

2022

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

Investment-Linked Funds
Dana-Dana Berkaitan Pelaburan



eTiQa
Life Insurance

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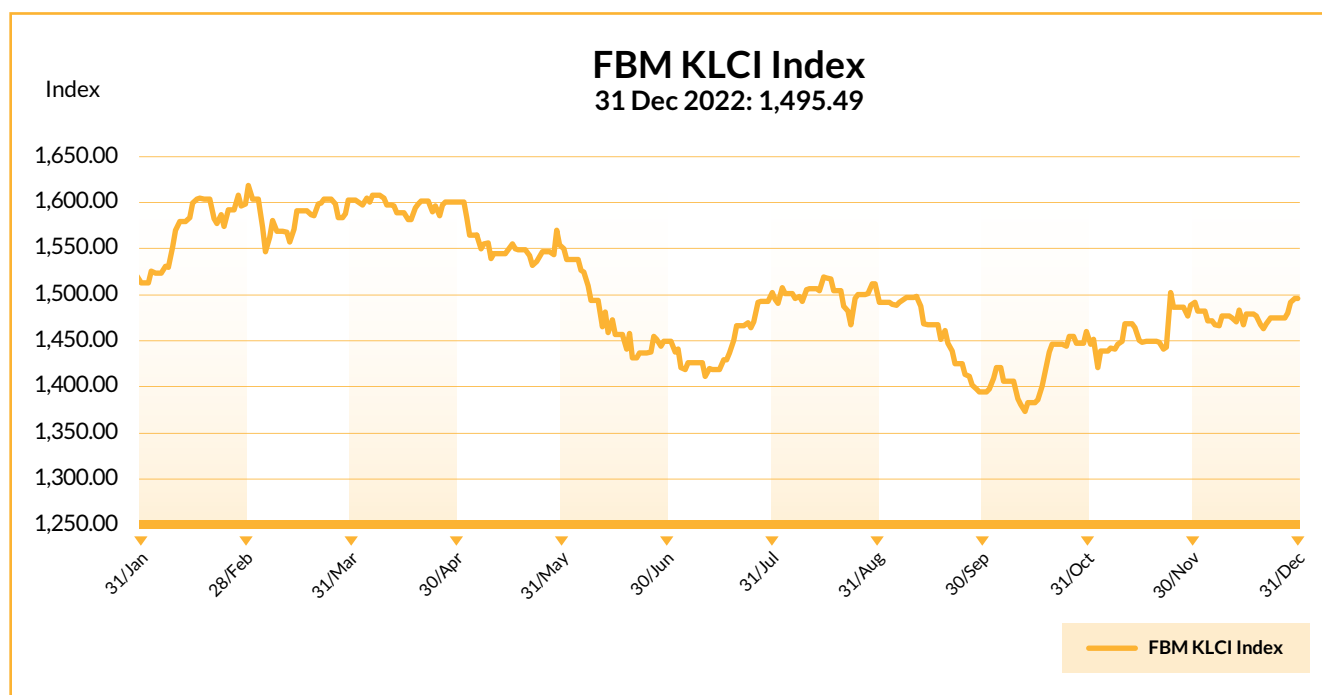
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Market Review and Outlook

Equity Market Review

A Year Full of Unexpected Events



Source: Bloomberg

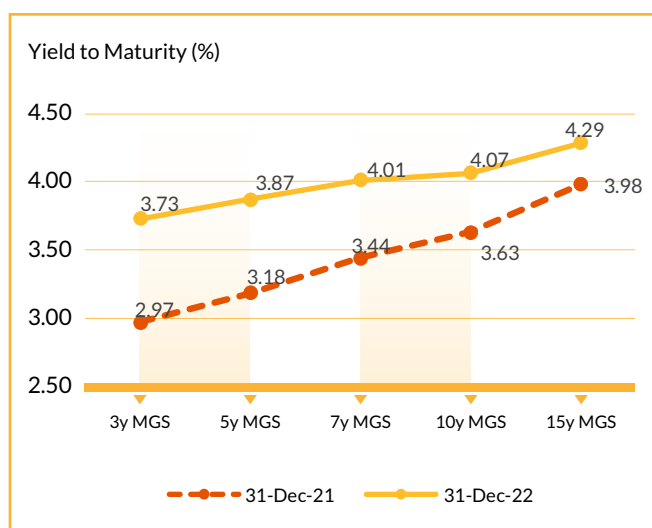
- **A volatile trading year.** Globally, market has been affected by high inflation as a result of economic re-opening post Covid pandemic. And what had heightened the inflationary environment was the Russia-Ukraine war which is impacting supply chains. As a result, we saw rate hikes by most central 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.
- **FBMKLCI closed the year well relative to MSCI Asiapac ex Japan.** Although window dressing activities were surprisingly minimal this year, we managed to close the year well relative to MSCI Asiapac ex Japan 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

