



## ANNUAL FUNDS PERFORMANCE REPORT LAPORAN TAHUNAN PRESTASI DANA-DANA

• Takaful Investment-Linked Funds

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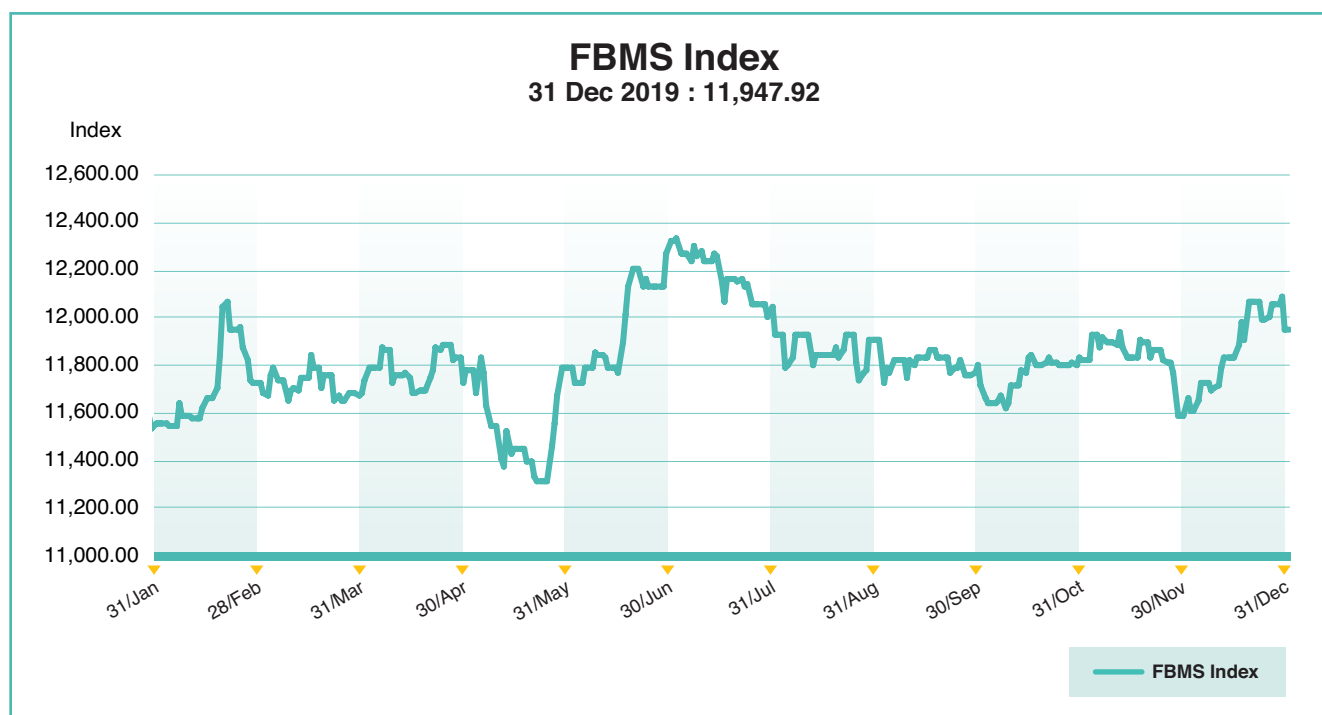
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# Market Review and Outlook

## Shariah Compliant Equity Market Review

### Well supported by Takaful funds



Source: Bloomberg

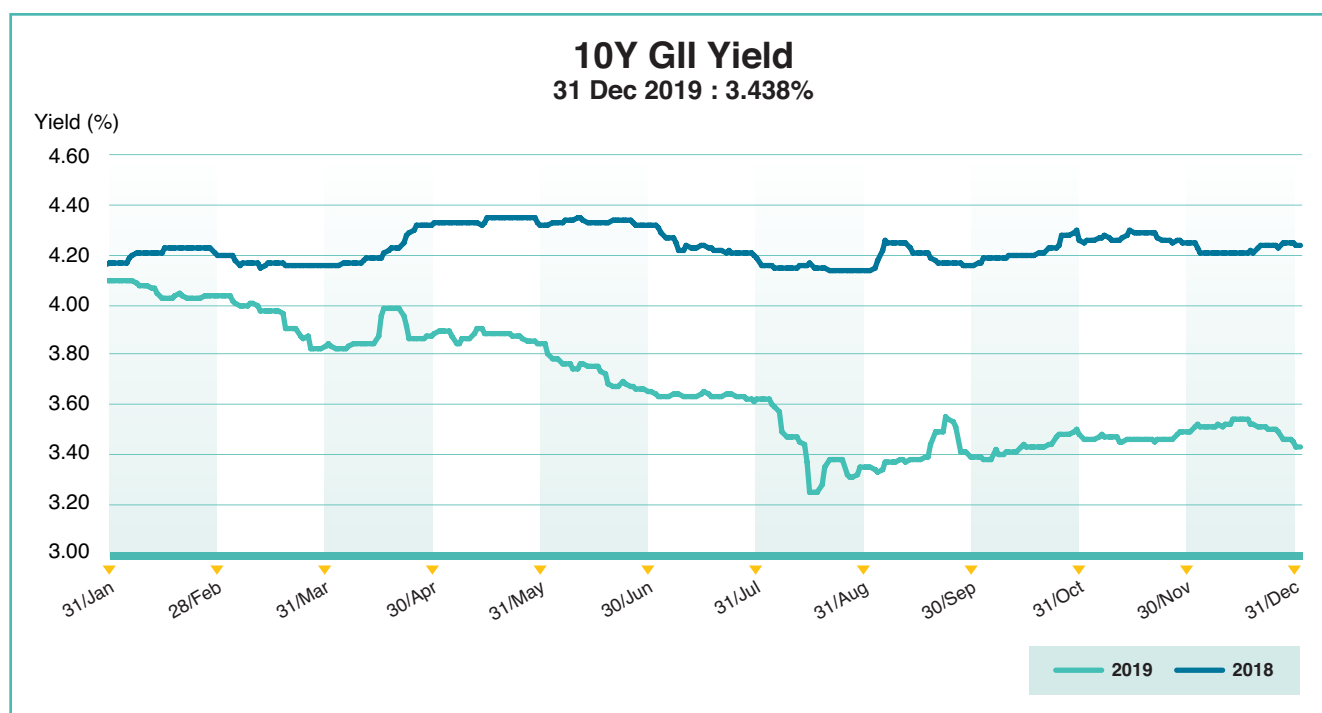
- **2019 has been a volatile year for the equity market whenever the market was not on consolidation mode.** This high volatility was a result of uncertainties coming from the trade war between the US and China. Nevertheless, the FBMS performed better compared to the FBMKLCI as it also include some mid cap stocks while performed relatively better versus the index stocks.
- **Locals increased overseas' investment weightage, while foreigners continued selling down Malaysia.** Given the obvious outperformances of the global markets versus Malaysia, this had attracted our local funds to increase their exposure in overseas' markets. As a result, we saw minimal interest in our local big cap stocks and hence minimal window dressing activities too. Foreigners on the other hand continued to be net sellers most of the trading days in 2019, but luckily FBMS has minimal banks which are foreign favourites.
- **Locals continued to focus on high dividend yield and small mid cap stocks.** This is in line with the lower bond yields where investors used the equity market as their alternative investment vehicle.

# Market Review and Outlook

## Shariah Compliant Fixed Income Market Review

### Growth uncertainties and rate cuts drive bond rally

#### The 10y GII yield trend



Source: Bloomberg

- **Global bond yields rallied in 2019** as investors flock to safe haven investments amid fears of global recession alongside intensified US-China trade war.
- **Major central banks adopted monetary easing measures** such as cutting key policy rates and lowering banks' statutory reserve requirements (SRR) in efforts to drive economic activities.
- **The Federal Reserve cut its key policy rate 3 times** (of 25bps each) in 2019 to 1.50%-1.75% while the European Central Bank cut its deposit rate to -0.5% in September and revived its monthly bond purchase of EUR20bn beginning Nov-19 in order to hit its inflation target of 2%.
- **As a result, yields declined to multi-year lows** while the size of negative-yielding bonds ballooned to a peak of USD17trillion on August 29th before twiddling down to around USD11trillion in Jan-20.
- **Bank Negara Malaysia (BNM) also cut the overnight policy rate (OPR) in May** by 25bps to 3% and **lowered the SRR by 50bps to 3% in mid-November** – a move that is estimated to inject ~RM7bn of liquidity into the banking system.
- **As seen above, the 10-year Malaysian Government Islamic Instrument (GII) yield saw a significant decline in yields (-80bps YoY) from 4.24% end-2018 to 3.44% as at end-2019.**
- The search for higher returns have prompted foreign investors to flock to local government bonds – reversing the huge outflows in 2018.
- **Foreign inflows into Malaysian Government Securities (MGS) and GII amounted to RM22.9bn in 2019** (2018: -RM20.9bn), of which RM17.7bn stem from MGS.

# Market Review and Outlook

## Outlook

### *Be braced for Black Swan Coronavirus outbreak as growth recovery to be delayed not derailed*

- **Coronavirus outbreak to delay global growth recovery.** It is expected that the global economy to bottom out around 1Q2020, with growth recovering thereafter. However, the pace of this recovery will be relatively slow and, perhaps it is now being delayed by the Coronavirus outbreak in China but most importantly, the recovery post Coronavirus epidemic will be spread unevenly across regions.
- On the other hand, inflation will stay low in most major economies and so monetary policy is likely to remain supportive.
- Back home, Malaysia is in a sweet spot amid global trade tensions as its trade performance fared better than Singapore, Thailand and Indonesia in 2019.
- For 2020, investors will likely focus on: 1) US-China Phase-1 trade deal that does not mark the end of trade war; 2) the end of aggressive easing monetary policy cycle; 3) green shoots of recovery in global economy; 4) potential supply shock from oil markets; and 5) the outcome of the US election which is likely to have a significant bearing on financial markets.
- Combination of those 4 factors mentioned above could lead to: 1) risk-on market sentiment; 2) marginally bear steepening sovereign bond yield curve; and 3) strengthening Asian FX vs USD. This investment thesis is further supported by historical data where the US equities and to certain extent MSCI EM Index tend to perform particularly in 1Q and second half of the US presidential election year. **However, we are now facing a Black Swan Coronavirus outbreak event which will temporarily delay the global growth recovery by 1-2 quarters but we do expect more targeted stimulus package from China specifically to quell the negative economic impact.**
- Locally, in the near term, we expect that GII yields could trend lower in 1Q2020 on the back of OPR cut noises and alongside falling yields on the safe haven US Treasuries in light of increasing geopolitical risks and virus outbreak. However, we do see risks of rising yields ahead once virus outbreak concerns ease off in 2H2020. For equities, we do see this virus outbreak as an opportunity to bottom fish for quality and dividend stocks given that FBMKLCI forward dividend yield has reached 40bps above the 10y GII yield at the point of writing.

# 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:     | Etiqa Life Insurance Berhad |
| Subscription:                | Open-end                    |
| Strategic Mix:               |                             |
| - Local Shariah Fixed Income | 100%                        |

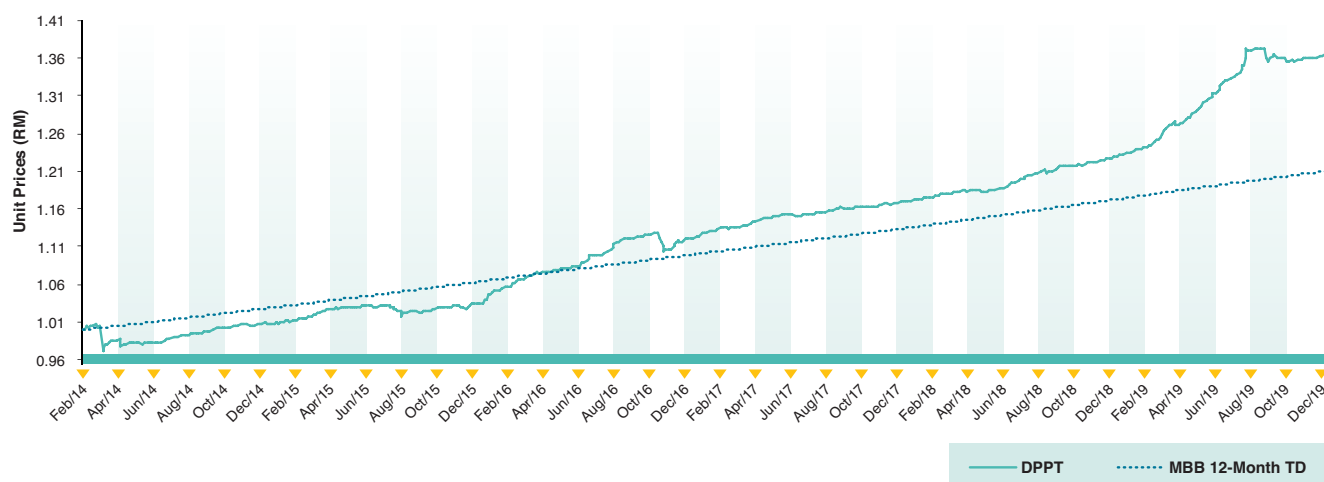
### Fund Performance (as at 31 December 2019)

| (%)       | 1-yr   | 3-yr   | Total Since Inception | Annualised Since Inception |
|-----------|--------|--------|-----------------------|----------------------------|
| Fund      | 11.07% | 21.66% | 36.50%                | 5.40%                      |
| Benchmark | 3.18%  | 9.95%  | 20.63%                | 3.22%                      |
| Variance  | 7.89%  | 11.71% | 15.87%                | 2.18%                      |

### Price Performance (as at 31 December)

| (RM)         | 2019  | 2018  | 2017  | 2016  | 2015  |
|--------------|-------|-------|-------|-------|-------|
| NAV Per Unit | 1.365 | 1.229 | 1.170 | 1.128 | 1.035 |
| chg (%)      | 11.1  | 5.0   | 4.3   | 8.4   | 2.6   |
| 1-yr high    | 1.374 | 1.229 | 1.170 | 1.128 | 1.035 |
| 1-yr low     | 1.229 | 1.170 | 1.122 | 1.035 | 1.007 |

### Unit Price Performance



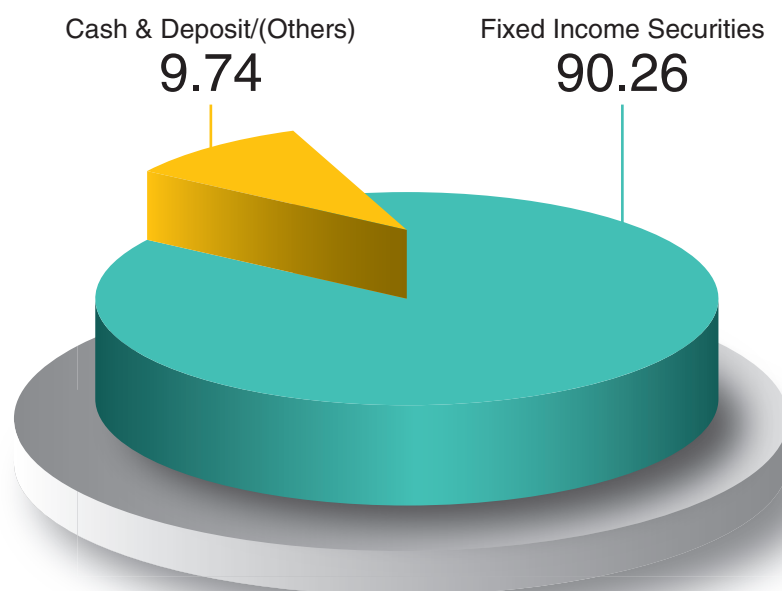
# Takaful Funds

## Dana Pendapatan Prima Takaful

Asset Allocation (in RM as at 31 December)

| Asset Type                   | 2019              | 2018              | 2017              | 2016              | 2015              |
|------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Fixed Income Securities      | 40,317,738        | 25,170,734        | 15,255,189        | 12,037,261        | 10,673,623        |
| Cash & Deposit/(Others)      | 4,352,088         | 3,786,897         | 2,737,235         | 394,078           | 566,813           |
| <b>Total Fund Size (NAV)</b> | <b>44,669,826</b> | <b>28,957,631</b> | <b>17,992,424</b> | <b>12,431,339</b> | <b>11,240,436</b> |

Asset Allocation (in % as at 31 December 2019)





# 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 Life Insurance Berhad |
| Subscription:            | Open-end                    |
| Strategic Mix:           |                             |
| - Local Shariah Equity   | 100%                        |

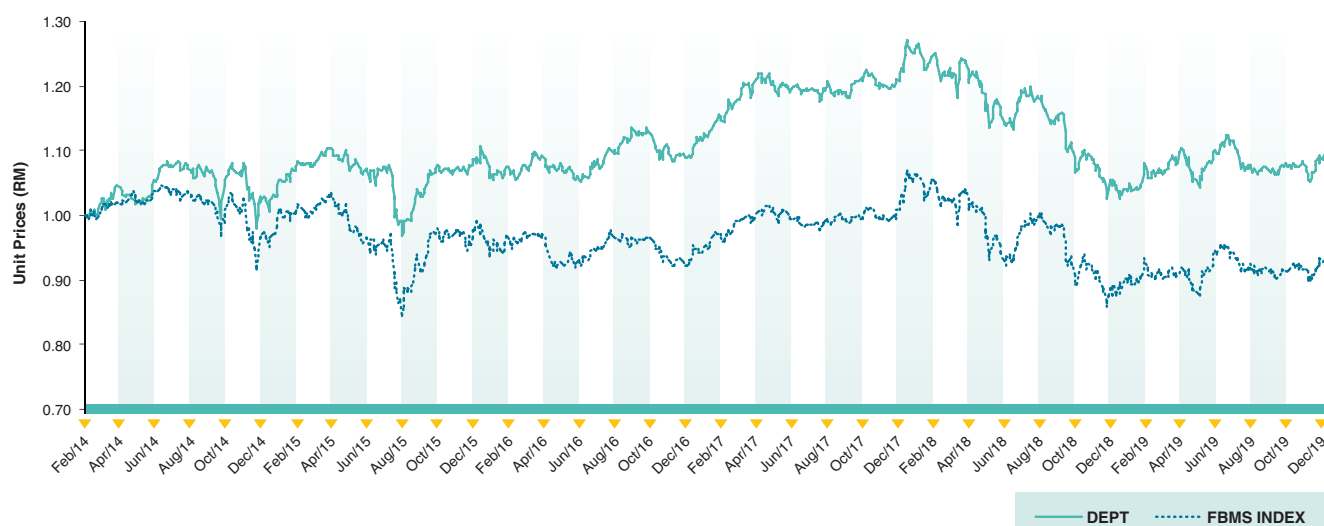
### Fund Performance (as at 31 December 2019)

| (%)       | 1-yr   | 3-yr   | Total Since Inception | Annualised Since Inception |
|-----------|--------|--------|-----------------------|----------------------------|
| Fund      | 3.71%  | -0.18% | 9.10%                 | 1.48%                      |
| Benchmark | 3.85%  | -0.55% | -7.42%                | -1.30%                     |
| Variance  | -0.14% | 0.37%  | 16.52%                | 2.78%                      |

### Price Performance (as at 31 December)

| (RM)         | 2019  | 2018  | 2017  | 2016  | 2015  |
|--------------|-------|-------|-------|-------|-------|
| NAV Per Unit | 1.091 | 1.052 | 1.227 | 1.093 | 1.089 |
| chg (%)      | 3.7   | -14.3 | 12.3  | 0.4   | 6.2   |
| 1-yr high    | 1.124 | 1.270 | 1.227 | 1.135 | 1.104 |
| 1-yr low     | 1.027 | 1.027 | 1.088 | 1.053 | 0.967 |

### Unit Price Performance



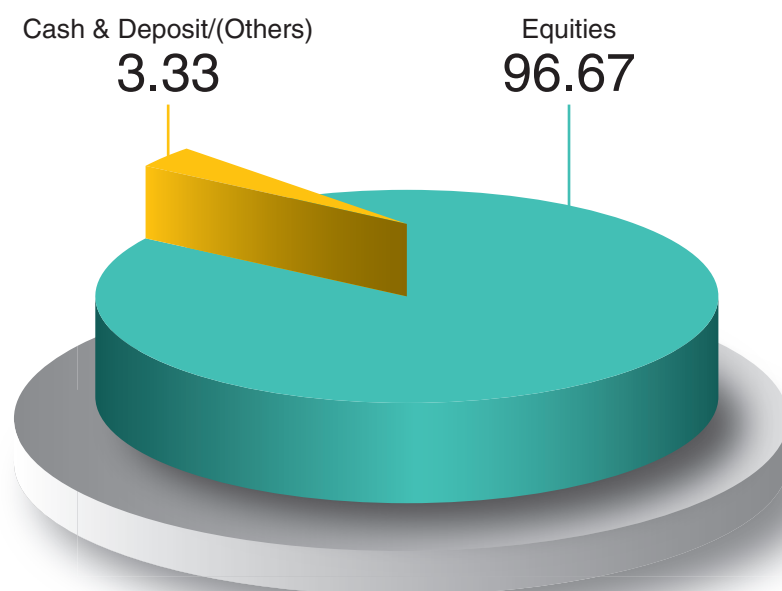
# Takaful Funds

## Dana Ekuiti Prima Takaful

Asset Allocation (in RM as at 31 December)

| Asset Type                   | 2019              | 2018              | 2017              | 2016             | 2015             |
|------------------------------|-------------------|-------------------|-------------------|------------------|------------------|
| Equities                     | 85,947,885        | 68,904,592        | 41,806,959        | 5,388,000        | 3,592,829        |
| Cash & Deposit/(Others)      | 2,963,270         | 15,705,124        | 11,950,411        | 1,299,125        | 773,368          |
| <b>Total Fund Size (NAV)</b> | <b>88,911,155</b> | <b>84,609,716</b> | <b>53,757,370</b> | <b>6,687,125</b> | <b>4,366,197</b> |

Asset Allocation (in % as at 31 December 2019)



# 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:     | Etika Life Insurance Berhad |
| Subscription:                | Open-end                    |
| Strategic Mix:               |                             |
| - Local Shariah Equity       | 55%                         |
| - Local Shariah Fixed Income | 40%                         |
| - Cash                       | 5%                          |

### Fund Performance (as at 31 December 2019)

| (%)       | 1-yr  | 3-yr   | Total Since Inception | Annualised Since Inception |
|-----------|-------|--------|-----------------------|----------------------------|
| Fund      | 6.31% | 11.49% | 21.30%                | 3.75%                      |
| Benchmark | 3.48% | 5.91%  | 8.47%                 | 1.56%                      |
| Variance  | 2.83% | 5.58%  | 12.83%                | 2.19%                      |

### Price Performance (as at 31 December)

| (RM)         | 2019  | 2018  | 2017  | 2016  | 2015  |
|--------------|-------|-------|-------|-------|-------|
| NAV Per Unit | 1.213 | 1.141 | 1.213 | 1.088 | 1.055 |
| chg (%)      | 6.3   | -5.9  | 11.5  | 3.1   | 6.4   |
| 1-yr high    | 1.225 | 1.240 | 1.213 | 1.108 | 1.075 |
| 1-yr low     | 1.13  | 1.126 | 1.087 | 1.041 | 0.979 |

### Unit Price Performance



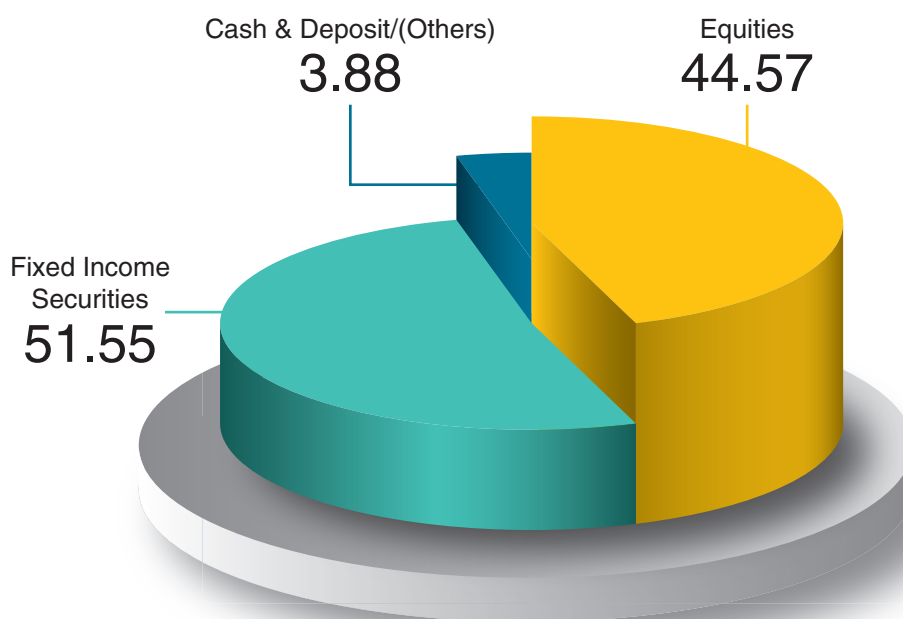
# Takaful Funds

## Dana Syariah Seimbang

Asset Allocation (in RM as at 31 December)

| Asset Type                   | 2019              | 2018              | 2017              | 2016              | 2015              |
|------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Equities                     | 27,367,693        | 20,440,109        | 14,501,153        | 4,590,477         | 4,780,889         |
| Fixed Income Securities      | 31,655,066        | 18,655,474        | 8,217,584         | 5,825,787         | 3,935,599         |
| Cash & Deposit/(Others)      | 2,385,708         | 10,958,825        | 10,517,090        | 813,139           | 1,949,304         |
| <b>Total Fund Size (NAV)</b> | <b>61,408,467</b> | <b>50,054,408</b> | <b>33,235,827</b> | <b>11,229,403</b> | <b>10,665,792</b> |

Asset Allocation (in % as at 31 December 2019)



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## **TAKAFUL INVESTMENT-LINKED FUNDS OF ETIQA FAMILY TAKAFUL BERHAD**

199301011506 (266243-D)  
(Incorporated in Malaysia)

### **STATEMENT BY THE MANAGER, REPORT OF THE SHARIAH COMMITTEE AND AUDITED FINANCIAL INFORMATION 31 DECEMBER 2019**

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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 and Dana Syariah Seimbang set out on pages 17 to 39 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  
12 February 2020

# 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 Aznan Hasan and Professor Dato' Dr Mohd Azmi 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 and Dana Syariah Seimbang ("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 2019.

