

2022

ANNUAL FUNDS PERFORMANCE REPORTS LAPORAN-LAPORAN TAHUNAN PRESTASI DANA-DANA

Investment-Linked Funds
Dana-Dana Berkaitan Pelaburan



Takaful

Not just Takaful,
Etiqa Takaful

eTiqa
Family Takaful

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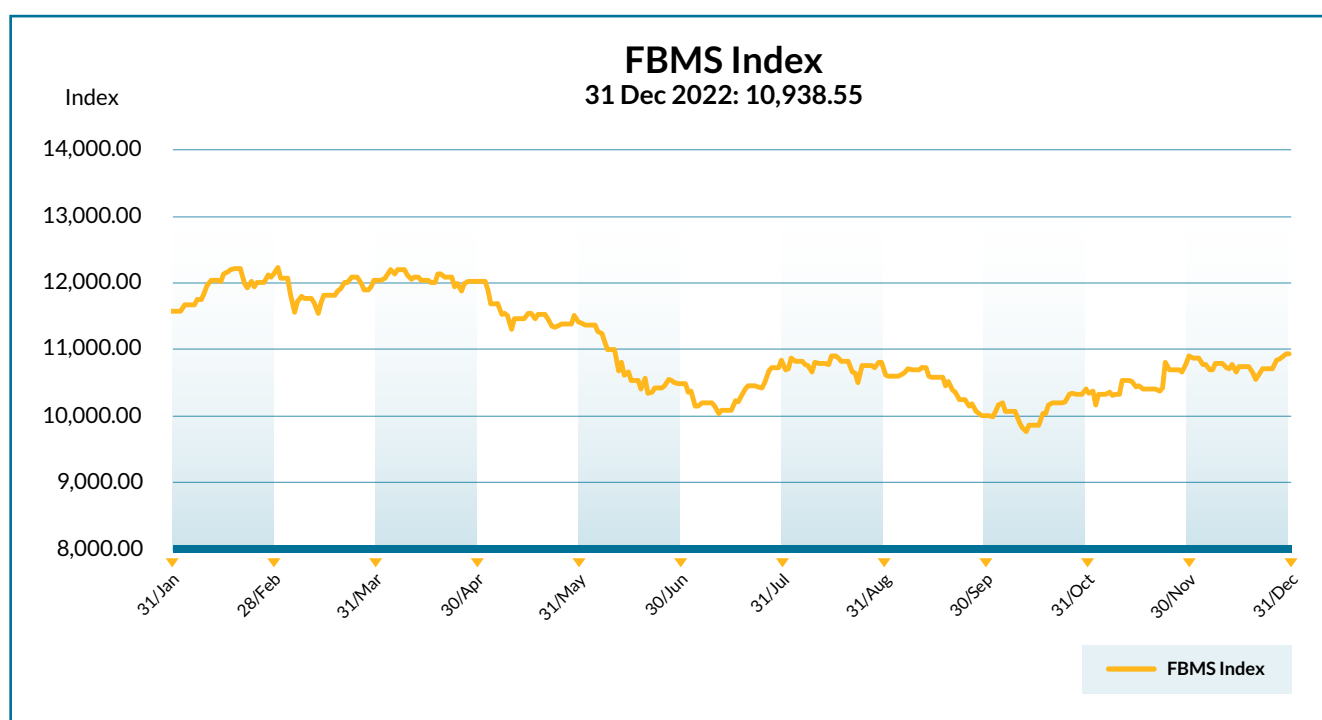
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Market Review and Outlook

Equity Market Review

A Year Full of Unexpected Events



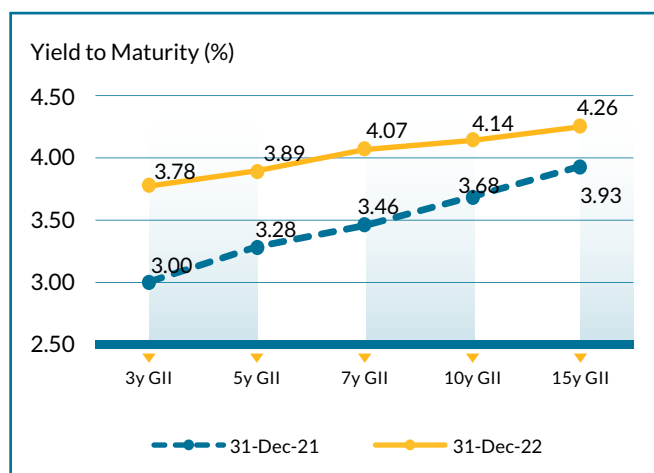
- **A volatile trading year.** Globally, market has been affected by high inflation as a result of economic re-opening post Covid pandemic. And what had heightened the inflationary environment was the Russia-Ukraine war which is impacting supply chains. As a result, we saw rate hikes by most central bankers around the world including BNM to counter inflation. With US rate hikes being the most aggressive in the world, we saw USD strengthen the most against all currencies with Ringgit not being spared too. But, not all was lost as a stronger USD would benefit listed exporters in Malaysia while higher interest rate always benefits the banks due to net interest margin expansion. As a result, the financial sector now makes up more than 40% of KLCI weightage compared to only over 30% years ago as more investors turn positive on banks.
- **Local institutions continued to be net sellers in 2022**, despite being a strong net seller in 2021 too. Their selling was mopped up by both foreigners and retailers but the retail buying power in 2022 had depleted quite substantially compared to 2021. The institutional selling was partly due to political uncertainties while foreigners continued to trade our market through global thematic such as buying banks across the board being the beneficiaries of interest rate hike as well as commodity stocks when commodity prices roller coaster to the high side in 1H22.
- **FBMS rebounded and closed from the year low.** Although window dressing activities were surprisingly minimal this year, we managed to rebound and closed from the year low with political uncertainties being resolved post the 15th General Election in Nov-22 and we have a government with majority seating in the Parliament. This could create a positive start for 2023.

Market Review and Outlook

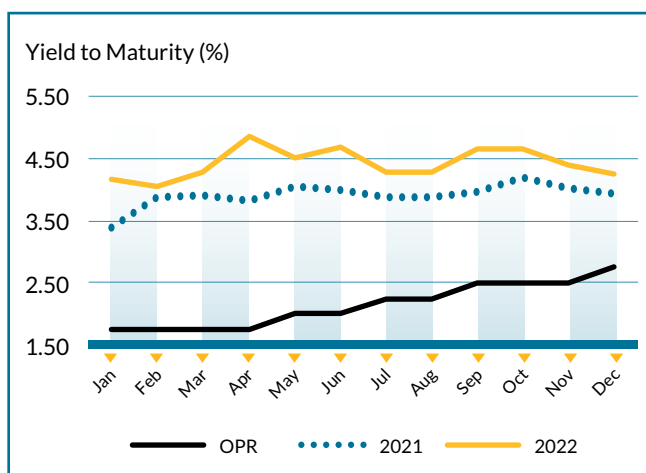
Sukuk Market Review

Tumultuous bond market as central bank tightens globally

GII term structure as at end-2022 vs end-2021



OPR & Yield movements for the 10y GII in 2022 vs 2021



Source: Bond Pricing Agency Malaysia (BPAM)

- Global financial markets last year have been fraught with multiple challenges as economies readjust from pandemic-induced policies, the ill-effects of the Russian-Ukraine war on commodity prices especially food and energy, global supply chain issues arising from China's Covid-Zero strategy as well as central banks' monetary policies in a bid to combat skyrocketing inflation.
- 2022 saw the Federal Reserve (Fed), the European Central Bank and the Bank of England embark on aggressive monetary tightening by raising their policy rates by a whopping 425bps, 400bps and 325bps, respectively. Similarly, Bank Negara Malaysia (BNM) raised the overnight policy rates (OPR) by 100bps YoY to close the year at 2.75%.
- The US Treasuries (UST) yields curve inverted as markets anticipate weaker growth or recession in the horizon due to the Fed's aggressive tightening. The 2y and 10y UST yields catapulted 368bps and 236bps YoY to close the year at 4.41% and 3.88%, respectively.
- Meanwhile, the local Sukuk market was not spared from these calamities and were generally tracking global yield movements though at a smaller quantum. Local yield movements were also affected by political uncertainties especially leading to the 15th General Election that was held on 19th November.
- As a result, the Government Islamic Instruments (GII) yields shifted higher year-on-year (YoY) across all tenures in 2022 especially in the shorter tenures which saw 60 to 80bps upticks while the longer-end saw a milder 30 to 50bps uptick.
- For 2022, foreign investors turned net sellers with RM9.8bn outflows seen compared to inflows of RM33.6bn in 2021.

Market Review and Outlook

Outlook

Weakening Growth with Rising Volatility Ahead

- **Monetary policy pivots.** As a result of inflation in 2022, global central bankers turned hawkish and broad asset prices plunged to their lowest levels since 2008. By 2023, inflation is expected to moderate, although it will remain above pre-pandemic lows as food and commodity prices begin to fall. As a result, the pace of rate hikes is expected to end towards mid-2023, leading to possible rate cuts as early as 4Q23, in conjunction with the bleak global macro outlook. The anticipated environment is favourable for Sukuk markets, which have been badly hit in the past two years.
- **2023 macro backdrop is highly uncertain.** There is an imminent recession especially in developed markets, due to aggressive rate hikes aimed at taming inflation and post-pandemic demand. In contrast, China's monetary policy remains accommodative, and together with the exit from the zero-Covid policy, China will provide the much needed growth in 2023 to cushion the weak developed economies, although it will be insufficient. In general, a deep global recession is not largely expected due to a lack of imbalances and banking system remains generally healthy.
- **Rising volatility but emerging market asset class prevails.** While policy rates may stay elevated for some time, this will mean high volatility in financial markets in 2023 as we approach the end of this rate hike cycle. Despite the fact that 2022 was a poor year for emerging market investments, it seems the tide may be turning for 2023 with the weakening USD, and shallow US and Eurozone recessions. Asia's macro backdrop is improving with less inflationary pressure and higher Chinese growth. This is likely to assist with driving fund flows to this region, including Malaysia, which is why we are cautiously optimistic about both equity and Sukuk markets in this region.

Takaful Funds

Dana Pendapatan Prima Takaful

Fund Objectives

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

Fund Details

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

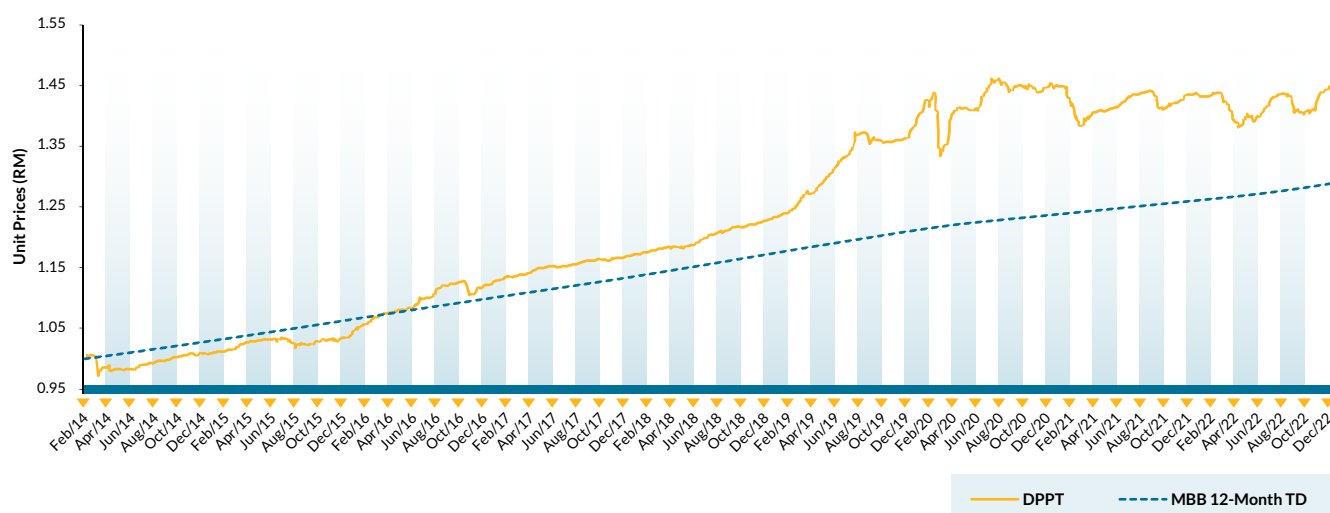
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	1.05%	6.23%	23.93%	45.00%	4.26%
Benchmark	2.27%	6.43%	13.50%	28.38%	2.84%
Variance	-1.22%	-0.20%	10.43%	16.62%	1.42%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	1.450	1.435	1.450	1.365	1.229
chg (%)	1.0	-1.0	6.2	11.1	5.0
1-yr high	1.450	1.455	1.462	1.374	1.229
1-yr low	1.382	1.384	1.335	1.229	1.170

Unit Price Performance



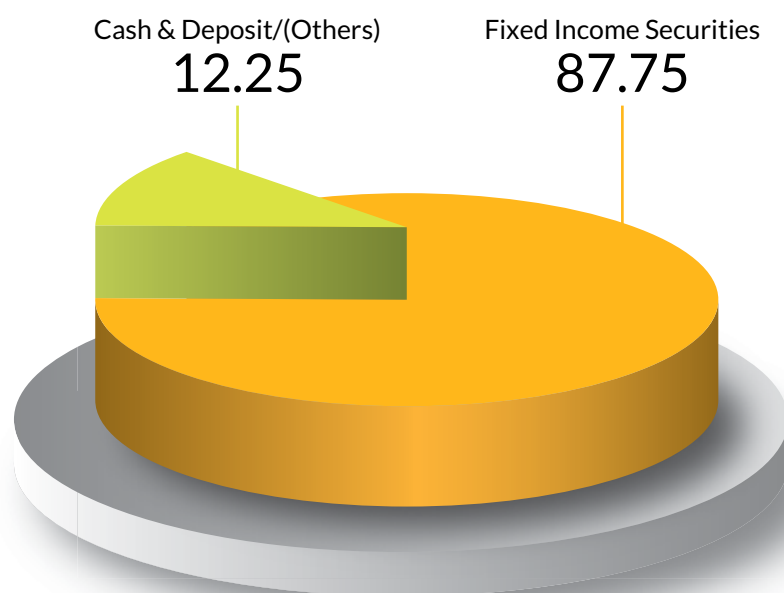
Takaful Funds

Dana Pendapatan Prima Takaful

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Fixed Income Securities	115,521,502	90,082,290	63,024,271	40,317,738	25,170,734
Cash & Deposit/(Others)	16,130,938	14,143,908	9,839,606	4,352,088	3,786,897
Total Fund Size (NAV)	131,652,440	104,226,198	72,863,877	44,669,826	28,957,631

Asset Allocation (in % as at 31 December 2022)



Takaful Funds

Dana Ekuiti Prima Takaful

Fund Objectives

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

Fund Details

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

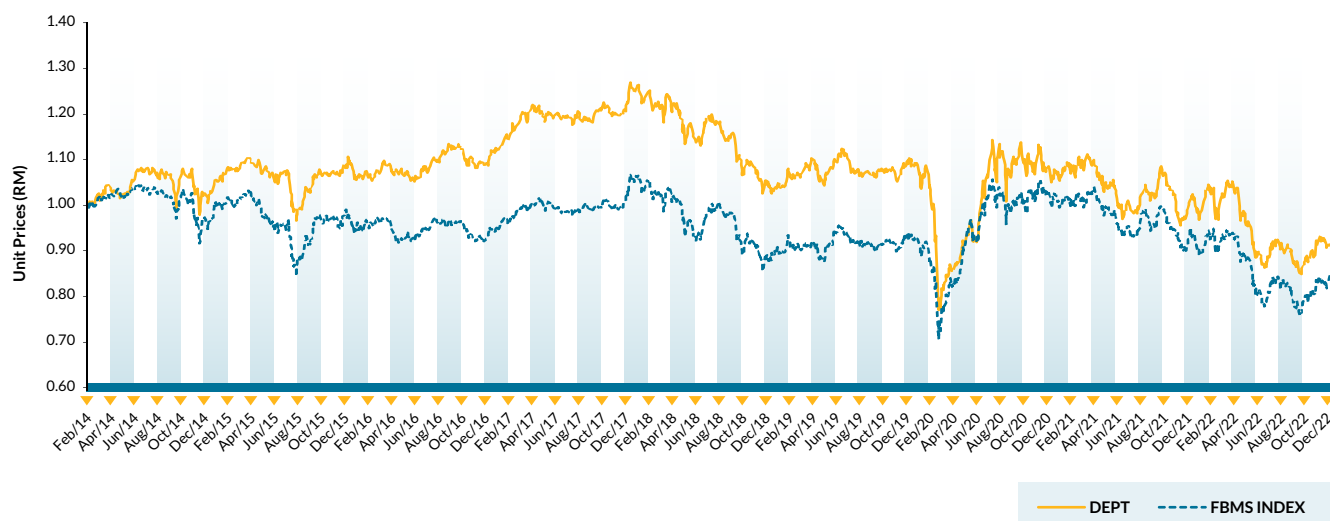
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-9.59%	-16.22%	-25.51%	-8.60%	-1.00%
Benchmark	-10.80%	-8.45%	-17.77%	-15.24%	-1.84%
Variance	1.21%	-7.77%	-7.74%	6.64%	0.84%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	0.914	1.011	1.078	1.091	1.052
chg (%)	-9.6	-6.2	-1.2	3.7	-14.3
1-yr high	1.055	1.112	1.144	1.124	1.270
1-yr low	0.849	0.957	0.771	1.027	1.027

Unit Price Performance



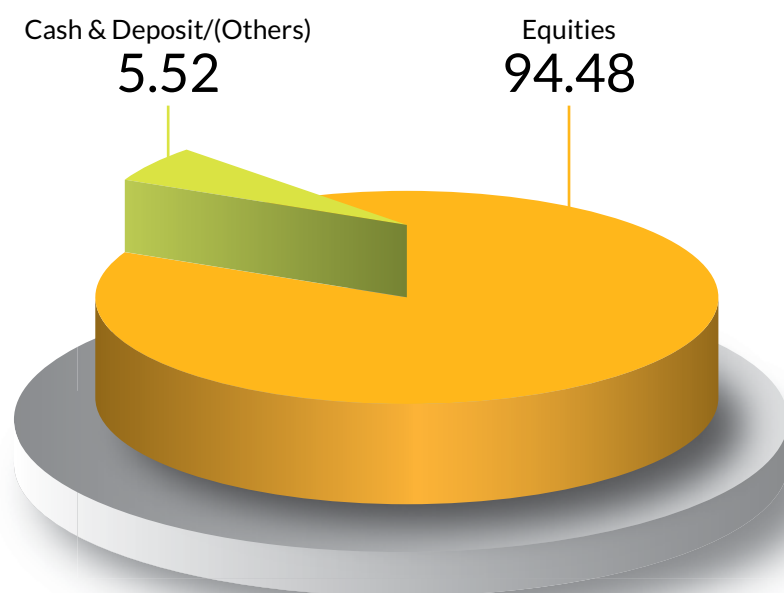
Takaful Funds

Dana Ekuiti Prima Takaful

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Equities	75,576,282	78,137,136	85,041,875	85,947,885	68,904,592
Cash & Deposit/(Others)	4,413,534	5,063,977	1,755,351	2,963,270	15,705,124
Total Fund Size (NAV)	79,989,816	83,201,113	86,797,226	88,911,155	84,609,716