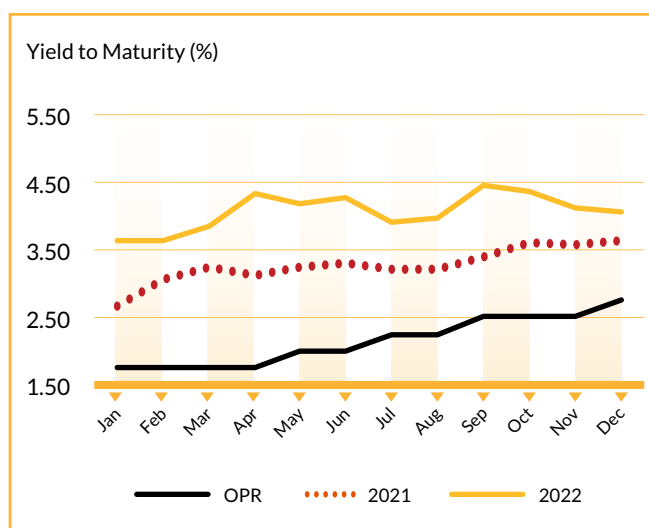
Bond Market Review

Tumultuous bond market as central bank tightens globally

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



OPR & Yield movements for the 10y MGS 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 bond 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 Malaysian Government Securities (MGS) yields shifted higher year-on-year (YoY) across all tenures in 2022 especially in the 3y and 5y tenures which saw more than 70bps uptick while the longer-end saw a milder 30 to 40bps 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 fixed income 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 fixed income markets in this region.

2022

PREMIER INVEST FUNDS



eTiQa
Life Insurance

Equity Funds

Dana Ekuiti Prima

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:	30 September, 1999
Management Fee:	1.50% p.a.
Fund Manager:	Etika Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Equity	100%

Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-8.14%	-14.98%	-25.75%	123.37%	3.52%
Benchmark	-10.80%	-8.45%	-17.77%	120.98%	3.47%
Variance	2.66%	-6.53%	-7.98%	2.39%	0.05%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	1.061	1.155	1.158	1.248	1.160
chg (%)	-8.1	-0.3	-7.2	7.6	-18.8
1-yr high	1.204	1.216	1.289	1.268	1.504
1-yr low	0.965	1.070	0.929	1.137	1.132

