,152	18,982,657	6,778,444	13,366,114
Amounts paid for cancellations during the year	(6,821,708)	(15,939,388)	(8,694,923)	(15,933,942)
	2,447,444	3,043,269	(1,916,479)	(2,567,828)
Unitholders' account brought forward	48,713,663	62,384,194	50,630,142	61,408,467
Excess of (outgo over income)/ income over outgo after taxation	-	(3,100,257)	-	3,543,555
	51,161,107	62,327,206	48,713,663	62,384,194
NAV per unit		1.218		1.281

(iv) Dana Syariah Indeks Ekuiti Global

	← 31.12.2021 →	
	No. of units	RM
Amounts received for creations during the period	11,436,340	11,352,981
Amounts paid for cancellations during the period	(74,473)	(71,504)
	11,361,867	11,281,477
Excess of income over outgo after taxation	-	5,350
	11,361,867	11,286,827
NAV per unit		0.993

Notes to the Financial Information

8. TAXATION

	01.01.2021 to 31.12.2021 RM	01.01.2020 to 31.12.2020 RM
(i) Dana Pendapatan Prima Takaful		
Income tax:		
Current financial year's tax provision	252,082	225,487
Over provision of taxation in prior financial year	(193,869)	(196,828)
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	(247,587)	91,418
Tax (credit)/expense for the financial year	(189,374)	120,077
(ii) Dana Ekuiti Prima Takaful		
Income tax:		
Current financial year's tax recoverable	(233,834)	(284,584)
Under provision of taxation in prior financial year	245,593	219,674
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	(336,987)	224,440
Tax (credit)/expense for the financial year	(325,228)	159,530
(iii) Dana Syariah Seimbang		
Income tax:		
Current financial year's tax provision	73,471	159,843
Over provision of taxation in prior financial year	(137,198)	(26,944)
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	(370,881)	169,893
Tax (credit)/expense for the financial year	(434,608)	302,792
		21.10.2021 to 31.12.2021 RM
(iv) Dana Syariah Indeks Ekuiti Global		
Income tax:		
Current financial year's tax recoverable		(6,884)
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)		8,649
Tax expense for the financial period		1,765

The tax charge on the Funds relate to investment income received and gains on disposal of investments during the year at the statutory tax rate of 8%, based on the method prescribed under the Income Tax Act, 1967.

Notes to the Financial Information

8. TAXATION (CONT'D.)

A reconciliation of income tax (credit)/expense applicable to the excess of (outgo over income)/income over outgo before taxation at the income tax rate applicable to the Funds, to income tax (credit)/expense at the effective income tax rate is, as follows:

	01.01.2021 to 31.12.2021 RM	01.01.2020 to 31.12.2020 RM
(i) Dana Pendapatan Prima Takaful		
Excess of (outgo over income)/income over outgo before taxation	(796,839)	3,383,520
Taxation at rate of 8%	(63,747)	270,682
Expenses not deductible for tax purposes	68,242	46,223
Over provision of taxation in prior financial year	(193,869)	(196,828)
Tax (credit)/expense for the financial year	(189,374)	120,077
(ii) Dana Ekuiti Prima Takaful		
Excess of outgo over income before taxation	(6,310,056)	(337,730)
Taxation at rate of 8%	(504,805)	(27,018)
Income not subject to tax	(167,788)	(132,715)
Expenses not deductible for tax purposes	101,772	99,589
Under provision of taxation in prior financial year	245,593	219,674
Tax (credit)/expense for the financial year	(325,228)	159,530
(iii) Dana Syariah Seimbang		
Excess of (outgo over income)/income over outgo before taxation	(3,534,865)	3,846,347
Taxation at rate of 8%	(282,789)	307,708
Income not subject to tax	(71,962)	(37,132)
Expenses not deductible for tax purposes	57,341	59,160
Over provision of taxation in prior financial year	(137,198)	(26,944)
Tax (credit)/expense for the financial year	(434,608)	302,792

Notes to the Financial Information

8. TAXATION (CONT'D.)

A reconciliation of income tax (credit)/expense applicable to the excess of (outgo over income)/income over outgo before taxation at the income tax rate applicable to the Funds, to income tax (credit)/expense at the effective income tax rate is, as follows (con'td.):

	21.10.2021 to 31.12.2021 RM
(iv) Dana Syariah Indeks Ekuiti Global	
Excess of income over outgo before taxation	7,115
Taxation at rate of 8%	569
Income not subject to tax	-
Expenses not deductible for tax purposes	1,196
Tax expense for the financial period	1,765

9. COMPARATIVES

There are no comparatives provided in respect of Dana Syariah Indeks Ekuiti Global as this are the first set of financial information for the Fund since the data of launch on 21 October 2021.

Comparative Performance Table

(i) Dana Pendapatan Prima Takaful

	2021	2020	2019	2018	2017
Description (%)					
Fixed Income Securities					
Construction	9.28	3.65	5.88	8.68	16.83
Financial Services	-	-	-	4.15	-
Government	-	32.88	11.59	13.85	11.11
Government Agency	3.11	6.90	10.98	6.94	5.61
Infrastructure Project Company	36.39	26.99	42.91	33.30	37.03
Transportation and Logistics	13.83	5.56	8.38	4.17	-
Oil and Gas	-	3.98	-	-	-
Property	17.02	-	-	3.45	-
Telecommunications and Media	-	-	-	5.20	5.56
Trading/services	6.80	6.54	10.52	7.18	8.64
Cash and Deposit/(Others)	13.57	13.50	9.74	13.08	15.22
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	104,226,198	72,863,877	44,669,826	28,957,631	17,992,424
Total Number of Units	72,608,515	50,235,293	32,720,451	23,568,349	15,384,045
NAV Per Unit (RM)	1.435	1.450	1.365	1.229	1.170
Highest NAV per unit during the financial year (RM)	1.455	1.462	1.374	1.229	1.170
Lowest NAV per unit during the financial year (RM)	1.384	1.335	1.229	1.170	1.122
Total annual return of the fund based on capital growth (%)	(1.03)	6.23	11.07	5.04	4.28
Average annual return (%)					
1-Year	(1.03)	6.23	11.07	5.04	4.28
3-Year	5.30	7.41	6.75	5.89	5.06
5-Year	5.04	6.98	6.23	-	-
Average performance of Benchmark Index (%)					
1-Year	1.85	2.18	3.18	3.35	3.11
3-Year	2.40	2.90	3.21	3.25	3.26
5-Year	2.73	3.02	3.26	-	-

Comparative Performance Table

(ii) Dana Ekuiti Prima Takaful

	2021	2020	2019	2018	2017
Description (%)					
Equities					
Construction	16.96	7.44	9.18	2.26	9.95
Consumer Products and Services	4.18	13.33	8.03	20.27	4.04
Energy	6.30	5.40	9.33	8.94	-
Financial Services	-	0.57	0.40	1.60	-
Health Care	6.37	11.95	4.00	11.54	-
Industrial Products and Services	26.00	20.37	20.98	9.19	12.51
Plantation	3.85	7.69	7.65	8.64	3.17
Property	10.70	2.62	10.93	1.56	7.07
Real Estate Investment Trust	-	0.56	-	-	-
Technology	11.36	6.02	10.50	-	2.28
Telecommunications and Media	3.76	9.54	5.40	6.81	-
Trading/services	-	-	-	-	38.73
Transportation and Logistics	1.21	2.20	3.30	-	-
Utilities	3.22	9.26	6.73	10.62	-
Warrants	-	1.03	0.24	-	0.02
Cash and Deposit/(Others)	6.09	2.02	3.33	18.57	22.23
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	83,201,113	86,797,226	88,911,155	84,609,716	53,757,370
Total Number of Units	82,275,816	80,485,772	81,520,899	80,425,325	43,819,024
NAV Per Unit (RM)	1.011	1.078	1.091	1.052	1.227
Highest NAV per unit during the financial year (RM)	1.112	1.144	1.124	1.270	1.227
Lowest NAV per unit during the financial year (RM)	0.957	0.771	1.027	1.027	1.088
Total annual return of the fund based on capital growth (%)	(6.22)	(1.19)	3.71	(14.26)	12.26
Average annual return (%)					
1-Year	(6.22)	(1.19)	3.71	(14.26)	12.26
3-Year	(1.32)	(4.22)	(0.06)	(1.15)	6.18
5-Year	(1.55)	(0.20)	1.26	-	-
Average performance of Benchmark Index (%)					
1-Year	(6.81)	10.14	3.85	(13.52)	10.72
3-Year	2.15	(0.36)	(0.18)	(3.50)	2.08
5-Year	0.41	0.55	(0.91)	-	-

Comparative Performance Table

(iii) Dana Syariah Seimbang

	2021	2020	2019	2018	2017
Description (%)					
Equities					
Construction	10.29	5.04	4.66	1.39	6.33
Consumer Products and Services	1.97	6.87	3.97	11.63	1.35
Energy	3.49	3.52	5.18	4.26	-
Financial Services	-	0.54	0.14	0.71	-
Health Care	3.43	7.15	2.16	6.23	-
Industrial Products and Services	12.13	10.03	9.68	5.07	7.44
Plantation	2.72	4.56	3.93	2.66	1.31
Property	5.88	2.06	1.49	0.92	4.22
Real Estate Investment Trust	-	0.13	-	-	-
Technology	6.26	4.00	4.83	-	1.38
Telecommunications and Media	2.57	5.18	2.40	4.01	-
Trading/services	-	-	-	-	21.58
Transportation and Logistics	0.88	1.36	2.18	-	-
Utilities	1.95	6.10	3.82	3.96	-
Warrants	-	0.57	0.14	0.01	0.02
Fixed Income Securities					
Construction	7.70	3.08	3.09	3.62	4.55
Financial Services	-	-	-	2.00	-
Government	2.42	3.59	7.04	6.01	8.14
Government Agency	3.47	3.25	6.84	3.01	1.52
Infrastructure Project Company	17.70	23.75	23.57	14.32	8.06
Transportation and Logistics	-	1.42	5.41	1.61	-
Property	3.22	-	-	2.00	-
Telecommunications and Media	-	-	-	2.01	1.50
Trading/services	5.46	5.58	5.59	2.69	0.95
Cash and Deposit/(Others)	8.46	2.22	3.88	21.88	31.65
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	62,327,206	62,384,194	61,408,467	50,054,408	33,235,827
Total Number of Units	51,161,107	48,713,663	50,630,142	43,859,227	27,390,096
NAV Per Unit (RM)	1.218	1.281	1.213	1.141	1.213
Highest NAV per unit during the financial year (RM)	1.297	1.318	1.225	1.240	1.213
Lowest NAV per unit during the financial year (RM)	1.182	1.091	1.130	1.126	1.087
Total annual return of the fund based on capital growth (%)	(4.92)	5.61	6.31	(5.94)	11.49
Average annual return (%)					
1-Year	(4.92)	5.61	6.31	(5.94)	11.49
3-Year	2.20	1.83	3.69	2.65	6.93
5-Year	2.28	3.96	4.10	-	-
Average performance of Benchmark Index (%)					
1-Year	(1.57)	5.81	3.48	(3.56)	6.12
3-Year	2.53	1.83	1.93	0.59	2.86
5-Year	1.98	2.19	1.67	-	-

Comparative Performance Table

(iv) Dana Syariah Indeks Ekuiti Global

	2021
Description (%)	
Foreign Asset Unit Trust	55.09
Cash & Deposit/(Others)	44.91
Total	100.00
Total NAV (RM)	11,286,827
Total Number of Units	11,361,867
NAV Per Unit (RM)	0.993
Highest NAV per unit during the financial period (RM)	1.000
Lowest NAV per unit during the financial period (RM)	0.976