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
- (d) Dana Syariah Seimbang was invested in accordance with the list of Shariah-approved fixed income 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 2019.

*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 Aznan Hasan



Professor Dato' Dr Mohd Azmi Omar

Kuala Lumpur, Malaysia  
12 February 2020

# 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 and Dana Syariah Seimbang) ("the Funds") of Etiqa Family Takaful Berhad, which comprise the statements of assets and liabilities as at 31 December 2019 and the statements of income and expenditure and statements of changes in net asset value of the Funds for the year then ended, and a summary of significant accounting policies, as set out on pages 17 to 39.

In our opinion, the accompanying financial information of the Funds for the year ended 31 December 2019 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 accounting. 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)

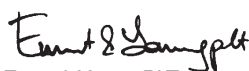
## *Auditors' Responsibilities for the Audit of the Financial Information*

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



Ahmad Hammami bin Muhyidin  
No. 03313/07/2021 J  
Chartered Accountant

Kuala Lumpur, Malaysia  
12 February 2020

# Statements of Assets and Liabilities as at 31 December 2019

|                                                           | Note | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|-----------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| <b>Assets</b>                                             |      |                                              |                                          |                                   |
| Investments                                               | 4    |                                              |                                          |                                   |
| Government Investment Issues                              |      | 5,177,028                                    | -                                        | 4,324,620                         |
| Debt securities                                           |      | 35,140,710                                   | -                                        | 27,330,446                        |
| Equity securities                                         |      | -                                            | 85,947,885                               | 27,367,693                        |
| Deposits with financial institutions                      |      | 3,786,507                                    | 2,301,960                                | 1,486,531                         |
|                                                           |      | 44,104,245                                   | 88,249,845                               | 60,509,290                        |
| Tax recoverable                                           |      | -                                            | 221,875                                  | -                                 |
| Profit/dividend receivables                               |      | 465,374                                      | 43,221                                   | 364,473                           |
| Amount due from stockbrokers                              |      | -                                            | 262,287                                  | 112,058                           |
| Amount due from family fund                               |      | 479,193                                      | 726,072                                  | 868,181                           |
| Sundry receivables                                        |      | 3,327                                        | 27,701                                   | 45,067                            |
| <b>Total Assets</b>                                       |      | <b>45,052,139</b>                            | <b>89,531,001</b>                        | <b>61,899,069</b>                 |
| <b>Liabilities</b>                                        |      |                                              |                                          |                                   |
| Tax liabilities                                           |      | 198,819                                      | -                                        | 27,229                            |
| Deferred tax liabilities                                  | 5    | 180,844                                      | 160,575                                  | 186,261                           |
| Amount due to stockbrokers                                |      | -                                            | 420,029                                  | 224,109                           |
| Sundry payables                                           |      | 2,650                                        | 39,242                                   | 53,003                            |
| <b>Total Liabilities</b>                                  |      | <b>382,313</b>                               | <b>619,846</b>                           | <b>490,602</b>                    |
| <b>Net Asset Value ("NAV")</b>                            |      | <b>44,669,826</b>                            | <b>88,911,155</b>                        | <b>61,408,467</b>                 |
| <b>Represented By:</b>                                    |      |                                              |                                          |                                   |
| Unitholders' capital                                      |      | 37,581,115                                   | 96,163,176                               | 58,469,739                        |
| Undistributed income/(accumulated losses) carried forward |      | 7,088,711                                    | (7,252,021)                              | 2,938,728                         |
| <b>Unitholders' Account</b>                               | 6    | <b>44,669,826</b>                            | <b>88,911,155</b>                        | <b>61,408,467</b>                 |
| <b>NAV Per Unit</b>                                       | 6    | <b>1.365</b>                                 | <b>1.091</b>                             | <b>1.213</b>                      |

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

# Statements of Assets and Liabilities as at 31 December 2018

|                                                           | Note | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|-----------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| <b>Assets</b>                                             |      |                                              |                                          |                                   |
| Investments                                               | 4    |                                              |                                          |                                   |
| Government Investment Issues                              |      | 4,011,400                                    | -                                        | 3,008,550                         |
| Debt securities                                           |      | 21,159,334                                   | -                                        | 15,646,924                        |
| Equity securities                                         |      | -                                            | 68,904,592                               | 20,440,109                        |
| Deposits with financial institutions                      |      | 3,003,000                                    | 11,967,000                               | 9,395,000                         |
|                                                           |      | 28,173,734                                   | 80,871,592                               | 48,490,583                        |
| Tax recoverable                                           |      | -                                            | 747,906                                  | 123,197                           |
| Deferred tax assets                                       | 5    | -                                            | 283,333                                  | 88,001                            |
| Profit/dividend receivables                               |      | 351,790                                      | 144,239                                  | 290,706                           |
| Amount due from stockbrokers                              |      | -                                            | 2,282,728                                | 696,493                           |
| Amount due from family fund                               |      | 550,211                                      | 2,389,725                                | 419,384                           |
| Sundry receivables                                        |      | 1,369                                        | -                                        | -                                 |
| Cash and bank balances                                    |      | 2,497                                        | 4,685                                    | 3,610                             |
| <b>Total Assets</b>                                       |      | 29,079,601                                   | 86,724,208                               | 50,111,974                        |
| <b>Liabilities</b>                                        |      |                                              |                                          |                                   |
| Tax liabilities                                           |      | 104,876                                      | -                                        | -                                 |
| Deferred tax liabilities                                  | 5    | 12,015                                       | -                                        | -                                 |
| Amount due to stockbrokers                                |      | -                                            | 2,068,837                                | -                                 |
| Sundry payables                                           |      | 5,079                                        | 45,655                                   | 57,566                            |
| <b>Total Liabilities</b>                                  |      | 121,970                                      | 2,114,492                                | 57,566                            |
| <b>Net Asset Value ("NAV")</b>                            |      | 28,957,631                                   | 84,609,716                               | 50,054,408                        |
| <b>Represented By:</b>                                    |      |                                              |                                          |                                   |
| Unitholders' capital                                      |      | 25,723,960                                   | 95,213,619                               | 50,584,024                        |
| Undistributed income/(accumulated losses) carried forward |      | 3,233,671                                    | (10,603,903)                             | (529,616)                         |
| <b>Unitholders' Account</b>                               | 6    | 28,957,631                                   | 84,609,716                               | 50,054,408                        |
| <b>NAV Per Unit</b>                                       | 6    | 1.229                                        | 1.052                                    | 1.141                             |

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

# Statements of Income and Expenditure for the financial year ended 31 December 2019

|                                                                  | Note | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|------------------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| Net investment income                                            |      |                                              |                                          |                                   |
| Profit income                                                    |      | 1,782,733                                    | 231,813                                  | 1,455,656                         |
| Dividend income                                                  |      | -                                            | 2,110,172                                | 686,169                           |
| Investment expenses                                              |      | (10,136)                                     | (57,871)                                 | (43,778)                          |
|                                                                  |      | 1,772,597                                    | 2,284,114                                | 2,098,047                         |
| Gain on disposal of investments                                  |      | 798,822                                      | 7,283,560                                | 2,578,670                         |
| Unrealised capital gain of investments                           |      | 2,110,364                                    | 5,548,854                                | 3,428,277                         |
| <b>Total Income</b>                                              |      | <b>4,681,783</b>                             | <b>15,116,528</b>                        | <b>8,104,994</b>                  |
| Management expenses                                              |      | 4,114                                        | 4,114                                    | 4,114                             |
| Loss on disposal of investments                                  |      | 86,180                                       | 10,230,942                               | 3,650,185                         |
| Wakalah fees                                                     |      | 368,380                                      | 1,310,451                                | 679,576                           |
| <b>Total Outgo</b>                                               |      | <b>458,674</b>                               | <b>11,545,507</b>                        | <b>4,333,875</b>                  |
| <b>Excess of income over outgo before taxation</b>               |      | <b>4,223,109</b>                             | <b>3,571,021</b>                         | <b>3,771,119</b>                  |
| Taxation                                                         | 7    | (368,069)                                    | (219,139)                                | (302,775)                         |
| <b>Excess of income over outgo after taxation</b>                |      | <b>3,855,040</b>                             | <b>3,351,882</b>                         | <b>3,468,344</b>                  |
| <b>Undistributed income/(accumulated losses) brought forward</b> |      | <b>3,233,671</b>                             | <b>(10,603,903)</b>                      | <b>(529,616)</b>                  |
| <b>Undistributed income/(accumulated losses) carried forward</b> |      | <b>7,088,711</b>                             | <b>(7,252,021)</b>                       | <b>2,938,728</b>                  |

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

# Statements of Income and Expenditure for the financial year ended 31 December 2018

|                                                                        | Note | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|------------------------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| Net investment income                                                  |      |                                              |                                          |                                   |
| Profit income                                                          |      | 1,109,013                                    | 317,794                                  | 1,018,702                         |
| Dividend income                                                        |      | -                                            | 1,686,421                                | 501,083                           |
| Investment expenses                                                    |      | (7,940)                                      | (55,237)                                 | (36,761)                          |
|                                                                        |      | 1,101,073                                    | 1,948,978                                | 1,483,024                         |
| Gain on disposal of investments                                        |      | 280,035                                      | 3,058,739                                | 1,234,105                         |
| Unrealised capital gain of investments                                 |      | 139,372                                      | -                                        | 94,543                            |
| <b>Total Income</b>                                                    |      | <b>1,520,480</b>                             | <b>5,007,717</b>                         | <b>2,811,672</b>                  |
| Management expenses                                                    |      | 4,034                                        | 4,034                                    | 4,034                             |
| Loss on disposal of investments                                        |      | 70,160                                       | 12,670,125                               | 3,756,015                         |
| Unrealised capital loss of investments                                 |      | -                                            | 4,865,765                                | 1,791,032                         |
| Wakalah fees                                                           |      | 219,404                                      | 1,121,060                                | 515,762                           |
| <b>Total Outgo</b>                                                     |      | <b>293,598</b>                               | <b>18,660,984</b>                        | <b>6,066,843</b>                  |
| <b>Excess of income over outgo/(outgo over income) before taxation</b> |      | <b>1,226,882</b>                             | <b>(13,653,267)</b>                      | <b>(3,255,171)</b>                |
| Taxation                                                               | 7    | (84,337)                                     | 1,155,037                                | 301,073                           |
| <b>Excess of income over outgo/(outgo over income) after taxation</b>  |      | <b>1,142,545</b>                             | <b>(12,498,230)</b>                      | <b>(2,954,098)</b>                |
| <b>Undistributed income brought forward</b>                            |      | <b>2,091,126</b>                             | <b>1,894,327</b>                         | <b>2,424,482</b>                  |
| <b>Undistributed income/(accumulated losses) carried forward</b>       |      | <b>3,233,671</b>                             | <b>(10,603,903)</b>                      | <b>(529,616)</b>                  |

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

# Statements of Changes in Net Asset Value for the financial year ended 31 December 2019

|                                                                                       | Note | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|---------------------------------------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| Net asset value at the beginning of the year                                          |      | 28,957,631                                   | 84,609,716                               | 50,054,408                        |
| Net income/(outgo) for the year<br>(excluding changes in net unrealised capital gain) |      | 1,744,676                                    | (2,196,972)                              | 40,067                            |
| Changes in net unrealised capital gain                                                |      | 2,110,364                                    | 5,548,854                                | 3,428,277                         |
| Excess of income over outgo after taxation                                            |      | 3,855,040                                    | 3,351,882                                | 3,468,344                         |
| Amounts received for creation of units during the year                                | 6    | 19,899,765                                   | 27,268,553                               | 19,993,459                        |
| Amounts paid for cancellation of units during the year                                | 6    | (8,042,610)                                  | (26,318,996)                             | (12,107,744)                      |
| Net asset value at the end of the year                                                |      | 44,669,826                                   | 88,911,155                               | 61,408,467                        |

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

## Statements of Changes in Net Asset Value for the financial year ended 31 December 2018

|                                                                                              | Note | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|----------------------------------------------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| Net asset value at the beginning of the year                                                 |      | 17,992,424                                   | 53,757,370                               | 33,235,827                        |
| Net income/(outgo) for the year<br>(excluding changes in net unrealised capital gain/(loss)) |      | 1,003,173                                    | (7,632,465)                              | (1,257,609)                       |
| Changes in net unrealised capital gain/(loss)                                                |      | 139,372                                      | (4,865,765)                              | (1,696,489)                       |
| Excess of income over outgo/(outgo over income) after taxation                               |      | 1,142,545                                    | (12,498,230)                             | (2,954,098)                       |
| Amounts received for creation of units during the year                                       | 6    | 12,930,721                                   | 60,969,440                               | 26,286,369                        |
| Amounts paid for cancellation of units during the year                                       | 6    | (3,108,059)                                  | (17,618,864)                             | (6,513,690)                       |
| Net asset value at the end of the year                                                       |      | 28,957,631                                   | 84,609,716                               | 50,054,408                        |

The accompanying notes from 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 (“the Manager”) comprise the Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful and Dana Syariah Seimbang (“the Funds”). All the Funds (except Dana Syariah Seimbang) were launched on 24 February 2014. Dana Syariah Seimbang was launched on 15 October 2014.

The Manager is a public limited liability company incorporated and domiciled in Malaysia and licensed under the Islamic Financial Services Act, 2013. Its principal activity is the management of Family Takaful and Takaful Investment-linked business. The holding and ultimate holding companies of the Manager are Maybank Ageas Holdings Berhad (“MAHB”) and Malayan Banking Berhad (“MBB”) respectively, both 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 equity 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 financial information were authorised for issue by the Board of Directors of the Manager in accordance with a resolution dated 12 February 2020.

## 2. SIGNIFICANT ACCOUNTING POLICIES

### 2.1 Basis of Preparation

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 have been prepared under the historical cost convention except as disclosed in the significant accounting policies in Note 2.2 to the financial information.

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

### 2.2 Summary of Significant Accounting Policies

#### (a) Financial Instruments

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”).

#### (i) Financial Assets

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

When financial assets are recognised initially, at its fair value plus, in the case of financial assets not at fair value through profit or loss, directly attributable to transaction costs.

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.



# 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.)

The Funds classify all financial assets at FVTPL 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 are classified as financial assets at FVTPL if they 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 profit or loss as part of other losses or other income.

Financial assets classified as FVTPL include equities, Government Investment Issues ("GII"), debt securities and deposits with financial institutions.

##### 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, Malaysian Retail Bond Portal provided by Bond Pricing Agency Malaysia ("BPAM") based on the theoretical fair value of fixed income instruments. In case of any downgraded or defaulted bonds, internal valuation will be performed to determine the fair value of the bonds.

The fair values of financial assets that are actively traded in organised financial markets are determined by reference to quoted prices at the close of business at reporting date.

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 and the Funds have transferred substantially all risks and rewards of the financial asset.

# 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.)

##### (ii) Financial Liabilities

Financial liabilities of the Funds comprised of amount due to stockbrokers and sundry payables. Payables 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. Payables are derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in the 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 rate method;
- (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 |

#### (d) Income Tax

Income tax on the excess of income over outgo or excess of outgo over income for the year comprises current and deferred tax. Current tax is the expected amount of income taxes payable in respect of the taxable income for the 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 in the financial statements. 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 measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates that have been enacted or substantively enacted at the reporting date. Deferred tax is recognised in the 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.

# Notes to the Financial Information

## 2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

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

#### (e) 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 unitholders.

## 3. SOFT COMMISSIONS

The Manager is restricted by regulations from receiving any share of commission from any broker/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 for 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

|                                                 | 31.12.2019<br>RM | 31.12.2018<br>RM |
|-------------------------------------------------|------------------|------------------|
| <b>FVTPL<br/>Held-for-Trading</b>               |                  |                  |
| <b>Government Investment Issues</b>             |                  |                  |
| Cost                                            | 4,954,280        | 3,993,200        |
| Unrealised capital gain                         | 222,748          | 18,200           |
| Fair value                                      | 5,177,028        | 4,011,400        |
| <b>Debt Securities<br/>Unquoted in Malaysia</b> |                  |                  |
| Government guaranteed bonds:                    |                  |                  |
| Cost                                            | 4,419,750        | 2,000,000        |
| Unrealised capital gain, net                    | 483,658          | 8,720            |
| Fair value                                      | 4,903,408        | 2,008,720        |
| Corporate bonds:                                |                  |                  |
| Cost                                            | 28,683,158       | 19,027,348       |
| Unrealised capital gain, net                    | 1,554,144        | 123,266          |
| Fair value                                      | 30,237,302       | 19,150,614       |
| Total debt securities                           | 35,140,710       | 21,159,334       |
| <b>Deposit with financial institutions</b>      |                  |                  |
| Fixed and call deposits with:<br>Licensed bank  | 3,786,507        | 3,003,000        |
| Total                                           | 44,104,245       | 28,173,734       |

## Notes to the Financial Information

## 4. INVESTMENTS (CONT'D.)

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

## FVTPL

## Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2019 are detailed below:

|                                                          | 31.12.2019    |            |               |                        |
|----------------------------------------------------------|---------------|------------|---------------|------------------------|
|                                                          | Nominal value | Cost RM    | Fair value RM | Fair value as % of NAV |
| <b>Government Investment Issues</b>                      |               |            |               |                        |
| Government of Malaysia                                   | 4,800,000     | 4,954,280  | 5,177,028     | 11.59%                 |
| <b>Debt Securities</b>                                   |               |            |               |                        |
| <i>Unquoted in Malaysia</i>                              |               |            |               |                        |
| <b>Government guaranteed bond:</b>                       |               |            |               |                        |
| DanaInfra Nasional Berhad                                | 2,300,000     | 2,411,550  | 2,684,928     | 6.01%                  |
| Perbadanan Tabung Pendidikan Tinggi Nasional             | 2,000,000     | 2,008,200  | 2,218,480     | 4.97%                  |
|                                                          |               | 4,419,750  | 4,903,408     |                        |
| <b>Corporate bonds:</b>                                  |               |            |               |                        |
| DRB-Hicom Berhad                                         | 2,500,000     | 2,500,000  | 2,484,900     | 5.56%                  |
| Edra Energy Sdn Bhd                                      | 2,500,000     | 2,578,188  | 2,984,310     | 6.68%                  |
| Edra Solar Sdn Bhd                                       | 3,000,000     | 3,000,000  | 3,034,590     | 6.79%                  |
| Gamuda Berhad                                            | 1,300,000     | 1,301,950  | 1,337,115     | 2.99%                  |
| Jimah East Power Sdn Bhd                                 | 1,200,000     | 1,348,320  | 1,406,340     | 3.15%                  |
| Konsortium Lebuhraya Utara-Timur (KL) Sdn Bhd            | 1,200,000     | 1,242,120  | 1,290,924     | 2.89%                  |
| Lebuhraya Duke Fasa 3 Sdn Bhd                            | 2,500,000     | 2,756,740  | 2,890,706     | 6.47%                  |
| MMC Corporation Berhad                                   | 1,200,000     | 1,200,000  | 1,258,296     | 2.82%                  |
| Penang Port Sdn Bhd                                      | 2,500,000     | 2,500,000  | 2,483,900     | 5.56%                  |
| SAJ Capital Sdn Bhd                                      | 1,200,000     | 1,200,000  | 1,280,268     | 2.87%                  |
| Sarawak Energy Berhad                                    | 2,100,000     | 2,100,000  | 2,316,216     | 5.19%                  |
| Sime Darby Plantation Sdn Bhd                            | 1,000,000     | 1,000,000  | 1,096,380     | 2.45%                  |
| Sinar Kamiri Sdn Bhd                                     | 1,200,000     | 1,203,840  | 1,286,832     | 2.88%                  |
| Tenaga Nasional Berhad                                   | 1,200,000     | 1,200,000  | 1,326,060     | 2.97%                  |
| UMW Holdings Berhad                                      | 1,000,000     | 1,000,000  | 1,115,990     | 2.50%                  |
| YTL Power International Berhad                           | 2,500,000     | 2,552,000  | 2,644,475     | 5.92%                  |
|                                                          |               | 28,683,158 | 30,237,302    |                        |
| Total debt securities                                    |               | 33,102,908 | 35,140,710    |                        |
| <b>The following investments mature after 12 months:</b> |               |            |               |                        |
| FVTPL                                                    |               |            | 40,317,738    | 25,170,734             |