Asset Allocation (in % as at 31 December 2022)



Takaful Funds

Dana Syariah Seimbang

Fund Objectives

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

Fund Details

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

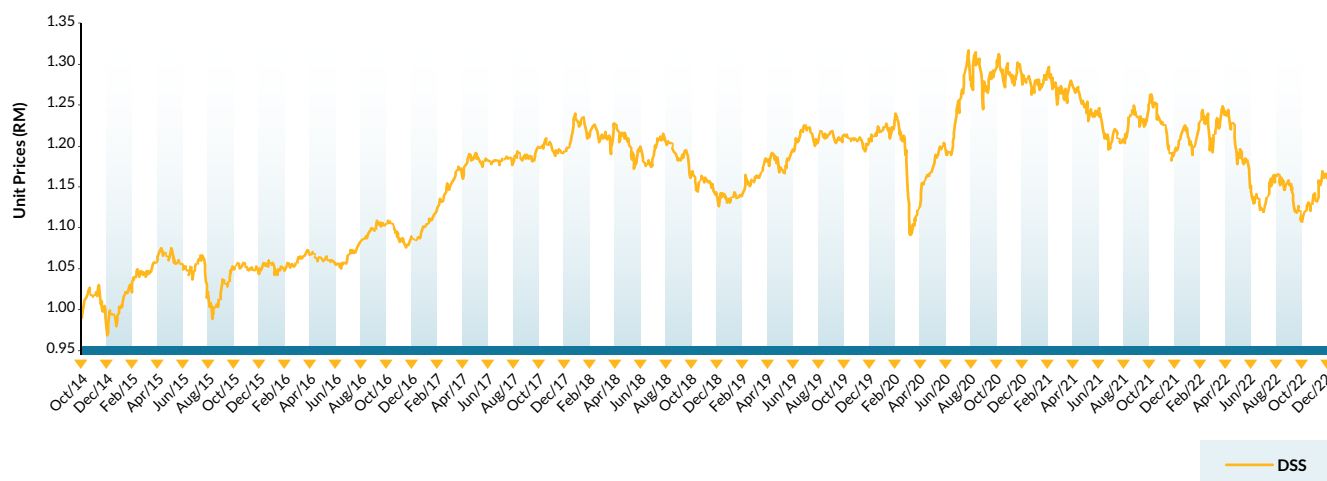
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-4.60%	-4.20%	-4.20%	16.20%	1.84%
Benchmark	-2.88%	1.15%	0.94%	9.72%	1.13%
Variance	-1.72%	-5.35%	-5.14%	6.48%	0.71%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	1.162	1.218	1.281	1.213	1.141
chg (%)	-4.6	-4.9	5.6	6.3	-5.9
1-yr high	1.249	1.297	1.318	1.225	1.240
1-yr low	1.106	1.182	1.091	1.130	1.126

Unit Price Performance



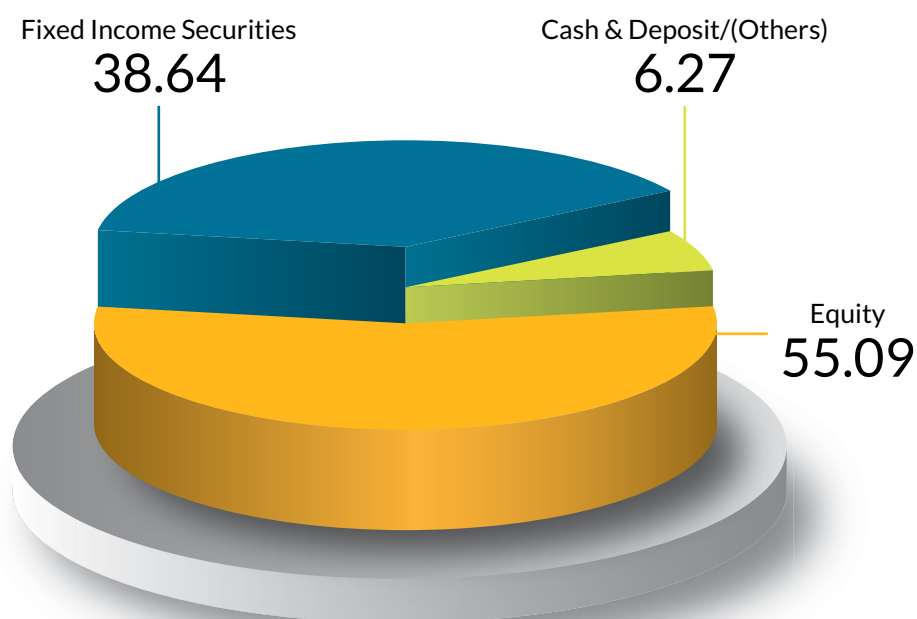
Takaful Funds

Dana Syariah Seimbang

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Equity	35,729,781	32,149,073	35,616,454	27,367,693	20,440,109
Fixed Income Securities	25,061,196	24,906,104	25,382,865	31,655,066	18,655,474
Cash & Deposit/(Others)	4,061,826	5,272,029	1,384,875	2,385,708	10,958,825
Total Fund Size (NAV)	64,852,803	62,327,206	62,384,194	61,408,467	50,054,408

Asset Allocation (in % as at 31 December 2022)



Takaful Funds

Dana Syariah Indeks Ekuiti Global

Fund Objectives

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

Fund Details

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

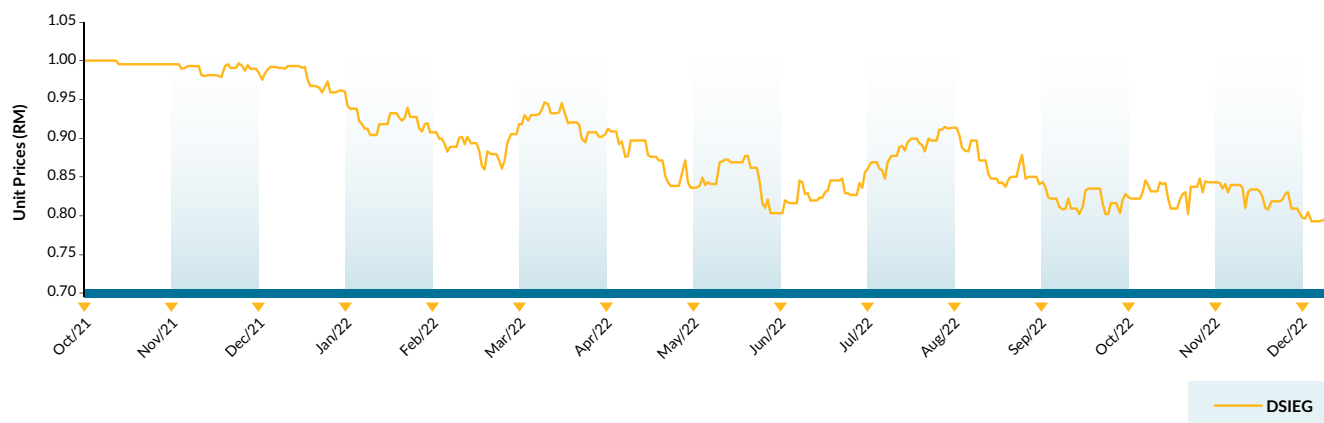
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	Total Since Inception	Annualised Since Inception
Total Return	-20.34%	n/a	-20.90%	-18.21%
Benchmark	-20.63%	n/a	-15.83%	-13.74%
Variance	0.29%	n/a	-5.07%	-4.47%

Price Performance (as at 31 December)

(RM)	2022	2021
NAV	0.791	0.993
chg (%)	-20.3	n/a
1-yr high	0.994	1.000
1-yr low	0.782	0.976

Unit Price Performance



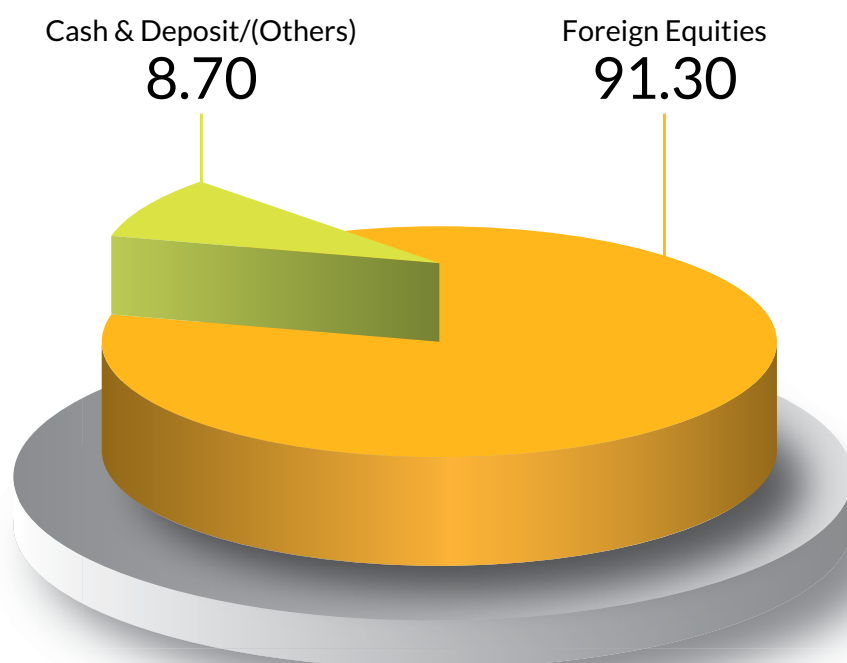
Takaful Funds

Dana Syariah Indeks Ekuiti Global

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021
Foreign Equities	32,335,485	6,218,279
Cash & Deposit/(Others)	3,081,899	5,068,548
Total Fund Size (NAV)	35,417,384	11,286,827

Asset Allocation (in % as at 31 December 2022)



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TAKAFUL INVESTMENT-LINKED FUNDS

OF ETIQA FAMILY TAKAFUL BERHAD

199301011506 (266243-D)
(Incorporated in Malaysia)

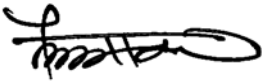
STATEMENT BY THE MANAGER, REPORT OF THE SHARIAH COMMITTEE
AND AUDITED FINANCIAL INFORMATION
31 DECEMBER 2022

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Statement by the Manager

In the opinion of the Manager, the accompanying financial information of the Takaful Investment-Linked Funds comprising Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang and Dana Syariah Indeks Ekuiti Global set out on pages 19 to 47 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
27 February 2023

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, Professor Dr. Azman Bin Mohd Noor and Professor Dato' Dr. Mohd Azmi Bin Omar, being two of the members of the Shariah Committee of Etiqa Family Takaful Berhad, do hereby report on behalf of the Committee who have acted as the Shariah Adviser of Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang and Dana Syariah Indeks Ekuiti Global (collectively referred to as "the Funds") are of the opinion that Etiqa Family Takaful Berhad ("the Manager"), has fulfilled their duties in the following manner for the year ended 31 December 2022.

In our opinion, for the year under review:

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

We do hereby confirm that, in our level best, the Manager has managed and administered the Funds in accordance with Shariah principles and complied with the applicable guidelines, rulings and decisions issued by the Securities Commission of Malaysia pertaining to Shariah matters as well as Shariah decisions resolved by us for the financial year ended 31 December 2022.

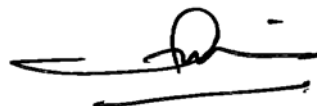
They said, "Exalted are You (Allah); we have no knowledge except what You have taught us. Indeed, it is You who is the Knowing, the Wise."
(Surah al-Baqarah, chapter 2, verse 32)

Allah knows best.

Signed on behalf of the Shariah Committee.



PROFESSOR DR. AZMAN BIN MOHD NOOR



PROFESSOR DATO' DR. MOHD AZMI BIN OMAR

Kuala Lumpur, Malaysia
27 February 2023

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

199301011506 (266243-D)
(Incorporated in Malaysia)

Report on the Audit of the Financial Information

Opinion

We have audited the financial information of the Takaful Investment-Linked Funds (comprising Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang and Dana Syariah Indeks Ekuiti Global) (collectively referred to as "the Funds") of Etiqa Family Takaful Berhad, which comprise the statements of assets and liabilities as at 31 December 2022 and the statements of income and expenditure and statements of changes in net asset value of the Funds for the financial year then ended, and a summary of significant accounting policies and other explanatory notes as set out on pages 19 to 47.

In our opinion, the accompanying financial information of the Funds for the year ended 31 December 2022 are prepared, in all material respects, in accordance with the accounting policies as described in Note 2 to the financial information and the policy document on Investment-linked Business issued by Bank Negara Malaysia.

Basis for Opinion

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

Emphasis of Matter

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

Independence and Other Ethical Responsibilities

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

Information Other than the Financial Information and Auditors' Report Thereon

The directors of Etiqa Family Takaful Berhad ("the Manager") are responsible for the other information. The other information comprises the information contained in the Report of the Shariah Committee and 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 to the financial information and the policy document on Investment-linked Business issued by Bank Negara Malaysia. The directors are also responsible for such internal control as the directors determine is necessary to enable the preparation of financial information of the Funds that are free from material misstatement, whether due to fraud or error.

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

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

199301011506 (266243-D)
(Incorporated in Malaysia)

Auditors' Responsibilities for the Audit of the Financial Information

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

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

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

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



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

Kuala Lumpur, Malaysia
27 February 2023



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

Statements of Assets and Liabilities as at 31 December 2022

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Indeks Ekuiti Global RM
Assets					
Investments	4	-	-	5,459,000	-
- Government Investment Issues		-	-	19,602,196	-
- Debt securities		115,521,502	-	35,729,781	-
- Equity securities		-	75,576,282	3,300,309	-
- Deposit with financial institution		14,360,570	2,638,837	-	706,228
Foreign asset	5	-	-	-	32,335,485
		129,882,072	78,215,119	64,091,286	33,041,713
Tax recoverable		-	442,480	142,548	38,390
Deferred tax assets	6	174,424	229,816	139,604	366,333
Profit/dividend receivables		1,292,572	156,466	384,017	2,212
Amount due from stockbrokers		-	728,461	287,412	-
Amount due from family fund		715,722	225,357	-	725,435
Sundry receivables		1,514	1,850	1,472	3,363
Cash and bank balances		-	-	-	1,244,228
Total Assets		132,066,304	79,999,549	65,046,339	35,421,674
Liabilities					
Tax liabilities		408,137	-	-	-
Amount due to family fund		-	-	185,600	-
Sundry payables		5,727	9,733	7,936	4,290
Total Liabilities		413,864	9,733	193,536	4,290
Net Asset Value ("NAV")		131,652,440	79,989,816	64,852,803	35,417,384
Represented By:					
Unitholders' capital		120,387,278	101,637,513	64,403,843	40,424,184
Undistributed income/(Accumulated losses) carried forward		11,265,162	(21,647,697)	448,960	(5,006,800)
Unitholders' Account	7	131,652,440	79,989,816	64,852,803	35,417,384
NAV Per Unit	7	1.450	0.914	1.162	0.791

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

Statements of Assets and Liabilities

as at 31 December 2021

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Indeks Ekuiti Global RM
Assets					
Investments	4	-	-	1,506,690	-
- Government Investment Issues		-	-	23,399,414	-
- Debt securities		90,082,290	-	32,149,073	-
- Equity securities		-	78,137,136	4,379,807	4,897,803
- Deposit with financial institution		5,649,888	3,838,641	-	6,218,280
Foreign asset	5	-	-	-	-
		95,732,178	81,975,777	61,434,984	11,116,083
Tax recoverable		-	233,834	-	6,884
Deferred tax assets	6	-	-	14,727	-
Profit/dividend receivables		960,189	23,694	332,765	2,439
Amount due from stockbrokers		4,988,553	977,604	490,825	-
Amount due from family fund		2,817,422	28,306	134,157	171,168
Sundry receivables		9,131	19,940	563	2,460
Cash and bank balances		-	-	-	39
Total Assets		104,507,473	83,259,155	62,408,021	11,299,073
Liabilities					
Tax liabilities		252,082	-	73,471	-
Deferred tax liabilities	6	24,675	48,028	-	8,649
Sundry payables		4,518	10,014	7,344	3,597
Total Liabilities		281,275	58,042	80,815	12,246
Net Asset Value ("NAV")		104,226,198	83,201,113	62,327,206	11,286,827
Represented By:					
Unitholders' capital		94,481,509	96,935,222	58,945,180	11,281,477
Undistributed income/(Accumulated losses) carried forward		9,744,689	(13,734,109)	3,382,026	5,350
Unitholders' Account	7	104,226,198	83,201,113	62,327,206	11,286,827
NAV Per Unit	7	1.435	1.011	1.218	0.993

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

Statements of Income and Expenditure for the financial year ended 31 December 2022

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Indeks Ekuiti Global RM
Net investment income					
Profit income		4,962,291	114,483	1,329,189	25,103
Dividend income		-	1,731,120	813,624	-
Investment expenses		(23,848)	(50,173)	(36,043)	(2,292)
		4,938,443	1,795,430	2,106,770	22,811
Gains on disposal of investments		473,387	5,652,732	2,264,748	-
Unrealised capital gains on investment		96,960	-	34,205	-
Unrealised gains on foreign exchange		-	-	-	567,547
Total Income		5,508,790	7,448,162	4,405,723	590,358
Management expenses		(4,404)	(4,404)	(4,404)	(4,404)
Losses on disposal of investments		(310,120)	(11,248,045)	(5,339,746)	-
Realised losses on foreign exchange		-	-	-	(502,690)
Unrealised capital losses on investments		(2,585,698)	(3,473,046)	(1,595,162)	(5,254,821)
Wakalah fees		(1,090,702)	(1,159,627)	(728,315)	(248,183)
Total Outgo		(3,990,924)	(15,885,122)	(7,667,627)	(6,010,098)
Excess of income over outgo/ (outgo over income) before taxation		1,517,866	(8,436,960)	(3,261,904)	(5,419,740)
Taxation	8	2,607	523,372	328,838	407,590
Excess of income over outgo/ (outgo over income) after taxation		1,520,473	(7,913,588)	(2,933,066)	(5,012,150)
Undistributed income/ (Accumulated losses) brought forward		9,744,689	(13,734,109)	3,382,026	5,350
Undistributed income/ (Accumulated losses) carried forward		11,265,162	(21,647,697)	448,960	(5,006,800)

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

Statements of Income and Expenditure

for the financial year/period ended 31 December 2021

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

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

Statements of Changes in Net Asset Value for the financial year ended 31 December 2022

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Indeks Ekuiti Global RM
Net asset value at the beginning of the financial year		104,226,198	83,201,113	62,327,206	11,286,827
Net income/(outgo) after taxation for the financial year (excluding changes in net unrealised capital losses)		4,009,211	(4,440,542)	(1,372,109)	242,671
Net unrealised capital losses		(2,488,738)	(3,473,046)	(1,560,957)	(5,254,821)
Excess of income over outgo/ (outgo over income) after taxation		1,520,473	(7,913,588)	(2,933,066)	(5,012,150)
Amounts received for creation of units during the financial year	7	61,225,561	26,236,772	20,078,731	35,934,452
Amounts paid for cancellation of units during the financial year	7	(35,319,792)	(21,534,481)	(14,620,068)	(6,791,745)
Net asset value at the end of the financial year		131,652,440	79,989,816	64,852,803	35,417,384

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

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

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

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

Notes to the Financial Information

1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

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

The Manager is a public limited liability company incorporated and domiciled in Malaysia and licensed under the Islamic Financial Services Act, 2013. Its principal activities are the management of family takaful and takaful investment-linked business. The immediate, penultimate and ultimate holding companies of the Manager are Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn. Bhd. ("EIHSB") and Malayan Banking Berhad ("Maybank") respectively, all of which are incorporated in Malaysia. Maybank 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 at least 80% 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 at least 80% of its fund value in Shariah compliant equities listed on Bursa Malaysia, and the remaining in cash and fixed deposits.