2021

LAPORAN TAHUNAN PRESTASI DANA-DANA

Dana-Dana Takaful Berkaitan Pelaburan

Takaful

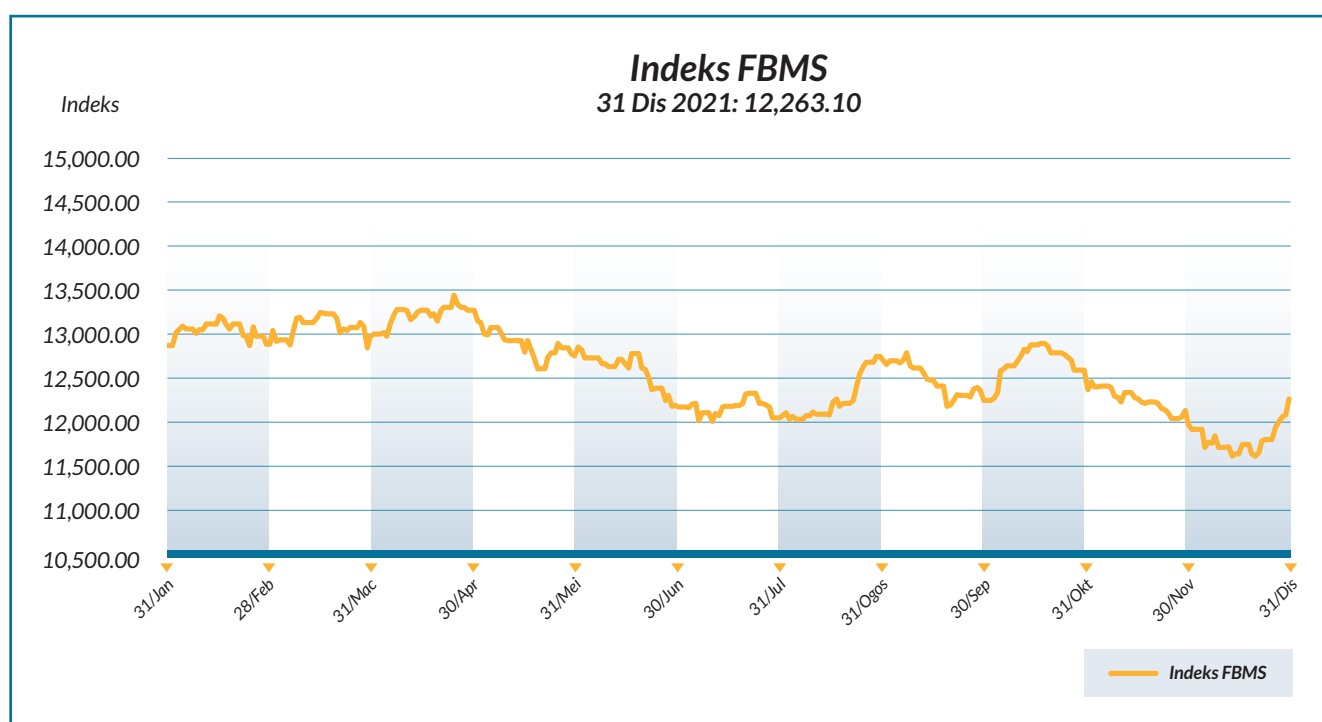
eTiQa

Takaful Keluarga

Ulasan dan Prospek Pasaran

Ulasan Pasaran Ekuiti

Tahun yang Berturun-naik



Sumber: Bloomberg

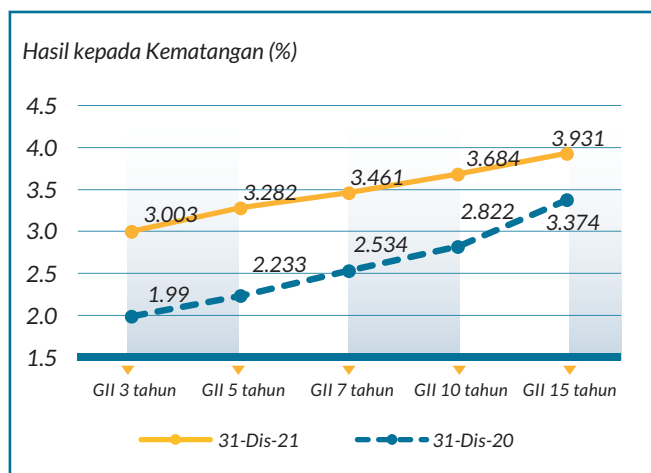
- **Campuran pola 'W' & 'M'.** Tahun 2021 merupakan tahun yang tidak menentu bagi pasaran saham tempatan walaupun ianya dijangkakan akan lebih berprestasi berbanding tahun 2020 ekoran ketibaan vaksin yang dinantikan. Namun kelewatan dalam pengedaran vaksin serta sekatan pergerakan yang tidak dijangkakan sepanjang tahun 2021 telah menjejaskan pembukaan semula ekonomi. Situasi ini telah menyebabkan sentimen pasaran ekuiti yang tidak menentu dan seterusnya mengakibatkan campuran pola 'W' dan 'M' di sepanjang tahun 2021.
- **Juga dilanda faktor-faktor yang tidak diduga.** Selain daripada sekatan pergerakan, negara juga dilanda dengan kejutan negatif lain seperti pertukaran Perdana Menteri, kenaikan harga komoditi serta gangguan rantaian bekalan berikutan peningkatan dalam amalan ESG di seluruh dunia yang telah menyebabkan para pelabur khuatir kos input yang lebih tinggi yang boleh mengakibatkan hakisan margin dan seterusnya menjejaskan keuntungan korporat. Tambahan, pengumuman cadangan Cukai Makmur dan duti setem dagangan yang lebih tinggi di dalam Bajet 2022 Malaysia telah menyebabkan para pelabur bertindak negatif di mana pasaran ekuiti telah mengalami penjualan mendadak.
- **Namun, menjelang akhir tahun, aktiviti promosi dan pembelian asing telah menyelamatkan pasaran ekuiti.** Sementara para pelabur tempatan dan komuniti nilai bersih tinggi terus meringankan kedudukan mereka dalam pasaran ekuiti, pelabur asing sebaliknya melabur secara bersih dalam pasaran tempatan bermula Ogos-21 dan ini telah membantu mengurangkan kesan penjualan mendadak. Dan menjelang akhir tahun, aktiviti mempromosikan pasaran tempatan telah dilaksanakan seperti biasa dan ini telah membantu menaikkan pasaran tempatan dan seterusnya menebat prestasi terendah tahun 2021. Sektor-sektor bermodal besar seperti kewangan, perladangan, telekomunikasi dan utiliti juga telah dipromosikan pada Dis-21.

Ulasan dan Prospek Pasaran

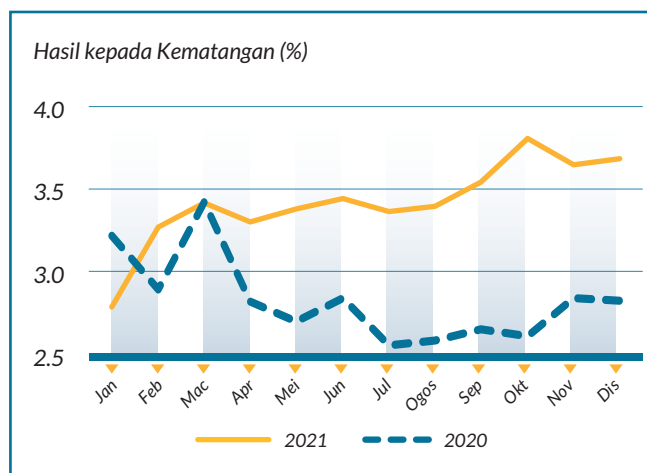
Ulasan Pasaran Bon

Pengetatan Monetari yang Dijangkakan Akan Menyebabkan Pasaran Sukuk yang Lebih Bearish

Struktur berjangka GII pada akhir-2021 v akhir 2020



Pergerakan hasil GII 10 Tahun dalam 2021 v 2020



Sumber: Bond Pricing Agency Malaysia (BPAM)

- Bagi tahun 2021, kadar keuntungan Terbitan Pelaburan Kerajaan (GII) telah mencatatkan peningkatan tahun-ke-tahun (YoY) merentasi kesemua jangka masa pegangan terutamanya bagi pegangan jangka masa 3y ke 5y yang mencatatkan peningkatan lebih daripada 100bps manakala GII 7y, 10y dan 15y masing-masing meningkat 93bps, 86bps dan 53bps.
- Secara am, bagi tahun 2021, pergerakan kadar keuntungan tempatan menyerupai pergerakan hasil global. Dalam suku tahun pertama, kadar keuntungan meningkat lebih tinggi berikutan pembukaan semula ekonomi seiring dengan momentum pemvaksinan besar-besaran serta disokong oleh pengumuman pakej stimulus USD1.9trn oleh Biden.
- Menjelang pertengahan tahun, kadar keuntungan mula menyusut dengan kemunculan varian Delta yang lebih mudarat yang telah menjejaskan pasaran dunia, terutamanya di Malaysia di mana jangkitan menjulang tinggi melebihi kapasiti katil hospital dan mencetuskan perintah kawalan pergerakan yang lebih ketat untuk kali ke-3.
- Pengenalan lebih banyak pelan stimulus juga meningkatkan kebimbangan terhadap kegelinciran fiskal dan profil kredit berdaulat di mana S&P terus mengekalkan penarafan A- Malaysia pada tinjauan negatif.
- Ketidaktentuan politik yang berlarutan diikuti dengan peletakan jawatan Muhyiddin Yassin pada pertengahan Ogos selepas hanya 17 bulan menyandang kepimpinan menambah kebimbangan pasaran.
- Bagaimanapun, retorik agresif Rizab Persekutuan yang mengejutkan pada Sep-21 dengan pengumuman penirusan yang akan bermula pada Nov-21, ditambah pula dengan inflasi yang lebih tinggi daripada jangkaan, gangguan rantaian bekalan serta harga minyak mentah dan komoditi lain yang melambung tinggi mendorong peningkatan hasil yang lebih tinggi menjelang akhir tahun.



Ulasan dan Prospek Pasaran

Prospek

Kembali ke Kenormalan

- **Kembali ke Kenormalan.** Walaupun dihadapi dengan kemunculan varian-varian Covid baharu, syarikat-syarikat farmaseutikal dan kerajaan-kerajaan seluruh dunia lebih berupaya menangani tularan wabak di masa depan. Dari perspektif makro, pertumbuhan global 2022 dijangka reda terutamanya pada separuh kedua 2022, namun wujudnya potensi peningkatan sekiranya kes-kes endemik Covid mula menurun secara mendadak. Melainkan sebarang sekatan utama Covid-19 yang tidak dijangka pada 2022, bank-bank pusat global, termasuk BNM dijangka memulakan dasar monetari yang lebih ketat. Walau bagaimanapun, kadar pertumbuhan dijangka menyusut pada tahun 2023 memandangkan lebih banyak kenaikan kadar dijangkakan.
- **Penurunan likuiditi menyebabkan keturun-naikan pasaran.** Dasar monetari yang lebih longgar ekoran pandemik Covid-19 telah meningkatkan prestasi aset berisiko dan alternatif pada tahun 2021. Menjelang tahun 2022, bekalan tunai mula menyusut dan kemerosotan dalam pengembangan likuiditi akan menjadi lebih ketara apabila Rizab Persekutuan menyebabkan penirisan pembelian aset dan lembaran imbalan, yang seterusnya boleh menyebabkan keturun-naikan pasaran kewangan.
- **Sinar harapan dalam pasaran kewangan.** Memandangkan risiko pengetatan Rizab Persekutuan mungkin boleh mencetuskan “pendaratan lembut” ataupun “pendaratan keras” dalam pasaran ekuiti AS, pasaran ekuiti Asia (Ex-Jepun) dalam tahun 2022 akan menambah peluang kemasukan pelaburan memandangkan prestasi yang kurang baik berbanding pasaran ekuiti AS sepanjang tahun 2021. Sebaliknya, pasaran bon global dijangka menghadapi tahun yang mencabar kerana bank-bank pusat utama dijangka menaikkan kadar dasar untuk menebat tekanan inflasi yang semakin meningkat. Walaupun kami menjangkakan permintaan yang kukuh daripada pelabur tempatan, pelaburan asing masih tidak tentu berikutan normalisasi kadar dasar dan politik tempatan menjelang pilihan raya umum yang akan datang. Namun begitu, wujud strategi-strategi bagi memanfaatkan pergerakan keluk hasil seiring dengan tempoh peralihan dasar ini.

Dana-Dana Takaful

Dana Pendapatan Prima Takaful

Objektif Dana

Dana direka untuk memberikan prestasi daripada sekuriti pendapatan tetap patuh Syariah, tunai dan simpanan tetap yang mengatasi 12-bulan Kadar Deposit Terma Islamik sepanjang tempoh 5-tahun.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	24 Februari, 2014
Yuran Pengurusan:	1.00% setahun
Pengurus Dana Pelaburan:	Etiqa Family Takaful Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Pendapatan Tetap Syariah Tempatan	100%

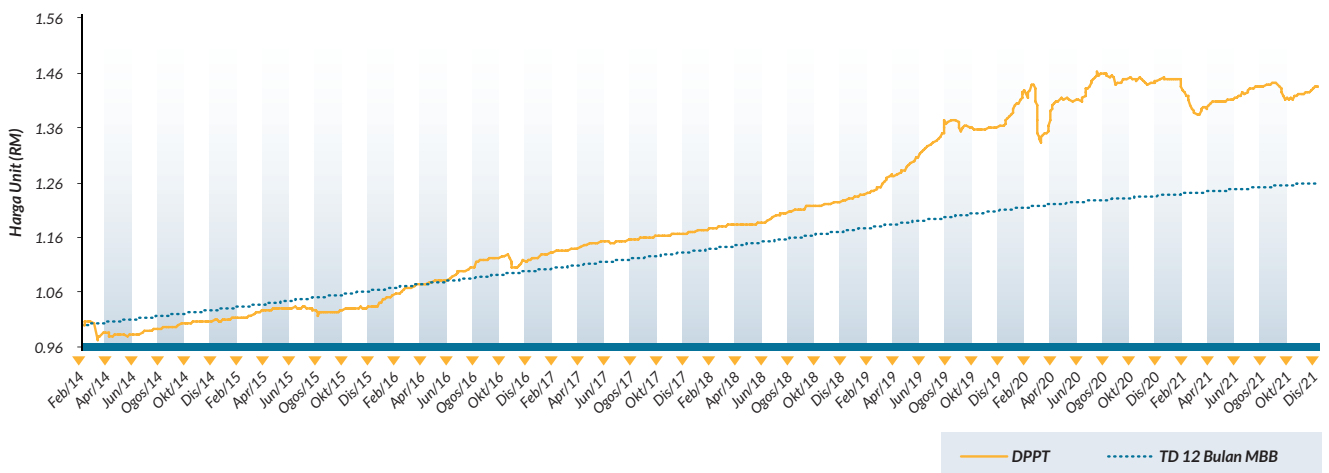
Prestasi Dana (pada 31 Disember 2021)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-1.03%	16.76%	27.90%	43.50%	4.67%
Penanda Aras	1.85%	7.39%	14.43%	25.54%	2.91%
Perbezaan	-2.88%	9.37%	13.47%	17.96%	1.76%

Prestasi Harga (pada 31 Disember)

(RM)	2021	2020	2019	2018	2017
NAV	1.435	1.450	1.365	1.229	1.170
perubahan (%)	-1.0	6.2	11.1	5.0	4.3
Tertinggi dalam 1-tahun	1.455	1.462	1.374	1.229	1.170
Terendah dalam 1-tahun	1.384	1.335	1.229	1.170	1.122

Prestasi Harga Unit



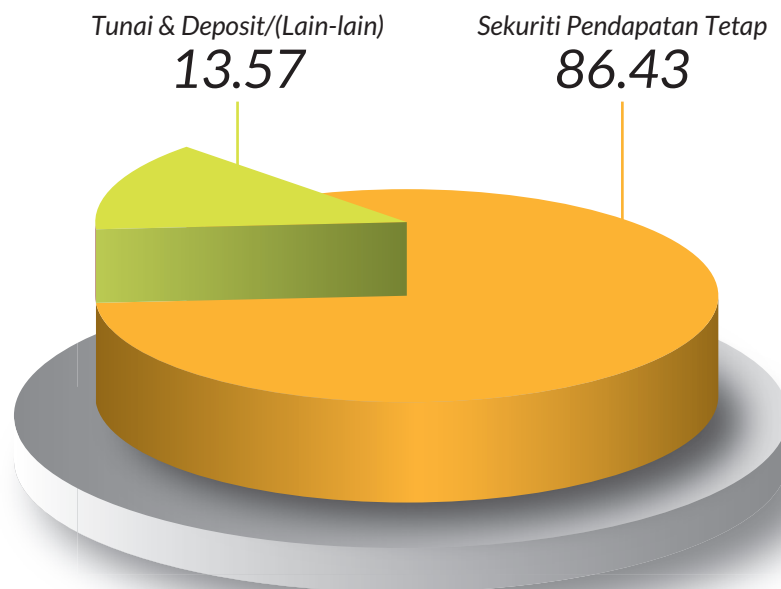
Dana-Dana Takaful

Dana Pendapatan Prima Takaful

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2021	2020	2019	2018	2017
Sekuriti Pendapatan Tetap	90,082,290	63,024,271	40,317,738	25,170,734	15,255,189
Tunai & Deposit/(Lain-lain)	14,143,908	9,839,606	4,352,088	3,786,897	2,737,235
Jumlah Saiz Dana (NAV)	104,226,198	72,863,877	44,669,826	28,957,631	17,992,424

Peruntukan Aset (% pada 31 Disember 2021)



Dana-Dana Takaful

Dana Ekuiti Prima Takaful

Objektif Dana

Dana ini direka untuk memberikan prestasi yang mengatasi prestasi Indeks FTSE Bursa Malaysia Syariah EMAS sepanjang tempoh 5-tahun.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	24 Februari, 2014
Yuran Pengurusan:	1.50% setahun
Pengurus Dana Pelaburan:	Etiqa Family Takaful Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Syariah Tempatan	100%