## Notes to the Financial Information

## 4. INVESTMENTS (CONT'D.)

## (ii) Dana Ekuiti Prima Takaful

|                                            | 31.12.2019<br>RM | 31.12.2018<br>RM |
|--------------------------------------------|------------------|------------------|
| <b>FVTPL</b>                               |                  |                  |
| <b>Held-for-Trading</b>                    |                  |                  |
| <b>Equity Securities</b>                   |                  |                  |
| <b>Quoted in Malaysia</b>                  |                  |                  |
| Warrants/shares:                           |                  |                  |
| Cost                                       | 83,940,694       | 72,446,256       |
| Unrealised capital gain/(loss), net        | 2,007,191        | (3,541,664)      |
| Fair value                                 | 85,947,885       | 68,904,592       |
| <b>Deposit with financial institutions</b> |                  |                  |
| Fixed and call deposits with:              |                  |                  |
| Licensed bank                              | 2,301,960        | 11,967,000       |
| Total                                      | 88,249,845       | 80,871,592       |

The composition, cost and fair value of the investments as at 31 December 2019 are detailed below:

|                               | 31.12.2019      |            |                     |                              |
|-------------------------------|-----------------|------------|---------------------|------------------------------|
|                               | No. of<br>units | Cost<br>RM | Fair<br>value<br>RM | Fair<br>value as %<br>of NAV |
| <b>Equity Securities</b>      |                 |            |                     |                              |
| <b>Quoted in Malaysia</b>     |                 |            |                     |                              |
| <b>Warrants:</b>              |                 |            |                     |                              |
| Serba Dinamik Holdings Berhad | 455,700         | -          | 200,508             | 0.23%                        |
| Sunway Berhad                 | 15,000          | -          | 6,075               | 0.01%                        |
|                               |                 | -          | 206,583             |                              |
| <b>Preference shares:</b>     |                 |            |                     |                              |
| LBS Bina Group Berhad         | 20,000          | 22,000     | 14,000              | 0.02%                        |
| <b>Shares:</b>                |                 |            |                     |                              |
| <b>Construction</b>           |                 |            |                     |                              |
| Econpile Holdings Berhad      | 2,616,100       | 1,690,410  | 1,975,156           | 2.22%                        |
| Ekovest Berhad                | 3,395,000       | 2,748,760  | 2,665,075           | 3.00%                        |
| Gadang Holdings Berhad        | 1,315,400       | 987,331    | 914,203             | 1.03%                        |
| Gamuda Berhad                 | 460,100         | 1,694,709  | 1,794,390           | 2.02%                        |
| MGB Berhad                    | 1,006,900       | 1,008,262  | 654,485             | 0.74%                        |
| Vizione Holdings Berhad       | 185,000         | 160,129    | 161,875             | 0.18%                        |

## Notes to the Financial Information

## 4. INVESTMENTS (CONT'D.)

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

## FVTPL

## Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2019 are detailed below (cont'd.):

|                                         | 31.12.2019   |           |               |                        |
|-----------------------------------------|--------------|-----------|---------------|------------------------|
|                                         | No. of units | Cost RM   | Fair value RM | Fair value as % of NAV |
| <b>Equity Securities (cont'd.)</b>      |              |           |               |                        |
| <b>Quoted in Malaysia (cont'd.)</b>     |              |           |               |                        |
| <b>Shares (cont'd.):</b>                |              |           |               |                        |
| <b>Consumer Products and Services</b>   |              |           |               |                        |
| DRB-Hicom Berhad                        | 1,545,000    | 3,638,375 | 3,677,100     | 4.14%                  |
| QL Resources Berhad                     | 385,000      | 2,691,085 | 3,130,050     | 3.52%                  |
| Sime Darby Berhad                       | 148,500      | 368,603   | 329,670       | 0.37%                  |
| <b>Energy</b>                           |              |           |               |                        |
| Alam Maritim Resources Berhad           | 6,600,000    | 881,724   | 858,000       | 0.97%                  |
| Dayang Enterprise Holdings Berhad       | 59,800       | 55,016    | 150,098       | 0.17%                  |
| Dialog Group Berhad                     | 1,094,700    | 3,298,057 | 3,776,715     | 4.25%                  |
| Serba Dinamik Holdings Berhad           | 1,594,950    | 2,931,398 | 3,508,890     | 3.95%                  |
| <b>Financial Services</b>               |              |           |               |                        |
| BIMB Holdings Berhad                    | 80,900       | 331,976   | 355,960       | 0.40%                  |
| <b>Health Care</b>                      |              |           |               |                        |
| IHH Healthcare Berhad                   | 320,000      | 1,779,407 | 1,750,400     | 1.97%                  |
| Kossan Rubber Industries Berhad         | 433,400      | 1,828,183 | 1,802,944     | 2.03%                  |
| <b>Industrial Products and Services</b> |              |           |               |                        |
| Cahaya Mata Sarawak Berhad              | 559,700      | 1,366,800 | 1,270,519     | 1.43%                  |
| Chin Hin Group Berhad                   | 2,499,600    | 2,117,269 | 1,799,712     | 2.02%                  |
| Dufu Technology Corp. Berhad            | 290,000      | 874,199   | 939,600       | 1.06%                  |
| Hextar Global Berhad                    | 1,200,000    | 940,961   | 768,000       | 0.86%                  |
| HSS Engineers Berhad                    | 1,359,400    | 1,379,311 | 1,148,693     | 1.29%                  |
| Malayan Cement Berhad                   | 125,000      | 461,257   | 368,750       | 0.41%                  |
| Petronas Chemicals Group Berhad         | 597,000      | 4,474,125 | 4,387,950     | 4.94%                  |
| Press Metal Berhad                      | 110,000      | 509,859   | 511,500       | 0.58%                  |
| SKP Resources Berhad                    | 2,722,700    | 3,825,672 | 3,702,872     | 4.16%                  |
| V.S Industry Berhad                     | 2,800,000    | 3,311,973 | 3,752,000     | 4.22%                  |
| <b>Plantation</b>                       |              |           |               |                        |
| Genting Plantations Berhad              | 125,000      | 1,328,494 | 1,322,500     | 1.49%                  |
| IOI Corporation Berhad                  | 400,000      | 1,792,260 | 1,844,000     | 2.07%                  |
| Kuala Lumpur Kepong Berhad              | 72,000       | 1,681,696 | 1,785,600     | 2.01%                  |
| Sime Darby Plantation Berhad            | 340,000      | 1,752,512 | 1,853,000     | 2.08%                  |

## Notes to the Financial Information

## 4. INVESTMENTS (CONT'D.)

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

## FVTPL

## Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2019 are detailed below (cont'd.):

|                                        | 31.12.2019   |            |               |                        |
|----------------------------------------|--------------|------------|---------------|------------------------|
|                                        | No. of units | Cost RM    | Fair value RM | Fair value as % of NAV |
| <b>Equity Securities (cont'd.)</b>     |              |            |               |                        |
| <i>Quoted in Malaysia (cont'd.)</i>    |              |            |               |                        |
| <b>Shares (cont'd.):</b>               |              |            |               |                        |
| <b>Property</b>                        |              |            |               |                        |
| Eco World Development Group Berhad     | 3,090,000    | 2,135,245  | 2,302,050     | 2.59%                  |
| LBS Bina Group Berhad                  | 1,458,600    | 1,381,663  | 722,007       | 0.81%                  |
| Mah Sing Group Berhad                  | 455,400      | 434,968    | 321,057       | 0.36%                  |
| Malaysian Resources Corporation Berhad | 2,060,000    | 1,564,080  | 1,503,800     | 1.69%                  |
| Sime Darby Property Berhad             | 2,100,000    | 1,678,199  | 1,921,500     | 2.16%                  |
| SP Setia Berhad                        | 1,300,000    | 1,681,763  | 2,080,000     | 2.34%                  |
| UEM Sunrise Berhad                     | 1,210,000    | 923,505    | 853,050       | 0.96%                  |
| <b>Technology</b>                      |              |            |               |                        |
| Frontken Corporation Berhad            | 465,000      | 892,677    | 1,064,850     | 1.20%                  |
| Globetronics Technology Berhad         | 1,800,000    | 3,741,359  | 4,194,000     | 4.72%                  |
| Inari Amertron Berhad                  | 1,000,600    | 1,820,052  | 1,701,020     | 1.91%                  |
| UWC Berhad                             | 745,000      | 1,799,512  | 2,384,000     | 2.68%                  |
| <b>Telecommunications and Media</b>    |              |            |               |                        |
| Digi.Com Berhad                        | 400,000      | 1,824,305  | 1,784,000     | 2.01%                  |
| Telekom Malaysia Berhad                | 789,700      | 3,096,250  | 3,016,654     | 3.39%                  |
| <b>Transportation and Logistics</b>    |              |            |               |                        |
| MISC Berhad                            | 351,700      | 2,720,220  | 2,936,695     | 3.30%                  |
| <b>Utilities</b>                       |              |            |               |                        |
| Tenaga Nasional Berhad                 | 451,200      | 6,315,083  | 5,982,912     | 6.73%                  |
|                                        |              | 83,918,694 | 85,727,302    |                        |
| Total equity securities                |              | 83,940,694 | 85,947,885    |                        |



## Notes to the Financial Information

## 4. INVESTMENTS (CONT'D.)

## (iii) Dana Syariah Seimbang

|                                            | 31.12.2019<br>RM | 31.12.2018<br>RM |
|--------------------------------------------|------------------|------------------|
| <b>FVTPL</b>                               |                  |                  |
| <b>Held-for-Trading</b>                    |                  |                  |
| <b>Government Investment Issues</b>        |                  |                  |
| Cost                                       | 4,108,440        | 2,994,900        |
| Unrealised capital gain                    | 216,180          | 13,650           |
| Fair value                                 | 4,324,620        | 3,008,550        |
| <b>Debt Securities</b>                     |                  |                  |
| <b>Unquoted in Malaysia</b>                |                  |                  |
| Government guaranteed bonds:               |                  |                  |
| Cost                                       | 3,790,650        | 1,500,000        |
| Unrealised capital gain, net               | 412,342          | 6,540            |
| Fair value                                 | 4,202,992        | 1,506,540        |
| Corporate bonds:                           |                  |                  |
| Cost                                       | 21,973,072       | 14,066,852       |
| Unrealised capital gain, net               | 1,154,382        | 73,532           |
| Fair value                                 | 23,127,454       | 14,140,384       |
| Total debt securities                      | 27,330,446       | 15,646,924       |
| <b>Equity Securities</b>                   |                  |                  |
| <b>Quoted in Malaysia</b>                  |                  |                  |
| Warrants/shares:                           |                  |                  |
| Cost                                       | 26,822,332       | 21,633,844       |
| Unrealised capital gain/(loss), net        | 545,361          | (1,193,735)      |
| Fair value                                 | 27,367,693       | 20,440,109       |
| <b>Deposit with financial institutions</b> |                  |                  |
| Fixed and call deposits with:              |                  |                  |
| Licensed bank                              | 1,486,531        | 9,395,000        |
| Total                                      | 60,509,290       | 48,490,583       |

# Notes to the Financial Information

## 4. INVESTMENTS (CONT'D.)

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

#### FVTPL

#### Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2019 are detailed below:

|                                               | 31.12.2019    |            |               |                        |
|-----------------------------------------------|---------------|------------|---------------|------------------------|
|                                               | Nominal value | Cost RM    | Fair value RM | Fair value as % of NAV |
| <b>Government Investment Issues</b>           |               |            |               |                        |
| Government of Malaysia                        | 4,000,000     | 4,108,440  | 4,324,620     | 7.04%                  |
| <b>Debt Securities</b>                        |               |            |               |                        |
| <b>Unquoted in Malaysia</b>                   |               |            |               |                        |
| <b>Government guaranteed bond:</b>            |               |            |               |                        |
| DanaInfra Nasional Berhad                     | 1,700,000     | 1,782,450  | 1,984,512     | 3.23%                  |
| Perbadanan Tabung Pendidikan Tinggi Nasional  | 2,000,000     | 2,008,200  | 2,218,480     | 3.61%                  |
|                                               |               | 3,790,650  | 4,202,992     |                        |
| <b>Corporate bonds:</b>                       |               |            |               |                        |
| DRB-Hicom Berhad                              | 2,000,000     | 2,000,000  | 1,987,920     | 3.24%                  |
| Edra Energy Sdn Bhd                           | 2,000,000     | 2,060,792  | 2,379,480     | 3.87%                  |
| Edra Solar Sdn Bhd                            | 2,000,000     | 2,000,000  | 2,023,060     | 3.29%                  |
| Gamuda Berhad                                 | 800,000       | 804,320    | 822,216       | 1.34%                  |
| Jimah East Power Sdn Bhd                      | 1,000,000     | 1,123,600  | 1,171,950     | 1.91%                  |
| Konsortium Lebuhraya Utara-Timur (KL) Sdn Bhd | 1,000,000     | 1,035,100  | 1,075,770     | 1.75%                  |
| Lebuhraya Duke Fasa 3 Sdn Bhd                 | 2,000,000     | 2,205,100  | 2,312,920     | 3.77%                  |
| MMC Corporation Berhad                        | 800,000       | 800,000    | 838,864       | 1.37%                  |
| Penang Port Sdn Bhd                           | 2,500,000     | 2,500,000  | 2,483,900     | 4.04%                  |
| SAJ Capital Sdn Bhd                           | 800,000       | 800,000    | 853,512       | 1.39%                  |
| Sarawak Energy Berhad                         | 1,500,000     | 1,500,000  | 1,654,440     | 2.69%                  |
| Sime Darby Plantation Sdn Bhd                 | 300,000       | 300,000    | 328,914       | 0.54%                  |
| Sinar Kamiri Sdn Bhd                          | 800,000       | 802,560    | 857,888       | 1.40%                  |
| Tenaga Nasional Berhad                        | 1,000,000     | 1,000,000  | 1,105,050     | 1.80%                  |
| UMW Holdings Berhad                           | 1,000,000     | 1,000,000  | 1,115,990     | 1.82%                  |
| YTL Power International Berhad                | 2,000,000     | 2,041,600  | 2,115,580     | 3.45%                  |
|                                               |               | 21,973,072 | 23,127,454    |                        |
| Total debt securities                         |               | 25,763,722 | 27,330,446    |                        |

## Notes to the Financial Information

## 4. INVESTMENTS (CONT'D.)

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

## FVTPL

## Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2019 are detailed below (cont'd):

|                                         | 31.12.2019   |           |               |                        |
|-----------------------------------------|--------------|-----------|---------------|------------------------|
|                                         | No. of units | Cost RM   | Fair value RM | Fair value as % of NAV |
| <b>Equity Securities</b>                |              |           |               |                        |
| <b>Quoted in Malaysia</b>               |              |           |               |                        |
| <b>Warrants:</b>                        |              |           |               |                        |
| Serba Dinamik Holdings Berhad           | 188,220      | -         | 82,817        | 0.13%                  |
| Sunway Berhad                           | 11,700       | -         | 4,739         | 0.01%                  |
|                                         |              | -         | 87,556        |                        |
| <b>Shares:</b>                          |              |           |               |                        |
| <b>Construction</b>                     |              |           |               |                        |
| Econpile Holdings Berhad                | 1,035,700    | 696,200   | 781,953       | 1.27%                  |
| Ekovest Berhad                          | 910,000      | 725,481   | 714,350       | 1.16%                  |
| Gadang Holdings Berhad                  | 513,100      | 384,029   | 356,604       | 0.58%                  |
| Gamuda Berhad                           | 179,600      | 661,716   | 700,440       | 1.14%                  |
| MGB Berhad                              | 310,100      | 297,741   | 201,565       | 0.33%                  |
| Vizione Holdings Berhad                 | 124,057      | 107,379   | 108,550       | 0.18%                  |
| <b>Consumer Products and Services</b>   |              |           |               |                        |
| DRB-Hicom Berhad                        | 580,000      | 1,376,127 | 1,380,400     | 2.25%                  |
| QL Resources Berhad                     | 130,000      | 911,581   | 1,056,900     | 1.72%                  |
| <b>Energy</b>                           |              |           |               |                        |
| Dayang Enterprise Holdings Berhad       | 22,600       | 20,792    | 56,726        | 0.09%                  |
| Dialog Group Berhad                     | 485,000      | 1,413,157 | 1,673,250     | 2.72%                  |
| Serba Dinamik Holdings Berhad           | 658,770      | 1,237,750 | 1,449,294     | 2.36%                  |
| <b>Financial Services</b>               |              |           |               |                        |
| BIMB Holdings Berhad                    | 19,100       | 78,406    | 84,040        | 0.14%                  |
| <b>Health Care</b>                      |              |           |               |                        |
| IHH Healthcare Berhad                   | 120,000      | 667,403   | 656,400       | 1.07%                  |
| Kossan Rubber Industries Berhad         | 160,500      | 676,107   | 667,680       | 1.09%                  |
| <b>Industrial Products and Services</b> |              |           |               |                        |
| Cahaya Mata Sarawak Berhad              | 206,200      | 503,246   | 468,074       | 0.76%                  |
| Chin Hin Group Berhad                   | 470,000      | 446,552   | 338,400       | 0.55%                  |
| Hextar Global Berhad                    | 450,000      | 352,860   | 288,000       | 0.47%                  |
| HSS Engineers Berhad                    | 445,000      | 450,634   | 376,025       | 0.61%                  |
| Malayan Cement Berhad                   | 47,000       | 173,024   | 138,650       | 0.23%                  |
| Petronas Chemicals Group Berhad         | 204,500      | 1,524,243 | 1,503,075     | 2.45%                  |
| Press Metal Berhad                      | 58,000       | 269,024   | 269,700       | 0.44%                  |
| SKP Resources Berhad                    | 921,500      | 1,293,963 | 1,253,240     | 2.04%                  |
| V.S Industry Berhad                     | 979,000      | 1,180,847 | 1,311,860     | 2.14%                  |

## Notes to the Financial Information

## 4. INVESTMENTS (CONT'D.)

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

## FVTPL

## Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2019 are detailed below (cont'd):

|                                        | 31.12.2019   |            |               |                        |
|----------------------------------------|--------------|------------|---------------|------------------------|
|                                        | No. of units | Cost RM    | Fair value RM | Fair value as % of NAV |
| <b>Equity Securities (cont'd.)</b>     |              |            |               |                        |
| <b>Quoted in Malaysia (cont'd.)</b>    |              |            |               |                        |
| <b>Shares (cont'd.):</b>               |              |            |               |                        |
| <b>Plantation</b>                      |              |            |               |                        |
| Genting Plantations Berhad             | 50,000       | 531,518    | 529,000       | 0.86%                  |
| IOI Corporation Berhad                 | 110,000      | 492,368    | 507,100       | 0.83%                  |
| Kuala Lumpur Kepong Berhad             | 27,000       | 635,499    | 669,600       | 1.09%                  |
| Sime Darby Plantation Berhad           | 130,000      | 670,202    | 708,500       | 1.15%                  |
| <b>Property</b>                        |              |            |               |                        |
| LBS Bina Group Berhad                  | 446,200      | 430,736    | 220,869       | 0.36%                  |
| Mah Sing Group Berhad                  | 158,300      | 151,270    | 111,602       | 0.18%                  |
| Malaysian Resources Corporation Berhad | 795,000      | 603,455    | 580,350       | 0.95%                  |
| <b>Technology</b>                      |              |            |               |                        |
| Globetronics Technology Berhad         | 660,000      | 1,371,832  | 1,537,800     | 2.50%                  |
| Inari Amertron Berhad                  | 400,000      | 722,282    | 680,000       | 1.11%                  |
| UWC Berhad                             | 233,100      | 567,313    | 745,920       | 1.21%                  |
| <b>Telecommunications and Media</b>    |              |            |               |                        |
| Digi.Com Berhad                        | 150,000      | 684,364    | 669,000       | 1.09%                  |
| Telekom Malaysia Berhad                | 210,000      | 818,941    | 802,200       | 1.31%                  |
| <b>Transportation and Logistics</b>    |              |            |               |                        |
| MISC Berhad                            | 160,000      | 1,232,365  | 1,336,000     | 2.18%                  |
| <b>Utilities</b>                       |              |            |               |                        |
| Tenaga Nasional Berhad                 | 177,000      | 2,461,925  | 2,347,020     | 3.82%                  |
|                                        |              | 26,822,332 | 27,280,137    |                        |
| Total equity securities                |              | 26,822,332 | 27,367,693    |                        |

|                                                          | 31.12.2019<br>RM | 31.12.2018<br>RM |
|----------------------------------------------------------|------------------|------------------|
| <b>The following investments mature after 12 months:</b> |                  |                  |
| FVTPL                                                    | 31,655,066       | 18,655,474       |

## Notes to the Financial Information

## 5. DEFERRED TAX LIABILITIES/(ASSETS)

|                                                                | 31.12.2019<br>RM | 31.12.2018<br>RM |
|----------------------------------------------------------------|------------------|------------------|
| <b>(i) Dana Pendapatan Prima Takaful</b>                       |                  |                  |
| At beginning of year                                           | 12,015           | 865              |
| Recognised in the statement of income and expenditure (Note 7) | 168,829          | 11,150           |
| At end of year                                                 | 180,844          | 12,015           |
| <b>(ii) Dana Ekuiti Prima Takaful</b>                          |                  |                  |
| At beginning of year                                           | (283,333)        | 105,928          |
| Recognised in the statement of income and expenditure (Note 7) | 443,908          | (389,261)        |
| At end of year                                                 | 160,575          | (283,333)        |
| <b>(iii) Dana Syariah Seimbang</b>                             |                  |                  |
| At beginning of year                                           | (88,001)         | 47,718           |
| Recognised in the statement of income and expenditure (Note 7) | 274,262          | (135,719)        |
| At end of year                                                 | 186,261          | (88,001)         |

## 6. UNITHOLDERS' ACCOUNT

## (i) Dana Pendapatan Prima Takaful

|                                                | 31.12.2019   |             | 31.12.2018   |             |
|------------------------------------------------|--------------|-------------|--------------|-------------|
|                                                | No. of units | RM          | No. of units | RM          |
| Amounts received for creations during the year | 11,726,166   | 19,899,765  | 8,440,626    | 12,930,721  |
| Amounts paid for cancellations during the year | (2,574,064)  | (8,042,610) | (256,322)    | (3,108,059) |
|                                                | 9,152,102    | 11,857,155  | 8,184,304    | 9,822,662   |
| Unitholders' account brought forward           | 23,568,349   | 28,957,631  | 15,384,045   | 17,992,424  |
| Excess of income over outgo after taxation     | -            | 3,855,040   | -            | 1,142,545   |
|                                                | 32,720,451   | 44,669,826  | 23,568,349   | 28,957,631  |
| NAV per unit                                   |              | 1.365       |              | 1.229       |

## Notes to the Financial Information

## 6. UNITHOLDERS' ACCOUNT (CONT'D.)

## (ii) Dana Ekuiti Prima Takaful

|                                                                    | ← 31.12.2019 → |              | ← 31.12.2018 → |              |
|--------------------------------------------------------------------|----------------|--------------|----------------|--------------|
|                                                                    | No. of units   | RM           | No. of units   | RM           |
| Amounts received for creations during the year                     | 15,109,694     | 27,268,553   | 41,867,872     | 60,969,440   |
| Amounts paid for cancellations during the year                     | (14,014,120)   | (26,318,996) | (5,261,571)    | (17,618,864) |
|                                                                    | 1,095,574      | 949,557      | 36,606,301     | 43,350,576   |
| Unitholders' account brought forward                               | 80,425,325     | 84,609,716   | 43,819,024     | 53,757,370   |
| Excess of income over outgo/<br>(outgo over income) after taxation | -              | 3,351,882    | -              | (12,498,230) |
|                                                                    | 81,520,899     | 88,911,155   | 80,425,325     | 84,609,716   |
| NAV per unit                                                       |                | 1.091        |                | 1.052        |