Unit Price Performance



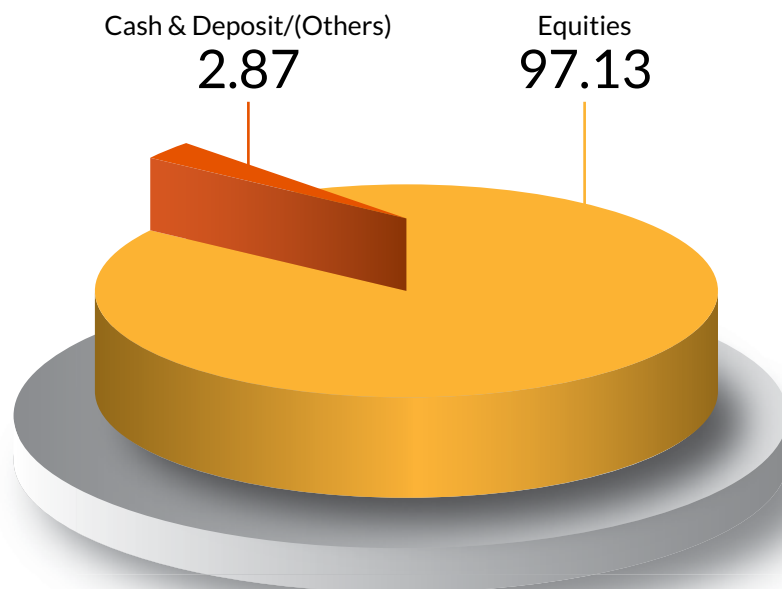
Equity Funds

Dana Ekuiti Prima

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Equities	196,761,485	210,949,337	208,519,128	205,910,360	148,649,224
Cash & Deposit/(Others)	5,805,527	10,247,666	5,216,166	4,048,747	33,157,431
Total Fund Size (NAV)	202,567,012	221,197,003	213,735,294	209,959,107	181,806,655

Asset Allocation (in % as at 31 December 2022)



Equity Funds

Premier Equity Fund

Fund Objectives

The fund is designed to deliver performance that exceeds the performance of the FTSE Bursa Malaysia 100 Index over a 5-year period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	30 September, 1999
Management Fee:	1.50% p.a.
Fund Manager:	Etika Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Equity	100%

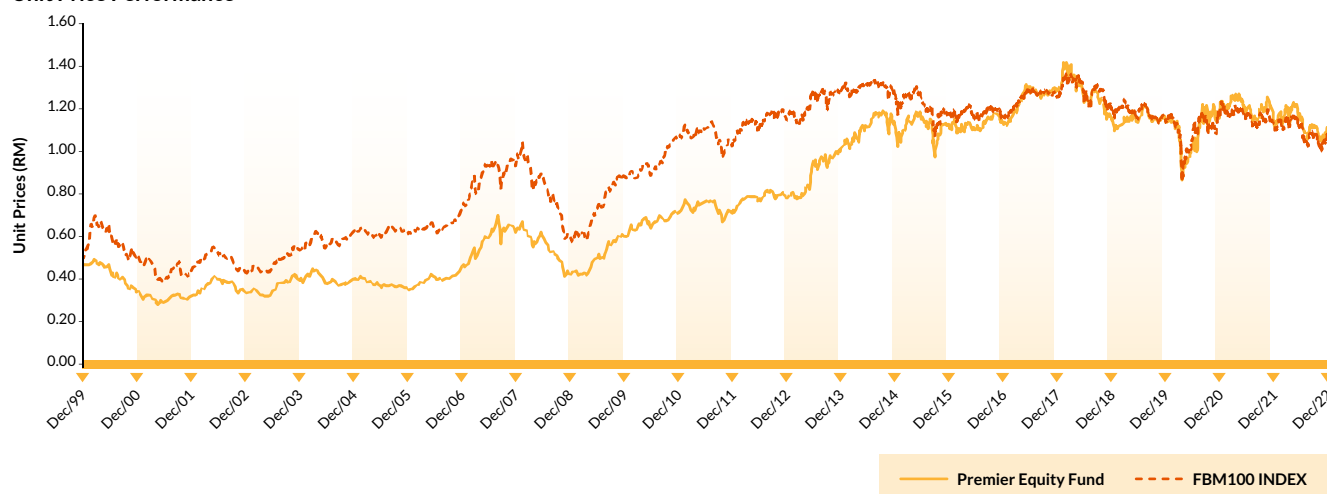
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-5.13%	-3.34%	-16.70%	137.26%	3.79%
Benchmark	-7.08%	-7.91%	-16.97%	128.22%	3.61%
Variance	1.95%	4.57%	0.27%	9.04%	0.18%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	1.127	1.188	1.227	1.166	1.134
chg (%)	-5.1	-3.2	5.2	2.8	-16.2
1-yr high	1.251	1.288	1.254	1.231	1.442
1-yr low	1.061	1.129	0.879	1.124	1.115