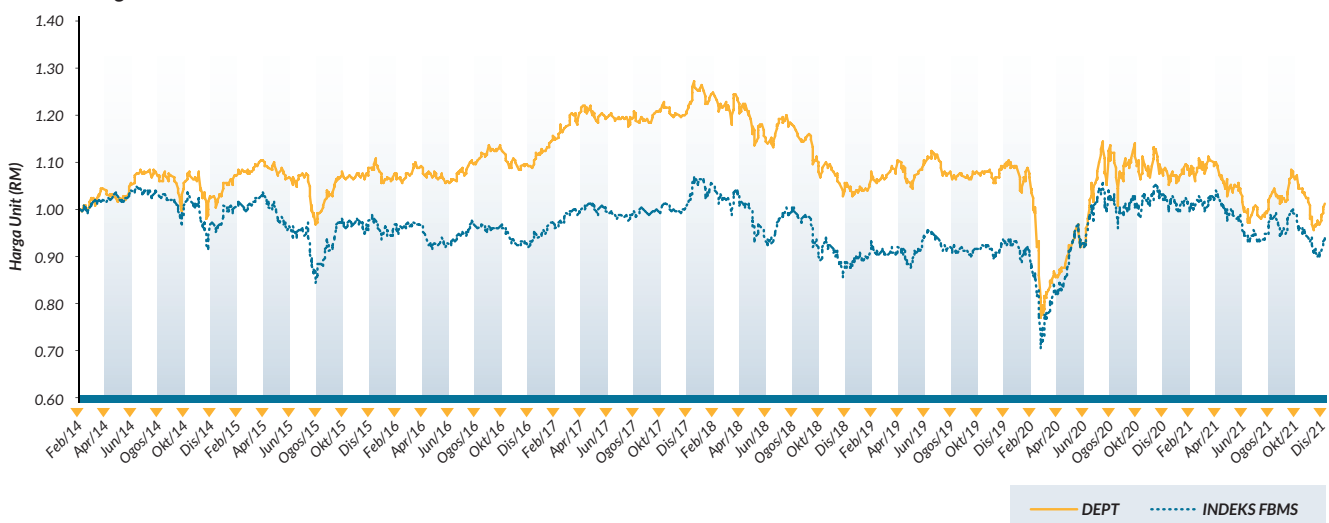
Prestasi Dana (pada 31 Disember 2021)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-6.22%	-3.90%	-7.50%	1.10%	0.14%
Penanda Aras	-6.81%	6.59%	2.07%	-4.98%	-0.64%
Perbezaan	0.59%	-10.49%	-9.57%	6.08%	0.78%

Prestasi Harga (pada 31 Disember)

(RM)	2021	2020	2019	2018	2017
NAV	1.011	1.078	1.091	1.052	1.227
perubahan (%)	-6.2	-1.2	3.7	-14.3	12.3
Tertinggi dalam 1-tahun	1.112	1.144	1.124	1.270	1.227
Terendah dalam 1-tahun	0.957	0.771	1.027	1.027	1.088

Prestasi Harga Unit



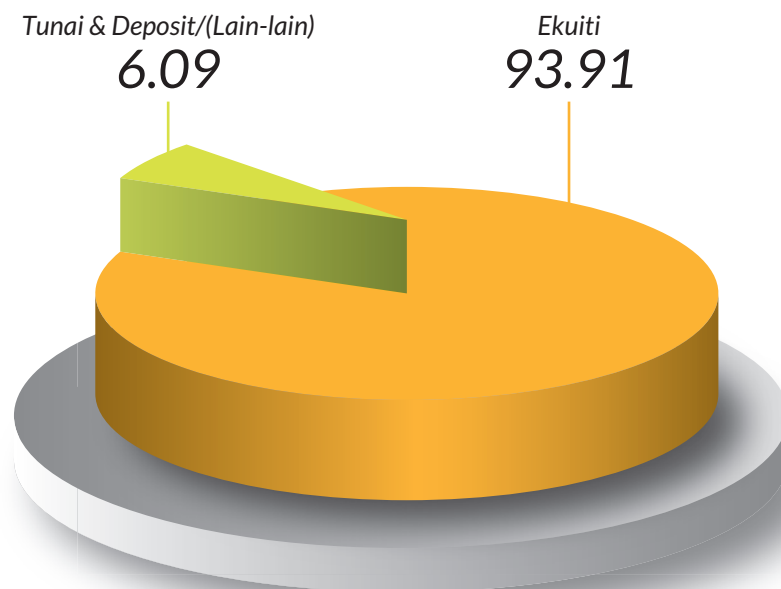
Dana-Dana Takaful

Dana Ekuiti Prima Takaful

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2021	2020	2019	2018	2017
Ekuiti	78,137,136	85,041,875	85,947,885	68,904,592	41,806,959
Tunai & Deposit/(Lain-lain)	5,063,977	1,755,351	2,963,270	15,705,124	11,950,411
Jumlah Saiz Dana (NAV)	83,201,113	86,797,226	88,911,155	84,609,716	53,757,370

Peruntukan Aset (% pada 31 Disember 2021)



Dana-Dana Takaful

Dana Syariah Seimbang

Objektif Dana

Dana direka untuk memberikan prestasi daripada ekuiti dan sekuriti pendapatan tetap patuh Syariah yang mengatasi kadar akaun pelaburan am 12-bulan Simpanan Semasa Islamik sepanjang tempoh 5-tahun.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	15 Oktober, 2014
Yuran Pengurusan:	1.20% setahun
Pengurus Dana Pelaburan:	Etiqa Family Takaful Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Syariah Tempatan	55%
- Pendapatan Tetap Syariah Tempatan	40%
- Tunai	5%

Prestasi Dana (pada 31 Disember 2021)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-4.92%	6.75%	11.95%	21.80%	2.76%
Penanda Aras	-1.57%	7.77%	10.30%	12.97%	1.70%
Perbezaan	-3.35%	-1.02%	1.65%	8.83%	1.06%

Prestasi Harga (pada 31 Disember)

(RM)	2021	2020	2019	2018	2017
NAV	1.218	1.281	1.213	1.141	1.213
perubahan (%)	-4.9	5.6	6.3	-5.9	11.5
Tertinggi dalam 1-tahun	1.297	1.318	1.225	1.240	1.213
Terendah dalam 1-tahun	1.182	1.091	1.13	1.126	1.087

Prestasi Harga Unit



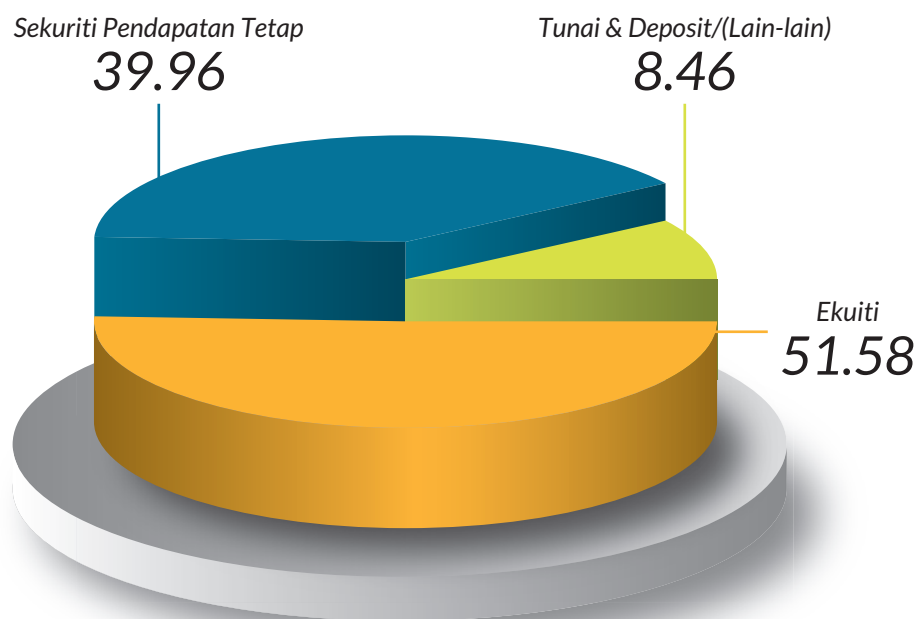
Dana-Dana Takaful

Dana Syariah Seimbang

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2021	2020	2019	2018	2017
Ekuiti	32,149,073	35,616,454	27,367,693	20,440,109	14,501,153
Sekuriti Pendapatan Tetap	24,906,104	25,382,865	31,655,066	18,655,474	8,217,584
Tunai & Deposit/(Lain-lain)	5,272,029	1,384,875	2,385,708	10,958,825	10,517,090
Jumlah Saiz Dana (NAV)	62,327,206	62,384,194	61,408,467	50,054,408	33,235,827

Peruntukan Aset (% pada 31 Disember 2021)



Dana-Dana Takaful

Dana Syariah Indeks Ekuiti Global

Objektif Dana

Dana ini direka untuk memberikan prestasi serapat mungkin sebagaimana prestasi Indeks Dow Jones Islamic Market Titans 100 (Indeks Islamik).

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	21 Oktober, 2021
Yuran Pengurusan:	1.00% setahun
Pengurus Dana Pelaburan:	Etiqa Family Takaful Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Syariah Global	100%

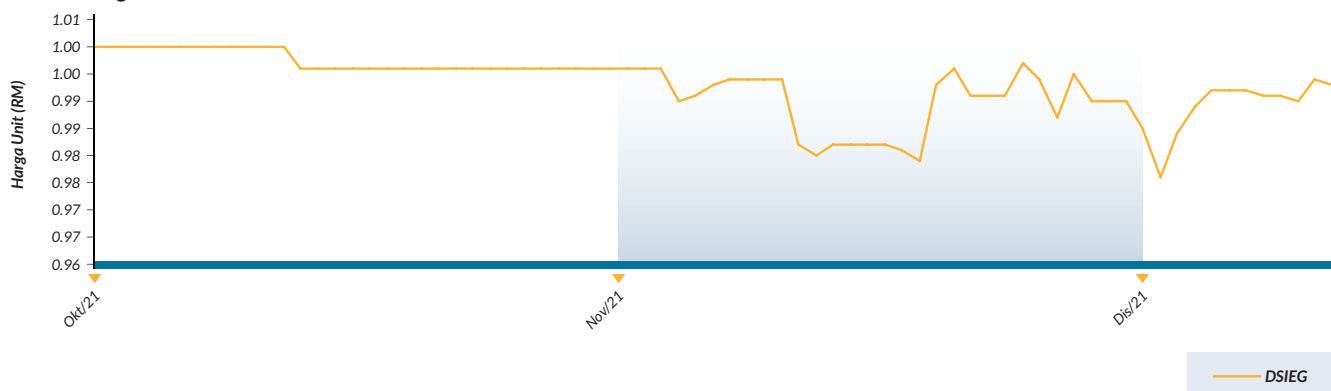
Prestasi Dana (pada 31 Disember 2021)

(%)	1-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	n/a	n/a	n/a
Penanda Aras	n/a	n/a	n/a
Perbezaan	n/a	n/a	n/a

Prestasi Harga (pada 31 Disember)

(RM)	2021
NAV	0.993
perubahan (%)	n/a
Tertinggi dalam 1-tahun	1.000
Terendah dalam 1-tahun	0.976

Prestasi Harga Unit



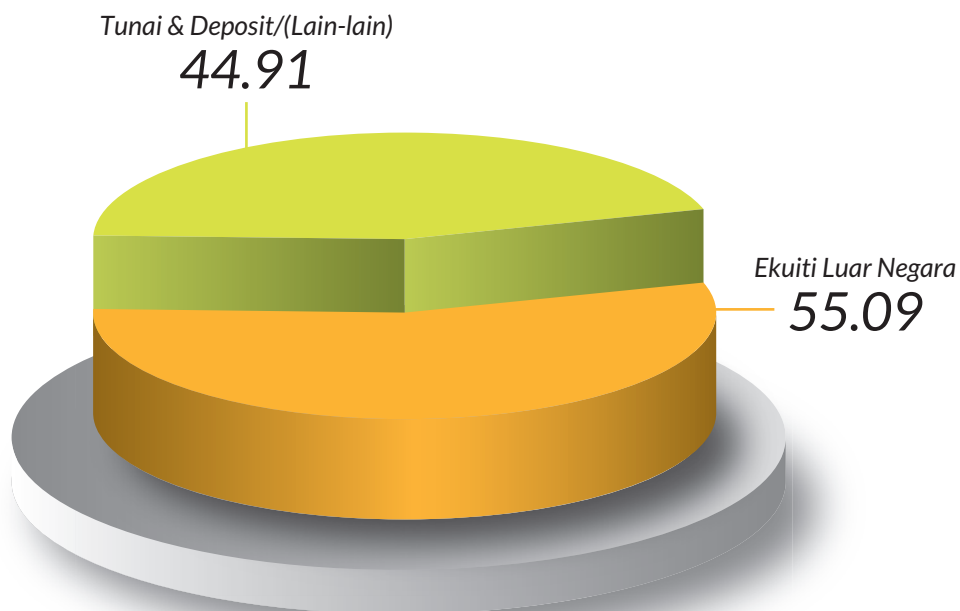
Dana-Dana Takaful

Dana Syariah Indeks Ekuiti Global

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2021
Ekuiti Luar Negara	6,218,279
Tunai & Deposit/(Lain-lain)	5,068,548
Jumlah Saiz Dana (NAV)	11,286,827

Peruntukan Aset (% pada 31 Disember 2021)



Kandungan

DANA-DANA TAKAFUL BERKAITAN PELABURAN

BAGI ETIQA FAMILY TAKAFUL BERHAD

199301011506 (266243-D)
(Diperbadankan di Malaysia)

**PENYATA PENGURUS, LAPORAN JAWATANKUASA SYARIAH
DAN MAKLUMAT KEWANGAN YANG TELAH DIAUDIT
31 DISEMBER 2021**

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Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana-Dana Takaful Berkaitan Pelaburan (terdiri daripada Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang dan Dana Syariah Indeks Ekuiti Global) yang dibentangkan dari muka surat 68 hingga 95 telah disediakan menurut dasar perakaunan yang ditetapkan dalam Nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/PD 029-36) yang diterbitkan oleh Bank Negara Malaysia.

Ditandatangani bagi pihak Etiqa Family Takaful Berhad.

Zafri Ab Halim

Kuala Lumpur, Malaysia
23 Februari 2022

Laporan Jawatankuasa Syariah Dengan nama Allah, yang Maha Pemurah Lagi Maha Penyayang

Kepada pemegang-pemegang unit Dana-dana Takaful Berkaitan Pelaburan bagi Etiqa Takaful Berhad.