## (iii) Dana Syariah Seimbang

|                                                                    | ← 31.12.2019 → |              | ← 31.12.2018 → |             |
|--------------------------------------------------------------------|----------------|--------------|----------------|-------------|
|                                                                    | No. of units   | RM           | No. of units   | RM          |
| Amounts received for creations during the year                     | 12,547,206     | 19,993,459   | 18,496,024     | 26,286,369  |
| Amounts paid for cancellations during the year                     | (5,776,291)    | (12,107,744) | (2,026,893)    | (6,513,690) |
|                                                                    | 6,770,915      | 7,885,715    | 16,469,131     | 19,772,679  |
| Unitholders' account brought forward                               | 43,859,227     | 50,054,408   | 27,390,096     | 33,235,827  |
| Excess of income over outgo/<br>(outgo over income) after taxation | -              | 3,468,344    | -              | (2,954,098) |
|                                                                    | 50,630,142     | 61,408,467   | 43,859,227     | 50,054,408  |
| NAV per unit                                                       |                | 1.213        |                | 1.141       |

## Notes to the Financial Information

## 7. TAXATION

|                                                                        | 31.12.2019<br>RM | 31.12.2018<br>RM |
|------------------------------------------------------------------------|------------------|------------------|
| <b>(i) Dana Pendapatan Prima Takaful</b>                               |                  |                  |
| Income tax:                                                            |                  |                  |
| Current year's provision                                               | <b>198,819</b>   | 104,876          |
| Under/(over) provision of taxation in prior year                       | <b>421</b>       | (31,689)         |
| Deferred tax:                                                          |                  |                  |
| Relating to origination and reversal of temporary differences (Note 5) | <b>168,829</b>   | 11,150           |
| <b>Tax expense for the year</b>                                        | <b>368,069</b>   | 84,337           |
| <b>(ii) Dana Ekuiti Prima Takaful</b>                                  |                  |                  |
| Income tax:                                                            |                  |                  |
| Current year's tax recoverable                                         | <b>(221,875)</b> | (747,906)        |
| Over provision of taxation in prior year                               | <b>(2,894)</b>   | (17,870)         |
| Deferred tax:                                                          |                  |                  |
| Relating to origination and reversal of temporary differences (Note 5) | <b>443,908</b>   | (389,261)        |
| <b>Tax expense/(credit) for the year</b>                               | <b>219,139</b>   | (1,155,037)      |
| <b>(iii) Dana Syariah Seimbang</b>                                     |                  |                  |
| Income tax:                                                            |                  |                  |
| Current year's provision/(tax recoverable)                             | <b>27,229</b>    | (123,197)        |
| Under/(over) provision of taxation in prior year                       | <b>1,284</b>     | (42,157)         |
| Deferred tax:                                                          |                  |                  |
| Relating to origination and reversal of temporary differences (Note 5) | <b>274,262</b>   | (135,719)        |
| <b>Tax expense/(credit) for the year</b>                               | <b>302,775</b>   | (301,073)        |

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

## 7. TAXATION (CONT'D.)

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

|                                                                 | 31.12.2019<br>RM | 31.12.2018<br>RM |
|-----------------------------------------------------------------|------------------|------------------|
| <b>(i) Dana Pendapatan Prima Takaful</b>                        |                  |                  |
| Excess of income over outgo before taxation                     | 4,223,109        | 1,226,882        |
| Taxation at rate of 8%                                          | 337,849          | 98,151           |
| Expenses not deductible for tax purposes                        | 29,799           | 17,875           |
| Under/(over) provision of taxation in prior year                | 421              | (31,689)         |
| Tax expense for the year                                        | 368,069          | 84,337           |
| <b>(ii) Dana Ekuiti Prima Takaful</b>                           |                  |                  |
| Excess of income over outgo/(outgo over income) before taxation | 3,571,021        | (13,653,267)     |
| Taxation at rate of 8%                                          | 285,682          | (1,092,261)      |
| Income not subject to tax                                       | (168,814)        | (134,914)        |
| Expenses not deductible for tax purposes                        | 105,165          | 90,008           |
| Over provision of taxation in prior year                        | (2,894)          | (17,870)         |
| Tax expense/(credit) for the year                               | 219,139          | (1,155,037)      |
| <b>(iii) Dana Syariah Seimbang</b>                              |                  |                  |
| Excess of income over outgo/(outgo over income) before taxation | 3,771,119        | (3,255,171)      |
| Taxation at rate of 8%                                          | 301,690          | (260,414)        |
| Income not subject to tax                                       | (54,894)         | (40,086)         |
| Expenses not deductible for tax purposes                        | 54,695           | 41,584           |
| Under/(over) provision of taxation in prior year                | 1,284            | (42,157)         |
| Tax expense/(credit) for the year                               | 302,775          | (301,073)        |



# Comparative Performance Table

## (i) Dana Pendapatan Prima Takaful

|                                                                    | 2019              | 2018              | 2017              | 2016              | 2015              |
|--------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Description (%)</b>                                             |                   |                   |                   |                   |                   |
| <b>Fixed Income Securities</b>                                     |                   |                   |                   |                   |                   |
| Construction                                                       | 5.88              | 8.68              | 16.83             | 4.02              | 2.73              |
| Consumer Products and Services                                     | -                 | -                 | -                 | 7.99              | -                 |
| Financial Services                                                 | -                 | 4.15              | -                 | 20.82             | 7.10              |
| Government                                                         | 11.59             | 13.85             | 11.11             | 34.51             | 35.07             |
| Government Agency                                                  | 10.98             | 6.94              | 5.61              | -                 | 27.62             |
| Infrastructure Project Company                                     | 42.91             | 33.30             | 37.03             | 13.05             | 15.46             |
| Transportation and Logistics                                       | 8.38              | 4.17              | -                 | -                 | -                 |
| Property                                                           | -                 | 3.45              | -                 | -                 | 6.98              |
| Telecommunications and Media                                       | -                 | 5.20              | 5.56              | -                 | -                 |
| Trading/services                                                   | 10.52             | 7.18              | 8.64              | 16.44             | -                 |
| <b>Cash and Deposit/(Others)</b>                                   | <b>9.74</b>       | <b>13.08</b>      | <b>15.22</b>      | <b>3.17</b>       | <b>5.04</b>       |
| <b>Total</b>                                                       | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     |
| <b>Total NAV (RM)</b>                                              | <b>44,669,826</b> | <b>28,957,631</b> | <b>17,992,424</b> | <b>12,431,339</b> | <b>11,240,436</b> |
| <b>Total Number of Units</b>                                       | <b>32,720,451</b> | <b>23,568,349</b> | <b>15,384,045</b> | <b>11,076,184</b> | <b>10,860,566</b> |
| <b>NAV Per Unit (RM)</b>                                           | <b>1.365</b>      | <b>1.229</b>      | <b>1.170</b>      | <b>1.122</b>      | <b>1.035</b>      |
| <b>Highest NAV per unit during financial year (RM)</b>             | <b>1.374</b>      | <b>1.229</b>      | <b>1.170</b>      | <b>1.128</b>      | <b>1.035</b>      |
| <b>Lowest NAV per unit during financial year (RM)</b>              | <b>1.229</b>      | <b>1.170</b>      | <b>1.122</b>      | <b>1.035</b>      | <b>1.007</b>      |
| <b>Total annual return of the fund based on capital growth (%)</b> | <b>11.07</b>      | <b>5.04</b>       | <b>4.28</b>       | <b>8.41</b>       | <b>2.58</b>       |
| <b>Average annual return (%)</b>                                   |                   |                   |                   |                   |                   |
| 1-Year                                                             | 11.07             | 5.04              | 4.28              | 8.41              | 2.58              |
| 3-Year                                                             | 6.75              | 5.89              | 5.06              | -                 | -                 |
| 5-Year                                                             | 6.23              | -                 | -                 | -                 | -                 |
| <b>Average performance of Benchmark Index (%)</b>                  |                   |                   |                   |                   |                   |
| 1-Year                                                             | 3.18              | 3.35              | 3.11              | 3.30              | 3.37              |
| 3-Year                                                             | 3.21              | 3.25              | 3.26              | -                 | -                 |
| 5-Year                                                             | 3.26              | -                 | -                 | -                 | -                 |

# Comparative Performance Table

**(ii) Dana Ekuiti Prima Takaful**

|                                                                    | 2019              | 2018              | 2017              | 2016             | 2015             |
|--------------------------------------------------------------------|-------------------|-------------------|-------------------|------------------|------------------|
| <b>Description (%)</b>                                             |                   |                   |                   |                  |                  |
| <b>Equities</b>                                                    |                   |                   |                   |                  |                  |
| Construction                                                       | 9.18              | 2.26              | 9.95              | 14.18            | 11.48            |
| Consumer Products and Services                                     | 8.03              | 20.27             | 4.04              | 5.34             | 6.86             |
| Energy                                                             | 9.33              | 8.94              | -                 | -                | -                |
| Financial Services                                                 | 0.40              | 1.60              | -                 | -                | 2.63             |
| Health Care                                                        | 4.00              | 11.54             | -                 | -                | -                |
| Industrial Products and Services                                   | 20.98             | 9.19              | 12.51             | 14.91            | 9.90             |
| Plantation                                                         | 7.65              | 8.64              | 3.17              | -                | 3.73             |
| Property                                                           | 10.93             | 1.56              | 7.07              | 9.72             | 11.07            |
| Technology                                                         | 10.50             | -                 | 2.28              | 3.97             | 2.98             |
| Telecommunications and Media                                       | 5.40              | 6.81              | -                 | -                | -                |
| Trading/services                                                   | -                 | -                 | 38.73             | 28.68            | 31.60            |
| Transportation and Logistics                                       | 3.30              | -                 | -                 | -                | -                |
| Utilities                                                          | 6.73              | 10.62             | -                 | -                | -                |
| Warrants                                                           | 0.24              | -                 | 0.02              | 3.77             | 2.04             |
| <b>Cash and Deposit/(Others)</b>                                   | <b>3.33</b>       | <b>18.57</b>      | <b>22.23</b>      | <b>19.43</b>     | <b>17.71</b>     |
| <b>Total</b>                                                       | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>    | <b>100.00</b>    |
| <b>Total NAV (RM)</b>                                              | <b>88,911,155</b> | <b>84,609,716</b> | <b>53,757,370</b> | <b>6,687,125</b> | <b>4,366,197</b> |
| <b>Total Number of Units</b>                                       | <b>81,520,899</b> | <b>80,425,325</b> | <b>43,819,024</b> | <b>6,119,040</b> | <b>4,011,062</b> |
| <b>NAV Per Unit (RM)</b>                                           | <b>1.091</b>      | <b>1.052</b>      | <b>1.227</b>      | <b>1.093</b>     | <b>1.089</b>     |
| <b>Highest NAV per unit during financial year (RM)</b>             | <b>1.124</b>      | <b>1.270</b>      | <b>1.227</b>      | <b>1.135</b>     | <b>1.104</b>     |
| <b>Lowest NAV per unit during financial year (RM)</b>              | <b>1.027</b>      | <b>1.027</b>      | <b>1.088</b>      | <b>1.053</b>     | <b>0.967</b>     |
| <b>Total annual return of the fund based on capital growth (%)</b> | <b>3.71</b>       | <b>(14.26)</b>    | <b>12.26</b>      | <b>0.37</b>      | <b>6.24</b>      |
| <b>Average annual return (%)</b>                                   |                   |                   |                   |                  |                  |
| 1-Year                                                             | 3.71              | (14.26)           | 12.26             | 0.37             | 6.24             |
| 3-Year                                                             | (0.06)            | (1.15)            | 6.18              | -                | -                |
| 5-Year                                                             | 1.26              | -                 | -                 | -                | -                |
| <b>Average performance of Benchmark Index (%)</b>                  |                   |                   |                   |                  |                  |
| 1-Year                                                             | 3.85              | (13.52)           | 10.72             | (6.14)           | 2.35             |
| 3-Year                                                             | (0.18)            | (3.50)            | 2.08              | -                | -                |
| 5-Year                                                             | (0.91)            | -                 | -                 | -                | -                |

# Comparative Performance Table

## (iii) Dana Syariah Seimbang

|                                                                    | 2019              | 2018              | 2017              | 2016              | 2015              |
|--------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Description (%)</b>                                             |                   |                   |                   |                   |                   |
| <b>Equities</b>                                                    |                   |                   |                   |                   |                   |
| Construction                                                       | 4.66              | 1.39              | 6.33              | 6.94              | 7.30              |
| Consumer Products and Services                                     | 3.97              | 11.63             | 1.35              | 2.75              | 3.28              |
| Energy                                                             | 5.18              | 4.26              | -                 | -                 | -                 |
| Financial Services                                                 | 0.14              | 0.71              | -                 | -                 | 3.05              |
| Health Care                                                        | 2.16              | 6.23              | -                 | -                 | -                 |
| Industrial Products and Services                                   | 9.68              | 5.07              | 7.44              | 5.44              | 6.89              |
| Plantation                                                         | 3.93              | 2.66              | 1.31              | -                 | 1.93              |
| Property                                                           | 1.49              | 0.92              | 4.22              | 5.57              | 5.75              |
| Technology                                                         | 4.83              | -                 | 1.38              | 2.37              | -                 |
| Telecommunications and Media                                       | 2.40              | 4.01              | -                 | -                 | -                 |
| Trading/services                                                   | -                 | -                 | 21.58             | 15.57             | 15.72             |
| Transportation and Logistics                                       | 2.18              | -                 | -                 | -                 | -                 |
| Utilities                                                          | 3.82              | 3.96              | -                 | -                 | -                 |
| Warrants                                                           | 0.14              | 0.01              | 0.02              | 2.24              | 0.90              |
| <b>Fixed Income Securities</b>                                     |                   |                   |                   |                   |                   |
| Construction                                                       | 3.09              | 3.62              | 4.55              | -                 | 2.88              |
| Consumer Products and Services                                     | -                 | -                 | -                 | 4.42              | -                 |
| Financial Services                                                 | -                 | 2.00              | -                 | 9.74              | 2.81              |
| Government                                                         | 7.04              | 6.01              | 8.14              | 25.66             | 2.34              |
| Government Agency                                                  | 6.84              | 3.01              | 1.52              | -                 | 17.55             |
| Infrastructure Project Company                                     | 23.57             | 14.32             | 8.06              | 4.82              | 8.57              |
| Transportation and Logistics                                       | 5.41              | 1.61              | -                 | -                 | -                 |
| Property                                                           | -                 | 2.00              | -                 | -                 | 2.75              |
| Telecommunications and Media                                       | -                 | 2.01              | 1.50              | -                 | -                 |
| Trading/services                                                   | 5.59              | 2.69              | 0.95              | 7.24              | -                 |
| <b>Cash and Deposit/(Others)</b>                                   | <b>3.88</b>       | <b>21.88</b>      | <b>31.65</b>      | <b>7.24</b>       | <b>18.28</b>      |
| <b>Total</b>                                                       | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     |
| <b>Total NAV (RM)</b>                                              | <b>61,408,467</b> | <b>50,054,408</b> | <b>33,235,827</b> | <b>11,229,403</b> | <b>10,665,792</b> |
| <b>Total Number of Units</b>                                       | <b>50,630,142</b> | <b>43,859,227</b> | <b>27,390,096</b> | <b>10,317,687</b> | <b>10,106,624</b> |
| <b>NAV Per Unit (RM)</b>                                           | <b>1.213</b>      | <b>1.141</b>      | <b>1.213</b>      | <b>1.088</b>      | <b>1.055</b>      |
| <b>Highest NAV per unit during financial year (RM)</b>             | <b>1.225</b>      | <b>1.240</b>      | <b>1.213</b>      | <b>1.108</b>      | <b>1.075</b>      |
| <b>Lowest NAV per unit during financial year (RM)</b>              | <b>1.130</b>      | <b>1.126</b>      | <b>1.087</b>      | <b>1.041</b>      | <b>0.979</b>      |
| <b>Total annual return of the fund based on capital growth (%)</b> | <b>6.31</b>       | <b>(5.94)</b>     | <b>11.49</b>      | <b>3.13</b>       | <b>6.35</b>       |
| <b>Average annual return (%)</b>                                   |                   |                   |                   |                   |                   |
| 1-Year                                                             | 6.31              | (5.94)            | 11.49             | 3.13              | 6.35              |
| 3-Year                                                             | 3.69              | 2.65              | 6.93              | -                 | -                 |
| 5-Year                                                             | 4.10              | -                 | -                 | -                 | -                 |
| <b>Average performance of Benchmark Index (%)</b>                  |                   |                   |                   |                   |                   |
| 1-Year                                                             | 3.48              | (3.56)            | 6.12              | (0.55)            | 3.11              |
| 3-Year                                                             | 1.93              | 0.59              | 2.86              | -                 | -                 |
| 5-Year                                                             | 1.67              | -                 | -                 | -                 | -                 |



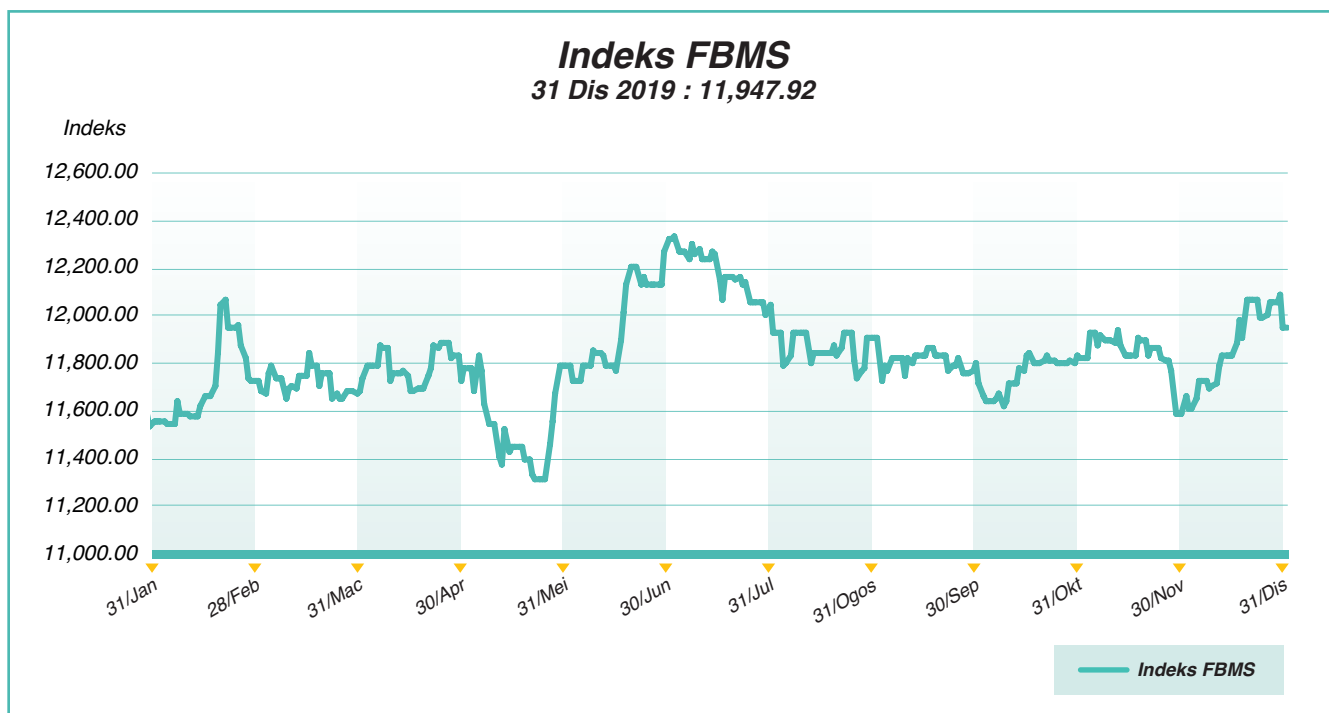
## **LAPORAN TAHUNAN PRESTASI DANA-DANA**

• Dana-Dana Takaful Berkaitan Pelaburan

# Ulasan dan Prospek Pasaran

## Ulasan Pasaran Ekuiti Patuh Syariah

### Disokong oleh dana-dana Takaful



Sumber: Bloomberg

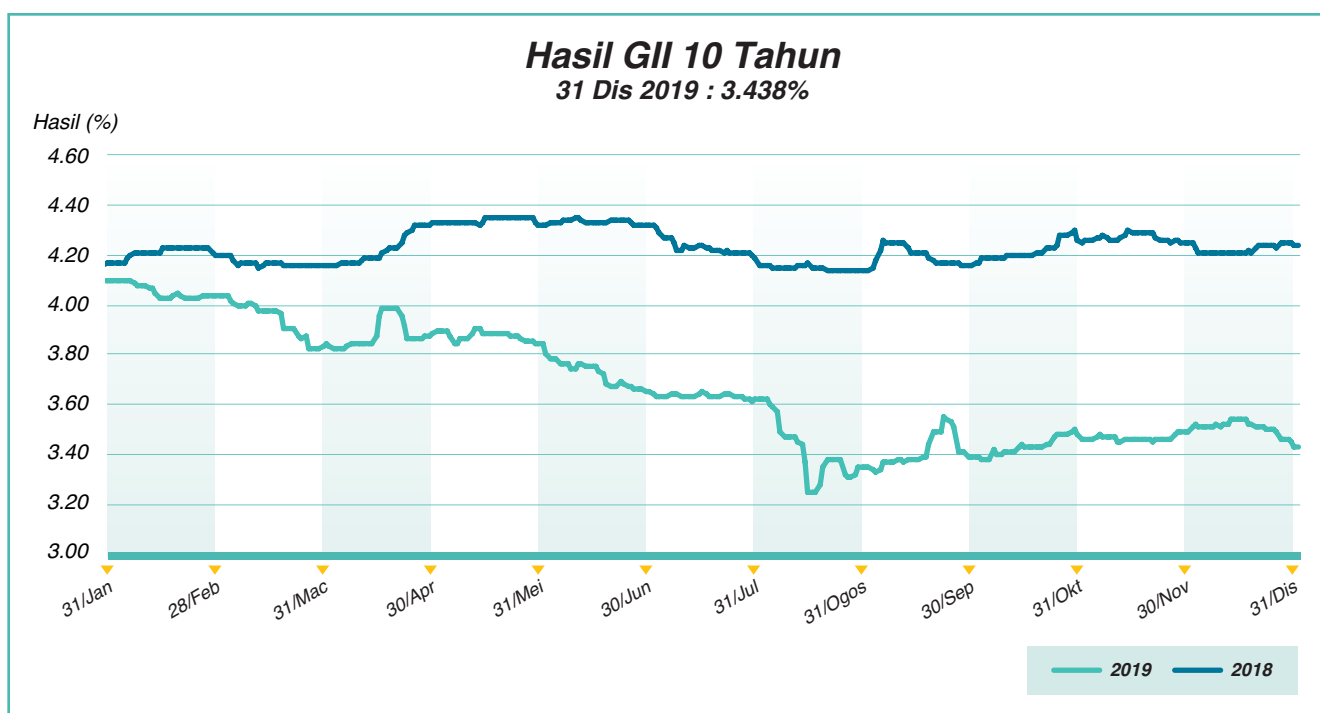
- **Pasaran ekuiti telah mengalami banyak keturun-naikan dalam tahun 2019 khususnya apabila pasaran tidak disatukan.** Keturun-naikan yang tinggi ini disebabkan oleh ketidakpastian yang timbul daripada perang dagang AS-China. Walau bagaimanapun, FBMS menunjukkan prestasi yang lebih baik berbanding dengan FBMKLCI kerana ia juga merangkumi beberapa stok modal pertengahan dan telah berprestasi lebih baik berbanding stok indeks.
- **Pelabur tempatan lebih tertumpu kepada pasaran luar negara, sementara pelabur asing meneruskan penjualan mendadak pelaburan di Malaysia.** Memandangkan prestasi pasaran global yang lebih tinggi berbanding pasaran tempatan, pengurus dana tempatan telah meningkatkan pendedahan mereka di pasaran luar negara. Akibatnya, minat terhadap stok bermodal besar tempatan menurun dan seterusnya mengakibatkan penurunan dalam aktiviti mempromosikan dana-dana. Sementara itu, pelabur asing meneruskan aktiviti penjualan bersih pada kebanyakan harian dagang pada tahun 2019, namun begitu nasib memihak kami kerana FBMS tidak mempunyai banyak pelaburan yang digemari oleh pelabur asing.
- **Pelabur tempatan secara lanjutan lebih memihak kepada stok hasil dividen tinggi dan stok modal pertengahan.** Ini adalah selaras dengan hasil bon yang lebih rendah di mana para pelabur menggunakan pasaran ekuiti sebagai peranti pelaburan alternatif mereka.