The objective of Dana Syariah Seimbang is to provide participants with a blend of Shariah compliant equities and fixed income securities. The fund will invest at least 15% in Shariah compliant equities listed on Bursa Malaysia and at least 25% in Shariah compliant fixed income securities, with any remaining funds invested in cash and fixed deposits. A maximum of 60% will be invested in equities and 60% in fixed income securities.

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

The financial information were authorised for issue by the Board of Directors of the Manager in accordance with a resolution dated 27 February 2023.

2. SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of Preparation and Presentation of the Financial Information

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

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

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

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

2.2 Summary of Significant Accounting Policies

(a) Financial Instruments

(i) Financial Assets

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

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

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

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

Financial Assets at FVTPL

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

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

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

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

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

Financial Assets at AC

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

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

Financial assets classified as AC are deposits with financial institutions.

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

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

(a) Financial Instruments (cont'd.)

(i) Financial Assets (cont'd.)

Fair value of Financial Assets

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

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

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

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

Derecognition of Financial Assets

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

(ii) Financial Liabilities

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

(b) Other Revenue Recognition

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

(c) Wakalah Fees

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

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

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

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

(d) Income Tax

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

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

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

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

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

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

(e) Foreign Currencies

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

(f) Unitholders' Capital

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

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

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

3. SOFT COMMISSIONS

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

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

Notes to the Financial Information

4. INVESTMENTS

(i) Dana Pendapatan Prima Takaful

	31.12.2022 RM	31.12.2021 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(i)(a))	115,521,502	90,082,290
AC (Note 4(i)(b))	14,360,570	5,649,888
	129,882,072	95,732,178

(a) FVTPL Held-for-Trading

Debt Securities Unquoted in Malaysia

Government guaranteed bonds:

Cost	9,378,000	7,605,700
Unrealised capital gains, net	142,350	45,390
Fair value	9,520,350	7,651,090

Corporate bonds:

Cost	108,323,808	82,168,158
Unrealised capital (losses)/gains, net	(2,322,656)	263,042
Fair value	106,001,152	82,431,200
Total	115,521,502	90,082,290

The composition, cost and fair value of the investments as at 31 December 2022 are detailed below:

	31.12.2022			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Debt Securities				
Unquoted in Malaysia				
Government guaranteed bonds:				
DanaInfra Nasional Berhad	5,000,000	5,000,000	5,319,550	4.04%
Prasarana Malaysia Berhad	5,000,000	4,378,000	4,200,800	3.19%
		9,378,000	9,520,350	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

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

The composition, cost and fair value of the investments as at 31 December 2022 are detailed below (cont'd.):

	31.12.2022			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Debt Securities (cont'd.)				
Unquoted in Malaysia (cont'd.)				
Corporate bonds:				
Cellco Capital Berhad	3,000,000	3,000,000	2,880,030	2.19%
CIMB Group Holdings Berhad	5,000,000	5,000,000	4,917,150	3.73%
Danum Capital Berhad	5,000,000	4,634,000	4,379,750	3.33%
DRB-HICOM Berhad	2,500,000	2,500,000	2,430,650	1.85%
Edra Solar Sdn. Bhd.	3,000,000	3,000,000	2,842,110	2.16%
Edra Energy Sdn. Bhd.	2,500,000	2,578,188	2,767,278	2.10%
Gamuda Berhad	1,300,000	1,301,950	1,302,262	0.99%
DiGi Telecommunications Sdn. Bhd.	5,000,000	5,005,500	5,060,200	3.84%
Infracap Resources Sdn. Bhd.	5,000,000	5,000,000	4,988,500	3.79%
Johor Port Berhad	5,000,000	5,000,000	5,047,600	3.83%
Jimah East Power Sdn. Bhd.	1,200,000	1,348,320	1,266,396	0.96%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	6,200,000	6,255,120	6,128,946	4.66%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,500,000	2,756,740	2,520,745	1.91%
Malaysia Airport Holdings Berhad	5,000,000	5,000,000	4,839,750	3.68%
Konsortium ProHAWK Sdn. Bhd.	3,000,000	3,188,400	3,033,330	2.30%
Penang Port Sdn. Bhd.	2,500,000	2,500,000	2,425,250	1.84%
Petroleum Sarawak Exploration and Production Sdn. Bhd.	5,000,000	5,000,000	4,802,900	3.65%
Pengerang LNG (Two) Sdn. Bhd.	3,000,000	3,000,000	2,561,010	1.95%
Projek Lebuhraya Usahasama Berhad	5,000,000	5,405,000	5,386,050	4.09%
Pengurusan Air Selangor Sdn. Bhd.	5,000,000	5,018,500	5,120,600	3.89%
SAJ Capital Sdn. Bhd.	1,200,000	1,200,000	1,228,116	0.93%
Sarawak Energy Berhad	2,100,000	2,100,000	2,133,327	1.62%
Sarawak Petchem Sdn. Bhd.	5,000,000	5,000,000	5,167,050	3.92%
Sime Darby Plantation Berhad	1,000,000	1,000,000	1,030,910	0.78%
Sinar Kamiri Sdn. Bhd.	1,200,000	1,203,840	1,202,148	0.91%
Tenaga Nasional Berhad	6,200,000	6,609,000	6,262,864	4.76%
UMW Holdings Berhad	1,000,000	1,000,000	1,055,850	0.80%
West Coast Expressway Sdn. Bhd.	3,000,000	3,255,000	3,056,580	2.32%
YTL Power International Berhad	5,000,000	5,086,250	5,007,550	3.80%
Quantum Solar Park (Semenanjung) Sdn. Bhd.	5,000,000	5,378,000	5,156,250	3.92%
		108,323,808	106,001,152	
Total debt securities		117,701,808	115,521,502	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

	31.12.2022 RM	31.12.2021 RM
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(b) AC

Deposit with financial institution

Fixed and call deposits with:

Licensed bank

14,360,570	5,649,888
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The carrying amounts of financial asset classified as AC is a reasonable approximation of fair value due to the short-term maturity of the financial asset.

The following investments mature after 12 months:

FVTPL	114,219,240	90,082,290
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(ii) Dana Ekuiti Prima Takaful

	31.12.2022 RM	31.12.2021 RM
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The Fund's investments are summarised by categories as follows:

FVTPL (Note 4(ii)(a))	75,576,282	78,137,136
AC (Note 4(ii)(b))	2,638,837	3,838,641
	78,215,119	81,975,777

(a) FVTPL Held-for-Trading

Equity Securities Quoted in Malaysia

Shares:

Cost

Unrealised capital (losses)/gains, net

78,448,970	77,536,778
(2,872,688)	600,358

Fair value

75,576,282	78,137,136
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Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

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

The composition, cost and fair value of the investments as at 31 December 2022 are detailed below:

	31.12.2022			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
Quoted in Malaysia				
Shares:				
Construction				
Ekovest Berhad	3,278,500	1,321,473	1,114,690	1.39%
Gadang Holdings Berhad	1,880,000	833,495	601,600	0.75%
Gamuda Berhad	32,000	116,879	120,000	0.15%
IJM Corporation Berhad	83,400	134,199	133,440	0.17%
JAKS Resources Berhad	4,800,100	2,283,717	1,128,023	1.41%
Kimlun Corporation Berhad	1,802,300	1,594,772	1,387,771	1.73%
MGB Berhad	3,745,300	3,446,637	1,947,556	2.43%
WCT Holdings Berhad	1,946,300	1,022,578	778,520	0.97%
Consumer Products and Services				
Berjaya Food Berhad	1,091,000	1,120,690	1,134,640	1.42%
Farm Fresh Berhad	1,019,000	1,618,055	1,640,590	2.05%
Only World Group Holdings Berhad	840,000	460,362	487,200	0.61%
Padini Holdings Berhad	656,400	1,938,953	2,198,940	2.75%
Power Root Berhad	703,200	1,498,406	1,462,656	1.83%
QL Resources Berhad	190,600	984,886	1,050,206	1.31%
Sime Darby Berhad	182,000	418,630	418,600	0.52%
Energy				
Dayang Enterprise Holdings Berhad	664,000	885,209	869,840	1.09%
Dialog Group Berhad	336,000	810,231	823,200	1.03%
Financial Services				
Bank Islam Malaysia Berhad	148,500	398,957	405,405	0.51%
Health Care				
IHH Healthcare Berhad	66,800	431,815	415,496	0.52%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

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

The composition, cost and fair value of the investments as at 31 December 2022 are detailed below (cont'd.):

	31.12.2022			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Industrial Products and Services				
Aurelius Technologies Berhad	1,225,000	1,837,792	2,241,750	2.80%
Hextar Global Berhad	1,340,800	581,160	3,057,024	3.82%
HSS Engineers Berhad	1,670,100	976,322	718,143	0.90%
Malayan Cement Berhad	1,449,200	3,836,060	3,072,304	3.84%
Pantech Group Holdings Berhad	3,290,300	2,207,386	2,352,565	2.94%
Petronas Chemicals Group Berhad	452,700	3,970,562	3,893,220	4.87%
Press Metal Aluminium Holdings Berhad	725,500	3,604,764	3,540,440	4.43%
Plantation				
Kuala Lumpur Kepong Berhad	95,200	2,309,841	2,128,672	2.66%
Sime Darby Plantation Berhad	613,643	2,956,546	2,853,440	3.57%
Property				
ECO World Development Group Berhad	2,411,900	1,216,886	1,555,675	1.94%
Lagenda Properties Berhad	432,700	562,049	514,913	0.64%
LBS Bina Group Berhad	3,957,500	1,833,000	1,662,150	2.08%
NCT Alliance Berhad	3,438,900	1,382,850	1,100,448	1.38%
Sime Darby Property Berhad	1,204,700	744,962	542,115	0.68%
S P Setia Berhad	1,192,900	1,213,606	715,740	0.89%
Technology				
CTOS Digital Berhad	1,221,000	1,779,083	1,733,820	2.17%
D & O Green Technologies Berhad	516,000	2,148,867	2,208,480	2.76%
Dagang NeXchange Berhad	1,488,300	1,292,885	759,033	0.95%
Frontken Corporation Berhad	633,000	1,748,552	1,949,640	2.44%
Greotech Technology Berhad	170,200	660,394	823,768	1.03%
Inari Amertron Berhad	474,000	1,412,620	1,237,140	1.55%
Malaysian Pacific Industries Berhad	24,600	747,892	707,496	0.88%
MY E.G. Services Berhad	527,600	446,088	459,012	0.57%
Pentamaster Corporation Berhad	341,000	1,320,688	1,510,630	1.89%
ViTrox Corporation Berhad	211,500	1,617,231	1,617,975	2.02%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

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

The composition, cost and fair value of the investments as at 31 December 2022 are detailed below (cont'd.):

	31.12.2022			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Telecommunications and Media				
Axiata Group Berhad	254,000	790,605	784,860	0.98%
DiGi.Com Berhad	497,000	1,993,806	1,988,000	2.49%
Maxis Berhad	358,000	1,436,501	1,374,720	1.72%
OCK Group Berhad	1,752,000	911,526	727,080	0.91%
Telekom Malaysia Berhad	400,500	2,336,597	2,162,700	2.70%
TIME dotCom Berhad	224,000	1,033,944	1,097,600	1.37%
Utilities				
Tenaga Nasional Berhad	661,200	6,217,961	6,367,356	7.96%
		78,448,970	75,576,282	
Total equity securities		78,448,970	75,576,282	

	31.12.2022 RM	31.12.2021 RM
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(b) AC

Deposit with financial institution

Fixed and call deposits with:
Licensed bank

2,638,837 3,838,641

The carrying amounts of financial asset classified as AC is a reasonable approximation of fair value due to the short-term maturity of the financial asset.

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Dana Syariah Seimbang

	31.12.2022 RM	31.12.2021 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(iii)(a))	60,790,977	57,055,177
AC (Note 4(iii)(b))	3,300,309	4,379,807
	64,091,286	61,434,984
(a) FVTPL		
Held-for-Trading		
Government Investment Issue		
Cost	5,434,950	1,516,845
Unrealised capital gains/(losses), net	24,050	(10,155)
Fair value	5,459,000	1,506,690
Debt Securities		
Unquoted in Malaysia		
Government guaranteed bond:		
Cost	-	2,151,800
Unrealised capital gains, net	-	8,360
Fair value	-	2,160,160
Corporate bonds:		
Cost	19,910,752	20,715,072
Unrealised capital (losses)/gains, net	(308,556)	524,182
Fair value	19,602,196	21,239,254
Total debt securities	19,602,196	23,399,414
Equity Securities		
Quoted in Malaysia		
Shares:		
Cost	37,190,318	32,855,546
Unrealised capital losses, net	(1,460,537)	(706,473)
Fair value	35,729,781	32,149,073
Total	60,790,977	57,055,177

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

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

The composition, cost and fair value of the investments as at 31 December 2022 are detailed below:

	31.12.2022			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Government Investment Issue				
Government of Malaysia	5,000,000	5,434,950	5,459,000	8.42%
Debt Securities				
<i>Unquoted in Malaysia</i>				
Corporate bonds:				
DRB-HICOM Berhad	2,000,000	2,000,000	1,944,520	3.00%
Edra Solar Sdn. Bhd.	2,000,000	2,000,000	1,894,740	2.92%
YTL Power International Berhad	2,000,000	2,041,600	2,003,020	3.09%
Edra Energy Sdn. Bhd.	2,000,000	2,060,792	2,206,352	3.40%
Infracap Resources Sdn. Bhd.	2,000,000	2,042,000	1,969,980	3.04%
Jimah East Power Sdn. Bhd.	1,000,000	1,123,600	1,055,330	1.63%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	1,000,000	1,035,100	988,330	1.52%
Lebuhraya Duke Fasa 3 Sdn. Bhd.	2,000,000	2,205,100	2,016,850	3.11%
SAJ Capital Sdn. Bhd.	800,000	800,000	818,744	1.26%
Sarawak Energy Berhad	1,500,000	1,500,000	1,523,805	2.35%
Sime Darby Plantation Berhad	300,000	300,000	309,273	0.48%
Sinar Kamiri Sdn. Bhd.	800,000	802,560	801,432	1.24%
Tenaga Nasional Berhad	1,000,000	1,000,000	1,013,970	1.56%
UMW Holdings Berhad	1,000,000	1,000,000	1,055,850	1.63%
		19,910,752	19,602,196	
Total debt securities		19,910,752	19,602,196	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

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

The composition, cost and fair value of the investments as at 31 December 2022 are detailed below (cont'd.):

	31.12.2022			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
<i>Quoted in Malaysia</i>				
Shares:				
Construction				
Ekovest Berhad	1,694,400	736,495	576,096	0.89%
Gadang Holdings Berhad	750,000	328,096	240,000	0.37%
Gamuda Berhad	15,800	57,709	59,250	0.09%
IJM Corporation Berhad	41,000	65,989	65,600	0.10%
JAKS Resources Berhad	2,255,900	1,077,554	530,136	0.82%
Kimlun Corporation Berhad	741,600	656,560	571,032	0.88%
MGB Berhad	1,480,800	1,167,290	770,016	1.19%
WCT Holdings Berhad	707,000	359,703	282,800	0.44%
Consumer Products and Services				
Berjaya Food Berhad	670,000	700,916	696,800	1.07%
Farm Fresh Berhad	718,300	1,029,073	1,156,463	1.78%
Only World Group Holdings Berhad	350,000	191,926	203,000	0.31%
Padini Holdings Berhad	329,700	938,650	1,104,495	1.70%
Power Root Berhad	338,800	722,667	704,704	1.09%
QL Resources Berhad	95,600	494,915	526,756	0.81%
Sime Darby Berhad	176,400	408,425	405,720	0.63%
Energy				
Dayang Enterprise Holdings Berhad	320,600	427,411	419,986	0.65%
Dialog Group Berhad	163,000	393,163	399,350	0.62%
Financial Services				
Bank Islam Malaysia Berhad	132,000	354,628	360,360	0.56%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

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

The composition, cost and fair value of the investments as at 31 December 2022 are detailed below (cont'd.):

	31.12.2022			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Health Care				
IHH Healthcare Berhad	115,800	728,052	720,276	1.11%
Industrial Products and Services				
Aurelius Technologies Berhad	279,000	526,035	510,570	0.79%
Hextar Global Berhad	285,660	139,997	651,305	1.00%
HSS Engineers Berhad	512,200	296,817	220,246	0.34%
Malayan Cement Berhad	539,000	1,423,269	1,142,680	1.76%
Pantech Group Holdings Berhad	1,596,400	1,074,203	1,141,426	1.76%
Petronas Chemicals Group Berhad	225,400	1,973,327	1,938,440	2.99%
Press Metal Aluminium Holdings Berhad	350,600	1,761,191	1,710,928	2.64%
Plantation				
IOI Corporation Berhad	128,000	583,864	518,400	0.80%
Kuala Lumpur Kepong Berhad	45,500	1,088,026	1,017,380	1.57%
Sime Darby Plantation Berhad	286,184	1,375,106	1,330,756	2.05%
Property				
Eco World Development Group Berhad	970,000	501,912	625,650	0.96%
Lagenda Properties Berhad	185,000	240,388	220,150	0.34%
LBS Bina Group Berhad	1,565,000	724,422	657,300	1.01%
NCT Alliance Berhad	1,208,000	485,761	386,560	0.60%
Sime Darby Property Berhad	260,200	161,048	117,090	0.18%
S P Setia Berhad	345,700	350,530	207,420	0.32%
Technology				
CTOS Digital Berhad	520,700	758,960	739,394	1.14%
D&O Green Technologies Berhad	250,000	1,041,366	1,070,000	1.65%
Dagang NeXchange Berhad	669,400	586,411	341,394	0.53%
Frontken Corporation Berhad	315,000	857,874	970,200	1.50%
Greatech Technology Berhad	78,800	305,223	381,392	0.59%
Inari Amertron Berhad	289,100	845,249	754,551	1.16%
Malaysian Pacific Industries Berhad	13,000	395,290	373,880	0.58%
My E.G Services Berhad	261,600	221,204	227,592	0.35%
Pentamaster Corporation Berhad	173,000	670,246	766,390	1.18%
ViTrox Corporation Berhad	103,800	794,121	794,070	1.22%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

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

The composition, cost and fair value of the investments as at 31 December 2022 are detailed below (cont'd.):

	31.12.2022			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Telecommunications and Media				
Axiata Group Berhad	125,000	389,167	386,250	0.60%
DiGi.Com Berhad	255,000	971,535	1,020,000	1.57%
Maxis Berhad	171,500	687,811	658,560	1.02%
OCK Group Berhad	918,000	484,235	380,970	0.59%
Telekom Malaysia Berhad	192,600	1,094,850	1,040,040	1.60%
TIME dotCom Berhad	109,400	505,376	536,060	0.83%
Utilities				
Tenaga Nasional Berhad	321,900	3,036,282	3,099,897	4.78%
		37,190,318	35,729,781	
Total equity securities		37,190,318	35,729,781	

	31.12.2022 RM	31.12.2021 RM
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(b) AC

Deposit with financial institution

Fixed and call deposits with:

Licensed bank	3,300,309	4,379,807
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The carrying amounts of financial asset classified as AC is a reasonable approximation of fair value due to the short-term maturity of the financial asset.