Kami, Profesor Madya Dr. Azman Bin Mohd Noor dan Profesor Dato' Dr. Mohd Azmi Bin Omar, sebagai ahli Jawatankuasa Syariah bagi Etiqa Family Takaful Berhad yang bertindak sebagai Penasihat Syariah bagi Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang dan Dana Syariah Indeks Ekuiti Global (secara kolektif dirujuk sebagai "Dana-dana") berpendapat bahawa Etiqa Family Takaful Berhad ("Pengurus"), telah menjalankan tanggungjawab dengan cara yang berikut untuk tahun berakhir 31 Disember 2021.

Pada pendapat kami, bagi tahun yang di bawah penilaian:

- (a) Dana Pendapatan Prima Takaful telah dilaburkan mengikut senarai sekuriti pendapatan tetap yang diluluskan Syariah;
- (b) Dana Ekuiti Prima Takaful telah dilaburkan mengikut senarai sekuriti yang diluluskan Syariah yang tersenarai dalam Bursa Malaysia;
- (c) Dana Syariah Seimbang telah dilaburkan mengikut senarai sekuriti yang diluluskan Syariah yang tersenarai dalam Bursa Malaysia dan sekuriti pendapatan tetap; dan
- (d) Dana Syariah Indeks Ekuiti Global telah dilaburkan mengikut senarai sekuriti yang diluluskan Syariah dana global indeks.

Kami dengan ini mengesahkan bahawa, Pengurus telah mengurus dan memantau Dana-dana berlandaskan prinsip Syariah dan mematuhi garis panduan, ketetapan dan keputusan yang telah dikeluarkan oleh Suruhanjaya Sekuriti Malaysia yang berkaitan dengan hal-hal Syariah serta keputusan-keputusan berkaitan Syariah yang telah dipersetujui oleh kami bagi tahun kewangan berakhir 31 Disember 2021.

Mereka itu menjawab: "Maha suci Engkau (Ya Allah)! Kami tidak mempunyai pengetahuan selain dari apa yang Engkau ajarkan kepada kami; sesungguhnya Engkau jualah yang Maha Mengetahui, lagi Maha Bijaksana". (Surah al-Baqarah, juzuk 2, ayat 32)

Allah Maha Mengetahui.

Ditandatangani bagi pihak Jawatankuasa Syariah.

PROFESOR MADYA
DR. AZMAN BIN MOHD NOOR

PROFESOR DATO'
DR. MOHD AZMI BIN OMAR

Kuala Lumpur, Malaysia
23 Februari 2022

Laporan Juruaudit Bebas kepada Pemegang Unit Dana-Dana Takaful Berkaitan Pelaburan bagi Etiqa Family Takaful Berhad

199301011506 (266243-D)
(Diperbadankan di Malaysia)

Laporan mengenai Audit Maklumat Kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana-dana Takaful Berkaitan Pelaburan (terdiri daripada Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang dan Dana Syariah Indeks Ekuiti Global (secara kolektif di rujuk sebagai "Dana-dana") bagi Etiqa Family Takaful Berhad, yang merangkumi penyata aset dan liabiliti pada 31 Disember 2021 dan penyata pendapatan dan perbelanjaan dan penyata perubahan dalam nilai aset bersih Dana-dana bagi tahun/tempoh kewangan berakhir pada tarikh tersebut, dan ringkasan dasar-dasar perakaunan penting, seperti yang dibentangkan pada muka surat 68 hingga 95.

Pada pendapat kami, maklumat kewangan Dana-dana bagi tahun/tempoh berakhir 31 Disember 2021 disediakan, dalam semua aspek material, selaras dengan dasar-dasar perakaunan seperti yang dinyatakan dalam Nota 2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia.

Asas Pendapat

Kami telah menjalankan audit kami mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa. Tanggungjawab kami di bawah piawaian tersebut diuraikan dengan lanjut di bahagian Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan dalam laporan kami. Kami percaya bahawa bukti audit yang kami perolehi adalah mencukupi dan bersesuaian untuk memberi asas yang munasabah bagi pendapat kami.

Penekanan Perkara

Kami ingin menekankan kepada Nota 2.1 kepada maklumat kewangan Dana-dana, yang menerangkan dasar perakaunan. Maklumat kewangan Dana-dana disediakan untuk membantu Dana-dana dalam mematuhi dokumen dasar mengenai Perniagaan berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia. Hasilnya, maklumat kewangan Dana-dana kemungkinan tidak sesuai untuk tujuan lain. Laporan kami adalah bertujuan semata-mata untuk pemegang unit Dana-dana, sebagai sebuah badan dan tidak boleh diagihkan kepada atau digunakan oleh pihak lain selain daripada pemegang unit Dana-dana. Pendapat kami tidak diubahsuai berkenaan dengan perkara ini.

Tanggungjawab Kebebasan dan Lain-lain Tanggungjawab Etika

Kami bebas daripada Dana-dana selaras dengan Undang-undang Kecil (atas Etika Profesional, Kelakuan dan Amalan) Institut Akauntan Malaysia ("Undang-undang Kecil") dan Kod Etika Antarabangsa untuk Akauntan Profesional (termasuk Piawaian Bebas Antarabangsa) ("Kod IESBA"), dan kami telah memenuhi lain-lain tanggungjawab etika mengikut Undang-undang Kecil dan Kod IESBA.

Maklumat Selain daripada Maklumat Kewangan dan Laporan Juruaudit Mengenainya

Para pengarah bagi Etiqa Family Takaful Berhad ("Pengurus") adalah bertanggungjawab untuk lain-lain maklumat. Lain-lain maklumat tersebut merangkumi maklumat yang terdapat dalam Laporan Tahunan Prestasi Dana-dana, tetapi tidak termasuk maklumat kewangan Dana-dana dan laporan juruaudit yang dilampirkan.

Pendapat kami mengenai maklumat kewangan Dana-dana tidak meliputi lain-lain maklumat dan kami tidak akan menyatakan sebarang bentuk jaminan ke atas kesimpulan mengenainya.

Sehubungan dengan audit kami terhadap maklumat kewangan Dana-dana, tanggungjawab kami adalah untuk membaca lain-lain maklumat dan, dalam berbuat demikian, mempertimbangkan sama ada lain-lain maklumat tersebut secara materialnya tidak selaras dengan maklumat kewangan Dana-dana atau pengetahuan diperolehi dari audit atau sebaliknya menunjukkan kesilapan yang ketara.

Jika, berdasarkan kerja yang telah kami lakukan, kami mendapati terdapat salah nyata yang ketara bagi lain-lain maklumat, kami dikehendaki melaporkan fakta tersebut. Kami tidak mempunyai apa-apa untuk melaporkan dalam hal ini.

Tanggungjawab para Pengarah bagi Pengurus terhadap Maklumat Kewangan

Para pengarah bagi Pengurus ("pengarah") adalah bertanggungjawab ke atas penyediaan maklumat kewangan Dana-dana yang memberi gambaran yang benar dan saksama selaras dengan dasar-dasar perakaunan seperti yang dinyatakan dalam Nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia. Para pengarah juga bertanggungjawab ke atas kawalan dalaman sebagai pengarah menentukan adalah perlu untuk membolehkan penyediaan maklumat kewangan Dana-dana yang bebas daripada salah nyata yang ketara, sama ada disebabkan oleh penipuan atau kesilapan.

Dalam menyediakan maklumat kewangan Dana-dana, para pengarah adalah bertanggungjawab untuk menilai keupayaan Dana-dana untuk meneruskan sebagai satu usaha berterusan, mendedahkan, yang mana berkenaan, perkara-perkara yang berkaitan dengan usaha berterusan dan menggunakan asas usaha berterusan perakaunan melainkan jika para pengarah berhasrat untuk membubarkan Dana-dana atau menamatkan operasi, atau tidak mempunyai alternatif yang realistik selain berbuat demikian.

Laporan Juruaudit Bebas kepada Pemegang Unit Dana-Dana Takaful Berkaitan Pelaburan bagi Etiqa Family Takaful Berhad (samb.)

199301011506 (266243-D)
(Diperbadankan di Malaysia)

Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan

Objektif kami adalah untuk memperoleh jaminan yang munasabah sama ada maklumat kewangan Dana-dana secara keseluruhannya adalah bebas daripada salah nyata yang ketara, sama ada disebabkan oleh penipuan atau kesilapan, dan mengeluarkan laporan yang juruaudit yang merangkumi pendapat kami. Jaminan yang munasabah adalah tahap jaminan yang tinggi, tetapi bukan satu jaminan bahawa audit dijalankan mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa akan sentiasa mengesan salah nyata yang ketara apabila ia wujud. Salah nyata boleh timbul daripada penipuan atau kesilapan dan dianggap ketara jika, secara individu atau dalam agregat, salah nyata ini dijangkakan akan mempengaruhi keputusan ekonomi yang diambil pengguna berdasarkan maklumat kewangan ini.

Sebagai sebahagian daripada audit mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa, kami menjalankan pertimbangan profesional dan mengekalkan keraguan profesional semasa menjalankan audit. Kami juga:

- Mengetahui dan menilai risiko salah nyata yang ketara dalam maklumat kewangan Dana-dana, sama ada disebabkan oleh penipuan atau kesilapan, reka bentuk dan melaksanakan prosedur audit yang responsif kepada risiko berkenaan, dan mendapatkan bukti audit yang mencukupi dan bersesuaian untuk memberi asas yang munasabah bagi pendapat kami. Risiko tidak mengesan salah nyata yang ketara akibat daripada penipuan adalah lebih tinggi daripada salah nyata akibat kesilapan memandangkan penipuan mungkin melibatkan pakatan sulit, pemalsuan, peninggalan sengaja, gambaran yang salah, atau mengatasi kawalan dalaman.
- Memperoleh pemahaman mengenai kawalan dalaman yang berkaitan dengan audit bagi tujuan merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Dana-dana.
- Menilai kesesuaian polisi-polisi perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan berkaitan pendedahan yang dibuat oleh para pengarah.
- Membuat kesimpulan mengenai kesesuaian para pengarah menggunakan asas perakaunan usaha berterusan perakaunan dan, berdasarkan bukti audit yang diperolehi, sama ada wujud ketidakpastian yang berkaitan dengan peristiwa atau keadaan yang boleh membuang keraguan ketara pada keupayaan Dana-dana untuk terus sebagai satu usaha berterusan. Jika kami membuat kesimpulan bahawa wujud ketidakpastian yang ketara, kami dikehendaki untuk menyatakannya dalam laporan juruaudit kami kepada pendedahan yang berkaitan dalam maklumat kewangan Dana-dana atau, jika pendedahan tersebut tidak mencukupi, untuk mengubah pendapat kami. Kesimpulan kami adalah berdasarkan kepada bukti audit yang diperolehi sehingga tarikh laporan juruaudit kami. Walau bagaimanapun, peristiwa atau keadaan yang akan berlaku pada masa akan datang boleh menyebabkan Dana-dana untuk menghentikan terus usaha yang berterusan.

Kami berkomunikasi dengan para pengarah mengenai, antara perkara-perkara lain, skop yang dirancang dan masa untuk audit dan penemuan penting, termasuk sebarang kekurangan yang ketara dalam kawalan dalaman yang dikenal pasti semasa audit kami.

Ernst & Young PLT
202006000003 (LLP0022760-LCA) & AF 0039
Akauntan Berkanun

Kuala Lumpur, Malaysia
23 Februari 2022

Brandon Bruce Sta Maria
No. 02937/09/2023 J
Akauntan Berkanun

Ini adalah terjemahan Bahasa Malaysia untuk maklumat kewangan Etiqa Family Takaful Berhad yang telah diaudit, yang pada asalnya telah disediakan dalam Bahasa Inggeris. Terjemahan ini telah dibuat untuk membolehkan unit Etiqa Family Takaful Berhad yang fasih dalam Bahasa Malaysia untuk memahami sepenuhnya maklumat kewangan berkenaan. Para pembaca dinasihatkan supaya merujuk kepada versi Bahasa Inggeris untuk maklumat kewangan dan pendapat juruaudit yang telah disahkan.

Penyata Aset dan Liabiliti pada 31 Disember 2021

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Indeks Ekuiti Global RM
Aset					
Pelaburan	4				
Terbitan Pelaburan Kerajaan		-	-	1,506,690	-
Sekuriti hutang		90,082,290	-	23,399,414	-
Sekuriti ekuiti		-	78,137,136	32,149,073	-
Deposit dengan institusi kewangan		5,649,888	3,838,641	4,379,807	4,897,803
Aset luar negara	5	-	-	-	6,218,280
		95,732,178	81,975,777	61,434,984	11,116,083
Cukai boleh pulih		-	233,834	-	6,884
Aset cukai tertunda	6	-	-	14,727	-
Untung/dividen belum terima		960,189	23,694	332,765	2,439
Amaun tertunggak daripada broker saham		4,988,553	977,604	490,825	-
Amaun tertunggak daripada dana keluarga		2,817,422	28,306	134,157	171,168
Pelbagai belum terima		9,131	30,412	42,743	2,460
Tunai dan baki bank		-	-	-	39
Jumlah Aset		104,507,473	83,269,627	62,450,201	11,299,073
Liabiliti					
Liabiliti cukai		252,082	-	73,471	-
Liabiliti cukai tertunda	6	24,675	48,028	-	8,649
Pelbagai belum bayar		4,518	20,486	49,524	3,597
Jumlah Liabiliti		281,275	68,514	122,995	12,246
Nilai Aset Bersih ("NAV")		104,226,198	83,201,113	62,327,206	11,286,827
Diwakili Oleh:					
Modal pemegang unit		94,481,509	96,935,222	58,945,180	11,281,477
Pendapatan belum agih/(kerugian terkumpul) dibawa ke depan		9,744,689	(13,734,109)	3,382,026	5,350
Akaun Pemegang Unit	7	104,226,198	83,201,113	62,327,206	11,286,827
NAV Seunit	7	1.435	1.011	1.218	0.993

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

Penyata Aset dan Liabiliti pada 31 Disember 2020

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Aset				
Pelaburan	4			
Terbitan Pelaburan Kerajaan		23,960,795	-	2,237,320
Sekuriti hutang		39,063,476	-	23,145,545
Sekuriti ekuiti		-	84,554,675	35,535,254
Dana Amanah Hartanah		-	487,200	81,200
Deposit dengan institusi kewangan		8,417,176	444,743	2,867,674
		71,441,447	85,486,618	63,866,993
Cukai boleh pulih		-	284,584	-
Untung/dividen belum terima		656,056	187,636	342,062
Amaun tertunggak daripada broker saham		-	1,124,442	-
Amaun tertunggak daripada dana keluarga		1,266,630	102,842	-
Pelbagai belum terima		1,977	30,412	42,743
Tunai dan baki bank		-	1,500	-
Jumlah Aset		73,366,110	87,218,034	64,251,798
Liabiliti				
Liabiliti cukai		225,487	-	159,843
Liabiliti cukai tertunda	6	272,262	385,015	356,154
Amaun tertunggak kepada broker saham		-	-	1,131,864
Amaun tertunggak kepada dana keluarga		-	-	169,682
Pelbagai belum bayar		4,484	35,793	50,061
Jumlah Liabiliti		502,233	420,808	1,867,604
Nilai Aset Bersih ("NAV")		72,863,877	86,797,226	62,384,194
Diwakili Oleh:				
Modal pemegang unit		62,511,723	94,546,507	55,901,911
Pendapatan belum agih/(kerugian terkumpul) dibawa ke depan		10,352,154	(7,749,281)	6,482,283
Akaun Pemegang Unit	7	72,863,877	86,797,226	62,384,194
NAV Seunit	7	1.450	1.078	1.281