# Ulasan dan Prospek Pasaran

## Ulasan Pasaran Pendapatan Tetap Patuh Syariah

Ketidaktentuan pertumbuhan pasaran dan pengurangan kadar memacu prestasi bon

### Trend hasil GII 10 tahun



Sumber: Bloomberg

- **Kadar hasil bon global melonjak pada tahun 2019** berikutan tumpuan para pelabur yang lebih memihak kepada pelaburan yang lebih selamat berikutan kerisauan kemelesetan global di samping perang dagang AS-China yang semakin intensif.
- **Bank-bank pusat terutama global mengguna-pakai langkah-langkah pelonggaran monetari** seperti mengurangkan kadar dasar utama dan menurunkan keperluan rizab berkanun (SRR) bank dalam usaha merangsangkan aktiviti-aktiviti ekonomi.
- **Rizab Persekutuan mengurangkan kadar dasar utamanya sebanyak 3 kali** (sebanyak 25bps setiap kali) pada 2019 kepada 1.50% -1.75% sementara Bank Sentral Eropah mengurangkan kadar depositnya kepada -0.5% pada bulan September dan mengaktifkan semula pembelian bon bulanannya bernilai EUR20bn bermula Nov-19 untuk mencapai sasaran inflasinya iaitu sebanyak 2%.
- **Berikutnya, hasil menurun kepada paras terendah dalam beberapa tahun** manakala saiz bon hasil negatif melonjak ke tahap tertingginya sebanyak ASDD17 trilion pada 29 Ogos sebelum menyusut ke sekitar ASD11 trilion pada Januari 2020.
- **Bank Negara Malaysia (BNM) juga telah mengurangkan kadar dasar semalamannya (OPR) pada bulan Mei** sebanyak 25bps kepada 3% **dan menurunkan SRR sebanyak 50bps kepada 3% pada pertengahan November** - langkah ini dianggarkan menyuntik likuiditi sebanyak RM7bn ke dalam sistem perbankan.
- **Seperti yang digambarkan di atas, hasil 10 tahun Instrumen Islam Kerajaan (GII) menyaksikan penyusutan hasil (-80bps YoY) yang ketara** dari 4.24% pada akhir tahun 2018 kepada 3.44% pada akhir tahun 2019.
- **Pemburuan pulangan yang lebih tinggi mendorong para pelabur asing membeli bon kerajaan tempatan** - membalikkan aliran keluar besar yang dialami pada tahun 2018.
- **Aliran masuk ke dalam Sekuriti Kerajaan Malaysia (MGS) dan GII berjumlah sebanyak RM22.9bn pada tahun 2019** (2018: -RM20.9bn), di mana RM17.7bn daripadanya berasal dari MGS.

# Ulasan dan Prospek Pasaran

## Prospek

### **Bersedia dengan wabak Coronavirus Black Swan kerana proses pemulihan pertumbuhan akan tertangguh, bukan terhenti**

- **Wabak Coronavirus dijangka menangguhkan pemulihan pertumbuhan global.** Ekonomi global dijangka menyusut ke paras terendahnya menjelang suku pertama 2020 dan diikuti pula dengan proses pemulihan. Walau bagaimanapun, kadar pemulihan ini dijangka perlahan dan, pemulihan ini dijangka akan tertangguh mungkin disebabkan oleh wabak Coronavirus di China, namun apa yang penting adalah proses pemulihan pasca epidemik Coronavirus akan tidak serata merentasi dunia.
- Sebaliknya, inflasi akan kekal rendah di kebanyakan ekonomi negara-negara utama dan seiring itu dasar monetari akan terus menyokong keadaan ini.
- Dari segi tempatan, prestasi Malaysia lebih menggalakkan memandangkan prestasi dagangannya lebih baik berbanding Singapura, Thailand dan Indonesia bagi tahun 2019 walaupun diselubungi ketegangan perdagangan.
- Bagi tahun 2020, para pelabur mungkin akan lebih tertumpu pada: 1) perjanjian dagang AS-China Fasa 1 yang bukannya menandakan berakhirnya perang dagang; 2) berakhirnya kitaran dasar monetari yang agresif; 3) permulaan pertumbuhan pemulihan ekonomi global; 4) kejutan bekalan daripada pasaran minyak; dan 5) keputusan pilihan raya Amerika Syarikat yang kemungkinan besar akan mempunyai kesan yang ketara ke atas pasaran kewangan.
- Gabungan 4 faktor di atas boleh menyebabkan: 1) sentimen pasaran “risk-on”; 2) keperlahanan prestasi hasil bon negara-negara, dan 3) memperkuat Asia FX vs ASD. Tesis pelaburan ini disokong oleh data sejarah di mana ekuiti Amerika Syarikat dan setakat tertentu Indeks MSCI EM lebih berprestasi pada suku tahun pertama dan separuh kedua tahun di mana pilihan raya presiden AS dilaksanakan. **Walaupun bagaimanapun, dunia kini menghadapi wabak Coronavirus Black Swan yang akan buat sementara waktu menangguhkan lagi pemulihan pertumbuhan global yang mungkin mengambil masa 1-2 suku tahun lagi, tetapi kami menjangkakan negara China akan melancarkan lebih banyak pakej stimulus tersasar yang dibentuk khusus untuk menghentikan kesan-kesan ekonomi negatif.**
- Dari segi ekonomi tempatan pula, kami menjangkakan bahawa hasil GII akan menyusut pada suku tahun pertama 2020 berdasarkan risikan bahawa OPR akan dikurangkan dan penyusutan hasil daripada pelaburan selamat Perbendaharaan AS berikutan risiko geopolitik yang semakin meningkat dan wabak virus. Walau bagaimanapun, kami menjangkakan hasil akan meningkat sebaik sahaja wabak virus dikawal dalam separuh tahun kedua 2020. Bagi ekuiti, kami menganggap bahawa wabak virus ini memberi peluang kepada kami menyelidik secara mendalam bagi stok yang berkualiti dan memberikan dividen, memandangkan anggaran hasil dividen FBMKLIC telah mencapai 40bps, mengatasi hasil GII 10 tahun, pada masa ulasan ini disediakan.

# Dana-Dana Takaful

## Dana Pendapatan Prima Takaful

### Objektif Dana

Dana ini bertujuan menyampaikan prestasi menerusi sekuriti pendapatan tetap patuh Syariah, tunai dan deposit tetap yang melebihi kadar akaun pelaburan am 12-bulan bagi tempoh 5-tahun.

### Butir-butir Dana

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

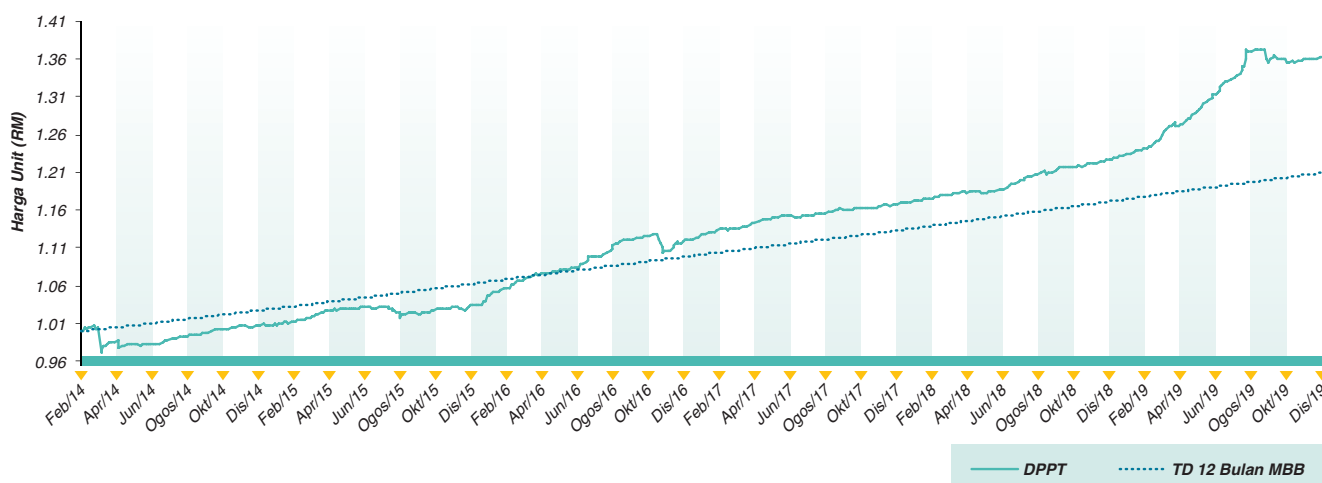
### Prestasi Dana (pada 31 Disember 2019)

| (%)       | 1-tahun | 3-tahun | Jumlah Sejak Dimulakan | Anggaran Tahunan Sejak Dimulakan |
|-----------|---------|---------|------------------------|----------------------------------|
| Dana      | 11.07%  | 21.66%  | 36.50%                 | 5.40%                            |
| Pengukur  | 3.18%   | 9.95%   | 20.63%                 | 3.22%                            |
| Perbezaan | 7.89%   | 11.71%  | 15.87%                 | 2.18%                            |

### Prestasi Harga (pada 31 Disember)

| (RM)                    | 2019  | 2018  | 2017  | 2016  | 2015  |
|-------------------------|-------|-------|-------|-------|-------|
| NAV Seunit              | 1.365 | 1.229 | 1.170 | 1.128 | 1.035 |
| perubahan (%)           | 11.1  | 5.0   | 4.3   | 8.4   | 2.6   |
| Tertinggi dalam 1-tahun | 1.374 | 1.229 | 1.170 | 1.128 | 1.035 |
| Terendah dalam 1-tahun  | 1.229 | 1.170 | 1.122 | 1.035 | 1.007 |

### Prestasi Harga Unit





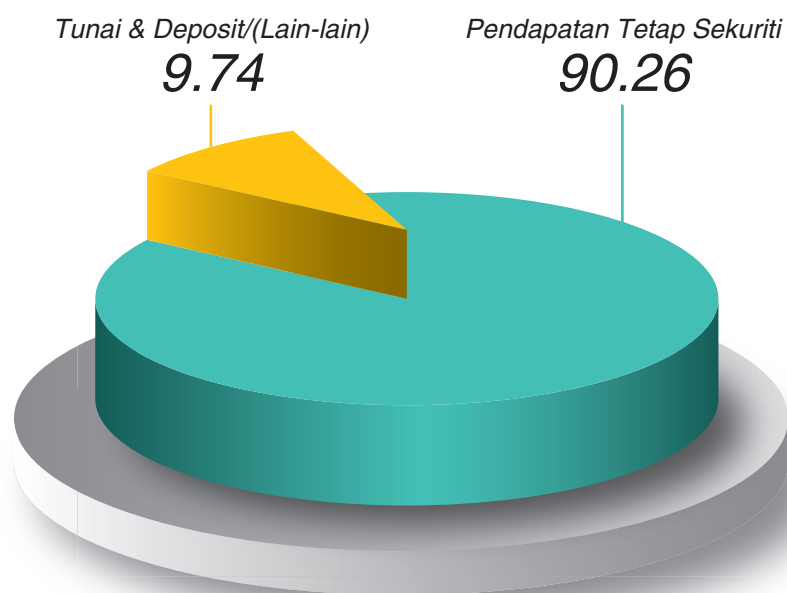
# Dana-Dana Takaful

## Dana Pendapatan Prima Takaful

Peruntukan Aset (RM pada 31 Disember)

| Jenis Aset                    | 2019              | 2018              | 2017              | 2016              | 2015              |
|-------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Pendapatan Tetap Sekuriti     | 40,317,738        | 25,170,734        | 15,255,189        | 12,037,261        | 10,673,623        |
| Tunai & Deposit/(Lain-lain)   | 4,352,088         | 3,786,897         | 2,737,235         | 394,078           | 566,813           |
| <b>Jumlah Saiz Dana (NAV)</b> | <b>44,669,826</b> | <b>28,957,631</b> | <b>17,992,424</b> | <b>12,431,339</b> | <b>11,240,436</b> |

Peruntukan Aset (% pada 31 Disember 2019)



# Dana-Dana Takaful

## Dana Ekuiti Prima Takaful

### Objektif Dana

Dana ini bertujuan menyampaikan prestasi melebihi Indeks FTSE Bursa Malaysia Emas Shariah bagi tempoh 5-tahun.

### Butir-butir Dana

|                           |                             |
|---------------------------|-----------------------------|
| Matawang:                 | Ringgit Malaysia            |
| Tarikh Pelancaran:        | 24 Februari, 2014           |
| Yuran Pengurusan:         | 1.50% setahun               |
| Pengurus Dana Pelaburan:  | Etiqa Life Insurance Berhad |
| Langganan:                | Terbuka                     |
| Strategi Gabungan:        |                             |
| - Ekuiti Shariah Tempatan | 100%                        |

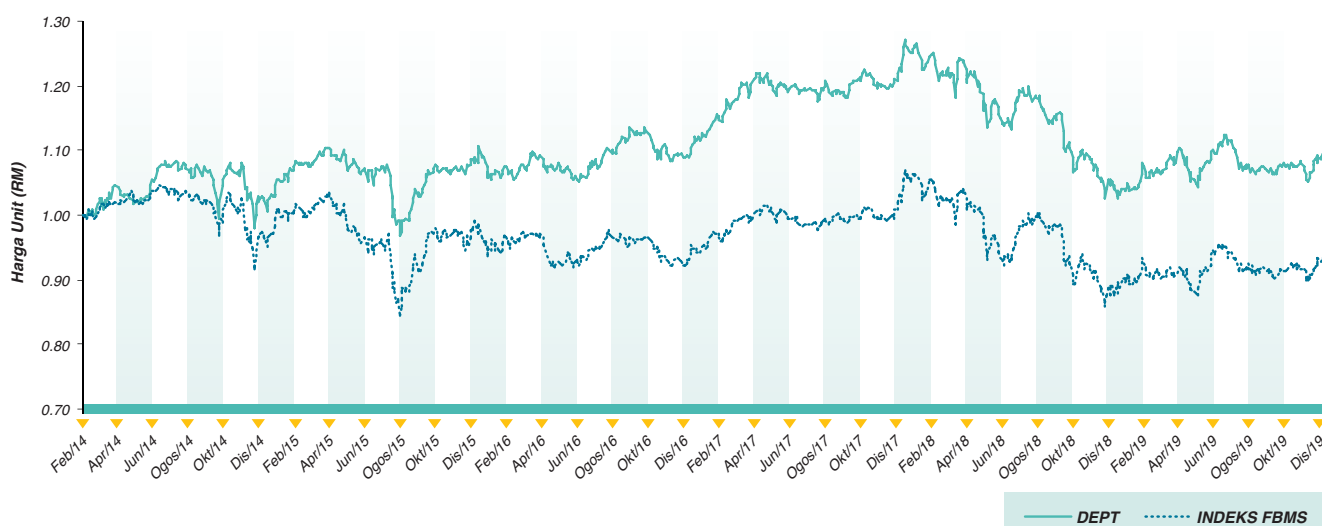
### Prestasi Dana (pada 31 Disember 2019)

| (%)       | 1-tahun | 3-tahun | Jumlah Sejak Dimulakan | Anggaran Tahunan Sejak Dimulakan |
|-----------|---------|---------|------------------------|----------------------------------|
| Dana      | 3.71%   | -0.18%  | 9.10%                  | 1.48%                            |
| Pengukur  | 3.85%   | -0.55%  | -7.42%                 | -1.30%                           |
| Perbezaan | -0.14%  | 0.37%   | 16.52%                 | 2.78%                            |

### Prestasi Harga (pada 31 Disember)

| (RM)                    | 2019  | 2018  | 2017  | 2016  | 2015  |
|-------------------------|-------|-------|-------|-------|-------|
| NAV Seunit              | 1.091 | 1.052 | 1.227 | 1.093 | 1.089 |
| perubahan (%)           | 3.7   | -14.3 | 12.3  | 0.4   | 6.2   |
| Tertinggi dalam 1-tahun | 1.124 | 1.270 | 1.227 | 1.135 | 1.104 |
| Terendah dalam 1-tahun  | 1.027 | 1.027 | 1.088 | 1.053 | 0.967 |

### Prestasi Harga Unit



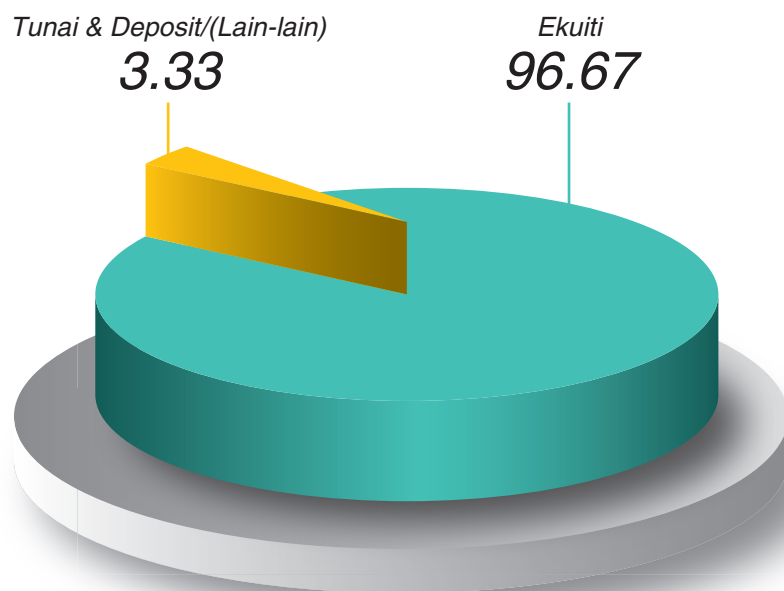
# Dana-Dana Takaful

## Dana Ekuiti Prima Takaful

Peruntukan Aset (RM pada 31 Disember)

| Jenis Aset                    | 2019              | 2018              | 2017              | 2016             | 2015             |
|-------------------------------|-------------------|-------------------|-------------------|------------------|------------------|
| Ekuiti                        | 85,947,885        | 68,904,592        | 41,806,959        | 5,388,000        | 3,592,829        |
| Tunai & Deposit/(Lain-lain)   | 2,963,270         | 15,705,124        | 11,950,411        | 1,299,125        | 773,368          |
| <b>Jumlah Saiz Dana (NAV)</b> | <b>88,911,155</b> | <b>84,609,716</b> | <b>53,757,370</b> | <b>6,687,125</b> | <b>4,366,197</b> |

Peruntukan Aset (% pada 31 Disember 2019)



# Dana-Dana Takaful

## Dana Syariah Seimbang

### Objektif Dana

Dana ini bertujuan menyampaikan prestasi menerusi ekuiti dan sekuriti pendapatan tetap patuh Syariah yang melebihi kadar akaun pelaburan am 12-bulan bagi tempoh 5-tahun.

### Butir-butir Dana

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

### Prestasi Dana (pada 31 Disember 2019)

| (%)       | 1-tahun | 3-tahun | Jumlah Sejak Dimulakan | Anggaran Tahunan Sejak Dimulakan |
|-----------|---------|---------|------------------------|----------------------------------|
| Dana      | 6.31%   | 11.49%  | 21.30%                 | 3.75%                            |
| Pengukur  | 3.48%   | 5.91%   | 8.47%                  | 1.56%                            |
| Perbezaan | 2.83%   | 5.58%   | 12.83%                 | 2.19%                            |

### Prestasi Harga (pada 31 Disember)

| (RM)                    | 2019  | 2018  | 2017  | 2016  | 2015  |
|-------------------------|-------|-------|-------|-------|-------|
| NAV Seunit              | 1.213 | 1.141 | 1.213 | 1.088 | 1.055 |
| perubahan (%)           | 6.3   | -5.9  | 11.5  | 3.1   | 6.4   |
| Tertinggi dalam 1-tahun | 1.225 | 1.240 | 1.213 | 1.108 | 1.075 |
| Terendah dalam 1-tahun  | 1.13  | 1.126 | 1.087 | 1.041 | 0.979 |

### Prestasi Harga Unit



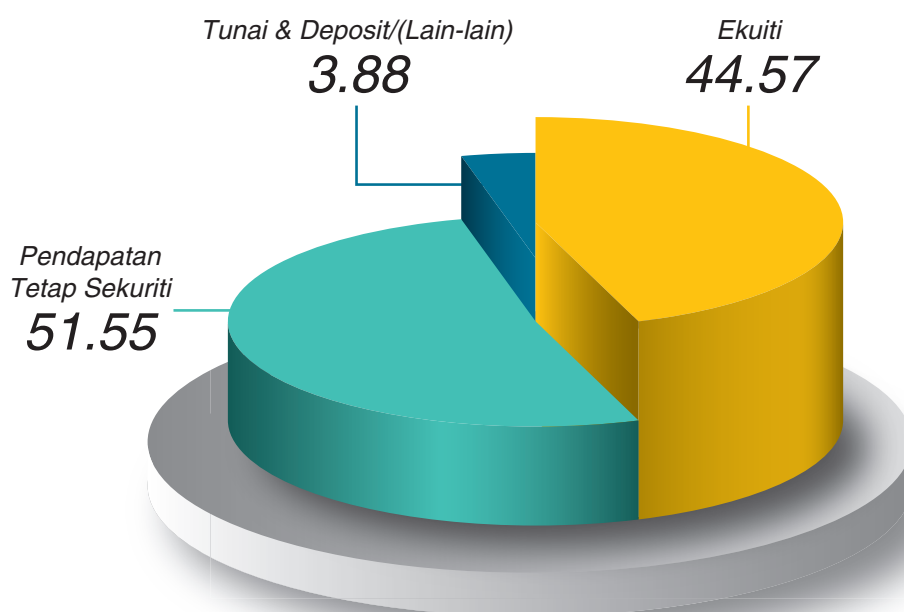
# Dana-Dana Takaful

## Dana Syariah Seimbang

Peruntukan Aset (RM pada 31 Disember)

| Jenis Aset                    | 2019              | 2018              | 2017              | 2016              | 2015              |
|-------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Ekuiti                        | 27,367,693        | 20,440,109        | 14,501,153        | 4,590,477         | 4,780,889         |
| Pendapatan Tetap Sekuriti     | 31,655,066        | 18,655,474        | 8,217,584         | 5,825,787         | 3,935,599         |
| Tunai & Deposit/(Lain-lain)   | 2,385,708         | 10,958,825        | 10,517,090        | 813,139           | 1,949,304         |
| <b>Jumlah Saiz Dana (NAV)</b> | <b>61,408,467</b> | <b>50,054,408</b> | <b>33,235,827</b> | <b>11,229,403</b> | <b>10,665,792</b> |

Peruntukan Aset (% pada 31 Disember 2019)



# Kandungan

## **DANA-DANA TAKAFUL BERKAITAN PELABURAN**

### **BAGI ETIQA FAMILY TAKAFUL BERHAD**

199301011506 (266243-D)  
(Diperbadankan di Malaysia)

**PENYATA PENGURUS, LAPORAN JAWATANKUASA SHARIAH  
DAN MAKLUMAT KEWANGAN YANG TELAH DIAUDIT  
31 DISEMBER 2019**

#### **MUKA SURAT**

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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 dan Dana Syariah Seimbang) yang dibentangkan dari muka surat 58 hingga 80 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  
12 Februari 2020*

# *Laporan Jawatankuasa Syariah*

## *Dengan nama Allah, yang Maha Pemurah*

### *Lagi Maha Penyayang*

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

*Kami, Profesor Madya Dr Aznan Hasan dan Profesor Dato' Dr Mohd Azmi Omar, sebagai ahli Jawatankuasa Syariah bagi Etiqa Family Takaful Berhad yang bertindak sebagai Penasihat Syariah bagi Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful dan Dana Syariah Seimbang ("Dana-dana") berpendapat bahawa Etiqa Family Takaful Berhad ("Pengurus"), telah menjalankan tanggungjawab dengan cara yang berikut untuk tahun berakhir 31 Disember 2019.*

*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*
- (d) Dana Syariah Seimbang telah dilaburkan mengikut senarai sekuriti pendapatan tetap yang diluluskan Syariah.*

*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 2019.*

*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 Aznan Hasan*

*Profesor Dato' Dr Mohd Azmi Omar*

*Kuala Lumpur, Malaysia  
12 Februari 2020*



# 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 dan Dana Syariah Seimbang) ("Dana-dana") bagi Etiqa Family Takaful Berhad, yang merangkumi penyata aset dan liabiliti pada 31 Disember 2019 dan penyata pendapatan dan perbelanjaan dan penyata perubahan dalam nilai aset bersih Dana-dana bagi tahun berakhir pada tarikh tersebut, dan ringkasan dasar-dasar perakaunan penting, seperti yang dibentangkan pada muka surat 58 hingga 80.