Unit Price Performance



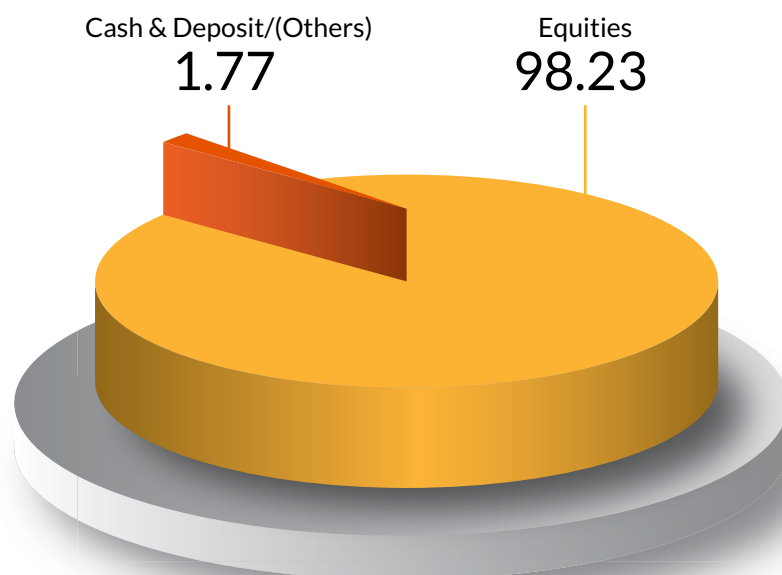
Equity Funds

Premier Equity Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Equities	183,648,700	170,175,450	184,404,948	159,046,100	108,821,141
Cash & Deposit/(Others)	3,304,839	15,550,706	1,737,787	2,182,496	21,623,897
Total Fund Size (NAV)	186,953,539	185,726,156	186,142,735	161,228,596	130,445,038

Asset Allocation (in % as at 31 December 2022)



Equity Funds

Premier Index Fund

Fund Objectives

The fund is designed to deliver performance of the FTSE Bursa Malaysia KLCI Index.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	8 August, 2001
Management Fee:	1.25% p.a.
Fund Manager:	Etika Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Equity	100%

Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-1.73%	0.82%	-6.71%	210.32%	5.45%
Benchmark	-1.33%	2.71%	-3.18%	219.38%	5.59%
Variance	-0.40%	-1.89%	-3.53%	-9.06%	-0.14%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	1.474	1.500	1.510	1.462	1.516
chg (%)	-1.7	-0.7	3.3	-3.6	-4.1
1-yr high	1.552	1.532	1.556	1.547	1.667
1-yr low	1.363	1.414	1.159	1.429	1.474

Unit Price Performance



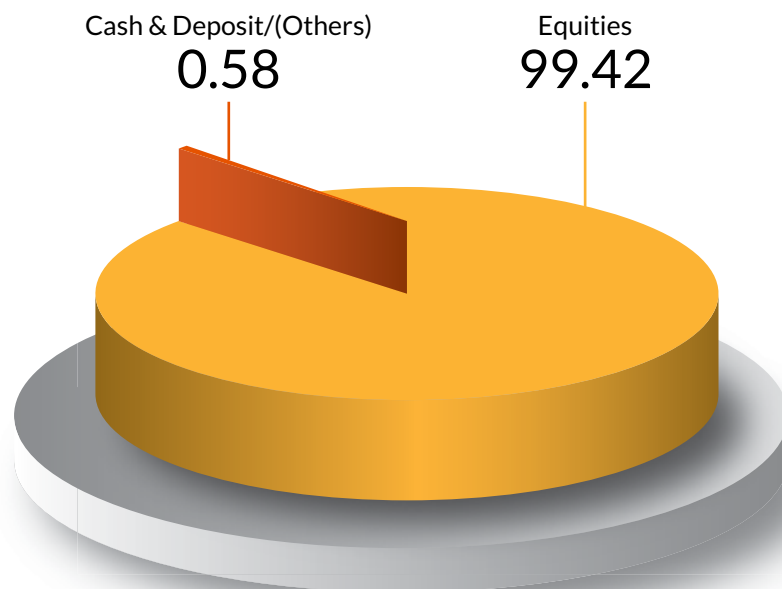
Equity Funds

Premier Index Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Equities	222,068,667	228,991,293	228,611,306	216,353,590	220,408,024
Cash & Deposit/(Others)	1,290,851	1,067,136	879,245	6,089	3,162,918
Total Fund Size (NAV)	223,359,518	230,058,429	229,490,551	216,359,679	223,570,942