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

Penyata Pendapatan dan Perbelanjaan bagi tahun/tempoh kewangan berakhir 31 Disember 2021

	<i>Nota</i>	<i>Dana Pendapatan Prima Takaful</i>	<i>Dana Ekuiti Prima Takaful</i>	<i>Dana Syariah Seimbang</i>	<i>Dana Syariah Indeks Ekuiti Global</i>
		<i>01.01.2021 hingga 31.12.2021 RM</i>	<i>01.01.2021 hingga 31.12.2021 RM</i>	<i>01.01.2021 hingga 31.12.2021 RM</i>	<i>21.10.2021 hingga 31.12.2021 RM</i>
Pendapatan pelaburan bersih					
Pendapatan untung		3,587,235	35,477	1,243,491	4,255
Pendapatan dividen		-	2,097,345	899,510	-
Perbelanjaan pelaburan		(17,490)	(76,893)	(50,768)	-
		3,569,745	2,055,929	2,092,233	4,255
Laba atas pelupusan pelaburan		788,586	10,547,703	4,764,995	-
Laba tukaran asing belum terealisasi		-	-	-	172,982
Jumlah Pendapatan		4,358,331	12,603,632	6,857,228	177,237
Perbelanjaan pengurusan		(3,675)	(3,675)	(3,675)	(3,597)
Rugi atas pelupusan pelaburan		(1,207,300)	(13,429,202)	(5,039,324)	-
Rugi tukaran asing terealisasi		-	-	-	(90,308)
Rugi modal belum terealisasi atas pelaburan		(3,094,841)	(4,212,335)	(4,636,008)	-
Rugi tukaran asing belum terealisasi		-	-	-	(64,867)
Yuran wakalah		(849,354)	(1,268,476)	(713,086)	(11,350)
Jumlah Perbelanjaan		(5,155,170)	(18,913,688)	(10,392,093)	(170,122)
Lebihan (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan sebelum cukai	8	(796,839) 189,374	(6,310,056) 325,228	(3,534,865) 434,608	7,115 (1,765)
Lebihan (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan selepas cukai		(607,465)	(5,984,828)	(3,100,257)	5,350
Pendapatan belum agih/ (kerugian terkumpul) dihantar ke depan		10,352,154	(7,749,281)	6,482,283	-
Pendapatan belum agih/ (kerugian terkumpul) dibawa ke depan		9,744,689	(13,734,109)	3,382,026	5,350

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

Penyata Pendapatan dan Perbelanjaan bagi tahun kewangan berakhir 31 Disember 2020

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Pendapatan pelaburan bersih				
Pendapatan untung		2,464,674	235,579	1,737,821
Pendapatan dividen		-	1,658,939	464,150
Perbelanjaan pelaburan		(10,592)	(65,338)	(38,087)
		2,454,082	1,829,180	2,163,884
Laba atas pelupusan pelaburan		554,860	20,868,399	6,300,509
Laba modal belum terealisasi atas pelaburan		1,142,723	2,805,503	2,290,349
Jumlah Pendapatan		4,151,665	25,503,082	10,754,742
Perbelanjaan pengurusan		(3,851)	(3,851)	(3,851)
Rugi atas pelupusan pelaburan		(190,350)	(24,595,935)	(6,002,201)
Rugi modal belum terealisasi atas pelaburan		-	-	(166,692)
Yuran wakalah		(573,944)	(1,241,026)	(735,651)
Jumlah Perbelanjaan		(768,145)	(25,840,812)	(6,908,395)
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) sebelum cukai	8	3,383,520 (120,077)	(337,730) (159,530)	3,846,347 (302,792)
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai		3,263,443	(497,260)	3,543,555
Pendapatan belum agih/(kerugian terkumpul) dihantar ke depan		7,088,711	(7,252,021)	2,938,728
Pendapatan belum agih/(kerugian terkumpul) dibawa ke depan		10,352,154	(7,749,281)	6,482,283

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

Penyata Perubahan dalam Nilai Aset Bersih bagi tahun/tempoh kewangan berakhir 31 Disember 2021

	Nota	Dana Pendapatan Prima Takaful	Dana Ekuiti Prima Takaful	Dana Syariah Seimbang	Dana Syariah Indeks Ekuiti Global
		01.01.2021 hingga 31.12.2021 RM	01.01.2021 hingga 31.12.2021 RM	01.01.2021 hingga 31.12.2021 RM	21.10.2021 hingga 31.12.2021 RM
Nilai aset bersih pada awal tahun kewangan/ tarikh pelancaran		72,863,877	86,797,226	62,384,194	-
Pendapatan/(perbelanjaan) bersih bagi tahun kewangan/tempoh (kecuali perubahan pada (rugi)/laba bersih modal belum terealisasi)		2,487,376	(1,772,493)	1,535,751	(167,632)
Perubahan pada (rugi)/laba bersih modal belum terealisasi		(3,094,841)	(4,212,335)	(4,636,008)	172,982
Lebih (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan selepas cukai		(607,465)	(5,984,828)	(3,100,257)	5,350
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan/tempoh	7	53,992,936	28,685,164	18,982,657	11,352,981
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan/tempoh	7	(22,023,150)	(26,296,449)	(15,939,388)	(71,504)
Nilai aset bersih pada akhir tahun/tempoh kewangan		104,226,198	83,201,113	62,327,206	11,286,827

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

Penyata Perubahan dalam Nilai Aset Bersih bagi tahun kewangan berakhir 31 Disember 2020

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Nilai aset bersih pada awal tahun kewangan		44,669,826	88,911,155	61,408,467
Pendapatan/(perbelanjaan) bersih bagi tahun kewangan (kecuali perubahan pada laba bersih modal belum terealisasi)		2,120,720	(3,302,763)	1,419,898
Perubahan pada laba bersih modal belum terealisasi		1,142,723	2,805,503	2,123,657
Lebih pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai		3,263,443	(497,260)	3,543,555
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	7	38,053,708	22,017,645	13,366,114
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	7	(13,123,100)	(23,634,314)	(15,933,942)
Nilai aset bersih pada akhir tahun kewangan		72,863,877	86,797,226	62,384,194

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

Nota-nota kepada Maklumat Kewangan

1. PENGURUS DAN KEGIATAN UTAMANYA

Pada tarikh pelaporan, dana-dana Takaful Berkaitan Pelaburan bagi Etiqa Family Takaful Berhad (EFTB) ("Pengurus") terdiri daripada Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang dan Dana Syariah Indeks Ekuiti Global (secara kolektif di rujuk sebagai "Dana-dana"). Semua dana (kecuali Dana Syariah Seimbang dan Dana Syariah Indeks Ekuiti Global) telah dilancarkan pada 24 Februari 2014. Dana Syariah Seimbang telah dilancarkan pada 15 Oktober 2014 dan Dana Syariah Indeks Ekuiti Global telah dilancarkan pada 21 Oktober 2021.

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan Islamik, 2013. Kegiatan utamanya adalah pengurusan Takaful Keluarga dan Takaful berkaitan pelaburan. Syarikat induk, induk kedua dan syarikat induk muktamad bagi Pengurus masing-masing adalah Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn Bhd ("EIHSB") dan Malayan Banking Berhad ("MBB"), kesemuanya diperbadankan di Malaysia. MBB merupakan sebuah bank komersial berlesen yang disenaraikan di Pasaran Utama Bursa Malaysia Securities Berhad.

Objektif Dana Pendapatan Prima Takaful adalah untuk memberi Peserta dengan pulangan melebihi 12-bulan kadar deposit terma islamik. Dana akan melabur sehingga 100% nilai dana dalam sekuriti pendapatan tetap berlandaskan Syariah dengan keseluruhan purata kedudukan kredit berkedudukan A atau lebih baik dan selebihnya dalam tunai dan deposit tetap.

Objektif Dana Ekuiti Prima Takaful adalah untuk memberi Peserta dengan pulangan ekuiti yang berlandaskan Syariah. Dana akan melabur sehingga 100% nilai dana di dalam ekuiti berlandaskan Syariah yang disenaraikan di Bursa Malaysia dan selebihnya dalam bentuk wang tunai dan deposit tetap.

Objektif Dana Syariah Seimbang adalah untuk memberi Peserta dengan gabungan ekuiti dan sekuriti pendapatan tetap berlandaskan Syariah. Dana akan melabur dalam ekuiti berlandaskan Syariah yang disenaraikan di Bursa Malaysia, serta sekuriti pendapatan tetap, yang mana lebihan dana dilaburkan dalam tunai dan deposit tetap. Sebanyak 60% paling maksima akan dilaburkan dalam ekuiti dan 60% dalam sekuriti pendapatan tetap.

Objektif Dana Syariah Indeks Ekuiti Global adalah untuk memberi Peserta yang mempunyai selera untuk strategi pelaburan yang berisiko lebih tinggi, daripada pendedahan kepada turun naik ekuiti patuh Syariah dan pergerakan dalam kadar pertukaran asing, dengan kemungkinan pulangan yang lebih tinggi dalam jangka masa sederhana hingga panjang. Dana ini akan melabur sekurang-kurangnya 95% dalam dana Syariah indeks ekuiti global (dana sasaran) dan bakinya dalam tunai dan simpanan tetap.

Maklumat kewangan ini telah diluluskan untuk diterbitkan oleh Lembaga Pengarah bagi Pengurus selaras dengan resolusi bertarikh 23 Februari 2022.

2. DASAR-DASAR PENTING PERAKAUNAN

2.1 Asas Penyediaan dan Pembentangan Maklumat Kewangan

Maklumat kewangan Dana-dana telah disediakan menurut dasar perakaunan yang dinyatakan dalam Nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/PD 029-36) yang diterbitkan oleh Bank Negara Malaysia ("BNM") berkuat kuasa pada 11 Januari 2019.

Maklumat kewangan telah disediakan mengikut konvensyen kos sejarah, melainkan dinyatakan sebaliknya seperti yang dinyatakan dalam dasar perakaunan penting dalam Nota 2.2 kepada maklumat kewangan.

Maklumat kewangan adalah dibentangkan dalam Ringgit Malaysia ("RM").

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan

(a) Instrumen Kewangan

(i) Aset Kewangan

Piawaian Pelaporan Kewangan Malaysia ("MFRS") 9 Instrumen Kewangan mengandungi pendekatan klasifikasi dan pengukuran untuk aset kewangan yang mencerminkan model perniagaan di mana aset diuruskan dan ciri-ciri aliran tunai masing-masing. Ia termasuk tiga kategori klasifikasi utama untuk aset kewangan yang diukur pada kos pelunasan ("AC"), nilai saksama melalui pendapatan komprehensif lain ("FVOCI") dan nilai saksama melalui untung atau rugi ("FVTPL").

Aset kewangan diiktiraf di dalam penyata aset dan liabiliti apabila, dan hanya apabila, Dana-dana menjadi pihak di dalam peruntukan berkontrak bagi instrumen kewangan tersebut.

Instrumen kewangan diofsetkan apabila Dana-dana mempunyai hak yang sah dari segi undang-undang untuk melakukan demikian dan berhasrat untuk menyelesaikannya sama ada secara bersih atau dengan merealisasikan aset dan menyelesaikan liabiliti tersebut pada masa yang sama.

Dana-dana mengklasifikasikan semua aset kewangan pada FVTPL dan AC di bawah MFRS 9 di mana strategi pelaburan yang didokumenkan oleh Dana-dana adalah untuk mengurus aset kewangan pada asas nilai saksama.

Aset Kewangan di FVTPL

Aset kewangan dalam kategori ini ialah aset kewangan yang dipegang untuk perdagangan atau ditetapkan sedemikian, selepas pengiktirafan awal. Aset kewangan dipegang untuk dagangan ialah derivatif (termasuk derivatif terbenam dipisahkan) atau aset kewangan yang diperolehi dengan niat untuk menjualnya pada masa yang terdekat.

Untuk aset kewangan yang ditetapkan sebagai FVTPL, kriteria berikut hendaklah dipenuhi:

- penetapan itu menghapuskan atau ketara mengurangkan kaedah yang tidak konsisten yang sebaliknya akan timbul daripada mengukur aset atau liabiliti atau mengiktiraf laba atau rugi atas asas yang berbeza; atau
- aset dan liabiliti adalah sebahagian daripada kumpulan aset kewangan, liabiliti kewangan atau kedua-duanya, yang diuruskan dan prestasi mereka diukur berdasarkan nilai saksama, selaras dengan pengurusan risiko yang didokumenkan atau strategi pelaburan.

Selepas pengiktirafan awal, aset kewangan pada FVTPL ini dinilai pada nilai saksama. Laba atau rugi yang diperolehi daripada perubahan nilai saksama diiktiraf dalam penyata pendapatan dan perbelanjaan. Laba atau rugi bersih bagi aset kewangan pada FVTPL tidak termasuk perbezaan pertukaran, pendapatan untung dan dividen. Perbezaan pertukaran, pendapatan untung dan dividen bagi aset kewangan pada FVTPL diiktiraf berasingan dalam penyata pendapatan dan perbelanjaan sebagai sebahagian daripada kerugian lain atau pendapatan lain dan pendapatan pelaburan masing-masing.

Aset kewangan diklasifikasikan sebagai FVTPL termasuk sekuriti ekuiti, dana amanah hartanah, Terbitan Pelaburan Kerajaan ("GIL") dan sekuriti hutang.

Aset Kewangan di AC

Aset kewangan dalam kategori ini adalah aset kewangan yang disimpan di dalam modal perniagaan dimana objektifnya adalah untuk menyimpan aset kewangan bagi mengumpul aliran tunai yang dipersetujui di dalam kontrak di mana ianya mewakili bayaran pokok ("Prinsipal") dan faedah.

Berikutan pengiktirafan awal, aset kewangan dalam AC diukur pada kos dilunaskan menggunakan kaedah faedah efektif. Perbezaan pertukaran, faedah dan pendapatan dividen ke atas aset kewangan di AC diiktiraf secara berasingan dalam penyata pendapatan atau perbelanjaan sebagai sebahagian daripada perbelanjaan lain atau pendapatan lain dan pendapatan pelaburan. Aset yang tidak diiktiraf, laba atau rugi di catat dalam penyata pendapatan atau perbelanjaan.

Aset kewangan diklasifikasikan sebagai AC termasuk deposit dengan institusi kewangan.

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

(a) Instrumen Kewangan (samb.)

(i) Aset Kewangan (samb.)