The following investments mature after 12 months:

FVTPL	25,061,196	22,584,582
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Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iv) Dana Syariah Indeks Ekuiti Global

	31.12.2022 RM	31.12.2021 RM
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(a) AC

Deposit with financial institution

Fixed and call deposits with:

Licensed bank

706,228 4,897,803

The carrying amounts of financial asset classified as AC is a reasonable approximation of fair value due to the short-term maturity of the financial asset.

5. FOREIGN ASSET

(i) Dana Syariah Indeks Ekuiti Global

	31.12.2022 RM	31.12.2021 RM
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(a) FVTPL

Quoted outside Malaysia

Unit Trust:

Cost

36,885,047 6,110,165

Unrealised capital (losses)/gains

(5,081,839) 172,982

Unrealised gains/(losses) on foreign exchange, net

532,277 (64,867)

Fair value

32,335,485 6,218,280

The composition, cost and fair value of the investment as at 31 December 2022 are detailed below:

	31.12.2022			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Quoted outside Malaysia				
HSBC Islamic Global Equity Index Fund	424,282	36,885,047	32,335,485	91.30%

Notes to the Financial Information

6. DEFERRED TAX (ASSETS)/LIABILITIES

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

	2022 Fair value adjustment RM	2021 Fair value adjustment RM
(i) Dana Pendapatan Prima Takaful		
At 1 January	24,675	272,262
Recognised in statement of income and expenditure (Note 8)	(199,099)	(247,587)
At 31 December	(174,424)	24,675
(ii) Dana Ekuiti Prima Takaful		
At 1 January	48,028	385,015
Recognised in statement of income and expenditure (Note 8)	(277,844)	(336,987)
At 31 December	(229,816)	48,028
(iii) Dana Syariah Seimbang		
At 1 January	(14,727)	356,154
Recognised in statement of income and expenditure (Note 8)	(124,877)	(370,881)
At 31 December	(139,604)	(14,727)

Notes to the Financial Information

6. DEFERRED TAX (ASSETS)/LIABILITIES (CONT'D.)

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

	31.12.2022 RM	31.12.2021 RM
(i) Dana Syariah Indeks Ekuiti Global		
Deferred tax asset	(406,547)	(5,190)
Deferred tax liability	40,214	13,839
	(366,333)	8,649

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

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2022			
At 1 January	13,839	(5,190)	8,649
Recognised in statement of income and expenditure (Note 8)	(420,386)	45,404	(374,982)
At 31 December	(406,547)	40,214	(366,333)
31.12.2021			
At the date of launch	-	-	-
Recognised in statement of income and expenditure (Note 8)	13,839	(5,190)	8,649
At end of period	13,839	(5,190)	8,649

Notes to the Financial Information

7. UNITHOLDERS' ACCOUNT

(i) Dana Pendapatan Prima Takaful

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	38,626,103	61,225,561	28,046,098	53,992,936
Amounts paid for cancellations during the financial year	(20,428,698)	(35,319,792)	(5,672,876)	(22,023,150)
	18,197,405	25,905,769	22,373,222	31,969,786
Unitholders' account brought forward	72,608,515	104,226,198	50,235,293	72,863,877
Excess of income over outgo/ (outgo over income) after taxation	-	1,520,473	-	(607,465)
	90,805,920	131,652,440	72,608,515	104,226,198
NAV per unit		1.450		1.435

(ii) Dana Ekuiti Prima Takaful

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	23,788,604	26,236,772	15,935,696	28,685,164
Amounts paid for cancellations during the financial year	(18,546,536)	(21,534,481)	(14,145,652)	(26,296,449)
	5,242,068	4,702,291	1,790,044	2,388,715
Unitholders' account brought forward	82,275,816	83,201,113	80,485,772	86,797,226
Excess of outgo over income after taxation	-	(7,913,588)	-	(5,984,828)
	87,517,884	79,989,816	82,275,816	83,201,113
NAV per unit		0.914		1.011

Notes to the Financial Information

7. UNITHOLDERS' ACCOUNT (CONT'D.)

(iii) Dana Syariah Seimbang

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	14,147,691	20,078,731	9,269,152	18,982,657
Amounts paid for cancellations during the financial year	(9,508,170)	(14,620,068)	(6,821,708)	(15,939,388)
	4,639,521	5,458,663	2,447,444	3,043,269
Unitholders' account brought forward	51,161,107	62,327,206	48,713,663	62,384,194
Excess of outgo over income after taxation	-	(2,933,066)	-	(3,100,257)
	55,800,628	64,852,803	51,161,107	62,327,206
NAV per unit		1.162		1.218

(iv) Dana Syariah Indeks Ekuiti Global

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year/period	40,168,234	35,934,452	11,436,340	11,352,981
Amounts paid for cancellations during the financial year/period	(6,780,824)	(6,791,745)	(74,688)	(71,504)
	33,387,410	29,142,707	11,361,652	11,281,477
Unitholders' account brought forward	11,361,652	11,286,827	-	-
Excess of (outgo over income)/ income over outgo after taxation	-	(5,012,150)	-	5,350
	44,749,062	35,417,384	11,361,652	11,286,827
NAV per unit		0.791		0.993

Notes to the Financial Information

8. TAXATION

	31.12.2022 RM	31.12.2021 RM
(i) Dana Pendapatan Prima Takaful		
Income tax:		
Current financial year's tax provision	408,137	252,082
Over provision of taxation in prior financial year	(211,645)	(193,869)
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	(199,099)	(247,587)
Tax credit for the financial year	(2,607)	(189,374)
(ii) Dana Ekuiti Prima Takaful		
Income tax:		
Current financial year's tax recoverable	(442,480)	(233,834)
Under provision of taxation in prior financial year	196,952	245,593
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	(277,844)	(336,987)
Tax credit for the financial year	(523,372)	(325,228)
(iii) Dana Syariah Seimbang		
Income tax:		
Current financial year's (recoverable)/provision	(142,548)	73,471
Over provision of taxation in prior financial year	(61,413)	(137,198)
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	(124,877)	(370,881)
Tax credit for the financial year	(328,838)	(434,608)
	01.01.2022 to 31.12.2022 RM	21.10.2021 to 31.12.2021 RM
(iv) Dana Syariah Indeks Ekuiti Global		
Income tax:		
Current financial year/period's tax recoverable	(38,390)	(6,884)
Under provision of taxation in prior financial period	5,782	-
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	(374,982)	8,649
Tax (credit)/expense for the financial year/period	(407,590)	1,765

The tax (credit)/expense on the Funds relate to investment income net of allowable investment expenses and net (losses)/gains on disposal of investments during the year at the statutory tax rate of 8%, based on the method prescribed under the Income Tax Act, 1967.

Notes to the Financial Information

8. TAXATION (CONT'D.)

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

	31.12.2022 RM	31.12.2021 RM
(i) Dana Pendapatan Prima Takaful		
Excess of income over outgo/(outgo over income) before taxation	1,517,866	(796,839)
Taxation at rate of 8%	121,429	(63,747)
Expenses not deductible for tax purposes	87,609	68,242
Over provision of taxation in prior financial year	(211,645)	(193,869)
Tax credit for the financial year	(2,607)	(189,374)
(ii) Dana Ekuiti Prima Takaful		
Excess of outgo over income before taxation	(8,436,960)	(6,310,056)
Taxation at rate of 8%	(674,957)	(504,805)
Income not subject to tax	(138,490)	(167,788)
Expenses not deductible for tax purposes	93,123	101,772
Under provision of taxation in prior financial year	196,952	245,593
Tax credit for the financial year	(523,372)	(325,228)
(iii) Dana Syariah Seimbang		
Excess of outgo over income before taxation	(3,261,904)	(3,534,865)
Taxation at rate of 8%	(260,952)	(282,789)
Income not subject to tax	(65,090)	(71,962)
Expenses not deductible for tax purposes	58,617	57,341
Over provision of taxation in prior financial year	(61,413)	(137,198)
Tax credit for the financial year	(328,838)	(434,608)

Notes to the Financial Information

8. TAXATION (CONT'D.)

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

	01.01.2022 to 31.12.2022 RM	21.10.2021 to 31.12.2021 RM
(iv) Dana Syariah Indeks Ekuiti Global		
Excess of (outgo over income)/income over outgo before taxation	(5,419,740)	7,115
Taxation at rate of 8%	(433,579)	569
Expenses not deductible for tax purposes	20,207	1,196
Under provision of taxation in prior financial period	5,782	-
Tax (credit)/expense for the financial year/period	(407,590)	1,765

Comparative Performance Table

(i) Dana Pendapatan Prima Takaful

	2022	2021	2020	2019	2018
Description (%)					
Fixed Income Securities					
Construction	7.95	9.28	3.65	5.88	8.68
Financial Services	10.85	-	-	-	4.15
Government	-	-	32.88	11.59	13.85
Government Agency	4.04	3.11	6.90	10.98	6.94
Infrastructure Project Company	36.87	36.39	26.99	42.91	33.30
Transportation and Logistics	16.63	13.83	5.56	8.38	4.17
Oil and Gas	1.95	-	3.98	-	-
Property	-	17.02	-	-	3.45
Telecommunications and Media	-	-	-	-	5.20
Trading/services	9.46	6.80	6.54	10.52	7.18
Cash & Deposit/(Others)	12.25	13.57	13.50	9.74	13.08
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	131,652,440	104,226,198	72,863,877	44,669,826	28,957,631
Total Number of Units	90,805,920	72,618,515	50,235,293	32,720,451	23,568,349
NAV Per Unit (RM)	1.450	1.435	1.450	1.365	1.229
Highest NAV per unit during financial year (RM)	1.450	1.455	1.462	1.374	1.229
Lowest NAV per unit during financial year (RM)	1.382	1.384	1.335	1.229	1.170
Total annual return of the fund based on capital growth (%)	1.05	(1.03)	6.23	11.07	5.04
Average annual return (%)					
1-Year	1.05	(1.03)	6.23	11.07	5.04
3-Year	2.03	5.30	7.41	6.75	5.89
5-Year	4.38	5.04	6.98	6.23	-
Average performance of Benchmark Index (%)					
1-Year	2.27	1.85	2.18	3.18	3.35
3-Year	2.10	2.40	2.90	3.21	3.25
5-Year	2.56	2.73	3.02	3.26	-

Comparative Performance Table

(ii) Dana Ekuiti Prima Takaful

	2022	2021	2020	2019	2018
Description (%)					
Equities					
Construction	9.01	16.96	7.44	9.18	2.26
Consumer Products and Services	10.49	4.18	13.33	8.03	20.27
Energy	2.12	6.30	5.40	9.33	8.94
Financial Services	0.51	-	0.57	0.40	1.60
Health Care	0.52	6.37	11.95	4.00	11.54
Industrial Products and Services	23.60	26.00	20.37	20.98	9.19
Plantation	6.23	3.85	7.69	7.65	8.64
Property	7.61	10.70	2.62	10.93	1.56
Real Estate Investment Trust	-	-	0.56	-	-
Technology	16.26	11.36	6.02	10.50	-
Telecommunications and Media	10.17	3.76	9.54	5.40	6.81
Transportation and Logistics	-	1.21	2.20	3.30	-
Utilities	7.96	3.22	9.26	6.73	10.62
Warrants	-	-	1.03	0.24	-
Cash & Deposit/(Others)	5.52	6.09	2.02	3.33	18.57
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	79,989,816	83,201,113	86,797,226	88,911,155	84,609,716
Total Number of Units	87,517,884	82,275,816	80,485,772	81,520,899	80,425,325
NAV Per Unit (RM)	0.914	1.011	1.078	1.091	1.052
Highest NAV per unit during financial year (RM)	1.055	1.112	1.144	1.124	1.270
Lowest NAV per unit during financial year (RM)	0.849	0.957	0.771	1.027	1.027
Total annual return of the fund based on capital growth (%)	(9.59)	(6.22)	(1.19)	3.71	(14.26)
Average annual return (%)					
1-Year	(9.59)	(6.22)	(1.19)	3.71	(14.26)
3-Year	(5.73)	(1.32)	(4.22)	(0.06)	(1.15)
5-Year	(5.72)	(1.55)	(0.20)	1.26	-
Average performance of Benchmark Index (%)					
1-Year	(10.80)	(6.81)	10.14	3.85	(13.52)
3-Year	(2.90)	2.15	(0.36)	(0.18)	(3.50)
5-Year	(3.84)	0.41	0.55	(0.91)	-

Comparative Performance Table

(iii) Dana Syariah Seimbang

	2022	2021	2020	2019	2018
Description (%)					
Equities					
Construction	4.77	10.29	5.04	4.66	1.39
Consumer Products and Services	7.40	1.97	6.87	3.97	11.63
Energy	1.26	3.49	3.52	5.18	4.26
Financial Services	0.56	-	0.54	0.14	0.71
Health Care	1.11	3.43	7.15	2.16	6.23
Industrial Products and Services	11.28	12.13	10.03	9.68	5.07
Plantation	4.42	2.72	4.56	3.93	2.66
Property	3.41	5.88	2.06	1.49	0.92
Real Estate Investment Trust	-	-	0.13	-	-
Technology	9.90	6.26	4.00	4.83	-
Telecommunications and Media	6.20	2.57	5.18	2.40	4.01
Transportation and Logistics	-	0.88	1.36	2.18	-
Utilities	4.78	1.95	6.10	3.82	3.96
Warrants	-	-	0.57	0.14	0.01
Fixed Income Securities					
Construction	1.52	7.70	3.08	3.09	3.62
Financial Services	3.04	-	-	-	2.00
Government	-	2.42	3.59	7.04	6.01
Government Agency	8.42	3.47	3.25	6.84	3.01
Infrastructure Project Company	20.56	17.70	23.75	23.57	14.32
Transportation and Logistics	-	-	1.42	5.41	1.61
Property	-	3.22	-	-	2.00
Telecommunications and Media	-	-	-	-	2.01
Trading/services	5.10	5.46	5.58	5.59	2.69
Cash & Deposit/(Others)	6.27	8.46	2.22	3.88	21.88
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	64,852,803	62,327,206	62,384,194	61,408,467	50,054,408
Total Number of Units	55,800,628	51,161,107	48,713,663	50,630,142	43,859,227
NAV Per Unit (RM)	1.162	1.218	1.281	1.213	1.141
Highest NAV per unit during financial year (RM)	1.249	1.297	1.318	1.225	1.240
Lowest NAV per unit during financial year (RM)	1.106	1.182	1.091	1.130	1.126
Total annual return of the fund based on capital growth (%)	(4.60)	(4.92)	5.61	6.31	(5.94)
Average annual return (%)					
1-Year	(4.60)	(4.92)	5.61	6.31	(5.94)
3-Year	(1.42)	2.20	1.83	3.69	2.65
5-Year	(0.86)	2.28	3.96	4.10	-
Average performance of Benchmark Index (%)					
1-Year	(2.88)	(1.57)	5.81	3.48	(3.56)
3-Year	0.38	2.53	1.83	1.93	0.59
5-Year	0.19	1.98	2.19	1.67	-

Comparative Performance Table

(iv) Dana Syariah Indeks Ekuiti Global

	2022	2021
Description (%)		
Foreign Asset Unit Trust	91.30	55.09
Cash & Deposit/(Others)	8.70	44.91
Total	100.00	100.00
Total NAV (RM)	35,417,384	11,286,827
Total Number of Units	44,749,062	11,361,652
NAV Per Unit (RM)	0.791	0.993
Highest NAV per unit during financial year (RM)	0.994	1.000
Lowest NAV per unit during financial year (RM)	0.782	0.976
Total annual return of the fund based on capital growth (%)	(20.34)	-
Average annual return (%)		
1-Year	(20.34)	-
Average performance of Benchmark Index (%)		
1-Year	(20.63)	-