Pada pendapat kami, maklumat kewangan Dana-dana bagi tahun berakhir 31 Disember 2019 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

Ahmad Hammami bin Muhyidin  
No. 03313/07/2021 J  
Akauntan Berkanun

Kuala Lumpur, Malaysia  
12 Februari 2020

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 2019

|                                                            | Nota | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|------------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| <b>Aset</b>                                                |      |                                              |                                          |                                   |
| Pelaburan                                                  | 4    |                                              |                                          |                                   |
| Terbitan Pelaburan Kerajaan                                |      | 5,177,028                                    | -                                        | 4,324,620                         |
| Sekuriti hutang                                            |      | 35,140,710                                   | -                                        | 27,330,446                        |
| Sekuriti ekuiti                                            |      | -                                            | 85,947,885                               | 27,367,693                        |
| Deposit dengan institusi kewangan                          |      | 3,786,507                                    | 2,301,960                                | 1,486,531                         |
|                                                            |      | 44,104,245                                   | 88,249,845                               | 60,509,290                        |
| Cukai boleh pulih                                          |      | -                                            | 221,875                                  | -                                 |
| Untung/dividen belum terima                                |      | 465,374                                      | 43,221                                   | 364,473                           |
| Amaun tertunggak daripada broker saham                     |      | -                                            | 262,287                                  | 112,058                           |
| Amaun tertunggak daripada dana keluarga                    |      | 479,193                                      | 726,072                                  | 868,181                           |
| Pelbagai belum terima                                      |      | 3,327                                        | 27,701                                   | 45,067                            |
| <b>Jumlah Aset</b>                                         |      | <b>45,052,139</b>                            | <b>89,531,001</b>                        | <b>61,899,069</b>                 |
| <b>Liabiliti</b>                                           |      |                                              |                                          |                                   |
| Liabiliti cukai                                            |      | 198,819                                      | -                                        | 27,229                            |
| Liabiliti cukai tertunda                                   | 5    | 180,844                                      | 160,575                                  | 186,261                           |
| Amaun tertunggak kepada broker saham                       |      | -                                            | 420,029                                  | 224,109                           |
| Pelbagai belum bayar                                       |      | 2,650                                        | 39,242                                   | 53,003                            |
| <b>Jumlah Liabiliti</b>                                    |      | <b>382,313</b>                               | <b>619,846</b>                           | <b>490,602</b>                    |
| <b>Nilai Aset Bersih ("NAV")</b>                           |      | <b>44,669,826</b>                            | <b>88,911,155</b>                        | <b>61,408,467</b>                 |
| <b>Diwakili Oleh:</b>                                      |      |                                              |                                          |                                   |
| Modal pemegang unit                                        |      | 37,581,115                                   | 96,163,176                               | 58,469,739                        |
| Pendapatan belum agih/(kerugian terkumpul) dibawa ke depan |      | 7,088,711                                    | (7,252,021)                              | 2,938,728                         |
| <b>Akaun Pemegang Unit</b>                                 | 6    | <b>44,669,826</b>                            | <b>88,911,155</b>                        | <b>61,408,467</b>                 |
| <b>NAV Seunit</b>                                          | 6    | <b>1.365</b>                                 | <b>1.091</b>                             | <b>1.213</b>                      |

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

# Penyata Aset dan Liabiliti pada 31 Disember 2018

|                                                            | Nota | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|------------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| <b>Aset</b>                                                |      |                                              |                                          |                                   |
| Pelaburan                                                  | 4    |                                              |                                          |                                   |
| Terbitan Pelaburan Kerajaan                                |      | 4,011,400                                    | -                                        | 3,008,550                         |
| Sekuriti hutang                                            |      | 21,159,334                                   | -                                        | 15,646,924                        |
| Sekuriti ekuiti                                            |      | -                                            | 68,904,592                               | 20,440,109                        |
| Deposit dengan institusi kewangan                          |      | 3,003,000                                    | 11,967,000                               | 9,395,000                         |
|                                                            |      | 28,173,734                                   | 80,871,592                               | 48,490,583                        |
| Cukai boleh pulih                                          |      | -                                            | 747,906                                  | 123,197                           |
| Aset cukai tertunda                                        | 5    | -                                            | 283,333                                  | 88,001                            |
| Untung/dividen belum terima                                |      | 351,790                                      | 144,239                                  | 290,706                           |
| Amaun tertunggak daripada broker saham                     |      | -                                            | 2,282,728                                | 696,493                           |
| Amaun tertunggak daripada dana keluarga                    |      | 550,211                                      | 2,389,725                                | 419,384                           |
| Pelbagai belum terima                                      |      | 1,369                                        | -                                        | -                                 |
| Tunai dan baki bank                                        |      | 2,497                                        | 4,685                                    | 3,610                             |
| <b>Jumlah Aset</b>                                         |      | 29,079,601                                   | 86,724,208                               | 50,111,974                        |
| <b>Liabiliti</b>                                           |      |                                              |                                          |                                   |
| Liabiliti cukai                                            |      | 104,876                                      | -                                        | -                                 |
| Liabiliti cukai tertunda                                   | 5    | 12,015                                       | -                                        | -                                 |
| Amaun tertunggak kepada broker saham                       |      | -                                            | 2,068,837                                | -                                 |
| Pelbagai belum bayar                                       |      | 5,079                                        | 45,655                                   | 57,566                            |
| <b>Jumlah Liabiliti</b>                                    |      | 121,970                                      | 2,114,492                                | 57,566                            |
| <b>Nilai Aset Bersih ("NAV")</b>                           |      | 28,957,631                                   | 84,609,716                               | 50,054,408                        |
| <b>Diwakili Oleh:</b>                                      |      |                                              |                                          |                                   |
| Modal pemegang unit                                        |      | 25,723,960                                   | 95,213,619                               | 50,584,024                        |
| Pendapatan belum agih/(kerugian terkumpul) dibawa ke depan |      | 3,233,671                                    | (10,603,903)                             | (529,616)                         |
| <b>Akaun Pemegang Unit</b>                                 | 6    | 28,957,631                                   | 84,609,716                               | 50,054,408                        |
| <b>NAV Seunit</b>                                          | 6    | 1.229                                        | 1.052                                    | 1.141                             |

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

## Penyata Pendapatan dan Perbelanjaan bagi tahun kewangan berakhir 31 Disember 2019

|                                                              | Nota | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|--------------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| Pendapatan pelaburan bersih                                  |      |                                              |                                          |                                   |
| Pendapatan untung                                            |      | 1,782,733                                    | 231,813                                  | 1,455,656                         |
| Pendapatan dividen                                           |      | -                                            | 2,110,172                                | 686,169                           |
| Perbelanjaan pelaburan                                       |      | (10,136)                                     | (57,871)                                 | (43,778)                          |
|                                                              |      | 1,772,597                                    | 2,284,114                                | 2,098,047                         |
| Laba atas pelupusan pelaburan                                |      | 798,822                                      | 7,283,560                                | 2,578,670                         |
| Laba modal belum terealisasi atas pelaburan                  |      | 2,110,364                                    | 5,548,854                                | 3,428,277                         |
| <b>Jumlah Pendapatan</b>                                     |      | <b>4,681,783</b>                             | <b>15,116,528</b>                        | <b>8,104,994</b>                  |
| Perbelanjaan pengurusan                                      |      | 4,114                                        | 4,114                                    | 4,114                             |
| Rugi atas pelupusan pelaburan                                |      | 86,180                                       | 10,230,942                               | 3,650,185                         |
| Yuran wakalah                                                |      | 368,380                                      | 1,310,451                                | 679,576                           |
| <b>Jumlah Perbelanjaan</b>                                   |      | <b>458,674</b>                               | <b>11,545,507</b>                        | <b>4,333,875</b>                  |
| Lebihan pendapatan ke atas perbelanjaan sebelum cukai        |      | 4,223,109                                    | 3,571,021                                | 3,771,119                         |
| Cukai                                                        | 7    | (368,069)                                    | (219,139)                                | (302,775)                         |
| Lebihan pendapatan ke atas perbelanjaan selepas cukai        |      | 3,855,040                                    | 3,351,882                                | 3,468,344                         |
| Pendapatan belum agih/(kerugian terkumpul) dihantar ke depan |      | 3,233,671                                    | (10,603,903)                             | (529,616)                         |
| Pendapatan belum agih/(kerugian terkumpul) dibawa ke depan   |      | 7,088,711                                    | (7,252,021)                              | 2,938,728                         |

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

## Penyata Pendapatan dan Perbelanjaan bagi tahun kewangan berakhir 31 Disember 2018

|                                                                                                     | Nota | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|-----------------------------------------------------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| Pendapatan pelaburan bersih                                                                         |      |                                              |                                          |                                   |
| Pendapatan untung                                                                                   |      | 1,109,013                                    | 317,794                                  | 1,018,702                         |
| Pendapatan dividen                                                                                  |      | -                                            | 1,686,421                                | 501,083                           |
| Perbelanjaan pelaburan                                                                              |      | (7,940)                                      | (55,237)                                 | (36,761)                          |
|                                                                                                     |      | 1,101,073                                    | 1,948,978                                | 1,483,024                         |
| Laba atas pelupusan pelaburan                                                                       |      | 280,035                                      | 3,058,739                                | 1,234,105                         |
| Laba modal belum terealisasi atas pelaburan                                                         |      | 139,372                                      | -                                        | 94,543                            |
| <b>Jumlah Pendapatan</b>                                                                            |      | <b>1,520,480</b>                             | <b>5,007,717</b>                         | <b>2,811,672</b>                  |
| Perbelanjaan pengurusan                                                                             |      | 4,034                                        | 4,034                                    | 4,034                             |
| Rugi atas pelupusan pelaburan                                                                       |      | 70,160                                       | 12,670,125                               | 3,756,015                         |
| Rugi modal belum terealisasi atas pelaburan                                                         |      | -                                            | 4,865,765                                | 1,791,032                         |
| Yuran wakalah                                                                                       |      | 219,404                                      | 1,121,060                                | 515,762                           |
| <b>Jumlah Perbelanjaan</b>                                                                          |      | <b>293,598</b>                               | <b>18,660,984</b>                        | <b>6,066,843</b>                  |
| <b>Lebihan pendapatan ke atas perbelanjaan/<br/>(perbelanjaan ke atas pendapatan) sebelum cukai</b> |      | <b>1,226,882</b>                             | <b>(13,653,267)</b>                      | <b>(3,255,171)</b>                |
| Cukai                                                                                               | 7    | (84,337)                                     | 1,155,037                                | 301,073                           |
| <b>Lebihan pendapatan ke atas perbelanjaan/<br/>(perbelanjaan ke atas pendapatan) selepas cukai</b> |      | <b>1,142,545</b>                             | <b>(12,498,230)</b>                      | <b>(2,954,098)</b>                |
| <b>Pendapatan belum agih dihantar ke depan</b>                                                      |      | <b>2,091,126</b>                             | <b>1,894,327</b>                         | <b>2,424,482</b>                  |
| <b>Pendapatan belum agih/(kerugian terkumpul) dibawa ke depan</b>                                   |      | <b>3,233,671</b>                             | <b>(10,603,903)</b>                      | <b>(529,616)</b>                  |

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

## Penyata Perubahan dalam Nilai Aset Bersih bagi tahun kewangan berakhir 31 Disember 2019

|                                                                                                             | Nota | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|-------------------------------------------------------------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| Nilai aset bersih pada awal tahun                                                                           |      | 28,957,631                                   | 84,609,716                               | 50,054,408                        |
| Pendapatan/(perbelanjaan) bersih bagi tahun<br>(kecuali perubahan pada laba bersih modal belum terealisasi) |      | 1,744,676                                    | (2,196,972)                              | 40,067                            |
| Perubahan pada laba bersih modal belum terealisasi                                                          |      | 2,110,364                                    | 5,548,854                                | 3,428,277                         |
| Lebihan pendapatan ke atas perbelanjaan selepas cukai                                                       |      | 3,855,040                                    | 3,351,882                                | 3,468,344                         |
| Jumlah diterima bagi terbitan unit-unit sepanjang tahun                                                     | 6    | 19,899,765                                   | 27,268,553                               | 19,993,459                        |
| Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun                                                    | 6    | (8,042,610)                                  | (26,318,996)                             | (12,107,744)                      |
| Nilai aset bersih pada akhir tahun                                                                          |      | 44,669,826                                   | 88,911,155                               | 61,408,467                        |

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

## Penyata Perubahan dalam Nilai Aset Bersih bagi tahun kewangan berakhir 31 Disember 2018

|                                                                                                                    | Nota | Dana<br>Pendapatan<br>Prima<br>Takaful<br>RM | Dana<br>Ekuiti<br>Prima<br>Takaful<br>RM | Dana<br>Syariah<br>Seimbang<br>RM |
|--------------------------------------------------------------------------------------------------------------------|------|----------------------------------------------|------------------------------------------|-----------------------------------|
| Nilai aset bersih pada awal tahun                                                                                  |      | 17,992,424                                   | 53,757,370                               | 33,235,827                        |
| Pendapatan/(perbelanjaan) bersih bagi tahun<br>(kecuali perubahan pada laba/(rugi) bersih modal belum terealisasi) |      | 1,003,173                                    | (7,632,465)                              | (1,257,609)                       |
| Perubahan pada laba/(rugi) bersih modal belum terealisasi                                                          |      | 139,372                                      | (4,865,765)                              | (1,696,489)                       |
| Lebihan pendapatan ke atas perbelanjaan/<br>(perbelanjaan ke atas pendapatan) selepas cukai                        |      | 1,142,545                                    | (12,498,230)                             | (2,954,098)                       |
| Jumlah diterima bagi terbitan unit-unit sepanjang tahun                                                            | 6    | 12,930,721                                   | 60,969,440                               | 26,286,369                        |
| Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun                                                           | 6    | (3,108,059)                                  | (17,618,864)                             | (6,513,690)                       |
| Nilai aset bersih pada akhir tahun                                                                                 |      | 28,957,631                                   | 84,609,716                               | 50,054,408                        |

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 ("Pengurus") terdiri daripada Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful dan Dana Syariah Seimbang ("Dana-dana"). Semua dana (kecuali Dana Syariah Seimbang) telah dilancarkan pada 24 Februari 2014. Dana Syariah Seimbang telah dilancarkan pada 15 Oktober 2014.

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 dan syarikat induk muktamad bagi Pengurus masing-masing adalah Maybank Ageas Holdings Berhad ("MAHB") dan Malayan Banking Berhad ("MBB"), kedua-duanya 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.

Maklumat kewangan ini telah diluluskan untuk diterbitkan oleh Lembaga Pengarah bagi Pengurus selaras dengan resolusi bertarikh 12 Februari 2020.

## 2. DASAR-DASAR PENTING PERAKAUNAN

### 2.1 Asas Penyediaan

Maklumat kewangan bagi 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 kecuali seperti yang didedahkan dalam dasar perakaunan penting dalam Nota 2.2 kepada maklumat kewangan.

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

### 2.2 Ringkasan Dasar-dasar Penting Perakaunan

#### (a) Instrumen 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").

#### (i) Aset Kewangan

Aset kewangan diiktiraf di dalam penyata aset dan liabiliti apabila Dana-dana terlibat di dalam peruntukan berkontrak bagi instrumen kewangan tersebut.

Apabila aset kewangan diiktiraf pada awalnya, ianya diukur pada nilai saksama di samping itu, di mana aset kewangan bukan pada nilai saksama melalui untung atau rugi, berkaitan secara langsung kepada kos urus niaga.

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.

# 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.)

Dana-dana mengklasifikasikan semua aset kewangan pada FVTPL 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 diklasifikasikan sebagai aset kewangan pada FVTPL jika aset kewangan itu dipegang untuk dagangan atau ditetapkan sebagainya semasa pengiktirafan awal. Aset kewangan dipegang untuk dagangan ialah derivatif (termasuk derivatif terbenam dipisahkan) atau aset kewangan yang diperoleh 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 diperoleh 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 untung atau rugi sebagai sebahagian daripada kerugian lain atau pendapatan lain.

Aset kewangan diklasifikasikan sebagai FVTPL termasuk ekuiti, Terbitan Pelaburan Kerajaan ("GII"), sekuriti hutang dan deposit dengan institusi kewangan.

##### Nilai Saksama Aset Kewangan

Nilai saksama bagi GII, bon jaminan kerajaan dan bon korporat tak disebut adalah dinilai pada harga bida daripada Bondweb, 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.

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 insurans 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 kewangan telah luput atau Dana-dana telah memindahkan semua risiko dan ganjaran aset kewangan itu.

# Nota-nota kepada Maklumat Kewangan

## 2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

### 2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

#### (a) Instrumen Kewangan (samb.)

##### (ii) Liabiliti Kewangan

Liabiliti kewangan bagi Dana-dana termasuk amaun tertunggak kepada broker saham dan pelbagai belum bayar. Belum bayar 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. Belum bayar 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 |

#### (d) Cukai Pendapatan

Cukai pendapatan ke atas lebihan pendapatan ke atas perbelanjaan atau lebihan perbelanjaan ke atas pendapatan untuk sesuatu tahun terdiri daripada cukai semasa dan cukai tertunda. Cukai semasa ialah jumlah cukai pendapatan yang dijangka akan dibayar ke atas pendapatan boleh cukai atau lebihan untuk tahun 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. Secara dasarnya, liabiliti cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh cukai 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 cukai, boleh ditolak dengan perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan.

Cukai tertunda dikira mengikut kadar cukai yang dianggarkan akan digunakan di dalam tahun di mana aset itu terealisasi atau liabiliti itu dilangsaikan, berdasarkan kadar cukai yang telah digubal atau digubal sebahagian besarnya pada tarikh pelaporan. 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.

## Nota-nota kepada Maklumat Kewangan

### 2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

#### 2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

##### (e) 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 pemegang unit.

### 3. KOMISEN RINGAN

Pengurus ini dihadkan oleh peraturan-peraturan daripada menerima apa-apa bahagian daripada komisen dari mana-mana broker/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 komisen ringan untuk maklumat pasaran, bahan-bahan penyelidikan kewangan dan perisian komputer seperti Bloomberg yang berkaitan dengan pengurusan pelaburan Dana-dana. Komisen ringan yang diterima ini akan disimpan oleh Pengurus.