Asset Allocation (in % as at 31 December 2022)



Fixed Income Funds

Premier Income Fund

Fund Objectives

The fund is designed to deliver performance that exceeds the 12-month fixed deposit rate over a 5-year period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	30 September, 1999
Management Fee:	1.00% p.a.
Fund Manager:	Etiqa Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Fixed Income	80%
- Cash	20%

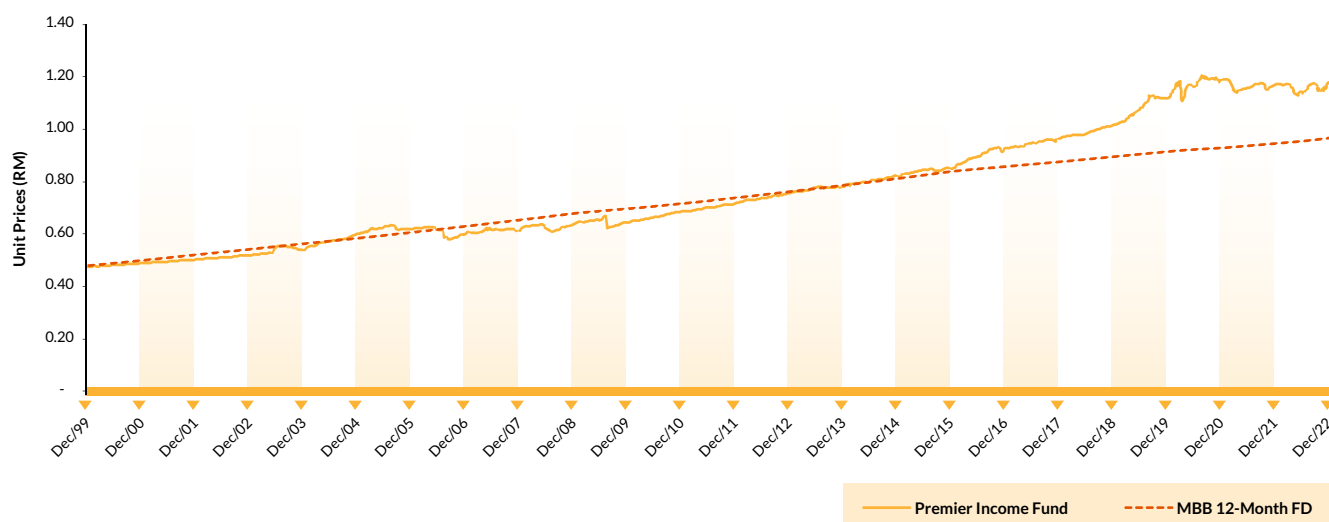
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	0.94%	5.34%	22.21%	149.05%	4.00%
12-mth FD	2.27%	6.43%	13.50%	111.10%	3.27%
Variance	-1.33%	-1.09%	8.71%	37.95%	0.73%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	1.183	1.172	1.192	1.123	1.019
chg (%)	0.9	-1.7	6.1	10.2	5.3
1-yr high	1.183	1.195	1.203	1.130	1.019
1-yr low	1.128	1.139	1.105	1.020	0.969