Nilai Saksama Aset Kewangan

Nilai saksama bagi GII, bon jaminan kerajaan dan bon korporat tak disebut adalah dinilai pada harga bida daripada Bondweb dan Portal Bon Malaysia yang disediakan oleh Agensi Harga Bon Malaysia ("BPAM") mengenai teori nilai saksama bagi instrumen-instrumen pendapatan tetap. Bagi bon diturun taraf atau bon termungkir, suatu penilaian dalaman akan dilakukan untuk menentukan nilai saksama bon tersebut.

Nilai saksama aset kewangan yang giat diniagakan dalam pasaran kewangan yang teratur adalah ditentukan dengan merujuk kepada harga disebut bagi aset pada penutup perniagaan pada tarikh pelaporan. Bagi aset kewangan dalam dana amanah hartanah yang disebut, nilai saksama ditentukan dengan merujuk kepada harga tersiar.

Nilai saksama bagi kadar terapung dan deposit semalaman dengan institusi kewangan adalah nilai dibawa iaitu kos deposit/pelaburan disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

Amaun dibawa untuk tunai dan setara tunai, untung/dividen belum terima, amaun tertunggak daripada broker saham, amaun tertunggak daripada dana keluarga dan pelbagai belum terima dianggap menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

Pembatalan Rekod Bagi Aset Kewangan

Aset kewangan tidak lagi diakui apabila hak kontraktual menerima aliran tunai daripada aset telah luput atau Dana-dana telah memindahkan semua risiko dan ganjaran aset kewangan itu.

(ii) Liabiliti Kewangan

Liabiliti kewangan bagi Dana-dana termasuk amaun tertunggak kepada broker saham, amaun tertunggak kepada dana keluarga dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama bayaran yang perlu dibuat untuk perkhidmatan yang telah diterima. Amaun dibawa bagi liabiliti kewangan dianggap menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut. Liabiliti kewangan tidak lagi diiktiraf apabila kewajipan di bawah liabiliti itu telah dilepaskan. Laba atau rugi dicatatkan dalam penyata pendapatan dan perbelanjaan apabila liabiliti tidak lagi diiktiraf dan melalui proses pelunasan.

(b) Pengiktirafan Hasil Lain

- (i) Pendapatan untung diiktiraf pada satu masa dengan menggunakan kaedah kadar untung berkesan;
- (ii) Pendapatan dividen diiktiraf pada satu masa apabila hak Dana-dana untuk menerima pembayaran ditetapkan; dan
- (iii) Penerimaan daripada pelupusan pelaburan ditolak daripada kos purata berwajaran pelaburan tersebut. Laba atau rugi yang terhasil diambil kira dalam penyata pendapatan dan perbelanjaan.

(c) Yuran Wakalah

Yuran wakalah dikenakan berdasarkan kepada NAV Dana-dana, pada kadar berikut:

Dana Pendapatan Prima Takaful	1.00% setahun
Dana Ekuiti Prima Takaful	1.50% setahun
Dana Syariah Seimbang	1.20% setahun
Dana Syariah Indeks Ekuiti Global	1.00% setahun

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

(d) Cukai Pendapatan

Cukai pendapatan ke atas lebihan pendapatan ke atas perbelanjaan atau lebihan perbelanjaan ke atas pendapatan untuk sesuatu tahun kewangan terdiri daripada cukai semasa dan cukai tertunda. Cukai semasa ialah jumlah cukai pendapatan yang dijangka akan dibayar ke atas pendapatan boleh cukai pada tahun kewangan tersebut dan dikira pada kadar cukai yang digubal pada tarikh pelaporan.

Cukai tertunda diperuntukkan menggunakan kaedah liabiliti, untuk perbezaan sementara pada tarikh penyata aset dan liabiliti di antara asas cukai aset dan liabiliti dan amaun dibawa dalam penyata kewangan pada tarikh pelaporan. Secara dasarnya, liabiliti cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh dicukai dan aset cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan ke satu tahap di mana kemungkinan untung boleh dicukai, boleh ditolak dengan perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan.

Cukai tertunda diiktiraf di dalam penyata pendapatan dan perbelanjaan, kecuali apabila ia timbul daripada transaksi secara langsung di dalam modal pemegang unit, yang mana dalam hal ini, cukai tertunda ini juga diiktiraf di dalam modal pemegang unit.

Amaun dibawa untuk aset cukai tertunda disemak pada setiap tarikh pelaporan dan dikurangkan ke tahap yang tidak berkemungkinan lagi bahawa keuntungan boleh cukai yang mencukupi akan tersedia untuk membolehkan semua atau sebahagian daripada aset cukai tertunda digunakan. Aset cukai tertunda yang tidak diiktiraf dinilai semula pada setiap tarikh pelaporan dan diiktiraf setakat yang berkemungkinan besar bahawa keuntungan boleh cukai masa hadapan akan membolehkan aset cukai tertunda digunakan.

Aset dan liabiliti cukai tertunda diukur pada kadar cukai yang dijangka digunakan pada tahun apabila aset direalisasikan atau liabiliti diselesaikan, berdasarkan kadar cukai dan undang-undang cukai yang telah digubal atau digubal secara substantif pada tarikh pelaporan.

Aset cukai tertunda dan liabiliti cukai tertunda diimbangi, jika wujud hak yang boleh dikuatkuasakan secara sah untuk menolak aset cukai semasa terhadap liabiliti cukai semasa dan cukai tertunda berkaitan dengan entiti bercukai yang sama dan pihak berkuasa percukaian yang sama.

(e) Mata Wang Asing

Urusniaga dalam mata wang asing direkodkan pada mulanya dalam RM pada kadar pertukaran yang berkuatkuasa pada tarikh urusniaga. Pada tarikh pelaporan, mata wang asing yang bersifat monetari telah diterjemahkan kepada RM pada kadar pertukaran yang berkuatkuasa pada tarikh tersebut. Segala perbezaan kadar pertukaran diiktiraf dalam penyata pendapatan dan perbelanjaan.

(f) Modal Pemegang Unit

Modal pemegang unit bagi Dana-dana membentangkan instrumen ekuiti di dalam penyata aset dan liabiliti.

Amaun diterima bagi terbitan unit-unit yang mewakili sumbangan dibayar oleh peserta/pemegang unit, sebagai bayaran bagi kontrak baru atau ke atas bayaran berturutan untuk meningkat jumlah kontrak.

Terbitan/pembatalan unit-unit diiktiraf pada tarikh penilaian seterusnya, selepas permintaan membeli/menjual unit diterima daripada peserta/pemegang unit.

3. KOMISEN RINGAN

Pengurus ini dihadkan oleh peraturan-peraturan daripada menerima apa-apa bahagian daripada komisen dari mana-mana broker saham/peniaga. Oleh itu, apa-apa komisen yang diterima daripada broker saham/peniaga hendaklah ditujukan terus-menerus kepada Dana-dana. Walau bagaimanapun, komisen ringan yang diterima dalam bentuk barangan dan juga perkhidmatan yang boleh memberi faedah kepada pemegang unit adalah seperti bahan-bahan penyelidikan dan perisian komputer yang berkaitan dengan pengurusan pelaburan Dana-dana tersebut dikekalkan oleh Pengurus.

Sepanjang tahun kewangan, Pengurus telah menerima maklumat pasaran, bahan-bahan penyelidikan kewangan dan perisian komputer seperti Bloomberg melalui komisen ringan yang berkaitan dengan pengurusan pelaburan Dana-dana. Komisen ringan yang diterima ini kemudiannya akan disimpan oleh Pengurus.

Nota-nota kepada Maklumat Kewangan

4. PELABURAN

(i) Dana Pendapatan Prima Takaful

	31.12.2021 RM	31.12.2020 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(i)(a))	90,082,290	63,024,271
AC (Nota 4(i)(b))	5,649,888	8,417,176
	95,732,178	71,441,447

(a) FVTPL

Dipegang untuk Dagangan

Terbitan Pelaburan Kerajaan

Kos	-	23,518,090
Laba modal belum terealisasi	-	442,705
Nilai saksama	-	23,960,795

Sekuriti Hutang

Tak disebut di Malaysia

Bon jaminan kerajaan:

Kos	7,605,700	4,419,750
Laba modal belum terealisasi, bersih	45,390	601,150
Nilai saksama	7,651,090	5,020,900

Bon korporat:

Kos	82,168,158	31,683,158
Laba modal belum terealisasi, bersih	263,042	2,359,418
Nilai saksama	82,431,200	34,042,576

Jumlah sekuriti hutang	90,082,290	39,063,476
Jumlah	90,082,290	63,024,271

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Pendapatan Prima Takaful (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2021 adalah seperti berikut:

	31.12.2021			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Hutang				
Tak disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	3,000,000	3,227,700	3,240,240	3.11%
Prasarana Malaysia Berhad	5,000,000	4,378,000	4,410,850	4.23%
		7,605,700	7,651,090	
Bon korporat:				
Bank Pembangunan Malaysia Berhad	5,000,000	5,000,000	4,969,650	4.77%
Cellco Capital Berhad	3,000,000	3,000,000	3,000,420	2.88%
Danum Capital Berhad	5,000,000	4,634,000	4,606,900	4.42%
DRB-Hicom Berhad	2,500,000	2,500,000	2,474,375	2.37%
Edra Energy Sdn Bhd	2,500,000	2,578,188	2,947,203	2.83%
Edra Solar Sdn Bhd	3,000,000	3,000,000	2,994,930	2.87%
Farm Fresh Berhad	5,000,000	5,000,000	4,925,800	4.73%
Gamuda Berhad	1,300,000	1,301,950	1,329,887	1.28%
Infracap Resources Sdn Bhd	5,000,000	5,000,000	5,167,100	4.96%
Jimah East Power Sdn Bhd	1,200,000	1,348,320	1,338,816	1.28%
Konsortium Lebuhraya Utara-Timur (KL) Sdn Bhd	1,200,000	1,242,120	1,203,996	1.16%
Lebuhraya Duke Fasa 3 Sdn Bhd	2,500,000	2,756,740	2,675,513	2.57%
Malaysia Airport Holdings Berhad	5,000,000	5,000,000	4,983,450	4.78%
Penang Port Sdn Bhd	2,500,000	2,500,000	2,548,325	2.44%
Pengerang LNG (Two) Sdn Bhd	3,000,000	3,000,000	2,709,540	2.60%
Pengurusan Air SPV Berhad	5,000,000	5,009,000	4,967,750	4.77%
Petroleum Sarawak Exploration & Production Sdn Bhd	5,000,000	5,000,000	4,974,700	4.77%
Quantum Solar Park (Semenanjung) Sdn Bhd	5,000,000	5,378,000	5,347,300	5.13%
SAJ Capital Sdn Bhd	1,200,000	1,200,000	1,270,308	1.22%
Sarawak Energy Berhad	2,100,000	2,100,000	2,264,136	2.17%
Sime Darby Plantation Sdn Bhd	1,000,000	1,000,000	1,069,260	1.03%
Sinar Kamiri Sdn Bhd	1,200,000	1,203,840	1,263,180	1.21%
Tenaga Nasional Berhad	6,200,000	6,609,000	6,576,336	6.31%
UMW Holdings Berhad	1,000,000	1,000,000	1,098,680	1.05%
West Coast Expressway Sdn Bhd	3,000,000	3,255,000	3,185,670	3.06%
YTL Power International Berhad	2,500,000	2,552,000	2,537,975	2.44%
		82,168,158	82,431,200	
Jumlah sekuriti hutang		89,773,858	90,082,290	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Pendapatan Prima Takaful (samb.)

	31.12.2021 RM	31.12.2020 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	5,649,888	8,417,176
Amaun dibawa yang dibentangkan bagi AC di atas anggaran nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.		
Pelaburan berikut matang selepas 12 bulan:		
FVTPL	90,082,290	63,024,271

(ii) Dana Ekuiti Prima Takaful

	31.12.2021 RM	31.12.2020 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(ii)(a))	78,137,136	85,041,875
AC (Nota 4(ii)(b))	3,838,641	444,743
	81,975,777	85,486,618

(a) FVTPL Dipegang untuk Dagangan

Sekuriti Ekuiti

Disebut di Malaysia

Saham-saham:

Kos

Laba modal belum terealisasi, bersih

Nilai saksama

77,536,778	79,799,757
600,358	4,754,918
78,137,136	84,554,675

Pelaburan Lain

Disebut di Malaysia

Dana amanah hartanah:

Kos

Laba modal belum terealisasi

Nilai saksama

Jumlah

-	429,426
-	57,774
-	487,200
78,137,136	85,041,875

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Prima Takaful (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2021 adalah seperti berikut:

	31.12.2021			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Saham-saham:				
Pembinaan				
Econpile Holdings Berhad	2,305,000	1,183,440	749,125	0.90%
Ekovest Berhad	1,708,900	841,046	709,194	0.85%
Gadang Holdings Berhad	2,380,000	1,055,169	856,800	1.03%
Gamuda Berhad	270,000	883,034	783,000	0.94%
IJM Corporation Berhad	240,000	445,076	364,800	0.44%
JAKS Resources Berhad	8,000,100	3,806,163	3,120,039	3.75%
Kimlun Corporation Berhad	2,009,800	1,778,379	1,627,938	1.96%
MGB Berhad	3,714,500	3,430,729	2,693,012	3.24%
Mitrajaya Holdings Berhad	2,680,500	915,997	656,722	0.79%
Muhibbah Engineering (M) Berhad	1,533,200	1,664,056	1,257,224	1.51%
WCT Holdings Berhad	2,525,000	1,326,624	1,287,750	1.55%
Produk Pengguna dan Perkhidmatan				
Guan Chong Berhad	207,800	655,543	581,840	0.70%
Only World Group Holdings Berhad	840,000	460,362	407,400	0.49%
Innature Berhad	1,785,900	1,020,793	1,205,483	1.45%
Padini Holdings Berhad	457,100	1,239,014	1,279,880	1.54%
Tenaga				
Dayang Enterprise Holdings Berhad	1,058,000	1,578,066	851,690	1.02%
Dialog Group Berhad	400,000	1,151,838	1,048,000	1.26%
Hibiscus Petroleum Bhd	2,900,000	2,032,710	2,363,500	2.84%
Perdana Petroleum Berhad	3,660,000	648,096	420,900	0.51%
Uzma Berhad	1,260,000	759,182	560,700	0.67%
Penjagaan Kesihatan				
Hartalega Holdings Berhad	28,700	330,710	164,451	0.20%
IHH Healthcare Berhad	651,000	4,208,256	4,778,340	5.74%
Kossan Rubber Industries Berhad	24,600	111,515	47,232	0.06%
Supermax Corporation Berhad	31,663	155,150	46,545	0.06%
Top Glove Corporation Berhad	101,300	619,829	262,367	0.32%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Prima Takaful (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2021 adalah seperti berikut (samb.):