# Nota-nota kepada Maklumat Kewangan

## 4. PELABURAN

### (i) Dana Pendapatan Prima Takaful

|                                          | 31.12.2019<br>RM | 31.12.2018<br>RM |
|------------------------------------------|------------------|------------------|
| <b>FVTPL</b>                             |                  |                  |
| <b>Dipegang untuk Dagangan</b>           |                  |                  |
| <b>Terbitan Pelaburan Kerajaan</b>       |                  |                  |
| Kos                                      | 4,954,280        | 3,993,200        |
| Laba modal belum terealisasi             | 222,748          | 18,200           |
| Nilai saksama                            | 5,177,028        | 4,011,400        |
| <b>Sekuriti Hutang</b>                   |                  |                  |
| <b>Tak disebut di Malaysia</b>           |                  |                  |
| Bon jaminan kerajaan:                    |                  |                  |
| Kos                                      | 4,419,750        | 2,000,000        |
| Laba modal belum terealisasi, bersih     | 483,658          | 8,720            |
| Nilai saksama                            | 4,903,408        | 2,008,720        |
| Bon korporat:                            |                  |                  |
| Kos                                      | 28,683,158       | 19,027,348       |
| Laba modal belum terealisasi, bersih     | 1,554,144        | 123,266          |
| Nilai saksama                            | 30,237,302       | 19,150,614       |
| Jumlah sekuriti hutang                   | 35,140,710       | 21,159,334       |
| <b>Deposit dengan institusi kewangan</b> |                  |                  |
| Deposit tetap dan panggilan dengan:      |                  |                  |
| Bank berlesen                            | 3,786,507        | 3,003,000        |
| Jumlah                                   | 44,104,245       | 28,173,734       |

# Nota-nota kepada Maklumat Kewangan

## 4. PELABURAN (SAMB.)

### (i) Dana Pendapatan Prima Takaful (samb.)

#### FVTPL

#### Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2019 adalah seperti berikut:

|                                                   | 31.12.2019    |            |                  |                                   |
|---------------------------------------------------|---------------|------------|------------------|-----------------------------------|
|                                                   | Nilai nominal | Kos RM     | Nilai saksama RM | Nilai saksama pada % daripada NAV |
| <b>Terbitan Pelaburan Kerajaan</b>                |               |            |                  |                                   |
| Kerajaan Malaysia                                 | 4,800,000     | 4,954,280  | 5,177,028        | 11.59%                            |
| <b>Sekuriti Hutang</b>                            |               |            |                  |                                   |
| <b>Tak disebut di Malaysia</b>                    |               |            |                  |                                   |
| <b>Bon jaminan kerajaan:</b>                      |               |            |                  |                                   |
| DanaInfra Nasional Berhad                         | 2,300,000     | 2,411,550  | 2,684,928        | 6.01%                             |
| Perbadanan Tabung Pendidikan Tinggi Nasional      | 2,000,000     | 2,008,200  | 2,218,480        | 4.97%                             |
|                                                   |               | 4,419,750  | 4,903,408        |                                   |
| <b>Bon korporat:</b>                              |               |            |                  |                                   |
| DRB-Hicom Berhad                                  | 2,500,000     | 2,500,000  | 2,484,900        | 5.56%                             |
| Edra Energy Sdn Bhd                               | 2,500,000     | 2,578,188  | 2,984,310        | 6.68%                             |
| Edra Solar Sdn Bhd                                | 3,000,000     | 3,000,000  | 3,034,590        | 6.79%                             |
| Gamuda Berhad                                     | 1,300,000     | 1,301,950  | 1,337,115        | 2.99%                             |
| Jimah East Power Sdn Bhd                          | 1,200,000     | 1,348,320  | 1,406,340        | 3.15%                             |
| Konsortium Lebuhraya Utara-Timur (KL) Sdn Bhd     | 1,200,000     | 1,242,120  | 1,290,924        | 2.89%                             |
| Lebuhraya Duke Fasa 3 Sdn Bhd                     | 2,500,000     | 2,756,740  | 2,890,706        | 6.47%                             |
| MMC Corporation Berhad                            | 1,200,000     | 1,200,000  | 1,258,296        | 2.82%                             |
| Penang Port Sdn Bhd                               | 2,500,000     | 2,500,000  | 2,483,900        | 5.56%                             |
| SAJ Capital Sdn Bhd                               | 1,200,000     | 1,200,000  | 1,280,268        | 2.87%                             |
| Sarawak Energy Berhad                             | 2,100,000     | 2,100,000  | 2,316,216        | 5.19%                             |
| Sime Darby Plantation Sdn Bhd                     | 1,000,000     | 1,000,000  | 1,096,380        | 2.45%                             |
| Sinar Kamiri Sdn Bhd                              | 1,200,000     | 1,203,840  | 1,286,832        | 2.88%                             |
| Tenaga Nasional Berhad                            | 1,200,000     | 1,200,000  | 1,326,060        | 2.97%                             |
| UMW Holdings Berhad                               | 1,000,000     | 1,000,000  | 1,115,990        | 2.50%                             |
| YTL Power International Berhad                    | 2,500,000     | 2,552,000  | 2,644,475        | 5.92%                             |
|                                                   |               | 28,683,158 | 30,237,302       |                                   |
| Jumlah sekuriti hutang                            |               | 33,102,908 | 35,140,710       |                                   |
| <b>Pelaburan berikut matang selepas 12 bulan:</b> |               |            |                  |                                   |
| FVTPL                                             |               |            | 40,317,738       | 25,170,734                        |

# Nota-nota kepada Maklumat Kewangan

## 4. PELABURAN (SAMB.)

### (ii) Dana Ekuiti Prima Takaful

|                                             | 31.12.2019<br>RM | 31.12.2018<br>RM |
|---------------------------------------------|------------------|------------------|
| <b>FVTPL</b>                                |                  |                  |
| <b>Dipegang untuk Dagangan</b>              |                  |                  |
| <b>Sekuriti Ekuiti</b>                      |                  |                  |
| <b>Disebut di Malaysia</b>                  |                  |                  |
| Waran-waran/saham-saham:                    |                  |                  |
| Kos                                         | 83,940,694       | 72,446,256       |
| Laba/(rugi) modal belum terealisasi, bersih | 2,007,191        | (3,541,664)      |
| Nilai saksama                               | 85,947,885       | 68,904,592       |
| <b>Depositi dengan institusi kewangan</b>   |                  |                  |
| Depositi tetap dan panggilan dengan:        |                  |                  |
| Bank berlesen                               | 2,301,960        | 11,967,000       |
| Jumlah                                      | 88,249,845       | 80,871,592       |

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2019 adalah seperti berikut:

|                               | 31.12.2019    |           |                  |                                   |
|-------------------------------|---------------|-----------|------------------|-----------------------------------|
|                               | Bilangan unit | Kos RM    | Nilai saksama RM | Nilai saksama pada % daripada NAV |
| <b>Sekuriti Ekuiti</b>        |               |           |                  |                                   |
| <b>Disebut di Malaysia</b>    |               |           |                  |                                   |
| <b>Waran-waran:</b>           |               |           |                  |                                   |
| Serba Dinamik Holdings Berhad | 455,700       | -         | 200,508          | 0.23%                             |
| Sunway Berhad                 | 15,000        | -         | 6,075            | 0.01%                             |
|                               |               | -         | 206,583          |                                   |
| <b>Saham keutamaan:</b>       |               |           |                  |                                   |
| LBS Bina Group Berhad         | 20,000        | 22,000    | 14,000           | 0.02%                             |
| <b>Saham-saham:</b>           |               |           |                  |                                   |
| <b>Pembinaan</b>              |               |           |                  |                                   |
| Econpile Holdings Berhad      | 2,616,100     | 1,690,410 | 1,975,156        | 2.22%                             |
| Ekovest Berhad                | 3,395,000     | 2,748,760 | 2,665,075        | 3.00%                             |
| Gadang Holdings Berhad        | 1,315,400     | 987,331   | 914,203          | 1.03%                             |
| Gamuda Berhad                 | 460,100       | 1,694,709 | 1,794,390        | 2.02%                             |
| MGB Berhad                    | 1,006,900     | 1,008,262 | 654,485          | 0.74%                             |
| Vizione Holdings Berhad       | 185,000       | 160,129   | 161,875          | 0.18%                             |

# Nota-nota kepada Maklumat Kewangan

## 4. PELABURAN (SAMB.)

### (ii) Dana Ekuiti Prima Takaful (samb.)

#### FVTPL

#### Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2019 adalah seperti berikut (samb.):

|                                              | 31.12.2019       |           |                        |                                         |
|----------------------------------------------|------------------|-----------|------------------------|-----------------------------------------|
|                                              | Bilangan<br>unit | Kos<br>RM | Nilai<br>saksama<br>RM | Nilai saksama<br>pada %<br>daripada NAV |
| <b>Sekuriti Ekuiti (samb.)</b>               |                  |           |                        |                                         |
| <b>Disebut di Malaysia (samb.)</b>           |                  |           |                        |                                         |
| <b>Saham-saham (samb.):</b>                  |                  |           |                        |                                         |
| <b>Produk Pengguna dan Perkhidmatan</b>      |                  |           |                        |                                         |
| DRB-Hicom Berhad                             | 1,545,000        | 3,638,375 | 3,677,100              | 4.14%                                   |
| QL Resources Berhad                          | 385,000          | 2,691,085 | 3,130,050              | 3.52%                                   |
| Sime Darby Berhad                            | 148,500          | 368,603   | 329,670                | 0.37%                                   |
| <b>Tenaga</b>                                |                  |           |                        |                                         |
| Alam Maritim Resources Berhad                | 6,600,000        | 881,724   | 858,000                | 0.97%                                   |
| Dayang Enterprise Holdings Berhad            | 59,800           | 55,016    | 150,098                | 0.17%                                   |
| Dialog Group Berhad                          | 1,094,700        | 3,298,057 | 3,776,715              | 4.25%                                   |
| Serba Dinamik Holdings Berhad                | 1,594,950        | 2,931,398 | 3,508,890              | 3.95%                                   |
| <b>Perkhidmatan Kewangan</b>                 |                  |           |                        |                                         |
| BIMB Holdings Berhad                         | 80,900           | 331,976   | 355,960                | 0.40%                                   |
| <b>Penjagaan Kesihatan</b>                   |                  |           |                        |                                         |
| IHH Healthcare Berhad                        | 320,000          | 1,779,407 | 1,750,400              | 1.97%                                   |
| Kossan Rubber Industries Berhad              | 433,400          | 1,828,183 | 1,802,944              | 2.03%                                   |
| <b>Produk Perindustrian dan Perkhidmatan</b> |                  |           |                        |                                         |
| Cahaya Mata Sarawak Berhad                   | 559,700          | 1,366,800 | 1,270,519              | 1.43%                                   |
| Chin Hin Group Berhad                        | 2,499,600        | 2,117,269 | 1,799,712              | 2.02%                                   |
| Dufu Technology Corp. Berhad                 | 290,000          | 874,199   | 939,600                | 1.06%                                   |
| Hextar Global Berhad                         | 1,200,000        | 940,961   | 768,000                | 0.86%                                   |
| HSS Engineers Berhad                         | 1,359,400        | 1,379,311 | 1,148,693              | 1.29%                                   |
| Malayan Cement Berhad                        | 125,000          | 461,257   | 368,750                | 0.41%                                   |
| Petronas Chemicals Group Berhad              | 597,000          | 4,474,125 | 4,387,950              | 4.94%                                   |
| Press Metal Berhad                           | 110,000          | 509,859   | 511,500                | 0.58%                                   |
| SKP Resources Berhad                         | 2,722,700        | 3,825,672 | 3,702,872              | 4.16%                                   |
| V.S Industry Berhad                          | 2,800,000        | 3,311,973 | 3,752,000              | 4.22%                                   |
| <b>Perladangan</b>                           |                  |           |                        |                                         |
| Genting Plantations Berhad                   | 125,000          | 1,328,494 | 1,322,500              | 1.49%                                   |
| IOI Corporation Berhad                       | 400,000          | 1,792,260 | 1,844,000              | 2.07%                                   |
| Kuala Lumpur Kepong Berhad                   | 72,000           | 1,681,696 | 1,785,600              | 2.01%                                   |
| Sime Darby Plantation Berhad                 | 340,000          | 1,752,512 | 1,853,000              | 2.08%                                   |



# Nota-nota kepada Maklumat Kewangan

## 4. PELABURAN (SAMB.)

### (ii) Dana Ekuiti Prima Takaful (samb.)

#### FVTPL

#### Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2019 adalah seperti berikut (samb.):

|                                        | 31.12.2019    |            |                  |                                   |
|----------------------------------------|---------------|------------|------------------|-----------------------------------|
|                                        | Bilangan unit | Kos RM     | Nilai saksama RM | Nilai saksama pada % daripada NAV |
| <b>Sekuriti Ekuiti (samb.)</b>         |               |            |                  |                                   |
| <b>Disebut di Malaysia (samb.)</b>     |               |            |                  |                                   |
| <b>Saham-saham (samb.):</b>            |               |            |                  |                                   |
| <b>Hartanah</b>                        |               |            |                  |                                   |
| Eco World Development Group Berhad     | 3,090,000     | 2,135,245  | 2,302,050        | 2.59%                             |
| LBS Bina Group Berhad                  | 1,458,600     | 1,381,663  | 722,007          | 0.81%                             |
| Mah Sing Group Berhad                  | 455,400       | 434,968    | 321,057          | 0.36%                             |
| Malaysian Resources Corporation Berhad | 2,060,000     | 1,564,080  | 1,503,800        | 1.69%                             |
| Sime Darby Property Berhad             | 2,100,000     | 1,678,199  | 1,921,500        | 2.16%                             |
| SP Setia Berhad                        | 1,300,000     | 1,681,763  | 2,080,000        | 2.34%                             |
| UEM Sunrise Berhad                     | 1,210,000     | 923,505    | 853,050          | 0.96%                             |
| <b>Teknologi</b>                       |               |            |                  |                                   |
| Frontken Corporation Berhad            | 465,000       | 892,677    | 1,064,850        | 1.20%                             |
| Globetronics Technology Berhad         | 1,800,000     | 3,741,359  | 4,194,000        | 4.72%                             |
| Inari Amertron Berhad                  | 1,000,600     | 1,820,052  | 1,701,020        | 1.91%                             |
| UWC Berhad                             | 745,000       | 1,799,512  | 2,384,000        | 2.68%                             |
| <b>Telekomunikasi dan Media</b>        |               |            |                  |                                   |
| Digi.Com Berhad                        | 400,000       | 1,824,305  | 1,784,000        | 2.01%                             |
| Telekom Malaysia Berhad                | 789,700       | 3,096,250  | 3,016,654        | 3.39%                             |
| <b>Pengangkutan dan Logistik</b>       |               |            |                  |                                   |
| MISC Berhad                            | 351,700       | 2,720,220  | 2,936,695        | 3.30%                             |
| <b>Utiliti</b>                         |               |            |                  |                                   |
| Tenaga Nasional Berhad                 | 451,200       | 6,315,083  | 5,982,912        | 6.73%                             |
|                                        |               | 83,918,694 | 85,727,302       |                                   |
| Jumlah sekuriti ekuiti                 |               | 83,940,694 | 85,947,885       |                                   |

# Nota-nota kepada Maklumat Kewangan

## 4. PELABURAN (SAMB.)

### (iii) Dana Syariah Seimbang

|                                             | 31.12.2019<br>RM | 31.12.2018<br>RM |
|---------------------------------------------|------------------|------------------|
| <b>FVTPL</b>                                |                  |                  |
| <b>Dipegang untuk Dagangan</b>              |                  |                  |
| <b>Terbitan Pelaburan Kerajaan</b>          |                  |                  |
| Kos                                         | 4,108,440        | 2,994,900        |
| Laba modal belum terealisasi                | 216,180          | 13,650           |
| Nilai saksama                               | 4,324,620        | 3,008,550        |
| <b>Sekuriti Hutang</b>                      |                  |                  |
| <b>Tak disebut di Malaysia</b>              |                  |                  |
| Bon jaminan kerajaan:                       |                  |                  |
| Kos                                         | 3,790,650        | 1,500,000        |
| Laba modal belum terealisasi, bersih        | 412,342          | 6,540            |
| Nilai saksama                               | 4,202,992        | 1,506,540        |
| Bon korporat:                               |                  |                  |
| Kos                                         | 21,973,072       | 14,066,852       |
| Laba modal belum terealisasi, bersih        | 1,154,382        | 73,532           |
| Nilai saksama                               | 23,127,454       | 14,140,384       |
| Jumlah sekuriti hutang                      | 27,330,446       | 15,646,924       |
| <b>Sekuriti Ekuiti</b>                      |                  |                  |
| <b>Disebut di Malaysia</b>                  |                  |                  |
| Waran-waran/saham-saham:                    |                  |                  |
| Kos                                         | 26,822,332       | 21,633,844       |
| Laba/(rugi) modal belum terealisasi, bersih | 545,361          | (1,193,735)      |
| Nilai saksama                               | 27,367,693       | 20,440,109       |
| <b>Deposit dengan institusi kewangan</b>    |                  |                  |
| Deposit tetap dan panggilan dengan:         |                  |                  |
| Bank berlesen                               | 1,486,531        | 9,395,000        |
| Jumlah                                      | 60,509,290       | 48,490,583       |

# Nota-nota kepada Maklumat Kewangan

## 4. PELABURAN (SAMB.)

### (iii) Dana Syariah Seimbang (samb.)

#### FVTPL

#### Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2019 adalah seperti berikut:

|                                               | 31.12.2019    |            |                  |                                   |
|-----------------------------------------------|---------------|------------|------------------|-----------------------------------|
|                                               | Nilai nominal | Kos RM     | Nilai saksama RM | Nilai saksama pada % daripada NAV |
| <b>Terbitan Pelaburan Kerajaan</b>            |               |            |                  |                                   |
| Kerajaan Malaysia                             | 4,000,000     | 4,108,440  | 4,324,620        | 7.04%                             |
| <b>Sekuriti Hutang</b>                        |               |            |                  |                                   |
| <b>Tak disebut di Malaysia</b>                |               |            |                  |                                   |
| <b>Bon jaminan kerajaan:</b>                  |               |            |                  |                                   |
| DanaInfra Nasional Berhad                     | 1,700,000     | 1,782,450  | 1,984,512        | 3.23%                             |
| Perbadanan Tabung Pendidikan Tinggi Nasional  | 2,000,000     | 2,008,200  | 2,218,480        | 3.61%                             |
|                                               |               | 3,790,650  | 4,202,992        |                                   |
| <b>Bon korporat:</b>                          |               |            |                  |                                   |
| DRB-Hicom Berhad                              | 2,000,000     | 2,000,000  | 1,987,920        | 3.24%                             |
| Edra Energy Sdn Bhd                           | 2,000,000     | 2,060,792  | 2,379,480        | 3.87%                             |
| Edra Solar Sdn Bhd                            | 2,000,000     | 2,000,000  | 2,023,060        | 3.29%                             |
| Gamuda Berhad                                 | 800,000       | 804,320    | 822,216          | 1.34%                             |
| Jimah East Power Sdn Bhd                      | 1,000,000     | 1,123,600  | 1,171,950        | 1.91%                             |
| Konsortium Lebuhraya Utara-Timur (KL) Sdn Bhd | 1,000,000     | 1,035,100  | 1,075,770        | 1.75%                             |
| Lebuhraya Duke Fasa 3 Sdn Bhd                 | 2,000,000     | 2,205,100  | 2,312,920        | 3.77%                             |
| MMC Corporation Berhad                        | 800,000       | 800,000    | 838,864          | 1.37%                             |
| Penang Port Sdn Bhd                           | 2,500,000     | 2,500,000  | 2,483,900        | 4.04%                             |
| SAJ Capital Sdn Bhd                           | 800,000       | 800,000    | 853,512          | 1.39%                             |
| Sarawak Energy Berhad                         | 1,500,000     | 1,500,000  | 1,654,440        | 2.69%                             |
| Sime Darby Plantation Sdn Bhd                 | 300,000       | 300,000    | 328,914          | 0.54%                             |
| Sinar Kamiri Sdn Bhd                          | 800,000       | 802,560    | 857,888          | 1.40%                             |
| Tenaga Nasional Berhad                        | 1,000,000     | 1,000,000  | 1,105,050        | 1.80%                             |
| UMW Holdings Berhad                           | 1,000,000     | 1,000,000  | 1,115,990        | 1.82%                             |
| YTL Power International Berhad                | 2,000,000     | 2,041,600  | 2,115,580        | 3.45%                             |
|                                               |               | 21,973,072 | 23,127,454       |                                   |
| Jumlah sekuriti hutang                        |               | 25,763,722 | 27,330,446       |                                   |

# Nota-nota kepada Maklumat Kewangan

## 4. PELABURAN (SAMB.)

### (iii) Dana Syariah Seimbang (samb.)

#### FVTPL

#### Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2019 adalah seperti berikut (samb):

|                                              | 31.12.2019    |           |                  |                                   |
|----------------------------------------------|---------------|-----------|------------------|-----------------------------------|
|                                              | Bilangan unit | Kos RM    | Nilai saksama RM | Nilai saksama pada % daripada NAV |
| <b>Sekuriti Ekuiti</b>                       |               |           |                  |                                   |
| <b>Disebut di Malaysia</b>                   |               |           |                  |                                   |
| <b>Waran-waran:</b>                          |               |           |                  |                                   |
| Serba Dinamik Holdings Berhad                | 188,220       | -         | 82,817           | 0.13%                             |
| Sunway Berhad                                | 11,700        | -         | 4,739            | 0.01%                             |
|                                              |               | -         | 87,556           |                                   |
| <b>Saham-saham:</b>                          |               |           |                  |                                   |
| <b>Pembinaan</b>                             |               |           |                  |                                   |
| Econpile Holdings Berhad                     | 1,035,700     | 696,200   | 781,953          | 1.27%                             |
| Ekovest Berhad                               | 910,000       | 725,481   | 714,350          | 1.16%                             |
| Gadang Holdings Berhad                       | 513,100       | 384,029   | 356,604          | 0.58%                             |
| Gamuda Berhad                                | 179,600       | 661,716   | 700,440          | 1.14%                             |
| MGB Berhad                                   | 310,100       | 297,741   | 201,565          | 0.33%                             |
| Vizione Holdings Berhad                      | 124,057       | 107,379   | 108,550          | 0.18%                             |
| <b>Produk Pengguna dan Perkhidmatan</b>      |               |           |                  |                                   |
| DRB-Hicom Berhad                             | 580,000       | 1,376,127 | 1,380,400        | 2.25%                             |
| QL Resources Berhad                          | 130,000       | 911,581   | 1,056,900        | 1.72%                             |
| <b>Tenaga</b>                                |               |           |                  |                                   |
| Dayang Enterprise Holdings Berhad            | 22,600        | 20,792    | 56,726           | 0.09%                             |
| Dialog Group Berhad                          | 485,000       | 1,413,157 | 1,673,250        | 2.72%                             |
| Serba Dinamik Holdings Berhad                | 658,770       | 1,237,750 | 1,449,294        | 2.36%                             |
| <b>Perkhidmatan Kewangan</b>                 |               |           |                  |                                   |
| BIMB Holdings Berhad                         | 19,100        | 78,406    | 84,040           | 0.14%                             |
| <b>Penjagaan Kesihatan</b>                   |               |           |                  |                                   |
| IHH Healthcare Berhad                        | 120,000       | 667,403   | 656,400          | 1.07%                             |
| Kossan Rubber Industries Berhad              | 160,500       | 676,107   | 667,680          | 1.09%                             |
| <b>Produk Perindustrian dan Perkhidmatan</b> |               |           |                  |                                   |
| Cahaya Mata Sarawak Berhad                   | 206,200       | 503,246   | 468,074          | 0.76%                             |
| Chin Hin Group Berhad                        | 470,000       | 446,552   | 338,400          | 0.55%                             |
| Hextar Global Berhad                         | 450,000       | 352,860   | 288,000          | 0.47%                             |
| HSS Engineers Berhad                         | 445,000       | 450,634   | 376,025          | 0.61%                             |
| Malayan Cement Berhad                        | 47,000        | 173,024   | 138,650          | 0.23%                             |
| Petronas Chemicals Group Berhad              | 204,500       | 1,524,243 | 1,503,075        | 2.45%                             |
| Press Metal Berhad                           | 58,000        | 269,024   | 269,700          | 0.44%                             |
| SKP Resources Berhad                         | 921,500       | 1,293,963 | 1,253,240        | 2.04%                             |
| V.S Industry Berhad                          | 979,000       | 1,180,847 | 1,311,860        | 2.14%                             |

# Nota-nota kepada Maklumat Kewangan

## 4. PELABURAN (SAMB.)

### (iii) Dana Syariah Seimbang (samb.)

#### FVTPL

#### Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2019 adalah seperti berikut (samb.):

|                                        | 31.12.2019    |            |                  |                                   |
|----------------------------------------|---------------|------------|------------------|-----------------------------------|
|                                        | Bilangan unit | Kos RM     | Nilai saksama RM | Nilai saksama pada % daripada NAV |
| <b>Sekuriti Ekuiti (samb.)</b>         |               |            |                  |                                   |
| <b>Disebut di Malaysia (samb.)</b>     |               |            |                  |                                   |
| <b>Saham-saham (samb.):</b>            |               |            |                  |                                   |
| <b>Perladangan</b>                     |               |            |                  |                                   |
| Genting Plantations Berhad             | 50,000        | 531,518    | 529,000          | 0.86%                             |
| IOI Corporation Berhad                 | 110,000       | 492,368    | 507,100          | 0.83%                             |
| Kuala Lumpur Kepong Berhad             | 27,000        | 635,499    | 669,600          | 1.09%                             |
| Sime Darby Plantation Berhad           | 130,000       | 670,202    | 708,500          | 1.15%                             |
| <b>Hartanah</b>                        |               |            |                  |                                   |
| LBS Bina Group Berhad                  | 446,200       | 430,736    | 220,869          | 0.36%                             |
| Mah Sing Group Berhad                  | 158,300       | 151,270    | 111,602          | 0.18%                             |
| Malaysian Resources Corporation Berhad | 795,000       | 603,455    | 580,350          | 0.95%                             |
| <b>Teknologi</b>                       |               |            |                  |                                   |
| Globetronics Technology Berhad         | 660,000       | 1,371,832  | 1,537,800        | 2.50%                             |
| Inari Amertron Berhad                  | 400,000       | 722,282    | 680,000          | 1.11%                             |
| UWC Berhad                             | 233,100       | 567,313    | 745,920          | 1.21%                             |
| <b>Telekomunikasi dan Media</b>        |               |            |                  |                                   |
| Digi.Com Berhad                        | 150,000       | 684,364    | 669,000          | 1.09%                             |
| Telekom Malaysia Berhad                | 210,000       | 818,941    | 802,200          | 1.31%                             |
| <b>Pengangkutan dan Logistik</b>       |               |            |                  |                                   |
| MISC Berhad                            | 160,000       | 1,232,365  | 1,336,000        | 2.18%                             |
| <b>Utiliti</b>                         |               |            |                  |                                   |
| Tenaga Nasional Berhad                 | 177,000       | 2,461,925  | 2,347,020        | 3.82%                             |
|                                        |               | 26,822,332 | 27,280,137       |                                   |
| Jumlah sekuriti ekuiti                 |               | 26,822,332 | 27,367,693       |                                   |

|                                                   | 31.12.2019<br>RM | 31.12.2018<br>RM |
|---------------------------------------------------|------------------|------------------|
| <b>Pelaburan berikut matang selepas 12 bulan:</b> |                  |                  |
| FVTPL                                             | 31,655,066       | 18,655,474       |