Unit Price Performance



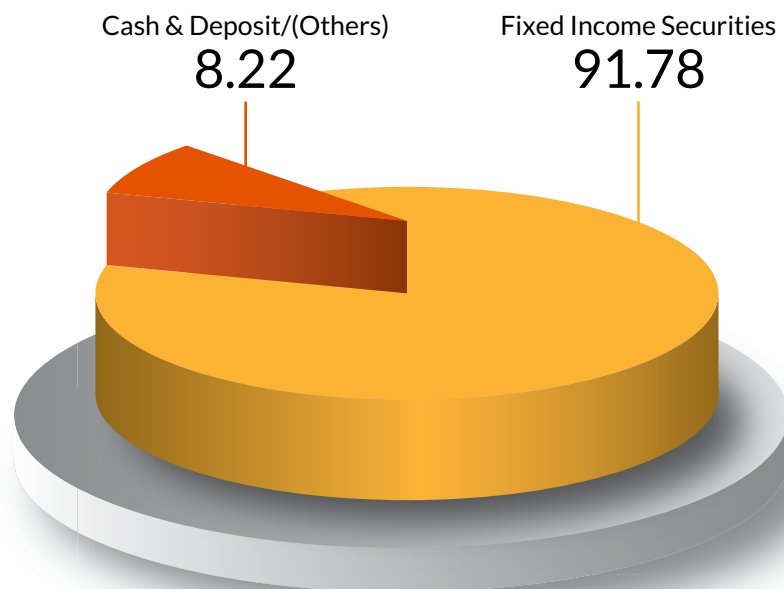
Fixed Income Funds

Premier Income Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Fixed Income Securities	322,822,441	296,374,532	279,226,466	173,058,640	119,817,028
Cash & Deposit/(Others)	28,899,254	39,180,696	60,950,274	34,468,483	3,728,279
Total Fund Size (NAV)	351,721,695	335,555,228	340,176,740	207,527,123	123,545,307

Asset Allocation (in % as at 31 December 2022)



Fixed Income Funds

Dana Pendapatan Prima

Fund Objectives

The fund is designed to deliver performance that exceeds the 12-month fixed deposit rate over a 5-year period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	30 September, 1999
Management Fee:	1.00% p.a.
Fund Manager:	Etika Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Fixed Income	80%
- Cash	20%

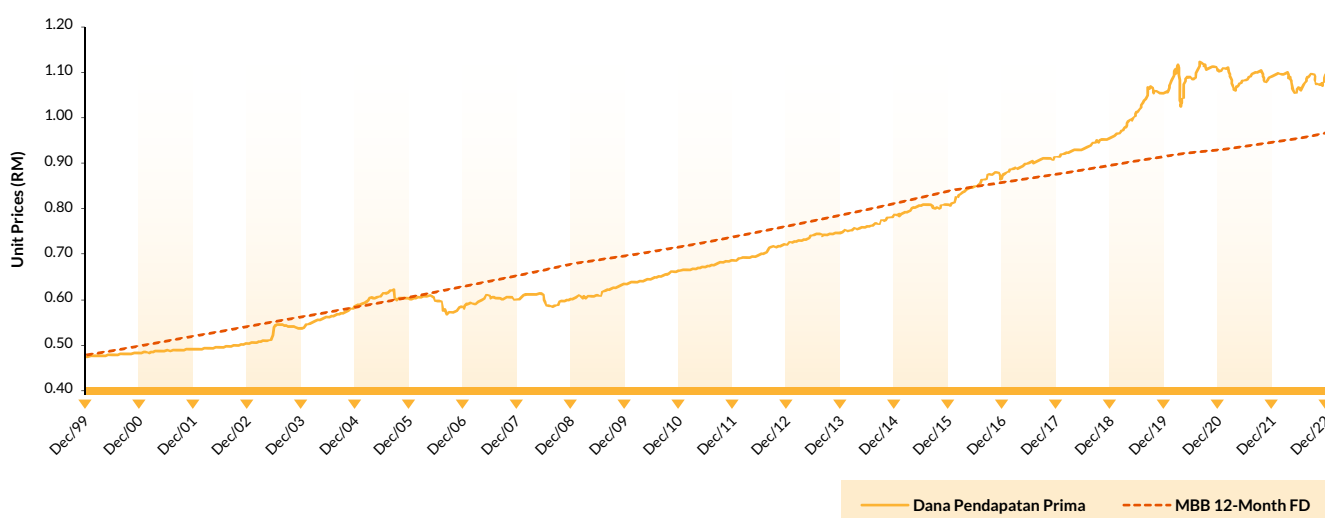
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	0.64%	4.15%	20.15%	132.21%	3.69%
12-mth FD	2.27%	6.43%	13.50%	111.10%	3.27%
Variance	-1.63%	-2.28%	6.65%	21.11%	0.42%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	1.103	1.096	1.108	1.059	0.961
chg (%)	0.6	-1.1	4.6	10.2	4.7
1-yr high	1.103	1.111	1.122	1.068	0.961
1-yr low	1.055	1.060	1.023	0.962	0.918