2022

LAPORAN-LAPORAN TAHUNAN PRESTASI DANA-DANA

Dana-Dana Berkaitan Pelaburan



Takaful

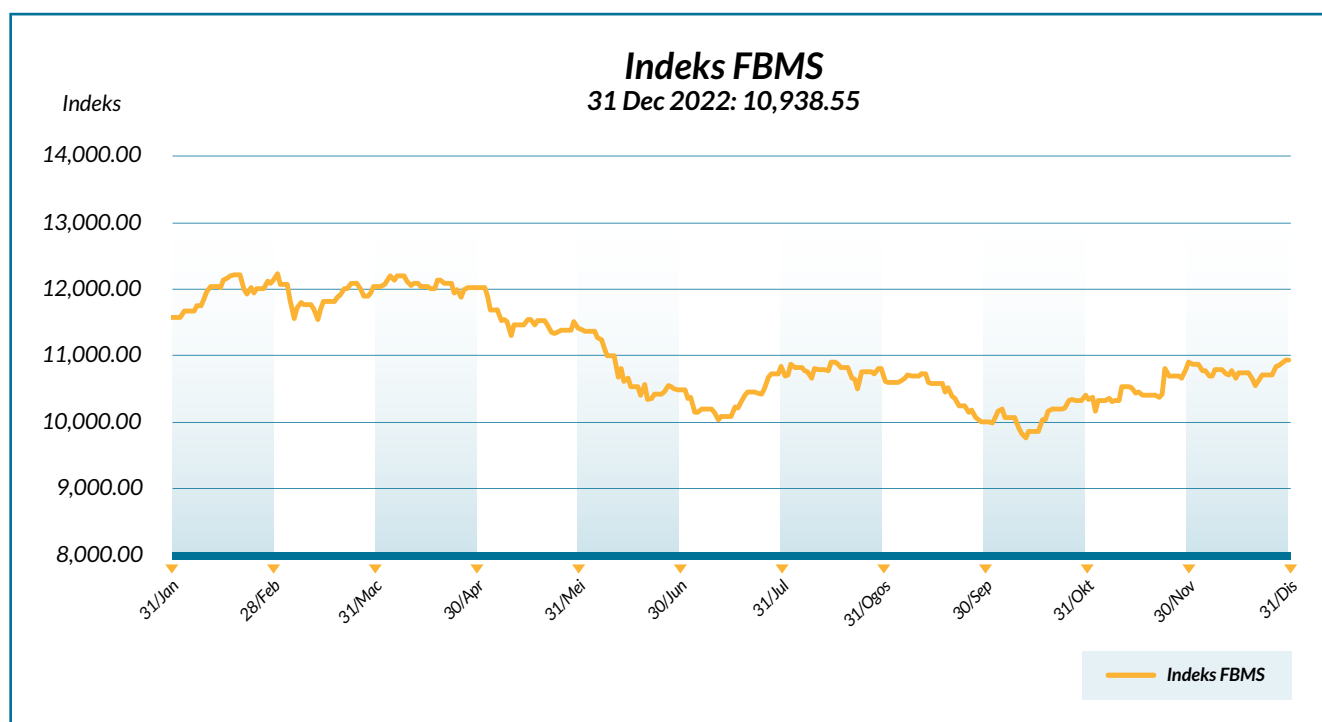
*Bukan sahaja Takaful,
Etiqa Takaful*

eTiqa
Takaful Keluarga

Ulasan dan Prospek Pasaran

Ulasan Pasaran Ekuiti

Tahun Yang Dipenuhi Peristiwa Luar Dugaan



Sumber: Bloomberg

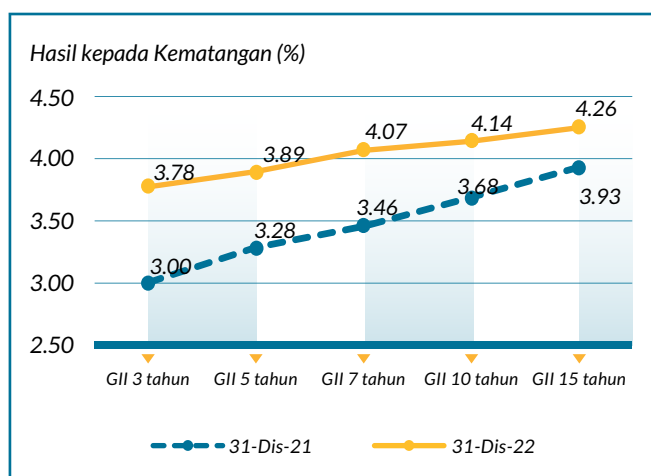
- **Setahun Dagangan Yang Tidak Menentu.** Pada umumnya, kadar inflasi yang tinggi ekoran pembukaan semula ekonomi pasca pandemik Covid telah menjejaskan pasaran secara global. Perang Rusia-Ukraine telah memburukkan lagi kadar inflasi akibat penjejasan terhadap rantaian bekalan. Akibatnya kebanyakan bank-bank pusat sedunia termasuk BNM telah meningkatkan kadar faedah untuk mengatasi kesan inflasi. Berikutan kenaikan kadar yang paling agresif di Amerika Syarikat (AS), USD muncul sebagai mata wang paling kukuh berbanding mata wang lain, termasuk Ringgit Malaysia. Namun dalam musibah ada manfaat, kerana USD yang kukuh memanfaatkan pengeksporth tersenarai di Malaysia serta kadar faedah yang tinggi akan selalunya memanfaatkan bank-bank kerana ianya membolehkan pengembangan margin faedah bersih. Oleh itu, sektor kewangan kini membentuk lebih daripada 40% wajaran KLCI berbanding hanya lebih 30% tahun-tahun sebelumnya ekoran sentimen para pelabur yang lebih memihak kepada sektor perbankan.
- **Institusi tempatan kekal sebagai penjual bersih pada tahun 2022,** meneruskan kedudukannya sebagai penjual bersih kukuh pada tahun 2021. Tawaran mereka telah dibeli-habis oleh pelabur asing dan juga runcit namun kuasa belian pelabur runcit telah menurun secara ketara berbanding tahun 2021. Separa daripada penjualan institusi disebabkan oleh ketidaktentuan politik manakala pelabur asing pula giat dalam pasaran tempatan berpegang pada tema global yang memihak kepada sektor perbankan disebabkan oleh kelebihan akibat kenaikan kadar faedah dan juga saham komoditi di mana harga komoditi naik ke tahap tertingginya pada separuh pertama 2022.
- **FBMS melonjak kembali dan mengakhiri tahun pada tahap yang rendah.** Walaupun aktiviti promosi agak berkurangan pada tahun ini, FBMS melonjak kembali dan mengakhiri tahun pada tahap yang rendah ekoran selesainya ketidaktentuan politik pasca pilihan raya umum ke-15 pada 22 Nov dan seterusnya dipimpin oleh kerajaan yang memiliki kerusi majoriti di Parlimen. Ini seharusnya mewujudkan permulaan yang positif bagi tahun 2023.

Ulasan dan Prospek Pasaran

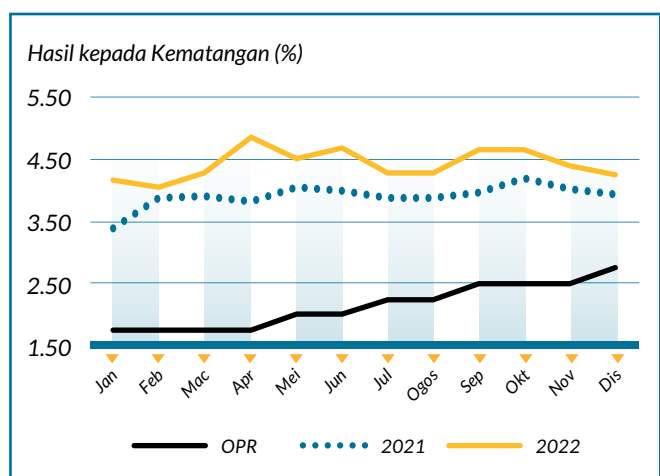
Ulasan Pasaran Sukuk

Pasaran bon tidak menentu akibat pengekan bank-bank pusat global

Struktur berjangka GII pada akhir-2022 v akhir-2021



Pergerakan OPR & Hasil GII 10 Tahun dalam 2022 v 2021



Sumber: : Bond Pricing Agency Malaysia (BPAM)

- Tahun 2022 menyaksikan pasaran kewangan global dilanda pelbagai cabaran di kala ekonomi negara-negara membuat penyesuaian dengan dasar-dasar aruhan pandemik, kesan buruk perang Rusia-Ukraine ke atas harga komoditi terutamanya makanan dan tenaga, masalah rantai bekalan global yang timbul daripada strategi Sifar Covid China serta dasar-dasar monetari bank-bank pusat dalam usaha memerangi kenaikan inflasi yang mendadak.
- Tahun 2022 menyaksikan Rizab Persekutuan (Fed), Bank Pusat Eropah dan Bank of England memulakan pengetatan monetari yang agresif dengan menaikkan kadar dasar kepada 425bps, 400bps dan 325bps masing-masing. Bank Negara Malaysia (BNM) juga mengikut langkah dengan meningkatkan kadar dasar semalaman (OPR) sebanyak 100 bps tahun-ke-tahun (YoY) mengakhiri tahun pada 2.75%.
- Kelompok hasil Perbendaharaan AS (UST) menyusut kerana pasaran telah menjangkakan pertumbuhan yang lemah atau resesi disebabkan oleh pengetatan agresif Rizab Persekutuan (Fed). Hasil UST 2y dan 10y melonjak ke 368bps dan 236bps YoY dan mengakhiri tahun pada 4.41% dan 3.88% masing-masing.
- Manakala itu, pasaran Sukuk tempatan juga terjejas akibat gejala ini dan secara amnya menjejaki pergerakan hasil global walaupun pada kuantum yang lebih kecil. Pergerakan hasil tempatan juga terjejas oleh ketidakpastian politik terutamanya menjelang Pilihan Raya Umum ke-15 yang diadakan pada 19 November.
- Ekorannya, pada tahun 2020, hasil Instrumen Islam Kerajaan (GII) menghasilkan YoY yang lebih tinggi merentasi kesemua pegangan terutamanya dalam pegangan jangka pendek yang menyaksikan peningkatan 60bps hingga 80bps manakala pegangan jangka panjang menyaksikan peningkatan yang lebih rendah iaitu 30bps ke 50bps.
- Bagi tahun 2022, pelabur asing mewakili sebahagian besar penjual bersih dengan aliran keluar sebanyak RM9.8 bilion berbanding aliran masuk sebanyak RM33.6 bilion pada 2021.

Ulasan dan Prospek Pasaran

Prospek

Pertumbuhan Lemah bersertakan Ketidaktentuan Dijangkakan

- **Perubahan dasar monetari.** Inflasi yang melanda tahun 2022 menyebabkan bank-bank pusat global bertindak secara agresif dan harga aset berkelompok menjunam ke paras terendah sejak 2008. Menjelang 2023, inflasi dijangka menjadi sedang, namun ianya akan kekal lebih tinggi berbanding tahap rendah pra pandemik di kala harga makanan dan komoditi mula menurun. Akibatnya, kadar kenaikan kadar dijangka berakhir menjelang pertengahan 2023, dan mungkin menyebabkan pemotongan kadar seawal suku terakhir 2023, seiring dengan prospek makro global yang malap. Keadaan yang dijangka ini lebih baik untuk pasaran Sukuk, yang terjejas teruk dalam tempoh dua tahun lalu.
- **Tahun 2023 berlatarkan makro yang tidak menentu.** Resesi sudah pasti akan berlaku terutamanya di negara maju, ini disebabkan oleh kenaikan kadar yang agresif yang bertujuan untuk membendung inflasi dan permintaan pasca pandemik. Sebaliknya, dasar monetari China kekal akomodatif, dan bersertakan tindakan menghentikan dasar Sifar Covid, China akan mempermudah pertumbuhan yang dinanti-nantikan bagi tahun 2023 bagi menampung ekonomi negara maju yang lemah, walaupun ini dijangka tidak mencukupi. Secara umumnya, resesi global yang teruk tidak dijangkakan disebabkan kerana wujudnya keseimbangan dan sistem perbankan yang secara keseluruhannya masih mantap.
- **Kemeruapan yang meningkat namun diatasi kelas aset pasaran baru muncul.** Di kala kadar dasar mungkin kekal tinggi untuk seketika masa, ini turut bermaksud bahawa wujud kemeruapan yang tinggi di dalam pasaran kewangan pada 2023 apabila kita semakin menghampiri penghujung kitaran kenaikan kadar ini. Walaupun pada hakikatnya tahun 2022 merupakan tahun yang buruk untuk pelaburan pasaran baru muncul, namun situasi ini mungkin berubah pada tahun 2023 memandangkan mata wang USD yang semakin lemah, dan pengetatan resesi AS dan zon Euro. Keadaan makro Asia bertambah baik seiring dengan tekanan inflasi yang kurang dan pertumbuhan China yang lebih tinggi. Ini mungkin akan membantu memacu aliran pelaburan ke rantau ini, termasuk Malaysia, oleh itu kami optimis namun berwaspada bagi pasaran ekuiti dan Sukuk di rantau ini.

Dana-Dana Takaful

Dana Pendapatan Prima Takaful

Objektif Dana

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

Butir-butir Dana

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

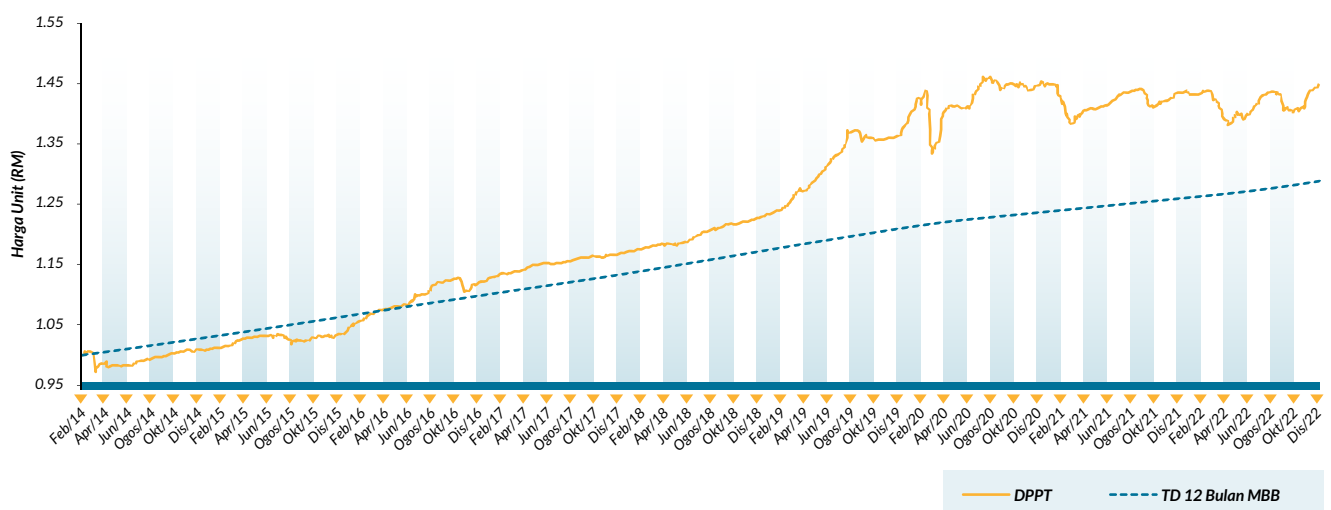
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	1.05%	6.23%	23.93%	45.00%	4.26%
Penanda Aras	2.27%	6.43%	13.50%	28.38%	2.84%
Perbezaan	-1.22%	-0.20%	10.43%	16.62%	1.42%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	1.450	1.435	1.450	1.365	1.229
perubahan (%)	1.0	-1.0	6.2	11.1	5.0
Tertinggi dalam 1-tahun	1.450	1.455	1.462	1.374	1.229
Terendah dalam 1-tahun	1.382	1.384	1.335	1.229	1.170

Prestasi Harga Unit



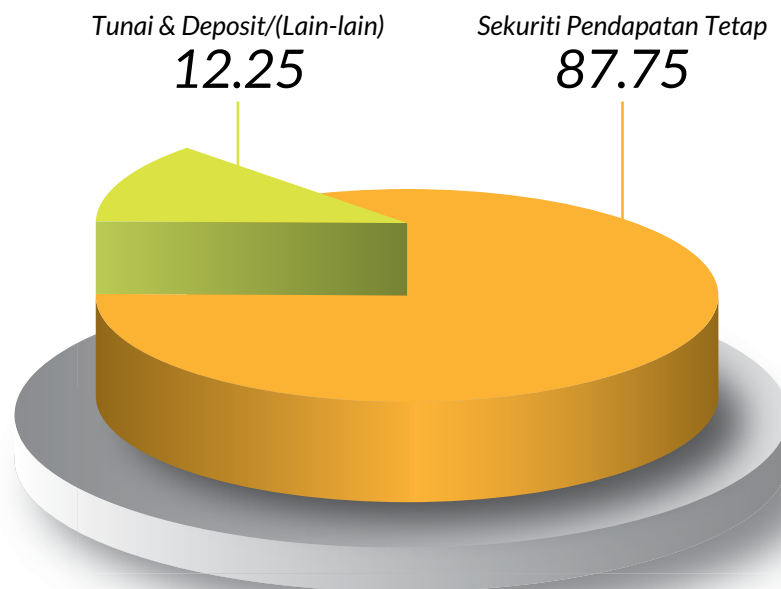
Dana-Dana Takaful

Dana Pendapatan Prima Takaful

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Sekuriti Pendapatan Tetap	115,521,502	90,082,290	63,024,271	40,317,738	25,170,734
Tunai & Deposit/(Lain-lain)	16,130,938	14,143,908	9,839,606	4,352,088	3,786,897
Jumlah Saiz Dana (NAV)	131,652,440	104,226,198	72,863,877	44,669,826	28,957,631

Peruntukan Aset (% pada 31 Disember 2022)



Dana-Dana Takaful

Dana Ekuiti Prima Takaful

Objektif Dana

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

Butir-butir Dana

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

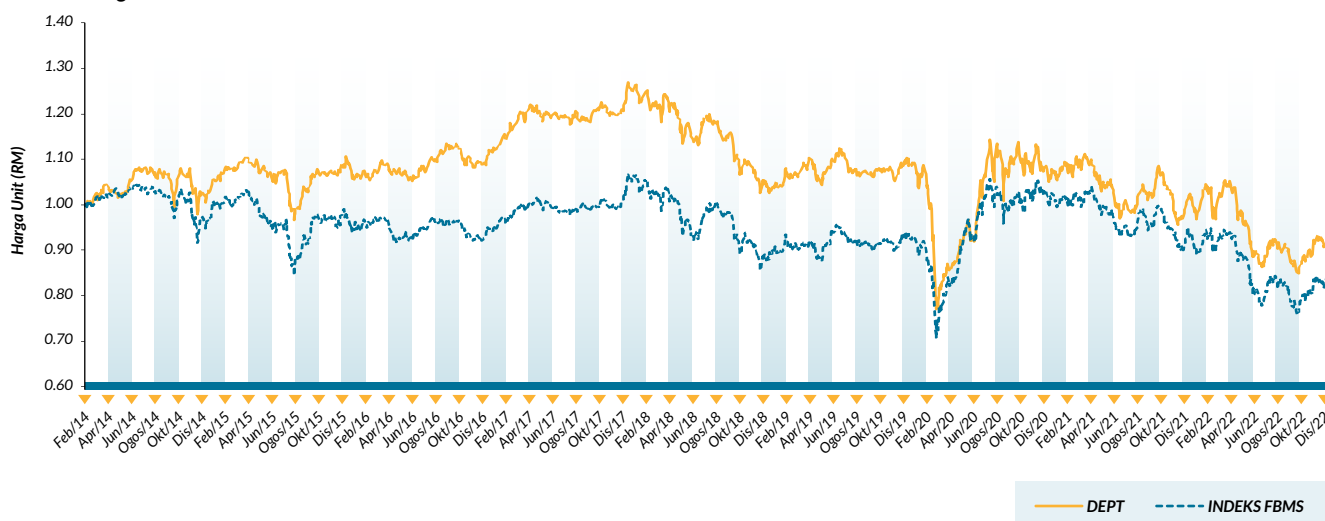
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-9.59%	-16.22%	-25.51%	-8.60%	-1.00%
Penanda Aras	-10.80%	-8.45%	-17.77%	-15.24%	-1.84%
Perbezaan	1.21%	-7.77%	-7.74%	6.64%	0.84%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	0.914	1.011	1.078	1.091	1.052
perubahan (%)	-9.6	-6.2	-1.2	3.7	-14.3
Tertinggi dalam 1-tahun	1.055	1.112	1.144	1.124	1.270
Terendah dalam 1-tahun	0.849	0.957	0.771	1.027	1.027

Prestasi Harga Unit



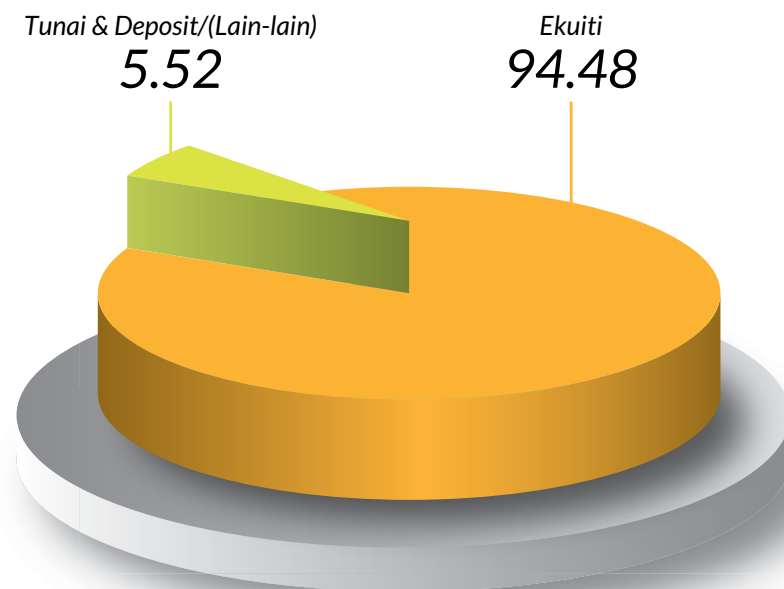
Dana-Dana Takaful

Dana Ekuiti Prima Takaful

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Ekuiti	75,576,282	78,137,136	85,041,875	85,947,885	68,904,592
Tunai & Deposit/(Lain-lain)	4,413,534	5,063,977	1,755,351	2,963,270	15,705,124
Jumlah Saiz Dana (NAV)	79,989,816	83,201,113	86,797,226	88,911,155	84,609,716