	31.12.2021			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Produk Perindustrian dan Perkhidmatan				
Aurelius Technologies Bhd	1,166,700	1,696,583	2,753,412	3.31%
ATA IMS Berhad	1,176,500	555,744	717,665	0.86%
Cypark Resources Berhad	800,000	723,816	728,000	0.87%
Hextar Global Berhad	1,676,000	726,450	2,648,080	3.18%
HSS Engineers Berhad	3,300,000	1,929,144	1,452,000	1.75%
Malayan Cement Berhad	1,449,200	3,836,060	3,695,460	4.44%
P.I.E. Industrial Berhad	114,100	432,941	433,580	0.52%
Pantech Group Holdings Berhad	731,000	390,429	420,325	0.51%
Petronas Chemicals Group Berhad	418,500	3,446,499	3,733,020	4.49%
Press Metal Aluminium Holdings Berhad	558,900	2,860,829	3,230,442	3.88%
Scientex Berhad	50,000	208,137	239,500	0.29%
SKP Resources Berhad	162,600	303,724	282,924	0.34%
UEM Edgenta Berhad	675,800	1,232,040	1,094,796	1.32%
V.S Industry Berhad	150,000	218,851	205,500	0.25%
Perladangan				
Kuala Lumpur Kepong Berhad	42,100	973,841	916,938	1.10%
Sarawak Oil Palms Berhad	420,000	1,751,281	1,465,800	1.76%
Sime Darby Plantation Berhad	218,643	1,129,801	822,098	0.99%
Hartanah				
ECO World Development Group Berhad	2,486,300	1,254,423	2,100,923	2.53%
KSL Holdings Berhad	1,471,400	1,018,842	971,124	1.17%
Lagenda Properties Berhad	432,700	562,049	579,818	0.70%
LBS Bina Group Berhad	3,957,500	1,833,000	2,038,112	2.45%
NCT Alliance Berhad	3,445,000	1,385,303	1,774,175	2.13%
Sime Darby Property Berhad	1,500,000	896,600	892,500	1.07%
S P Setia Berhad	1,800,000	1,831,245	2,322,000	2.79%
Teknologi				
CTOS Digital Bhd	1,356,700	1,976,807	2,455,627	2.95%
Dagang Nexchange Berhad	1,430,000	1,202,364	1,086,800	1.31%
Inari Amertron Berhad	332,000	1,039,646	1,328,000	1.60%
MI Technovation Berhad	122,000	478,322	412,360	0.50%
My E.G. Services Berhad	2,240,000	2,293,725	2,396,800	2.88%
Telekomunikasi dan Media				
Axiata Group Berhad	280,000	1,004,191	1,164,800	1.40%
OCK Group Berhad	1,752,000	911,526	805,920	0.97%
Telekom Malaysia Berhad	210,000	1,227,539	1,155,000	1.39%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Prima Takaful (samb.)

(a) FVTPL Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2021 adalah seperti berikut (samb.):

	31.12.2021			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Pengangkutan dan Logistik				
MISC Berhad	143,100	978,733	1,008,855	1.21%
Utiliti				
Mega First Corporation Berhad	32,100	93,729	112,350	0.14%
Tenaga Nasional Berhad	275,000	2,831,787	2,568,500	3.09%
		77,536,778	78,137,136	
Jumlah sekuriti ekuiti		77,536,778	78,137,136	

	31.12.2021 RM	31.12.2020 RM
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(b) AC

Deposit dengan institusi kewangan
Deposit tetap dan panggilan dengan:
Bank berlesen

3,838,641 444,743

Amaun dibawa yang dibentangkan bagi AC di atas anggaran nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang

	31.12.2021 RM	31.12.2020 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(iii)(a))	57,055,177	60,999,319
AC (Nota 4(iii)(b))	4,379,807	2,867,674
	61,434,984	63,866,993
(a) FVTPL		
Dipegang untuk Dagangan		
Terbitan Pelaburan Kerajaan		
Kos	1,516,845	1,993,840
(Rugi)/Laba modal belum terealisasi	(10,155)	243,480
Nilai saksama	1,506,690	2,237,320
Sekuriti Hutang		
Tak disebut di Malaysia		
Bon jaminan kerajaan:		
Kos	2,151,800	1,782,450
Laba modal belum terealisasi, bersih	8,360	245,650
Nilai saksama	2,160,160	2,028,100
Bon korporat:		
Kos	20,715,072	19,473,072
Laba modal belum terealisasi, bersih	524,182	1,644,373
Nilai saksama	21,239,254	21,117,445
Jumlah sekuriti hutang	23,399,414	23,145,545
Sekuriti Ekuiti		
Disebut di Malaysia		
Waran-waran/saham-saham:		
Kos	32,855,546	33,223,953
(Rugi)/Laba modal belum terealisasi, bersih	(706,473)	2,311,301
Nilai saksama	32,149,073	35,535,254
Pelaburan Lain		
Disebut di Malaysia		
Dana amanah hartanah:		
Kos	-	74,083
Laba modal belum terealisasi	-	7,117
Nilai saksama	-	81,200
Jumlah	57,055,177	60,999,319

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2021 adalah seperti berikut:

	31.12.2021			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Terbitan Pelaburan Kerajaan				
Kerajaan Malaysia	1,500,000	1,516,845	1,506,690	2.42%
Sekuriti Hutang Tak disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	2,000,000	2,151,800	2,160,160	3.47%
Bon korporat:				
DRB-Hicom Berhad	2,000,000	2,000,000	1,979,500	3.18%
Edra Energy Sdn Bhd	2,000,000	2,060,792	2,350,572	3.77%
Edra Solar Sdn Bhd	2,000,000	2,000,000	1,996,620	3.20%
Gamuda Berhad	800,000	804,320	814,832	1.31%
Infracap Resources Sdn Bhd	2,000,000	2,042,000	2,008,480	3.22%
Jimah East Power Sdn Bhd	1,000,000	1,123,600	1,115,680	1.79%
Konsortium Lebuhraya Utara-Timur (KL) Sdn Bhd	1,000,000	1,035,100	1,003,330	1.61%
Lebuhraya Duke Fasa 3 Sdn Bhd	2,000,000	2,205,100	2,140,640	3.43%
SAJ Capital Sdn Bhd	800,000	800,000	846,872	1.36%
Sarawak Energy Berhad	1,500,000	1,500,000	1,617,240	2.59%
Sime Darby Plantation Berhad	300,000	300,000	320,778	0.51%
Sinar Kamiri Sdn Bhd	800,000	802,560	842,120	1.35%
Tenaga Nasional Berhad	1,000,000	1,000,000	1,073,530	1.72%
UMW Holdings Berhad	1,000,000	1,000,000	1,098,680	1.76%
YTL Power International Berhad	2,000,000	2,041,600	2,030,380	3.26%
		20,715,072	21,239,254	
Jumlah sekuriti hutang		22,866,872	23,399,414	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2021 adalah seperti berikut (samb.):

	31.12.2021			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Saham-saham:				
Pembinaan				
Econpile Holdings Berhad	950,000	478,379	308,750	0.50%
Ekovest Berhad	1,140,000	575,856	473,100	0.76%
Gadang Holdings Berhad	1,250,000	546,827	450,000	0.72%
Gamuda Berhad	115,000	376,222	333,500	0.54%
IJM Corporation Berhad	200,000	371,013	304,000	0.49%
JAKS Resources Berhad	3,705,900	1,770,161	1,445,301	2.32%
Kimlun Corporation Berhad	795,900	704,633	644,679	1.03%
MGB Berhad	1,477,600	1,165,583	1,071,260	1.72%
Mitrajaya Holdings Berhad	1,410,000	479,267	345,450	0.55%
Muhibbah Engineering (M) Berhad	827,500	875,851	678,550	1.09%
WCT Holdings Berhad	707,000	359,703	360,570	0.58%
Produk Pengguna dan Perkhidmatan				
Guan Chong Berhad	90,000	281,317	252,000	0.40%
Innature Berhad	298,100	121,496	201,218	0.32%
Only World Group Holdings Berhad	350,000	191,926	169,750	0.27%
Padini Holdings Berhad	217,000	561,649	607,600	0.97%
Tenaga				
Dayang Enterprise Holdings Berhad	459,000	675,669	369,495	0.59%
Dialog Group Berhad	205,000	591,389	537,100	0.86%
Hibiscus Petroleum Berhad	990,000	708,571	806,850	1.29%
Perdana Petroleum Berhad	1,790,000	317,952	205,850	0.33%
Uzma Berhad	570,000	342,006	253,650	0.41%
Penjagaan Kesihatan				
Hartalega Holdings Berhad	14,900	170,582	85,377	0.14%
IHH Healthcare Berhad	256,000	1,659,503	1,879,040	3.01%
Kossan Rubber Industries Berhad	12,400	55,657	23,808	0.04%
Supermax Corporation Berhad	14,503	71,008	21,319	0.03%
Top Glove Corporation Berhad	50,700	313,509	131,313	0.21%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2021 adalah seperti berikut (samb.):

	31.12.2021			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Produk Perindustrian dan Perkhidmatan				
Aurelius Tecnologies Bhd	147,300	240,940	347,628	0.56%
ATA IMS Berhad	519,700	245,545	317,017	0.51%
Cypark Resources Berhad	400,000	361,908	364,000	0.58%
Hextar Global Berhad	356,960	174,940	563,997	0.90%
HSS Engineers Berhad	1,250,000	724,369	550,000	0.88%
Malayan Cement Berhad	539,000	1,423,269	1,374,450	2.21%
P.I.E. Industrial Berhad	50,100	187,471	190,380	0.31%
Pantech Group Holdings Berhad	305,000	162,981	175,375	0.28%
Petronas Chemicals Group Berhad	176,400	1,430,647	1,573,488	2.52%
Press Metal Aluminium Holdings Berhad	214,100	1,118,088	1,237,498	1.99%
Scientex Berhad	40,000	166,596	191,600	0.31%
SKP Resources Berhad	73,800	137,922	128,412	0.21%
UEM Edgenta Berhad	286,300	521,670	463,806	0.74%
V.S Industry Berhad	62,000	90,504	84,940	0.14%
Perladangan				
IOI Corporation Berhad	102,100	459,891	380,833	0.61%
Kuala Lumpur Kepong Berhad	16,200	380,918	352,836	0.57%
Sarawak Oil Palms Berhad	147,800	607,523	515,822	0.83%
Sime Darby Plantation Berhad	118,784	613,791	446,628	0.72%
Hartanah				
Eco World Development Group Berhad	1,000,000	517,435	845,000	1.36%
KSL Holdings Berhad	729,300	501,759	481,338	0.77%
Lagenda Properties Berhad	185,000	240,388	247,900	0.40%
LBS Bina Group Berhad	1,565,000	724,422	805,975	1.29%
NCT Alliance Berhad	1,208,000	485,761	622,120	1.00%
Sime Darby Property Berhad	640,000	382,664	380,800	0.61%
S P Setia Berhad	700,000	709,780	903,000	1.45%
Teknologi				
CTOS Digital Bhd	578,500	843,208	1,047,085	1.68%
Dagang Nexchange Berhad	550,000	465,815	418,000	0.67%
Inari Amertron Berhad	134,000	409,684	536,000	0.86%
Mi Technovation Berhad	93,000	364,622	314,340	0.50%
My E.G. Services Berhad	900,000	933,599	963,000	1.55%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang (samb.)

(a) FVTPL Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2021 adalah seperti berikut (samb.):

	31.12.2021			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Telekomunikasi dan Media				
Axiata Group Berhad	122,000	442,113	507,520	0.81%
OCK Group Berhad	918,000	484,235	422,280	0.68%
Telekom Malaysia Berhad	78,000	420,264	429,000	0.69%
Time dotCom Berhad	53,400	243,243	245,640	0.39%
Pengangkutan dan Logistik				
MISC Berhad	54,700	374,047	385,635	0.62%
Westports Holdings Berhad	40,000	169,262	162,000	0.26%
Utiliti				
Tenaga Nasional Berhad	130,000	1,328,543	1,214,200	1.95%
		32,855,546	32,149,073	
Jumlah sekuriti ekuiti		32,855,546	32,149,073	

	31.12.2021 RM	31.12.2020 RM
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(b) AC

Deposit dengan institusi kewangan
Deposit tetap dan panggilan dengan:
Bank berlesen

4,379,807 2,867,674

Amaun dibawa yang dibentangkan bagi AC di atas anggaran nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Pelaburan berikut matang selepas 12 bulan:

FVTPL 22,584,582 25,382,865

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iv) Dana Syariah Indeks Ekuiti Global

	31.12.2021 RM
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(a) AC

Depositi dengan institusi kewangan

Depositi tetap dan panggilan dengan:

Bank berlesen

4,897,803

Amaun dibawa yang dibentangkan bagi AC di atas anggaran nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

5. ASET LUAR NEGARA

	31.12.2021 RM
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(i) Dana Syariah Indeks Ekuiti Global

(a) FVTPL

Disebut di luar Malaysia

Amanah Saham:

Kos

6,110,165

Laba modal belum terealisasi

172,982

Rugi tukaran asing belum terealisasi

(64,867)

Nilai saksama

6,218,280

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2021 adalah seperti berikut:

	31.12.2021			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Disebut di luar Malaysia				
HSBC Islamic Global Equity Index Fund	64,542	6,110,165	6,218,280	55.09%

Nota-nota kepada Maklumat Kewangan

6. LIABILITI/(ASET) CUKAI TERTUNDA

- (a) Liabiliti/(aset) cukai tertunda yang dibentangkan oleh Dana-dana adalah berkenaan dengan perbezaan masa pelarasan nilai saksama ke atas pelaburan.