# Nota-nota kepada Maklumat Kewangan

## 5. LIABILITI/(ASET) CUKAI TERTUNDA

|                                                              | 31.12.2019<br>RM | 31.12.2018<br>RM |
|--------------------------------------------------------------|------------------|------------------|
| <b>(i) Dana Pendapatan Prima Takaful</b>                     |                  |                  |
| Pada awal tahun                                              | 12,015           | 865              |
| Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7) | 168,829          | 11,150           |
| Pada akhir tahun                                             | 180,844          | 12,015           |
| <b>(ii) Dana Ekuiti Prima Takaful</b>                        |                  |                  |
| Pada awal tahun                                              | (283,333)        | 105,928          |
| Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7) | 443,908          | (389,261)        |
| Pada akhir tahun                                             | 160,575          | (283,333)        |
| <b>(iii) Dana Syariah Seimbang</b>                           |                  |                  |
| Pada awal tahun                                              | (88,001)         | 47,718           |
| Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7) | 274,262          | (135,719)        |
| Pada akhir tahun                                             | 186,261          | (88,001)         |

## 6. AKAUN PEMEGANG UNIT

### (i) Dana Pendapatan Prima Takaful

|                                                       | ← 31.12.2019 → |             | ← 31.12.2018 → |             |
|-------------------------------------------------------|----------------|-------------|----------------|-------------|
|                                                       | Bilangan unit  | RM          | Bilangan unit  | RM          |
| Jumlah diterima bagi terbitan sepanjang tahun         | 11,726,166     | 19,899,765  | 8,440,626      | 12,930,721  |
| Jumlah dibayar bagi pembatalan sepanjang tahun        | (2,574,064)    | (8,042,610) | (256,322)      | (3,108,059) |
|                                                       | 9,152,102      | 11,857,155  | 8,184,304      | 9,822,662   |
| Akaun pemegang unit dihantar ke depan                 | 23,568,349     | 28,957,631  | 15,384,045     | 17,992,424  |
| Lebihan pendapatan ke atas perbelanjaan selepas cukai | -              | 3,855,040   | -              | 1,142,545   |
|                                                       | 32,720,451     | 44,669,826  | 23,568,349     | 28,957,631  |
| NAV seunit                                            |                | 1.365       |                | 1.229       |

# Nota-nota kepada Maklumat Kewangan

## 6. AKAUN PEMEGANG UNIT (SAMB.)

### (ii) Dana Ekuiti Prima Takaful

|                                                                                           | ← 31.12.2019 → |              | ← 31.12.2018 → |              |
|-------------------------------------------------------------------------------------------|----------------|--------------|----------------|--------------|
|                                                                                           | Bilangan unit  | RM           | Bilangan unit  | RM           |
| Jumlah diterima bagi terbitan sepanjang tahun                                             | 15,109,694     | 27,268,553   | 41,867,872     | 60,969,440   |
| Jumlah dibayar bagi pembatalan sepanjang tahun                                            | (14,014,120)   | (26,318,996) | (5,261,571)    | (17,618,864) |
|                                                                                           | 1,095,574      | 949,557      | 36,606,301     | 43,350,576   |
| Akaun pemegang unit dihantar ke depan                                                     | 80,425,325     | 84,609,716   | 43,819,024     | 53,757,370   |
| Lebih pendapatan ke atas perbelanjaan/<br>(perbelanjaan ke atas pendapatan) selepas cukai | -              | 3,351,882    | -              | (12,498,230) |
|                                                                                           | 81,520,899     | 88,911,155   | 80,425,325     | 84,609,716   |
| NAV seunit                                                                                |                | 1.091        |                | 1.052        |

### (iii) Dana Syariah Seimbang

|                                                                                           | ← 31.12.2019 → |              | ← 31.12.2018 → |             |
|-------------------------------------------------------------------------------------------|----------------|--------------|----------------|-------------|
|                                                                                           | Bilangan unit  | RM           | Bilangan unit  | RM          |
| Jumlah diterima bagi terbitan sepanjang tahun                                             | 12,547,206     | 19,993,459   | 18,496,024     | 26,286,369  |
| Jumlah dibayar bagi pembatalan sepanjang tahun                                            | (5,776,291)    | (12,107,744) | (2,026,893)    | (6,513,690) |
|                                                                                           | 6,770,915      | 7,885,715    | 16,469,131     | 19,772,679  |
| Akaun pemegang unit dihantar ke depan                                                     | 43,859,227     | 50,054,408   | 27,390,096     | 33,235,827  |
| Lebih pendapatan ke atas perbelanjaan/<br>(perbelanjaan ke atas pendapatan) selepas cukai | -              | 3,468,344    | -              | (2,954,098) |
|                                                                                           | 50,630,142     | 61,408,467   | 43,859,227     | 50,054,408  |
| NAV seunit                                                                                |                | 1.213        |                | 1.141       |

# Nota-nota kepada Maklumat Kewangan

## 7. CUKAI

|                                                                             | 31.12.2019<br>RM | 31.12.2018<br>RM |
|-----------------------------------------------------------------------------|------------------|------------------|
| <b>(i) Dana Pendapatan Prima Takaful</b>                                    |                  |                  |
| Cukai pendapatan:                                                           |                  |                  |
| Peruntukan tahun semasa                                                     | <b>198,819</b>   | 104,876          |
| Peruntukan terkurang/(lebih)an cukai tahun lepas                            | <b>421</b>       | (31,689)         |
| Cukai tertunda:                                                             |                  |                  |
| Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5) | <b>168,829</b>   | 11,150           |
| <b>Perbelanjaan cukai bagi tahun</b>                                        | <b>368,069</b>   | 84,337           |
| <b>(ii) Dana Ekuiti Prima Takaful</b>                                       |                  |                  |
| Cukai pendapatan:                                                           |                  |                  |
| Cukai boleh pulih tahun semasa                                              | <b>(221,875)</b> | (747,906)        |
| Peruntukan lebihan cukai tahun lepas                                        | <b>(2,894)</b>   | (17,870)         |
| Cukai tertunda:                                                             |                  |                  |
| Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5) | <b>443,908</b>   | (389,261)        |
| <b>Perbelanjaan/(kredit) cukai bagi tahun</b>                               | <b>219,139</b>   | (1,155,037)      |
| <b>(iii) Dana Syariah Seimbang</b>                                          |                  |                  |
| Cukai pendapatan:                                                           |                  |                  |
| Peruntukan/(cukai boleh pulih) tahun semasa                                 | <b>27,229</b>    | (123,197)        |
| Peruntukan terkurang/(lebih)an cukai tahun lepas                            | <b>1,284</b>     | (42,157)         |
| Cukai tertunda:                                                             |                  |                  |
| Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5) | <b>274,262</b>   | (135,719)        |
| <b>Perbelanjaan/(kredit) cukai bagi tahun</b>                               | <b>302,775</b>   | (301,073)        |

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

## 7. CUKAI (SAMB.)

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

|                                                                                         | 31.12.2019<br>RM | 31.12.2018<br>RM |
|-----------------------------------------------------------------------------------------|------------------|------------------|
| <b>(i) Dana Pendapatan Prima Takaful</b>                                                |                  |                  |
| Lebihan pendapatan ke atas perbelanjaan sebelum cukai                                   | 4,223,109        | 1,226,882        |
| Cukai pada kadar 8%                                                                     | 337,849          | 98,151           |
| Perbelanjaan tidak boleh ditolak bagi tujuan cukai                                      | 29,799           | 17,875           |
| Peruntukan berkurang/(lebih) cukai tahun lepas                                          | 421              | (31,689)         |
| Perbelanjaan cukai bagi tahun                                                           | 368,069          | 84,337           |
| <b>(ii) Dana Ekuiti Prima Takaful</b>                                                   |                  |                  |
| Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai | 3,571,021        | (13,653,267)     |
| Cukai pada kadar 8%                                                                     | 285,682          | (1,092,261)      |
| Pendapatan tidak dikenakan cukai                                                        | (168,814)        | (134,914)        |
| Perbelanjaan tidak boleh ditolak bagi tujuan cukai                                      | 105,165          | 90,008           |
| Peruntukan lebihan cukai tahun lepas                                                    | (2,894)          | (17,870)         |
| Perbelanjaan/(kredit) cukai bagi tahun                                                  | 219,139          | (1,155,037)      |
| <b>(iii) Dana Syariah Seimbang</b>                                                      |                  |                  |
| Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai | 3,771,119        | (3,255,171)      |
| Cukai pada kadar 8%                                                                     | 301,690          | (260,414)        |
| Pendapatan tidak dikenakan cukai                                                        | (54,894)         | (40,086)         |
| Perbelanjaan tidak boleh ditolak bagi tujuan cukai                                      | 54,695           | 41,584           |
| Peruntukan berkurang/(lebih) cukai tahun lepas                                          | 1,284            | (42,157)         |
| Perbelanjaan/(kredit) cukai bagi tahun                                                  | 302,775          | (301,073)        |

# Jadual Perbandingan Prestasi

(i) Dana Pendapatan Prima Takaful

|                                                                       | 2019              | 2018              | 2017              | 2016              | 2015              |
|-----------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Penerangan (%)</b>                                                 |                   |                   |                   |                   |                   |
| <b>Pendapatan Tetap Sekuriti</b>                                      |                   |                   |                   |                   |                   |
| Pembinaan                                                             | 5.88              | 8.68              | 16.83             | 4.02              | 2.73              |
| Produk Pengguna dan Perkhidmatan                                      | -                 | -                 | -                 | 7.99              | -                 |
| Perkhidmatan Kewangan                                                 | -                 | 4.15              | -                 | 20.82             | 7.10              |
| Kerajaan                                                              | 11.59             | 13.85             | 11.11             | 34.51             | 35.07             |
| Agensi Kerajaan                                                       | 10.98             | 6.94              | 5.61              | -                 | 27.62             |
| Syarikat Projek Infrastruktur                                         | 42.91             | 33.30             | 37.03             | 13.05             | 15.46             |
| Pengangkutan dan Logistik                                             | 8.38              | 4.17              | -                 | -                 | -                 |
| Hartanah                                                              | -                 | 3.45              | -                 | -                 | 6.98              |
| Telekomunikasi dan Media                                              | -                 | 5.20              | 5.56              | -                 | -                 |
| Perdagangan/servis                                                    | 10.52             | 7.18              | 8.64              | 16.44             | -                 |
| <b>Tunai dan Deposit/(Lain-lain)</b>                                  | <b>9.74</b>       | <b>13.08</b>      | <b>15.22</b>      | <b>3.17</b>       | <b>5.04</b>       |
| <b>Jumlah</b>                                                         | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     |
| <b>Jumlah NAV (RM)</b>                                                | <b>44,669,826</b> | <b>28,957,631</b> | <b>17,992,424</b> | <b>12,431,339</b> | <b>11,240,436</b> |
| <b>Jumlah Bilangan Unit</b>                                           | <b>32,720,451</b> | <b>23,568,349</b> | <b>15,384,045</b> | <b>11,076,184</b> | <b>10,860,566</b> |
| <b>NAV Seunit (RM)</b>                                                | <b>1.365</b>      | <b>1.229</b>      | <b>1.170</b>      | <b>1.122</b>      | <b>1.035</b>      |
| <b>NAV tertinggi seunit semasa tahun kewangan (RM)</b>                | <b>1.374</b>      | <b>1.229</b>      | <b>1.170</b>      | <b>1.128</b>      | <b>1.035</b>      |
| <b>NAV terendah seunit semasa tahun kewangan (RM)</b>                 | <b>1.229</b>      | <b>1.170</b>      | <b>1.122</b>      | <b>1.035</b>      | <b>1.007</b>      |
| <b>Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)</b> | <b>11.07</b>      | <b>5.04</b>       | <b>4.28</b>       | <b>8.41</b>       | <b>2.58</b>       |
| <b>Purata pulangan tahunan (%)</b>                                    |                   |                   |                   |                   |                   |
| 1-Tahun                                                               | 11.07             | 5.04              | 4.28              | 8.41              | 2.58              |
| 3-Tahun                                                               | 6.75              | 5.89              | 5.06              | -                 | -                 |
| 5-Tahun                                                               | 6.23              | -                 | -                 | -                 | -                 |
| <b>Purata prestasi Indeks Penanda Aras (%)</b>                        |                   |                   |                   |                   |                   |
| 1-Tahun                                                               | 3.18              | 3.35              | 3.11              | 3.30              | 3.37              |
| 3-Tahun                                                               | 3.21              | 3.25              | 3.26              | -                 | -                 |
| 5-Tahun                                                               | 3.26              | -                 | -                 | -                 | -                 |

# Jadual Perbandingan Prestasi

## (ii) Dana Ekuiti Prima Takaful

|                                                                       | 2019              | 2018              | 2017              | 2016             | 2015             |
|-----------------------------------------------------------------------|-------------------|-------------------|-------------------|------------------|------------------|
| <b>Penerangan (%)</b>                                                 |                   |                   |                   |                  |                  |
| <b>Ekuiti</b>                                                         |                   |                   |                   |                  |                  |
| Pembinaan                                                             | 9.18              | 2.26              | 9.95              | 14.18            | 11.48            |
| Produk Pengguna dan Perkhidmatan                                      | 8.03              | 20.27             | 4.04              | 5.34             | 6.86             |
| Tenaga                                                                | 9.33              | 8.94              | -                 | -                | -                |
| Perkhidmatan Kewangan                                                 | 0.40              | 1.60              | -                 | -                | 2.63             |
| Penjagaan Kesihatan                                                   | 4.00              | 11.54             | -                 | -                | -                |
| Produk Perindustrian dan Perkhidmatan                                 | 20.98             | 9.19              | 12.51             | 14.91            | 9.90             |
| Perladangan                                                           | 7.65              | 8.64              | 3.17              | -                | 3.73             |
| Hartanah                                                              | 10.93             | 1.56              | 7.07              | 9.72             | 11.07            |
| Teknologi                                                             | 10.50             | -                 | 2.28              | 3.97             | 2.98             |
| Telekomunikasi dan Media                                              | 5.40              | 6.81              | -                 | -                | -                |
| Perdagangan/servis                                                    | -                 | -                 | 38.73             | 28.68            | 31.60            |
| Pengangkutan dan Logistik                                             | 3.30              | -                 | -                 | -                | -                |
| Utiliti                                                               | 6.73              | 10.62             | -                 | -                | -                |
| Waran-waran                                                           | 0.24              | -                 | 0.02              | 3.77             | 2.04             |
| <b>Tunai dan Deposit/(Lain-lain)</b>                                  | <b>3.33</b>       | <b>18.57</b>      | <b>22.23</b>      | <b>19.43</b>     | <b>17.71</b>     |
| <b>Jumlah</b>                                                         | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>    | <b>100.00</b>    |
| <b>Jumlah NAV (RM)</b>                                                | <b>88,911,155</b> | <b>84,609,716</b> | <b>53,757,370</b> | <b>6,687,125</b> | <b>4,366,197</b> |
| <b>Jumlah Bilangan Unit</b>                                           | <b>81,520,899</b> | <b>80,425,325</b> | <b>43,819,024</b> | <b>6,119,040</b> | <b>4,011,062</b> |
| <b>NAV Seunit (RM)</b>                                                | <b>1.091</b>      | <b>1.052</b>      | <b>1.227</b>      | <b>1.093</b>     | <b>1.089</b>     |
| <b>NAV tertinggi seunit semasa tahun kewangan (RM)</b>                | <b>1.124</b>      | <b>1.270</b>      | <b>1.227</b>      | <b>1.135</b>     | <b>1.104</b>     |
| <b>NAV terendah seunit semasa tahun kewangan (RM)</b>                 | <b>1.027</b>      | <b>1.027</b>      | <b>1.088</b>      | <b>1.053</b>     | <b>0.967</b>     |
| <b>Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)</b> | <b>3.71</b>       | <b>(14.26)</b>    | <b>12.26</b>      | <b>0.37</b>      | <b>6.24</b>      |
| <b>Purata pulangan tahunan (%)</b>                                    |                   |                   |                   |                  |                  |
| 1-Tahun                                                               | 3.71              | (14.26)           | 12.26             | 0.37             | 6.24             |
| 3-Tahun                                                               | (0.06)            | (1.15)            | 6.18              | -                | -                |
| 5-Tahun                                                               | 1.26              | -                 | -                 | -                | -                |
| <b>Purata prestasi Indeks</b>                                         |                   |                   |                   |                  |                  |
| <b>Penanda Aras (%)</b>                                               |                   |                   |                   |                  |                  |
| 1-Tahun                                                               | 3.85              | (13.52)           | 10.72             | (6.14)           | 2.35             |
| 3-Tahun                                                               | (0.18)            | (3.50)            | 2.08              | -                | -                |
| 5-Tahun                                                               | (0.91)            | -                 | -                 | -                | -                |

# Jadual Perbandingan Prestasi

## (iii) Dana Syariah Seimbang

|                                                                       | 2019              | 2018              | 2017              | 2016              | 2015              |
|-----------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Penerangan (%)</b>                                                 |                   |                   |                   |                   |                   |
| <b>Ekuiti</b>                                                         |                   |                   |                   |                   |                   |
| Pembinaan                                                             | 4.66              | 1.39              | 6.33              | 6.94              | 7.30              |
| Produk Pengguna dan Perkhidmatan                                      | 3.97              | 11.63             | 1.35              | 2.75              | 3.28              |
| Tenaga                                                                | 5.18              | 4.26              | -                 | -                 | -                 |
| Perkhidmatan Kewangan                                                 | 0.14              | 0.71              | -                 | -                 | 3.05              |
| Penjagaan Kesihatan                                                   | 2.16              | 6.23              | -                 | -                 | -                 |
| Produk Perindustrian dan Perkhidmatan                                 | 9.68              | 5.07              | 7.44              | 5.44              | 6.89              |
| Perladangan                                                           | 3.93              | 2.66              | 1.31              | -                 | 1.93              |
| Hartanah                                                              | 1.49              | 0.92              | 4.22              | 5.57              | 5.75              |
| Teknologi                                                             | 4.83              | -                 | 1.38              | 2.37              | -                 |
| Telekomunikasi dan Media                                              | 2.40              | 4.01              | -                 | -                 | -                 |
| Perdagangan/servis                                                    | -                 | -                 | 21.58             | 15.57             | 15.72             |
| Pengangkutan dan Logistik                                             | 2.18              | -                 | -                 | -                 | -                 |
| Utiliti                                                               | 3.82              | 3.96              | -                 | -                 | -                 |
| Waran-waran                                                           | 0.14              | 0.01              | 0.02              | 2.24              | 0.90              |
| <b>Pendapatan Tetap Sekuriti</b>                                      |                   |                   |                   |                   |                   |
| Pembinaan                                                             | 3.09              | 3.62              | 4.55              | -                 | 2.88              |
| Produk Pengguna dan Perkhidmatan                                      | -                 | -                 | -                 | 4.42              | -                 |
| Perkhidmatan Kewangan                                                 | -                 | 2.00              | -                 | 9.74              | 2.81              |
| Kerajaan                                                              | 7.04              | 6.01              | 8.14              | 25.66             | 2.34              |
| Agensi Kerajaan                                                       | 6.84              | 3.01              | 1.52              | -                 | 17.55             |
| Syarikat Projek Infrastruktur                                         | 23.57             | 14.32             | 8.06              | 4.82              | 8.57              |
| Pengangkutan dan Logistik                                             | 5.41              | 1.61              | -                 | -                 | -                 |
| Hartanah                                                              | -                 | 2.00              | -                 | -                 | 2.75              |
| Telekomunikasi dan Media                                              | -                 | 2.01              | 1.50              | -                 | -                 |
| Perdagangan/servis                                                    | 5.59              | 2.69              | 0.95              | 7.24              | -                 |
| <b>Tunai dan Deposit/(Lain-lain)</b>                                  | <b>3.88</b>       | <b>21.88</b>      | <b>31.65</b>      | <b>7.24</b>       | <b>18.28</b>      |
| <b>Jumlah</b>                                                         | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     | <b>100.00</b>     |
| <b>Jumlah NAV (RM)</b>                                                | <b>61,408,467</b> | <b>50,054,408</b> | <b>33,235,827</b> | <b>11,229,403</b> | <b>10,665,792</b> |
| <b>Jumlah Bilangan Unit</b>                                           | <b>50,630,142</b> | <b>43,859,227</b> | <b>27,390,096</b> | <b>10,317,687</b> | <b>10,106,624</b> |
| <b>NAV Seunit (RM)</b>                                                | <b>1.213</b>      | <b>1.141</b>      | <b>1.213</b>      | <b>1.088</b>      | <b>1.055</b>      |
| <b>NAV tertinggi seunit semasa tahun kewangan (RM)</b>                | <b>1.225</b>      | <b>1.240</b>      | <b>1.213</b>      | <b>1.108</b>      | <b>1.075</b>      |
| <b>NAV terendah seunit semasa tahun kewangan (RM)</b>                 | <b>1.130</b>      | <b>1.126</b>      | <b>1.087</b>      | <b>1.041</b>      | <b>0.979</b>      |
| <b>Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)</b> | <b>6.31</b>       | <b>(5.94)</b>     | <b>11.49</b>      | <b>3.13</b>       | <b>6.35</b>       |
| <b>Purata pulangan tahunan (%)</b>                                    |                   |                   |                   |                   |                   |
| 1-Tahun                                                               | 6.31              | (5.94)            | 11.49             | 3.13              | 6.35              |
| 3-Tahun                                                               | 3.69              | 2.65              | 6.93              | -                 | -                 |
| 5-Tahun                                                               | 4.10              | -                 | -                 | -                 | -                 |
| <b>Purata prestasi Indeks</b>                                         |                   |                   |                   |                   |                   |
| <b>Penanda Aras (%)</b>                                               |                   |                   |                   |                   |                   |
| 1-Tahun                                                               | 3.48              | (3.56)            | 6.12              | (0.55)            | 3.11              |
| 3-Tahun                                                               | 1.93              | 0.59              | 2.86              | -                 | -                 |
| 5-Tahun                                                               | 1.67              | -                 | -                 | -                 | -                 |

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