Peruntukan Aset (% pada 31 Disember 2022)



Dana-Dana Takaful

Dana Syariah Seimbang

Objektif Dana

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

Butir-butir Dana

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

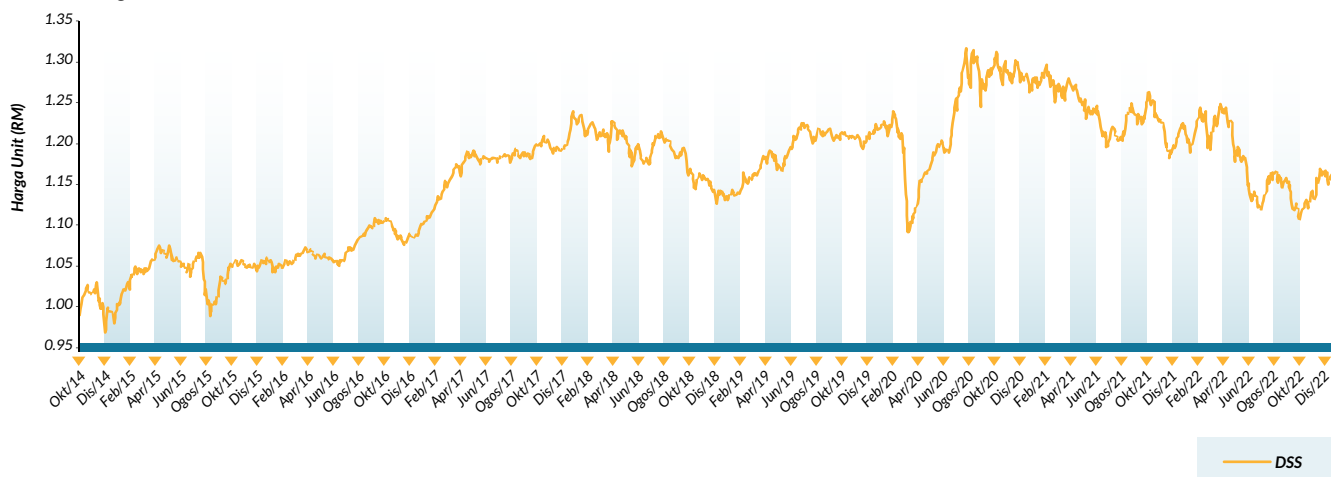
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-4.60%	-4.20%	-4.20%	16.20%	1.84%
Penanda Aras	-2.88%	1.15%	0.94%	9.72%	1.13%
Perbezaan	-1.72%	-5.35%	-5.14%	6.48%	0.71%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	1.162	1.218	1.281	1.213	1.141
perubahan (%)	-4.6	-4.9	5.6	6.3	-5.9
Tertinggi dalam 1-tahun	1.249	1.297	1.318	1.225	1.240
Terendah dalam 1-tahun	1.106	1.182	1.091	1.130	1.126

Prestasi Harga Unit



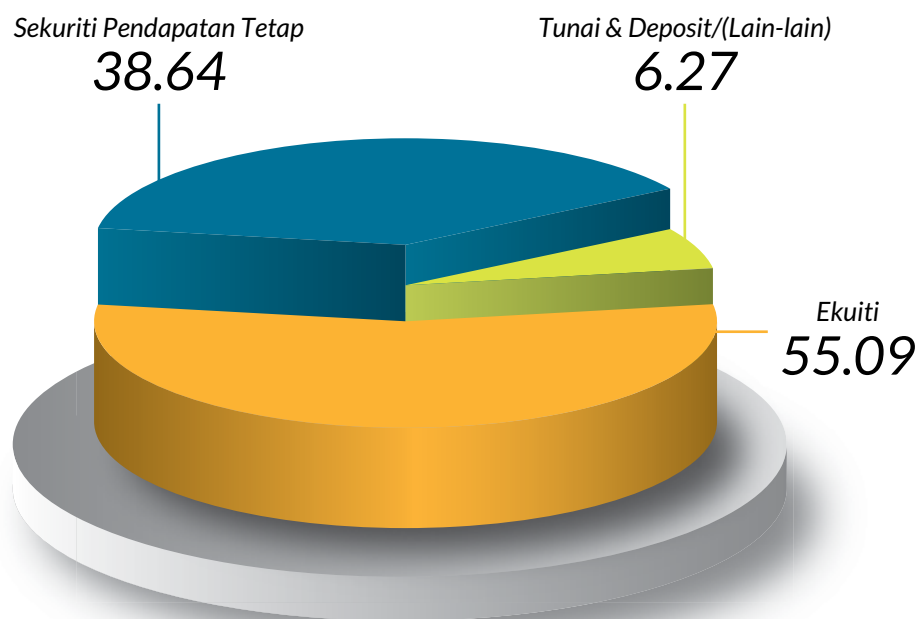
Dana-Dana Takaful

Dana Syariah Seimbang

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Ekuiti	35,729,781	32,149,073	35,616,454	27,367,693	20,440,109
Sekuriti Pendapatan Tetap	25,061,196	24,906,104	25,382,865	31,655,066	18,655,474
Tunai & Deposit/(Lain-lain)	4,061,826	5,272,029	1,384,875	2,385,708	10,958,825
Jumlah Saiz Dana (NAV)	64,852,803	62,327,206	62,384,194	61,408,467	50,054,408

Peruntukan Aset (% pada 31 Disember 2022)



Dana-Dana Takaful

Dana Syariah Indeks Ekuiti Global

Objektif Dana

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

Butir-butir Dana

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

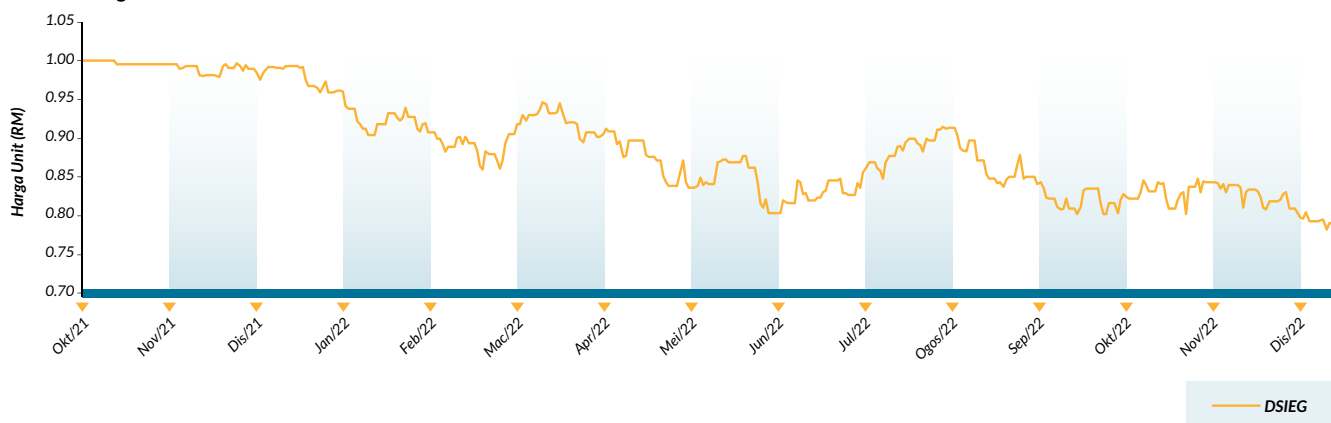
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-20.34%	n/a	-20.90%	-18.21%
Penanda Aras	-20.63%	n/a	-15.83%	-13.74%
Perbezaan	0.29%	n/a	-5.07%	-4.47%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021
NAV	0.791	0.993
perubahan (%)	-20.3	n/a
Tertinggi dalam 1-tahun	0.994	1.000
Terendah dalam 1-tahun	0.782	0.976

Prestasi Harga Unit



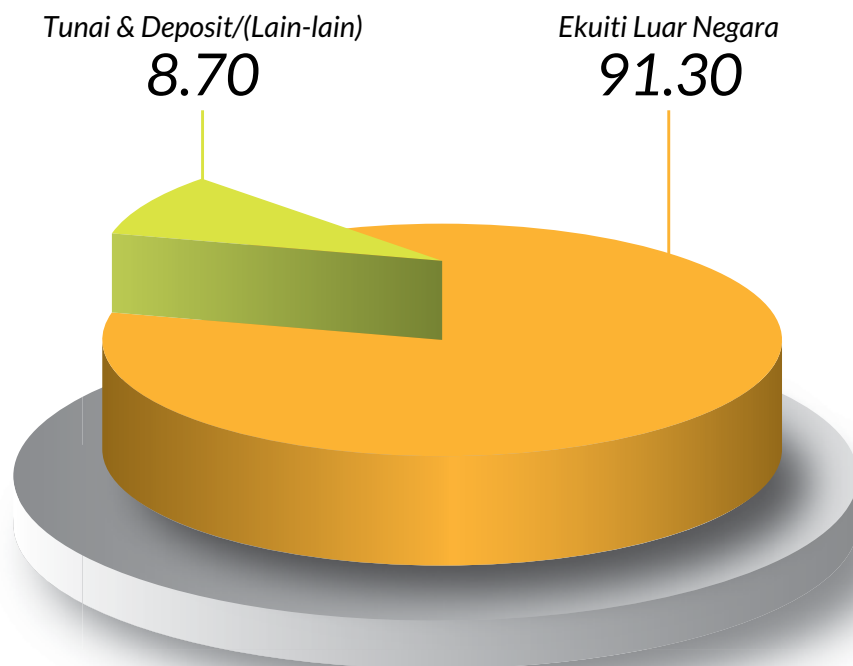
Dana-Dana Takaful

Dana Syariah Indeks Ekuiti Global

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021
Ekuiti Luar Negara	32,335,485	6,218,279
Tunai & Deposit/(Lain-lain)	3,081,899	5,068,548
Jumlah Saiz Dana (NAV)	35,417,384	11,286,827

Peruntukan Aset (% pada 31 Disember 2022)



Kandungan

DANA-DANA TAKAFUL BERKAITAN PELABURAN

BAGI ETIQA FAMILY TAKAFUL BERHAD

199301011506 (266243-D)
(Diperbadankan di Malaysia)

**PENYATA PENGURUS, LAPORAN JAWATANKUASA SYARIAH
DAN MAKLUMAT KEWANGAN YANG TELAH DIAUDIT
31 DISEMBER 2022**

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, Dana Syariah Seimbang dan Dana Syariah Indeks Ekuiti Global) yang dibentangkan dari muka surat 69 hingga 97 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
27 Februari 2023

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

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

Kami, Profesor Dr. Azman Bin Mohd Noor dan Profesor Dato' Dr. Mohd Azmi Bin Omar, sebagai 2 daripada ahli Jawatankuasa Syariah bagi Etiqa Family Takaful Berhad, dengan ini melaporkan bagi pihak Jawatankuasa yang bertindak sebagai Penasihat Syariah bagi Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang dan Dana Syariah Indeks Ekuiti Global (secara kolektif dirujuk sebagai "Dana-dana") berpendapat bahawa Etiqa Family Takaful Berhad ("Pengurus"), telah menjalankan tanggungjawab dengan cara yang berikut untuk tahun berakhir 31 Disember 2022.

Pada pendapat kami, bagi tahun yang di bawah penilaian:

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

Kami dengan ini mengesahkan bahawa, Pengurus telah mengurus dan memantau Dana-dana berlandaskan prinsip Syariah dan mematuhi garis panduan, ketetapan dan keputusan yang telah dikeluarkan oleh Suruhanjaya Sekuriti Malaysia yang berkaitan dengan hal-hal Syariah serta keputusan-keputusan berkaitan Syariah yang telah dipersetujui oleh kami bagi tahun kewangan berakhir 31 Disember 2022.

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 DR. AZMAN BIN MOHD NOOR

PROFESOR DATO' DR. MOHD AZMI BIN OMAR

Kuala Lumpur, Malaysia
27 Februari 2023

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

199301011506 (266243-D)
(Diperbadankan di Malaysia)

Laporan mengenai Audit Maklumat Kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana-dana Takaful Berkaitan Pelaburan (terdiri daripada Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang dan Dana Syariah Indeks Ekuiti Global (secara kolektif di rujuk sebagai "Dana-dana") bagi Etiqa Family Takaful Berhad, yang merangkumi penyata aset dan liabiliti pada 31 Disember 2022 dan penyata pendapatan dan perbelanjaan dan penyata perubahan dalam nilai aset bersih Dana-dana bagi tahun kewangan berakhir pada tarikh tersebut, dan ringkasan dasar-dasar perakaunan penting, seperti yang dibentangkan pada muka surat 69 hingga 97.

Pada pendapat kami, maklumat kewangan Dana-dana bagi tahun berakhir 31 Disember 2022 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 dihuraikan 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 Jawatankuasa Syariah dan 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 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:

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

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

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

Kuala Lumpur, Malaysia
27 Februari 2023

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

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

Penyata Aset dan Liabiliti pada 31 Disember 2022

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Indeks Ekuiti Global RM
Aset					
Pelaburan	4	-	-	5,459,000	-
- Terbitan Pelaburan Kerajaan		-	-	19,602,196	-
- Sekuriti hutang		115,521,502	-	35,729,781	-
- Sekuriti ekuiti		-	75,576,282	3,300,309	706,228
- Deposit dengan institusi kewangan		14,360,570	2,638,837	-	32,335,485
Aset luar negara	5	-	-	-	-
		129,882,072	78,215,119	64,091,286	33,041,713
Cukai boleh pulih		-	442,480	142,548	38,390
Aset cukai tertunda	6	174,424	229,816	139,604	366,333
Untung/dividen belum terima		1,292,572	156,466	384,017	2,212
Amaun tertunggak daripada broker saham		-	728,461	287,412	-
Amaun tertunggak daripada dana keluarga		715,722	225,357	-	725,435
Pelbagai belum terima		1,514	1,850	1,472	3,363
Tunai dan baki bank		-	-	-	1,244,228
Jumlah Aset		132,066,304	79,999,549	65,046,339	35,421,674
Liabiliti					
Liabiliti cukai		408,137	-	-	-
Amaun tertunggak kepada dana keluarga		-	-	185,600	-
Pelbagai belum bayar		5,727	9,733	7,936	4,290
Jumlah Liabiliti		413,864	9,733	193,536	4,290
Nilai Aset Bersih ("NAV")		131,652,440	79,989,816	64,852,803	35,417,384
Diwakili Oleh:					
Modal pemegang unit		120,387,278	101,637,513	64,403,843	40,424,184
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		11,265,162	(21,647,697)	448,960	(5,006,800)
Akaun Pemegang Unit	7	131,652,440	79,989,816	64,852,803	35,417,384
NAV Seunit	7	1.450	0.914	1.162	0.791

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

Penyata Aset dan Liabiliti pada 31 Disember 2021

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Indeks Ekuiti Global RM
Aset					
Pelaburan	4	-	-	1,506,690	-
- Terbitan Pelaburan Kerajaan		-	-	23,399,414	-
- Sekuriti hutang		90,082,290	-	32,149,073	-
- Sekuriti ekuiti		-	78,137,136	4,379,807	4,897,803
- Deposit dengan institusi kewangan		5,649,888	3,838,641	-	6,218,280
Aset luar negara	5	-	-	-	-
		95,732,178	81,975,777	61,434,984	11,116,083
Cukai boleh pulih		-	233,834	-	6,884
Aset cukai tertunda	6	-	-	14,727	-
Untung/dividen belum terima		960,189	23,694	332,765	2,439
Amaun tertunggak daripada broker saham		4,988,553	977,604	490,825	-
Amaun tertunggak daripada dana keluarga		2,817,422	28,306	134,157	171,168
Pelbagai belum terima		9,131	19,940	563	2,460
Tunai dan baki bank		-	-	-	39
Jumlah Aset		104,507,473	83,259,155	62,408,021	11,299,073
Liabiliti					
Liabiliti cukai		252,082	-	73,471	-
Liabiliti cukai tertunda	6	24,675	48,028	-	8,649
Pelbagai belum bayar		4,518	10,014	7,344	3,597
Jumlah Liabiliti		281,275	58,042	80,815	12,246
Nilai Aset Bersih ("NAV")		104,226,198	83,201,113	62,327,206	11,286,827
Diwakili Oleh:					
Modal pemegang unit		94,481,509	96,935,222	58,945,180	11,281,477
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		9,744,689	(13,734,109)	3,382,026	5,350
Akaun Pemegang Unit	7	104,226,198	83,201,113	62,327,206	11,286,827
NAV Seunit	7	1.435	1.011	1.218	0.993

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

Penyata Pendapatan dan Perbelanjaan bagi tahun kewangan berakhir 31 Disember 2022

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Indeks Ekuiti Global RM
Pendapatan pelaburan bersih					
Pendapatan untung		4,962,291	114,483	1,329,189	25,103
Pendapatan dividen		-	1,731,120	813,624	-
Perbelanjaan pelaburan		(23,848)	(50,173)	(36,043)	(2,292)
		4,938,443	1,795,430	2,106,770	22,811
Laba atas pelupusan pelaburan		473,387	5,652,732	2,264,748	-
Laba modal belum terealisasi atas pelaburan		96,960	-	34,205	-
Laba tukaran asing belum terealisasi		-	-	-	567,547
Jumlah Pendapatan		5,508,790	7,448,162	4,405,723	590,358
Perbelanjaan pengurusan		(4,404)	(4,404)	(4,404)	(4,404)
Rugi atas pelupusan pelaburan		(310,120)	(11,248,045)	(5,339,746)	-
Rugi tukaran asing terealisasi		-	-	-	(502,690)
Rugi modal belum terealisasi atas pelaburan		(2,585,698)	(3,473,046)	(1,595,162)	(5,254,821)
Yuran wakalah		(1,090,702)	(1,159,627)	(728,315)	(248,183)
Jumlah Perbelanjaan		(3,990,924)	(15,885,122)	(7,667,627)	(6,010,098)
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) sebelum cukai	8	1,517,866 2,607	(8,436,960) 523,372	(3,261,904) 328,838	(5,419,740) 407,590
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai		1,520,473	(7,913,588)	(2,933,066)	(5,012,150)
Pendapatan belum agih/ (Kerugian terkumpul) dihantar ke depan		9,744,689	(13,734,109)	3,382,026	5,350
Pendapatan belum agih/ (Kerugian terkumpul) dibawa ke depan		11,265,162	(21,647,697)	448,960	(5,006,800)

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

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

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

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

Penyata Perubahan dalam Nilai Aset Bersih bagi tahun kewangan berakhir 31 Disember 2022

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Indeks Ekuiti Global RM
Nilai aset bersih pada awal tahun kewangan		104,226,198	83,201,113	62,327,206	11,286,827
Pendapatan/(perbelanjaan) bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada rugi bersih modal belum terealisasi)		4,009,211	(4,440,542)	(1,372,109)	242,671
Rugi bersih modal belum terealisasi		(2,488,738)	(3,473,046)	(1,560,957)	(5,254,821)
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai		1,520,473	(7,913,588)	(2,933,066)	(5,012,150)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	7	61,225,561	26,236,772	20,078,731	35,934,452
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	7	(35,319,792)	(21,534,481)	(14,620,068)	(6,791,745)
Nilai aset bersih pada akhir tahun kewangan		131,652,440	79,989,816	64,852,803	35,417,384

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

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

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

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

Nota-nota kepada Maklumat Kewangan

1. PENGURUS DAN KEGIATAN UTAMANYA

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

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan Islamik, 2013. Kegiatan utamanya adalah pengurusan Takaful Keluarga dan Takaful berkaitan pelaburan. Syarikat induk, induk kedua dan syarikat induk muktamad bagi Pengurus masing-masing adalah Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn. Bhd. ("EIHSB") dan Malayan Banking Berhad ("Maybank"), kesemuanya diperbadankan di Malaysia. Maybank 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 sekurang-kurangnya 80% 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 sekurang-kurangnya 80% 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 sekurang-kurangnya 15% dalam ekuiti berlandaskan Syariah yang disenaraikan di Bursa Malaysia, serta sekurang-kurangnya 25% dalam sekuriti pendapatan tetap berlandaskan Syariah, yang mana lebihan dana dilaburkan dalam tunai dan deposit tetap. Sebanyak 60% paling maksima akan dilaburkan dalam ekuiti dan 60% dalam sekuriti pendapatan tetap.