	31.12.2021 Pelarasan nilai saksama RM	31.12.2020 Pelarasan nilai saksama RM
(i) Dana Pendapatan Prima Takaful		
Pada 1 Januari	272,262	180,844
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(247,587)	91,418
Pada 31 Disember	24,675	272,262
(ii) Dana Ekuiti Prima Takaful		
Pada 1 Januari	385,015	160,575
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(336,987)	224,440
Pada 31 Disember	48,028	385,015
(iii) Dana Syariah Seimbang		
Pada 1 Januari	356,154	186,261
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(370,881)	169,893
Pada 31 Disember	(14,727)	356,154

- (b) Aset dan liabiliti cukai tertunda bagi Dana ini diimbangi apabila terdapat hak yang boleh dikuatkuasakan secara sah untuk menolak aset cukai semasa terhadap liabiliti cukai semasa dan apabila cukai pendapatan tertunda berkaitan dengan fiskal yang sama. Liabiliti cukai tertunda bersih yang ditunjukkan dalam penyata kedudukan kewangan telah ditentukan selepas mengimbangi sewajarnya seperti berikut:

	31.12.2021 RM
(i) Dana Syariah Indeks Ekuiti Global	
Aset cukai tertunda	(5,190)
Liabiliti cukai tertunda	13,839
	8,649

Komponen dan pergerakan liabiliti cukai tertunda bagi Dana ini dalam tempoh kewangan semasa sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terrealisasi RM	Jumlah RM
31.12.2021			
Pada tarikh perancangan	-	-	-
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	13,839	(5,190)	8,649
Pada akhir tempoh kewangan	13,839	(5,190)	8,649

Nota-nota kepada Maklumat Kewangan

7. AKAUN PEMEGANG UNIT

(i) Dana Pendapatan Prima Takaful

	← 31.12.2021 →		← 31.12.2020 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun	28,046,098	53,992,936	20,994,982	38,053,708
Jumlah dibayar bagi pembatalan sepanjang tahun	(5,672,876)	(22,023,150)	(3,480,140)	(13,123,100)
	22,373,222	31,969,786	17,514,842	24,930,608
Akaun pemegang unit dihantar ke depan	50,235,293	72,863,877	32,720,451	44,669,826
Lebihan (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan selepas cukai	-	(607,465)	-	3,263,443
	72,608,515	104,226,198	50,235,293	72,863,877
NAV seunit		1.435		1.450

(ii) Dana Ekuiti Prima Takaful

	← 31.12.2021 →		← 31.12.2020 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun	15,935,696	28,685,164	14,292,817	22,017,645
Jumlah dibayar bagi pembatalan sepanjang tahun	(14,145,652)	(26,296,449)	(15,327,944)	(23,634,314)
	1,790,044	2,388,715	(1,035,127)	(1,616,669)
Akaun pemegang unit dihantar ke depan	80,485,772	86,797,226	81,520,899	88,911,155
Lebihan perbelanjaan ke atas pendapatan selepas cukai	-	(5,984,828)	-	(497,260)
	82,275,816	83,201,113	80,485,772	86,797,226
NAV seunit		1.011		1.078

Nota-nota kepada Maklumat Kewangan

7. AKAUN PEMEGANG UNIT (SAMB.)

(iii) Dana Syariah Seimbang

	← 31.12.2021 →		← 31.12.2020 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun	9,269,152	18,982,657	6,778,444	13,366,114
Jumlah dibayar bagi pembatalan sepanjang tahun	(6,821,708)	(15,939,388)	(8,694,923)	(15,933,942)
	2,447,444	3,043,269	(1,916,479)	(2,567,828)
Akaun pemegang unit dihantar ke depan	48,713,663	62,384,194	50,630,142	61,408,467
Lebihan (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan selepas cukai	-	(3,100,257)	-	3,543,555
	51,161,107	62,327,206	48,713,663	62,384,194
NAV seunit		1.218		1.281

(iv) Dana Syariah Indeks Ekuiti Global

	← 31.12.2021 →	
	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun	11,436,340	11,352,981
Jumlah dibayar bagi pembatalan sepanjang tahun	(74,473)	(71,504)
	11,361,867	11,281,477
Lebihan pendapatan ke atas perbelanjaan selepas cukai	-	5,350
	11,361,867	11,286,827
NAV seunit		0.993

Nota-nota kepada Maklumat Kewangan

8. CUKAI

	01.01.2021 hingga 31.12.2021 RM	01.01.2020 hingga 31.12.2020 RM
(i) Dana Pendapatan Prima Takaful		
Cukai pendapatan:		
Peruntukan tahun kewangan semasa	252,082	225,487
Peruntukan lebihan cukai tahun kewangan lepas	(193,869)	(196,828)
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	(247,587)	91,418
(Kredit)/perbelanjaan cukai bagi tahun kewangan	(189,374)	120,077
(ii) Dana Ekuiti Prima Takaful		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	(233,834)	(284,584)
Peruntukan terkurang cukai tahun kewangan lepas	245,593	219,674
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	(336,987)	224,440
(Kredit)/perbelanjaan cukai bagi tahun kewangan	(325,228)	159,530
(iii) Dana Syariah Seimbang		
Cukai pendapatan:		
Peruntukan tahun kewangan semasa	73,471	159,843
Peruntukan lebihan cukai tahun kewangan lepas	(137,198)	(26,944)
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	(370,881)	169,893
(Kredit)/perbelanjaan cukai bagi tahun kewangan	(434,608)	302,792
(iv) Dana Syariah Indeks Ekuiti Global		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa		(6,884)
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)		8,649
Perbelanjaan cukai bagi tempoh kewangan		1,765

Caj cukai yang dikenakan atas Dana-dana yang berkaitan dengan pendapatan pelaburan yang diterima dan laba atas pelupusan pelaburan sepanjang tahun pada kadar cukai berkanun sebanyak 8%, berdasarkan kaedah yang ditetapkan di bawah Akta Cukai Pendapatan, 1967.

Nota-nota kepada Maklumat Kewangan

8. CUKAI (SAMB.)

Penyesuaian (kredit)/perbelanjaan cukai pendapatan terpakai ke atas lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan sebelum cukai pada kadar cukai pendapatan bagi Dana-dana, berbanding dengan (kredit)/perbelanjaan cukai pendapatan pada kadar cukai berkesan adalah, seperti berikut:

	01.01.2021 hingga 31.12.2021 RM	01.01.2020 hingga 31.12.2020 RM
(i) Dana Pendapatan Prima Takaful		
Lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan sebelum cukai	(796,839)	3,383,520
Cukai pada kadar 8%	(63,747)	270,682
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	68,242	46,223
Lebihan peruntukan cukai tahun kewangan lepas	(193,869)	(196,828)
(Kredit)/perbelanjaan cukai bagi tahun kewangan	(189,374)	120,077
(ii) Dana Ekuiti Prima Takaful		
Lebihan perbelanjaan ke atas pendapatan ke atas perbelanjaan sebelum cukai	(6,310,056)	(337,730)
Cukai pada kadar 8%	(504,805)	(27,018)
Pendapatan tidak dikenakan cukai	(167,788)	(132,715)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	101,772	99,589
Terkurang peruntukan cukai tahun kewangan lepas	245,593	219,674
(Kredit)/perbelanjaan cukai bagi tahun kewangan	(325,228)	159,530
(iii) Dana Syariah Seimbang		
Lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan sebelum cukai	(3,534,865)	3,846,347
Cukai pada kadar 8%	(282,789)	307,708
Pendapatan tidak dikenakan cukai	(71,962)	(37,132)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	57,341	59,160
Lebihan peruntukan cukai tahun kewangan lepas	(137,198)	(26,944)
(Kredit)/perbelanjaan cukai bagi tahun kewangan	(434,608)	302,792

Nota-nota kepada Maklumat Kewangan

8. CUKAI (SAMB.)

Penyesuaian (kredit)/perbelanjaan cukai pendapatan terpakai ke atas lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan sebelum cukai pada kadar cukai pendapatan bagi Dana-dana, berbanding dengan (kredit)/perbelanjaan cukai pendapatan pada kadar cukai berkesan adalah, seperti berikut (samb.):

	21.10.2021 hingga 31.12.2021 RM
(iv) Dana Syariah Indeks Ekuiti Global	
Lebihan pendapatan ke atas perbelanjaan sebelum cukai	7,115
Cukai pada kadar 8%	569
Pendapatan tidak dikenakan cukai	-
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	1,196
Perbelanjaan cukai bagi tempoh kewangan	1,765

9. PERBANDINGAN

Tiada perbandingan yang disediakan berkenaan Dana Syariah Indeks Ekuiti Global kerana ini adalah set pertama maklumat kewangan untuk Dana sejak data pelancaran pada 21 Oktober 2021.

Jadual Perbandingan Prestasi

(i) Dana Pendapatan Prima Takaful

	2021	2020	2019	2018	2017
Penerangan (%)					
Sekuriti Pendapatan Tetap					
Pembinaan	9.28	3.65	5.88	8.68	16.83
Perkhidmatan Kewangan	-	-	-	4.15	-
Kerajaan	-	32.88	11.59	13.85	11.11
Agensi Kerajaan	3.11	6.90	10.98	6.94	5.61
Syarikat Projek Infrastruktur	36.39	26.99	42.91	33.30	37.03
Pengangkutan dan Logistik	13.83	5.56	8.38	4.17	-
Minyak dan Gas	-	3.98	-	-	-
Hartanah	17.02	-	-	3.45	-
Telekomunikasi dan Media	-	-	-	5.20	5.56
Perdagangan/servis	6.80	6.54	10.52	7.18	8.64
Tunai & Deposit/(Lain-lain)	13.57	13.50	9.74	13.08	15.22
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	104,226,198	72,863,877	44,669,826	28,957,631	17,992,424
Jumlah Bilangan Unit	72,608,515	50,235,293	32,720,451	23,568,349	15,384,045
NAV Seunit (RM)	1.435	1.450	1.365	1.229	1.170
NAV tertinggi seunit semasa tahun kewangan (RM)	1.455	1.462	1.374	1.229	1.170
NAV terendah seunit semasa tahun kewangan (RM)	1.384	1.335	1.229	1.170	1.122
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(1.03)	6.23	11.07	5.04	4.28
Purata pulangan tahunan (%)					
1-Tahun	(1.03)	6.23	11.07	5.04	4.28
3-Tahun	5.30	7.41	6.75	5.89	5.06
5-Tahun	5.04	6.98	6.23	-	-
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	1.85	2.18	3.18	3.35	3.11
3-Tahun	2.40	2.90	3.21	3.25	3.26
5-Tahun	2.73	3.02	3.26	-	-

Jadual Perbandingan Prestasi

(ii) Dana Ekuiti Prima Takaful

	2021	2020	2019	2018	2017
Penerangan (%)					
Ekuiti					
Pembinaan	16.96	7.44	9.18	2.26	9.95
Produk Pengguna dan Perkhidmatan	4.18	13.33	8.03	20.27	4.04
Tenaga	6.30	5.40	9.33	8.94	-
Perkhidmatan Kewangan	-	0.57	0.40	1.60	-
Penjagaan Kesihatan	6.37	11.95	4.00	11.54	-
Produk Perindustrian dan Perkhidmatan	26.00	20.37	20.98	9.19	12.51
Perladangan	3.85	7.69	7.65	8.64	3.17
Hartanah	10.70	2.62	10.93	1.56	7.07
Amanah Pelaburan Hartanah	-	0.56	-	-	-
Teknologi	11.36	6.02	10.50	-	2.28
Telekomunikasi dan Media	3.76	9.54	5.40	6.81	-
Perdagangan/servis	-	-	-	-	38.73
Pengangkutan dan Logistik	1.21	2.20	3.30	-	-
Utiliti	3.22	9.26	6.73	10.62	-
Waran-waran	-	1.03	0.24	-	0.02
Tunai & Deposit/(Lain-lain)	6.09	2.02	3.33	18.57	22.23
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	83,201,113	86,797,226	88,911,155	84,609,716	53,757,370
Jumlah Bilangan Unit	82,275,816	80,485,772	81,520,899	80,425,325	43,819,024
NAV Seunit (RM)	1.011	1.078	1.091	1.052	1.227
NAV tertinggi seunit semasa tahun kewangan (RM)	1.112	1.144	1.124	1.270	1.227
NAV terendah seunit semasa tahun kewangan (RM)	0.957	0.771	1.027	1.027	1.088
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(6.22)	(1.19)	3.71	(14.26)	12.26
Purata pulangan tahunan (%)					
1-Tahun	(6.22)	(1.19)	3.71	(14.26)	12.26
3-Tahun	(1.32)	(4.22)	(0.06)	(1.15)	6.18
5-Tahun	(1.55)	(0.20)	1.26	-	-
Purata prestasi Indeks					
Penanda Aras (%)					
1-Tahun	(6.81)	10.14	3.85	(13.52)	10.72
3-Tahun	2.15	(0.36)	(0.18)	(3.50)	2.08
5-Tahun	0.41	0.55	(0.91)	-	-

Jadual Perbandingan Prestasi

(iii) Dana Syariah Seimbang

	2021	2020	2019	2018	2017
Penerangan (%)					
Ekuiti					
Pembinaan	10.29	5.04	4.66	1.39	6.33
Produk Pengguna dan Perkhidmatan	1.97	6.87	3.97	11.63	1.35
Tenaga	3.49	3.52	5.18	4.26	-
Perkhidmatan Kewangan	-	0.54	0.14	0.71	-
Penjagaan Kesihatan	3.43	7.15	2.16	6.23	-
Produk Perindustrian dan Perkhidmatan	12.13	10.03	9.68	5.07	7.44
Perladangan	2.72	4.56	3.93	2.66	1.31
Hartanah	5.88	2.06	1.49	0.92	4.22
Amanah Pelaburan Hartanah	-	0.13	-	-	-
Teknologi	6.26	4.00	4.83	-	1.38
Telekomunikasi dan Media	2.57	5.18	2.40	4.01	-
Perdagangan/servis	-	-	-	-	21.58
Pengangkutan dan Logistik	0.88	1.36	2.18	-	-
Utiliti	1.95	6.10	3.82	3.96	-
Waran-waran	-	0.57	0.14	0.01	0.02
Sekuriti Pendapatan Tetap					
Pembinaan	7.70	3.08	3.09	3.62	4.55
Perkhidmatan Kewangan	-	-	-	2.00	-
Kerajaan	2.42	3.59	7.04	6.01	8.14
Agensi Kerajaan	3.47	3.25	6.84	3.01	1.52
Syarikat Projek Infrastruktur	17.70	23.75	23.57	14.32	8.06
Pengangkutan dan Logistik	-	1.42	5.41	1.61	-
Hartanah	3.22	-	-	2.00	-
Telekomunikasi dan Media	-	-	-	2.01	1.50
Perdagangan/servis	5.46	5.58	5.59	2.69	0.95
Tunai & Deposit/(Lain-lain)	8.46	2.22	3.88	21.88	31.65
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	62,327,206	62,384,194	61,408,467	50,054,408	33,235,827
Jumlah Bilangan Unit	51,161,107	48,713,663	50,630,142	43,859,227	27,390,096
NAV Seunit (RM)	1.218	1.281	1.213	1.141	1.213
NAV tertinggi seunit semasa tahun kewangan (RM)	1.297	1.318	1.225	1.240	1.213
NAV terendah seunit semasa tahun kewangan (RM)	1.182	1.091	1.130	1.126	1.087
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(4.92)	5.61	6.31	(5.94)	11.49
Purata pulangan tahunan (%)					
1-Tahun	(4.92)	5.61	6.31	(5.94)	11.49
3-Tahun	2.20	1.83	3.69	2.65	6.93
5-Tahun	2.28	3.96	4.10	-	-
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	(1.57)	5.81	3.48	(3.56)	6.12
3-Tahun	2.53	1.83	1.93	0.59	2.86
5-Tahun	1.98	2.19	1.67	-	-

Jadual Perbandingan Prestasi

(iv) Dana Syariah Indeks Ekuiti Global

	2021
Penerangan (%)	
Aset Luar Negara	
Amanah Saham	55.09
Tunai & Deposit/(Lain-lain)	44.91
Jumlah	100.00
Jumlah NAV (RM)	11,286,827
Jumlah Bilangan Unit	11,361,867
NAV Seunit (RM)	0.993
NAV tertinggi seunit semasa tempoh kewangan (RM)	1.000
NAV terendah seunit semasa tempoh kewangan (RM)	0.976

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