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

Maklumat kewangan ini telah diluluskan untuk diterbitkan oleh Lembaga Pengarah bagi Pengurus selaras dengan resolusi bertarikh 27 Februari 2023.

2. DASAR-DASAR PENTING PERAKAUNAN

2.1 Asas Penyediaan dan Pembentangan Maklumat Kewangan

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

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

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

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan

(a) Instrumen Kewangan

(i) Aset Kewangan

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

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

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

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

Aset Kewangan di FVTPL

Aset kewangan 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 diperolehi dengan niat untuk menjualnya pada masa yang terdekat.

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

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

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

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

Aset Kewangan di AC

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

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

Aset kewangan diklasifikasikan sebagai AC termasuk deposit dengan institusi kewangan.

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

(a) Instrumen Kewangan (samb.)

(i) Aset Kewangan (samb.)

Nilai Saksama Aset Kewangan

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

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

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

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

Pembatalan Rekod Bagi Aset Kewangan

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

(ii) Liabiliti Kewangan

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

(b) Pengiktirafan Hasil Lain

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

(c) Yuran Wakalah

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

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

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

(d) Cukai Pendapatan

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

Cukai tertunda diperuntukkan menggunakan kaedah liabiliti, untuk perbezaan sementara pada tarikh penyata aset dan liabiliti di antara asas cukai aset dan liabiliti dan amaun dibawa dalam penyata kewangan. 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 diiktiraf di dalam penyata pendapatan dan perbelanjaan, kecuali apabila ia timbul daripada transaksi secara langsung di dalam modal pemegang unit, yang mana dalam hal ini, cukai tertunda ini juga diiktiraf di dalam modal pemegang unit.

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

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

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

(e) Mata Wang Asing

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

(f) Modal Pemegang Unit

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

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

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

3. KOMISEN RINGAN

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

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

Nota-nota kepada Maklumat Kewangan

4. PELABURAN

(i) Dana Pendapatan Prima Takaful

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(i)(a))	115,521,502	90,082,290
AC (Nota 4(i)(b))	14,360,570	5,649,888
	129,882,072	95,732,178

(a) FVTPL Dipegang untuk Dagangan

Sekuriti Hutang Tak disebut di Malaysia

Bon jaminan kerajaan:

Kos	9,378,000	7,605,700
Laba modal belum terealisasi, bersih	142,350	45,390
Nilai saksama	9,520,350	7,651,090

Bon korporat:

Kos	108,323,808	82,168,158
(Rugi)/laba modal belum terealisasi, bersih	(2,322,656)	263,042
Nilai saksama	106,001,152	82,431,200
Jumlah	115,521,502	90,082,290

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2022 adalah seperti berikut:

	31.12.2022			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Hutang Tak disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	5,000,000	5,000,000	5,319,550	4.04%
Prasarana Malaysia Berhad	5,000,000	4,378,000	4,200,800	3.19%
		9,378,000	9,520,350	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Pendapatan Prima Takaful (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2022 adalah seperti berikut (samb.):

	31.12.2022			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Hutang (samb.)				
Tak disebut di Malaysia (samb.)				
Bon korporat:				
Cellco Capital Berhad	3,000,000	3,000,000	2,880,030	2.19%
CIMB Group Holdings Berhad	5,000,000	5,000,000	4,917,150	3.73%
Danum Capital Berhad	5,000,000	4,634,000	4,379,750	3.33%
DRB-HICOM Berhad	2,500,000	2,500,000	2,430,650	1.85%
Edra Solar Sdn. Bhd.	3,000,000	3,000,000	2,842,110	2.16%
Edra Energy Sdn. Bhd.	2,500,000	2,578,188	2,767,278	2.10%
Gamuda Berhad	1,300,000	1,301,950	1,302,262	0.99%
DiGi Telecommunications Sdn. Bhd.	5,000,000	5,005,500	5,060,200	3.84%
Infracap Resources Sdn. Bhd.	5,000,000	5,000,000	4,988,500	3.79%
Johor Port Berhad	5,000,000	5,000,000	5,047,600	3.83%
Jimah East Power Sdn. Bhd.	1,200,000	1,348,320	1,266,396	0.96%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	6,200,000	6,255,120	6,128,946	4.66%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,500,000	2,756,740	2,520,745	1.91%
Malaysia Airport Holdings Berhad	5,000,000	5,000,000	4,839,750	3.68%
Konsortium ProHAWK Sdn. Bhd.	3,000,000	3,188,400	3,033,330	2.30%
Penang Port Sdn. Bhd.	2,500,000	2,500,000	2,425,250	1.84%
Petroleum Sarawak Exploration and Production Sdn. Bhd.	5,000,000	5,000,000	4,802,900	3.65%
Pengerang LNG (Two) Sdn. Bhd.	3,000,000	3,000,000	2,561,010	1.95%
Projek Lebuhraya Usahasama Berhad	5,000,000	5,405,000	5,386,050	4.09%
Pengurusan Air Selangor Sdn. Bhd.	5,000,000	5,018,500	5,120,600	3.89%
SAJ Capital Sdn. Bhd.	1,200,000	1,200,000	1,228,116	0.93%
Sarawak Energy Berhad	2,100,000	2,100,000	2,133,327	1.62%
Sarawak Petchem Sdn. Bhd.	5,000,000	5,000,000	5,167,050	3.92%
Sime Darby Plantation Berhad	1,000,000	1,000,000	1,030,910	0.78%
Sinar Kamiri Sdn. Bhd.	1,200,000	1,203,840	1,202,148	0.91%
Tenaga Nasional Berhad	6,200,000	6,609,000	6,262,864	4.76%
UMW Holdings Berhad	1,000,000	1,000,000	1,055,850	0.80%
West Coast Expressway Sdn. Bhd.	3,000,000	3,255,000	3,056,580	2.32%
YTL Power International Berhad	5,000,000	5,086,250	5,007,550	3.80%
Quantum Solar Park (Semenanjung) Sdn. Bhd.	5,000,000	5,378,000	5,156,250	3.92%
		108,323,808	106,001,152	
Jumlah sekuriti hutang		117,701,808	115,521,502	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Pendapatan Prima Takaful (samb.)

	31.12.2022 RM	31.12.2021 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	14,360,570	5,649,888
Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC adalah anggaran munasabah nilai saksama disebabkan oleh kematangan jangka pendek bagi aset kewangan tersebut.		
Pelaburan berikut matang selepas 12 bulan:		
FVTPL	114,219,240	90,082,290

(ii) Dana Ekuiti Prima Takaful

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(ii)(a))	75,576,282	78,137,136
AC (Nota 4(ii)(b))	2,638,837	3,838,641
	78,215,119	81,975,777

(a) FVTPL Dipegang untuk Dagangan

Sekuriti Ekuiti

Disebut di Malaysia

Saham-saham:

Kos

(Rugi)/laba modal belum terealisasi, bersih

Nilai saksama

78,448,970	77,536,778
(2,872,688)	600,358
75,576,282	78,137,136

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Prima Takaful (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2022 adalah seperti berikut:

	31.12.2022			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Saham-saham:				
Pembinaan				
Ekovest Berhad	3,278,500	1,321,473	1,114,690	1.39%
Gadang Holdings Berhad	1,880,000	833,495	601,600	0.75%
Gamuda Berhad	32,000	116,879	120,000	0.15%
IJM Corporation Berhad	83,400	134,199	133,440	0.17%
JAKS Resources Berhad	4,800,100	2,283,717	1,128,023	1.41%
Kimlun Corporation Berhad	1,802,300	1,594,772	1,387,771	1.73%
MGB Berhad	3,745,300	3,446,637	1,947,556	2.43%
WCT Holdings Berhad	1,946,300	1,022,578	778,520	0.97%
Produk Pengguna dan Perkhidmatan				
Berjaya Food Berhad	1,091,000	1,120,690	1,134,640	1.42%
Farm Fresh Berhad	1,019,000	1,618,055	1,640,590	2.05%
Only World Group Holdings Berhad	840,000	460,362	487,200	0.61%
Padini Holdings Berhad	656,400	1,938,953	2,198,940	2.75%
Power Root Berhad	703,200	1,498,406	1,462,656	1.83%
QL Resources Berhad	190,600	984,886	1,050,206	1.31%
Sime Darby Berhad	182,000	418,630	418,600	0.52%
Tenaga				
Dayang Enterprise Holdings Berhad	664,000	885,209	869,840	1.09%
Dialog Group Berhad	336,000	810,231	823,200	1.03%
Perkhidmatan Kewangan				
Bank Islam Malaysia Berhad	148,500	398,957	405,405	0.51%
Penjagaan Kesihatan				
IHH Healthcare Berhad	66,800	431,815	415,496	0.52%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Prima Takaful (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2022 adalah seperti berikut (samb.):

	31.12.2022			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb):				
Produk Perindustrian dan Perkhidmatan				
Aurelius Technologies Berhad	1,225,000	1,837,792	2,241,750	2.80%
Hextar Global Berhad	1,340,800	581,160	3,057,024	3.82%
HSS Engineers Berhad	1,670,100	976,322	718,143	0.90%
Malayan Cement Berhad	1,449,200	3,836,060	3,072,304	3.84%
Pantech Group Holdings Berhad	3,290,300	2,207,386	2,352,565	2.94%
Petronas Chemicals Group Berhad	452,700	3,970,562	3,893,220	4.87%
Press Metal Aluminium Holdings Berhad	725,500	3,604,764	3,540,440	4.43%
Perladangan				
Kuala Lumpur Kepong Berhad	95,200	2,309,841	2,128,672	2.66%
Sime Darby Plantation Berhad	613,643	2,956,546	2,853,440	3.57%
Hartanah				
ECO World Development Group Berhad	2,411,900	1,216,886	1,555,675	1.94%
Lagenda Properties Berhad	432,700	562,049	514,913	0.64%
LBS Bina Group Berhad	3,957,500	1,833,000	1,662,150	2.08%
NCT Alliance Berhad	3,438,900	1,382,850	1,100,448	1.38%
Sime Darby Property Berhad	1,204,700	744,962	542,115	0.68%
S P Setia Berhad	1,192,900	1,213,606	715,740	0.89%
Teknologi				
CTOS Digital Berhad	1,221,000	1,779,083	1,733,820	2.17%
D & O Green Technologies Berhad	516,000	2,148,867	2,208,480	2.76%
Dagang NeXchange Berhad	1,488,300	1,292,885	759,033	0.95%
Frontken Corporation Berhad	633,000	1,748,552	1,949,640	2.44%
Greotech Technology Berhad	170,200	660,394	823,768	1.03%
Inari Amertron Berhad	474,000	1,412,620	1,237,140	1.55%
Malaysian Pacific Industries Berhad	24,600	747,892	707,496	0.88%
MY E.G. Services Berhad	527,600	446,088	459,012	0.57%
Pentamaster Corporation Berhad	341,000	1,320,688	1,510,630	1.89%
ViTrox Corporation Berhad	211,500	1,617,231	1,617,975	2.02%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Prima Takaful (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2022 adalah seperti berikut (samb.):

	31.12.2022			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Telekomunikasi dan Media				
Axiata Group Berhad	254,000	790,605	784,860	0.98%
DiGi.Com Berhad	497,000	1,993,806	1,988,000	2.49%
Maxis Berhad	358,000	1,436,501	1,374,720	1.72%
OCC Group Berhad	1,752,000	911,526	727,080	0.91%
Telekom Malaysia Berhad	400,500	2,336,597	2,162,700	2.70%
TIME dotCom Berhad	224,000	1,033,944	1,097,600	1.37%
Utiliti				
Tenaga Nasional Berhad	661,200	6,217,961	6,367,356	7.96%
		78,448,970	75,576,282	
Jumlah sekuriti ekuiti		78,448,970	75,576,282	

	31.12.2022 RM	31.12.2021 RM
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(b) AC

Deposit dengan institusi kewangan

Deposit tetap dan panggilan dengan:

Bank berlesen

2,638,837 3,838,641

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC adalah anggaran munasabah nilai saksama disebabkan oleh kematangan jangka pendek bagi aset kewangan tersebut.

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(iii)(a))	60,790,977	57,055,177
AC (Nota 4(iii)(b))	3,300,309	4,379,807
	64,091,286	61,434,984
(a) FVTPL		
Dipegang untuk Dagangan		
Terbitan Pelaburan Kerajaan		
Kos	5,434,950	1,516,845
Laba/(rugi) modal belum terealisasi, bersih	24,050	(10,155)
Nilai saksama	5,459,000	1,506,690
Sekuriti Hutang		
Tak disebut di Malaysia		
Bon jaminan kerajaan:		
Kos	-	2,151,800
Laba modal belum terealisasi, bersih	-	8,360
Nilai saksama	-	2,160,160
Bon korporat:		
Kos	19,910,752	20,715,072
(Rugi)/laba modal belum terealisasi, bersih	(308,556)	524,182
Nilai saksama	19,602,196	21,239,254
Jumlah sekuriti hutang	19,602,196	23,399,414
Sekuriti Ekuiti		
Disebut di Malaysia		
Saham-saham:		
Kos	37,190,318	32,855,546
Rugi modal belum terealisasi, bersih	(1,460,537)	(706,473)
Nilai saksama	35,729,781	32,149,073
Jumlah	60,790,977	57,055,177

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2022 adalah seperti berikut:

	31.12.2022			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Terbitan Pelaburan Kerajaan				
Kerajaan Malaysia	5,000,000	5,434,950	5,459,000	8.42%
Sekuriti Hutang Tak disebut di Malaysia				
Bon korporat:				
DRB-HICOM Berhad	2,000,000	2,000,000	1,944,520	3.00%
Edra Solar Sdn. Bhd.	2,000,000	2,000,000	1,894,740	2.92%
YTL Power International Berhad	2,000,000	2,041,600	2,003,020	3.09%
Edra Energy Sdn. Bhd.	2,000,000	2,060,792	2,206,352	3.40%
Infracap Resources Sdn. Bhd.	2,000,000	2,042,000	1,969,980	3.04%
Jimah East Power Sdn. Bhd.	1,000,000	1,123,600	1,055,330	1.63%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	1,000,000	1,035,100	988,330	1.52%
Lebuhraya Duke Fasa 3 Sdn. Bhd.	2,000,000	2,205,100	2,016,850	3.11%
SAJ Capital Sdn. Bhd.	800,000	800,000	818,744	1.26%
Sarawak Energy Berhad	1,500,000	1,500,000	1,523,805	2.35%
Sime Darby Plantation Berhad	300,000	300,000	309,273	0.48%
Sinar Kamiri Sdn. Bhd.	800,000	802,560	801,432	1.24%
Tenaga Nasional Berhad	1,000,000	1,000,000	1,013,970	1.56%
UMW Holdings Berhad	1,000,000	1,000,000	1,055,850	1.63%
		19,910,752	19,602,196	
Jumlah sekuriti hutang		19,910,752	19,602,196	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2022 adalah seperti berikut (samb.):

	31.12.2022			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Saham-saham:				
Pembinaan				
Ekovest Berhad	1,694,400	736,495	576,096	0.89%
Gadang Holdings Berhad	750,000	328,096	240,000	0.37%
Gamuda Berhad	15,800	57,709	59,250	0.09%
IJM Corporation Berhad	41,000	65,989	65,600	0.10%
JAKS Resources Berhad	2,255,900	1,077,554	530,136	0.82%
Kimlyn Corporation Berhad	741,600	656,560	571,032	0.88%
MGB Berhad	1,480,800	1,167,290	770,016	1.19%
WCT Holdings Berhad	707,000	359,703	282,800	0.44%
Produk Pengguna dan Perkhidmatan				
Berjaya Food Berhad	670,000	700,916	696,800	1.07%
Farm Fresh Berhad	718,300	1,029,073	1,156,463	1.78%
Only World Group Holdings Berhad	350,000	191,926	203,000	0.31%
Padini Holdings Berhad	329,700	938,650	1,104,495	1.70%
Power Root Berhad	338,800	722,667	704,704	1.09%
QL Resources Berhad	95,600	494,915	526,756	0.81%
Sime Darby Berhad	176,400	408,425	405,720	0.63%
Tenaga				
Dayang Enterprise Holdings Berhad	320,600	427,411	419,986	0.65%
Dialog Group Berhad	163,000	393,163	399,350	0.62%
Perkhidmatan Kewangan				
Bank Islam Malaysia Berhad	132,000	354,628	360,360	0.56%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2022 adalah seperti berikut (samb.):

	31.12.2022			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Penjagaan Kesihatan				
IHH Healthcare Berhad	115,800	728,052	720,276	1.11%
Produk Perindustrian dan Perkhidmatan				
Aurelius Technologies Berhad	279,000	526,035	510,570	0.79%
Hextar Global Berhad	285,660	139,997	651,305	1.00%
HSS Engineers Berhad	512,200	296,817	220,246	0.34%
Malayan Cement Berhad	539,000	1,423,269	1,142,680	1.76%
Pantech Group Holdings Berhad	1,596,400	1,074,203	1,141,426	1.76%
Petronas Chemicals Group Berhad	225,400	1,973,327	1,938,440	2.99%
Press Metal Aluminium Holdings Berhad	350,600	1,761,191	1,710,928	2.64%
Perladangan				
IOI Corporation Berhad	128,000	583,864	518,400	0.80%
Kuala Lumpur Kepong Berhad	45,500	1,088,026	1,017,380	1.57%
Sime Darby Plantation Berhad	286,184	1,375,106	1,330,756	2.05%
Hartanah				
Eco World Development Group Berhad	970,000	501,912	625,650	0.96%
Lagenda Properties Berhad	185,000	240,388	220,150	0.34%
LBS Bina Group Berhad	1,565,000	724,422	657,300	1.01%
NCT Alliance Berhad	1,208,000	485,761	386,560	0.60%
Sime Darby Property Berhad	260,200	161,048	117,090	0.18%
S P Setia Berhad	345,700	350,530	207,420	0.32%
Teknologi				
CTOS Digital Berhad	520,700	758,960	739,394	1.14%
D&O Green Technologies Berhad	250,000	1,041,366	1,070,000	1.65%
Dagang NeXchange Berhad	669,400	586,411	341,394	0.53%
Frontken Corporation Berhad	315,000	857,874	970,200	1.50%
Greatech Technology Berhad	78,800	305,223	381,392	0.59%
Inari Amertron Berhad	289,100	845,249	754,551	1.16%
Malaysian Pacific Industries Berhad	13,000	395,290	373,880	0.58%
My E.G Services Berhad	261,600	221,204	227,592	0.35%
Pentamaster Corporation Berhad	173,000	670,246	766,390	1.18%
ViTrox Corporation Berhad	103,800	794,121	794,070	1.22%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang (samb.)

(a) FVTPL

Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2022 adalah seperti berikut (samb.):

	31.12.2022			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Telekomunikasi dan Media				
Axiata Group Berhad	125,000	389,167	386,250	0.60%
DiGi.Com Berhad	255,000	971,535	1,020,000	1.57%
Maxis Berhad	171,500	687,811	658,560	1.02%
OCC Group Berhad	918,000	484,235	380,970	0.59%
Telekom Malaysia Berhad	192,600	1,094,850	1,040,040	1.60%
TIME dotCom Berhad	109,400	505,376	536,060	0.83%
Utilities				
Tenaga Nasional Berhad	321,900	3,036,282	3,099,897	4.78%
		37,190,318	35,729,781	
Jumlah sekuriti ekuiti		37,190,318	35,729,781	

	31.12.2022 RM	31.12.2021 RM
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(b) AC

Deposit dengan institusi kewangan

Deposit tetap dan panggilan dengan:

Bank berlesen

3,300,309

4,379,807

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC adalah anggaran munasabah nilai saksama disebabkan oleh kematangan jangka pendek bagi aset kewangan tersebut.

Pelaburan berikut matang selepas 12 bulan:

FVTPL	25,061,196	22,584,582
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Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iv) Dana Syariah Indeks Ekuiti Global

	31.12.2022 RM	31.12.2021 RM
(a) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	706,228	4,897,803

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC adalah anggaran munasabah nilai saksama disebabkan oleh kematangan jangka pendek bagi aset kewangan tersebut.

5. ASET LUAR NEGARA

(i) Dana Syariah Indeks Ekuiti Global

	31.12.2022 RM	31.12.2021 RM
(a) FVTPL		
Disebut di luar Malaysia		
Amanah Saham:		
Kos	36,885,047	6,110,165
(Rugi)/laba modal belum terealisasi	(5,081,839)	172,982
Laba/(rugi) tukaran asing belum terealisasi, bersih	532,277	(64,867)
Nilai saksama	32,335,485	6,218,280

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2022 adalah seperti berikut:

	31.12.2022			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Disebut di luar Malaysia				
HSBC Islamic Global Equity Index Fund	424,282	36,885,047	32,335,485	91.30%

Nota-nota kepada Maklumat Kewangan

6. (ASET)/LIABILITI CUKAI TERTUNDA

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

	2022 Pelarasan nilai saksama RM	2021 Pelarasan nilai saksama RM
(i) Dana Pendapatan Prima Takaful		
Pada 1 Januari	24,675	272,262
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(199,099)	(247,587)
Pada 31 Disember	(174,424)	24,675
(ii) Dana Ekuiti Prima Takaful		
Pada 1 Januari	48,028	385,015
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(277,844)	(336,987)
Pada 31 Disember	(229,816)	48,028
(iii) Dana Syariah Seimbang		
Pada 1 Januari	(14,727)	356,154
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(124,877)	(370,881)
Pada 31 Disember	(139,604)	(14,727)

Nota-nota kepada Maklumat Kewangan

6. (ASET)/LIABILITI CUKAI TERTUNDA (SAMB.)

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

	31.12.2022 RM	31.12.2021 RM
(i) Dana Syariah Indeks Ekuiti Global		
Aset cukai tertunda	(406,547)	(5,190)
Liabiliti cukai tertunda	40,214	13,839
	(366,333)	8,649

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

	Pelarasan nilai saksama RM	Pertukaran matawang belum terrealisasi RM	Jumlah RM
31.12.2022			
Pada 1 Januari	13,839	(5,190)	8,649
Diiiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(420,386)	45,404	(374,982)
Pada 31 Disember	(406,547)	40,214	(366,333)
31.12.2021			
Pada tarikh pelancaran	-	-	-
Diiiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	13,839	(5,190)	8,649
Pada akhir tempoh	13,839	(5,190)	8,649

Nota-nota kepada Maklumat Kewangan

7. AKAUN PEMEGANG UNIT

(i) Dana Pendapatan Prima Takaful

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	38,626,103	61,225,561	28,046,098	53,992,936
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(20,428,698)	(35,319,792)	(5,672,876)	(22,023,150)
	18,197,405	25,905,769	22,373,222	31,969,786
Akaun pemegang unit dihantar ke depan	72,608,515	104,226,198	50,235,293	72,863,877
Lebih pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	1,520,473	-	(607,465)
	90,805,920	131,652,440	72,608,515	104,226,198
NAV seunit		1.450		1.435

(ii) Dana Ekuiti Prima Takaful

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	23,788,604	26,236,772	15,935,696	28,685,164
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(18,546,536)	(21,534,481)	(14,145,652)	(26,296,449)
	5,242,068	4,702,291	1,790,044	2,388,715
Akaun pemegang unit dihantar ke depan	82,275,816	83,201,113	80,485,772	86,797,226
Lebih perbelanjaan ke atas pendapatan selepas cukai	-	(7,913,588)	-	(5,984,828)
	87,517,884	79,989,816	82,275,816	83,201,113
NAV seunit		0.914		1.011

Nota-nota kepada Maklumat Kewangan

7. AKAUN PEMEGANG UNIT (SAMB.)

(iii) Dana Syariah Seimbang

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	14,147,691	20,078,731	9,269,152	18,982,657
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(9,508,170)	(14,620,068)	(6,821,708)	(15,939,388)
	4,639,521	5,458,663	2,447,444	3,043,269
Akaun pemegang unit dihantar ke depan	51,161,107	62,327,206	48,713,663	62,384,194
Lebihan perbelanjaan ke atas pendapatan selepas cukai	-	(2,933,066)	-	(3,100,257)
	55,800,628	64,852,803	51,161,107	62,327,206
NAV seunit		1.162		1.218

(iv) Dana Syariah Indeks Ekuiti Global

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun/ tempoh kewangan	40,168,234	35,934,452	11,436,340	11,352,981
Jumlah dibayar bagi pembatalan sepanjang tahun/ tempoh kewangan	(6,780,824)	(6,791,745)	(74,688)	(71,504)
	33,387,410	29,142,707	11,361,652	11,281,477
Akaun pemegang unit dihantar ke depan	11,361,652	11,286,827	-	-
Lebihan (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan selepas cukai	-	(5,012,150)	-	5,350
	44,749,062	35,417,384	11,361,652	11,286,827
NAV seunit		0.791		0.993

Nota-nota kepada Maklumat Kewangan

8. CUKAI

	31.12.2022 RM	31.12.2021 RM
(i) Dana Pendapatan Prima Takaful		
Cukai pendapatan:		
Peruntukan tahun kewangan semasa	408,137	252,082
Peruntukan lebihan cukai tahun kewangan lepas	(211,645)	(193,869)
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	(199,099)	(247,587)
Kredit cukai bagi tahun kewangan	(2,607)	(189,374)
(ii) Dana Ekuiti Prima Takaful		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	(442,480)	(233,834)
Peruntukan terkurang cukai tahun kewangan lepas	196,952	245,593
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	(277,844)	(336,987)
Kredit cukai bagi tahun kewangan	(523,372)	(325,228)
(iii) Dana Syariah Seimbang		
Cukai pendapatan:		
(Boleh pulih)/peruntukan tahun kewangan semasa	(142,548)	73,471
Peruntukan lebihan cukai tahun kewangan lepas	(61,413)	(137,198)
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	(124,877)	(370,881)
Kredit cukai bagi tahun kewangan	(328,838)	(434,608)
	01.01.2022 hingga 31.12.2022 RM	21.10.2021 hingga 31.12.2021 RM
(iv) Dana Syariah Indeks Ekuiti Global		
Cukai pendapatan:		
Cukai boleh pulih tahun/tempoh kewangan semasa	(38,390)	(6,884)
Peruntukan terkurang cukai tempoh kewangan lepas	5,782	-
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	(374,982)	8,649
(Kredit)/perbelanjaan cukai bagi tahun/tempoh kewangan	(407,590)	1,765

Cukai (kredit)/perbelanjaan ke atas Dana-dana yang berkaitan dengan pendapatan pelaburan bersih atas perbelanjaan pelaburan yang dibenarkan dan (rugi)/laba bersih atas pelupusan pelaburan sepanjang tahun pada kadar cukai berkanun sebanyak 8%, berdasarkan kaedah yang ditetapkan di bawah Akta Cukai Pendapatan, 1967.

Nota-nota kepada Maklumat Kewangan

8. CUKAI (SAMB.)

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

	31.12.2022 RM	31.12.2021 RM
(i) Dana Pendapatan Prima Takaful		
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	1,517,866	(796,839)
Cukai pada kadar 8%	121,429	(63,747)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	87,609	68,242
Lebihan peruntukan cukai tahun kewangan lepas	(211,645)	(193,869)
Kredit cukai bagi tahun kewangan	(2,607)	(189,374)
(ii) Dana Ekuiti Prima Takaful		
Lebihan perbelanjaan ke atas pendapatan sebelum cukai	(8,436,960)	(6,310,056)
Cukai pada kadar 8%	(674,957)	(504,805)
Pendapatan tidak dikenakan cukai	(138,490)	(167,788)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	93,123	101,772
Terkurang peruntukan cukai tahun kewangan lepas	196,952	245,593
Kredit cukai bagi tahun kewangan	(523,372)	(325,228)
(iii) Dana Syariah Seimbang		
Lebihan perbelanjaan ke atas pendapatan sebelum cukai	(3,261,904)	(3,534,865)
Cukai pada kadar 8%	(260,952)	(282,789)
Pendapatan tidak dikenakan cukai	(65,090)	(71,962)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	58,617	57,341
Lebihan peruntukan cukai tahun kewangan lepas	(61,413)	(137,198)
Kredit cukai bagi tahun kewangan	(328,838)	(434,608)

Nota-nota kepada Maklumat Kewangan

8. CUKAI (SAMB.)

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

	01.01.2022 hingga 31.12.2022 RM	21.10.2021 hingga 31.12.2021 RM
(iv) Dana Syariah Indeks Ekuiti Global		
Lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan sebelum cukai	(5,419,740)	7,115
Cukai pada kadar 8%	(433,579)	569
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	20,207	1,196
Terkurang peruntukan cukai tempoh kewangan lepas	5,782	-
(Kredit)/perbelanjaan cukai bagi tahun/tempoh kewangan	(407,590)	1,765

Jadual Perbandingan Prestasi

(i) Dana Pendapatan Prima Takaful

	2022	2021	2020	2019	2018
Penerangan (%)					
Pendapatan Tetap Sekuriti					
Pembinaan	7.95	9.28	3.65	5.88	8.68
Perkhidmatan Kewangan	10.85	-	-	-	4.15
Kerajaan	-	-	32.88	11.59	13.85
Agensi Kerajaan	4.04	3.11	6.90	10.98	6.94
Syarikat Projek Infrastruktur	36.87	36.39	26.99	42.91	33.30
Pengangkutan dan Logistik	16.63	13.83	5.56	8.38	4.17
Minyak dan Gas	1.95	-	3.98	-	-
Hartanah	-	17.02	-	-	3.45
Telekomunikasi dan Media	-	-	-	-	5.20
Perdagangan/servis	9.46	6.80	6.54	10.52	7.18
Tunai & Deposit/(Lain-lain)	12.25	13.57	13.50	9.74	13.08
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	131,652,440	104,226,198	72,863,877	44,669,826	28,957,631
Jumlah Bilangan Unit	90,805,920	72,618,515	50,235,293	32,720,451	23,568,349
NAV Seunit (RM)	1.450	1.435	1.450	1.365	1.229
NAV tertinggi seunit semasa tahun kewangan (RM)	1.450	1.455	1.462	1.374	1.229
NAV terendah seunit semasa tahun kewangan (RM)	1.382	1.384	1.335	1.229	1.170
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	1.05	(1.03)	6.23	11.07	5.04
Purata pulangan tahunan (%)					
1-Tahun	1.05	(1.03)	6.23	11.07	5.04
3-Tahun	2.03	5.30	7.41	6.75	5.89
5-Tahun	4.38	5.04	6.98	6.23	-
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	2.27	1.85	2.18	3.18	3.35
3-Tahun	2.10	2.40	2.90	3.21	3.25
5-Tahun	2.56	2.73	3.02	3.26	-

Jadual Perbandingan Prestasi

(ii) Dana Ekuiti Prima Takaful

	2022	2021	2020	2019	2018
Penerangan (%)					
Ekuiti					
Pembinaan	9.01	16.96	7.44	9.18	2.26
Produk Pengguna dan Perkhidmatan	10.49	4.18	13.33	8.03	20.27
Tenaga	2.12	6.30	5.40	9.33	8.94
Perkhidmatan Kewangan	0.51	-	0.57	0.40	1.60
Penjagaan Kesihatan	0.52	6.37	11.95	4.00	11.54
Produk Perindustrian dan Perkhidmatan	23.60	26.00	20.37	20.98	9.19
Perladangan	6.23	3.85	7.69	7.65	8.64
Hartanah	7.61	10.70	2.62	10.93	1.56
Amanah Pelaburan Hartanah	-	-	0.56	-	-
Teknologi	16.26	11.36	6.02	10.50	-
Telekomunikasi dan Media	10.17	3.76	9.54	5.40	6.81
Pengangkutan dan Logistik	-	1.21	2.20	3.30	-
Utiliti	7.96	3.22	9.26	6.73	10.62
Waran-waran	-	-	1.03	0.24	-
Tunai & Deposit/(Lain-lain)	5.52	6.09	2.02	3.33	18.57
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	79,989,816	83,201,113	86,797,226	88,911,155	84,609,716
Jumlah Bilangan Unit	87,517,884	82,275,816	80,485,772	81,520,899	80,425,325
NAV Seunit (RM)	0.914	1.011	1.078	1.091	1.052
NAV tertinggi seunit semasa tahun kewangan (RM)	1.055	1.112	1.144	1.124	1.270
NAV terendah seunit semasa tahun kewangan (RM)	0.849	0.957	0.771	1.027	1.027
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(9.59)	(6.22)	(1.19)	3.71	(14.26)
Purata pulangan tahunan (%)					
1-Tahun	(9.59)	(6.22)	(1.19)	3.71	(14.26)
3-Tahun	(5.73)	(1.32)	(4.22)	(0.06)	(1.15)
5-Tahun	(5.72)	(1.55)	(0.20)	1.26	-
Purata prestasi Indeks					
Penanda Aras (%)					
1-Tahun	(10.80)	(6.81)	10.14	3.85	(13.52)
3-Tahun	(2.90)	2.15	(0.36)	(0.18)	(3.50)
5-Tahun	(3.84)	0.41	0.55	(0.91)	-

Jadual Perbandingan Prestasi

(iii) Dana Syariah Seimbang

	2022	2021	2020	2019	2018
Penerangan (%)					
Ekuiti					
Pembinaan	4.77	10.29	5.04	4.66	1.39
Produk Pengguna dan Perkhidmatan	7.40	1.97	6.87	3.97	11.63
Tenaga	1.26	3.49	3.52	5.18	4.26
Perkhidmatan Kewangan	0.56	-	0.54	0.14	0.71
Penjagaan Kesihatan	1.11	3.43	7.15	2.16	6.23
Produk Perindustrian dan Perkhidmatan	11.28	12.13	10.03	9.68	5.07
Perladangan	4.42	2.72	4.56	3.93	2.66
Hartanah	3.41	5.88	2.06	1.49	0.92
Amanah Pelaburan Hartanah	-	-	0.13	-	-
Teknologi	9.90	6.26	4.00	4.83	-
Telekomunikasi dan Media	6.20	2.57	5.18	2.40	4.01
Pengangkutan dan Logistik	-	0.88	1.36	2.18	-
Utiliti	4.78	1.95	6.10	3.82	3.96
Waran-waran	-	-	0.57	0.14	0.01
Pendapatan Tetap Sekuriti					
Pembinaan	1.52	7.70	3.08	3.09	3.62
Perkhidmatan Kewangan	3.04	-	-	-	2.00
Kerajaan	-	2.42	3.59	7.04	6.01
Agensi Kerajaan	8.42	3.47	3.25	6.84	3.01
Syarikat Projek Infrastruktur	20.56	17.70	23.75	23.57	14.32
Pengangkutan dan Logistik	-	-	1.42	5.41	1.61
Hartanah	-	3.22	-	-	2.00
Telekomunikasi dan Media	-	-	-	-	2.01
Perdagangan/servis	5.10	5.46	5.58	5.59	2.69
Tunai & Deposit/(Lain-lain)	6.27	8.46	2.22	3.88	21.88
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	64,852,803	62,327,206	62,384,194	61,408,467	50,054,408
Jumlah Bilangan Unit	55,800,628	51,161,107	48,713,663	50,630,142	43,859,227
NAV Seunit (RM)	1.162	1.218	1.281	1.213	1.141
NAV tertinggi seunit semasa tahun kewangan (RM)	1.249	1.297	1.318	1.225	1.240
NAV terendah seunit semasa tahun kewangan (RM)	1.106	1.182	1.091	1.130	1.126
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(4.60)	(4.92)	5.61	6.31	(5.94)
Purata pulangan tahunan (%)					
1-Tahun	(4.60)	(4.92)	5.61	6.31	(5.94)
3-Tahun	(1.42)	2.20	1.83	3.69	2.65
5-Tahun	(0.86)	2.28	3.96	4.10	-
Purata prestasi Indeks					
Penanda Aras (%)					
1-Tahun	(2.88)	(1.57)	5.81	3.48	(3.56)
3-Tahun	0.38	2.53	1.83	1.93	0.59
5-Tahun	0.19	1.98	2.19	1.67	-

Jadual Perbandingan Prestasi

(iv) Dana Syariah Indeks Ekuiti Global

	2022	2021
Penerangan (%)		
Aset Luar Negara		
Amanah Saham	91.30	55.09
Tunai & Deposit/(Lain-lain)	8.70	44.91
Jumlah	100.00	100.00
Jumlah NAV (RM)	35,417,384	11,286,827
Jumlah Bilangan Unit	44,749,062	11,361,652
NAV Per Unit (RM)	0.791	0.993
NAV tertinggi seunit semasa tempoh kewangan (RM)	0.994	1.000
NAV terendah seunit semasa tempoh kewangan (RM)	0.782	0.976
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(20.34)	-
Purata pulangan tahunan (%)		
1-Tahun	(20.34)	-
Purata prestasi Indeks Penanda Aras (%)		
1-Tahun	(20.63)	-

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