Unit Price Performance



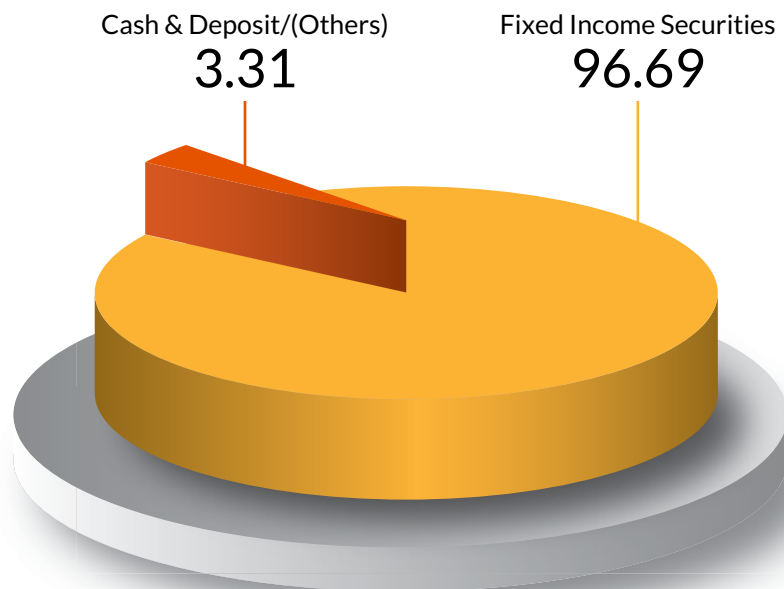
Fixed Income Funds

Dana Pendapatan Prima

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Fixed Income Securities	125,982,380	112,666,106	102,333,630	91,527,720	71,739,730
Cash & Deposit/(Others)	4,318,720	11,474,932	12,681,710	4,242,784	3,381,139
Total Fund Size (NAV)	130,301,100	124,141,038	115,015,340	95,770,504	75,120,869

Asset Allocation (in % as at 31 December 2022)



Contents

PREMIER INVEST FUNDS

OF ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)
(Incorporated in Malaysia)

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Statement by the Manager

In the opinion of the Manager, the accompanying financial information of the Premier Invest Funds (comprising Dana Ekuiti Prima, Premier Equity Fund, Premier Income Fund, Dana Pendapatan Prima and Premier Index Fund) set out on pages 21 to 51 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 for and on behalf of Etiqa Life Insurance Berhad.



Low Hong Ceong

Kuala Lumpur, Malaysia
27 February 2023

Independent Auditors' Report to the unitholders of Premier Invest Funds of Etiqa Life Insurance Berhad

201701025113 (1239279-P)
(Incorporated in Malaysia)

Report on the Audit of the Financial Information

Opinion

We have audited the financial information of Premier Invest Funds (comprising Dana Ekuiti Prima, Premier Equity Fund, Premier Income Fund, Dana Pendapatan Prima and Premier Index Fund) (collectively referred to as "the Funds") of Etiqa Life Insurance 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 21 to 51.

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

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

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

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

Responsibilities of the Directors of the Manager for the Financial Information

The directors of the Manager ("the directors") are responsible for the preparation of financial information of the Funds that give a true and fair view in accordance with the accounting policies as described in Note 2 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 Premier Invest Funds of Etiqa Life Insurance Berhad (cont'd.)

201701025113 (1239279-P)
(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

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

Kuala Lumpur, Malaysia
27 February 2023

Brandon Bruce Sta Maria

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

Statements of Assets and Liabilities as at 31 December 2022

	Note	Dana Ekuiti Prima RM	Premier Equity Fund RM	Premier Income Fund RM	Dana Pendapatan Prima RM	Premier Index Fund RM
Assets						
Investments	4	-	-	29,828,900	-	-
- Malaysian Government Securities		-	-	17,671,700	13,304,500	-
- Government Investment Issues		-	-	275,321,841	112,677,880	-
- Debt securities		-	-	-	-	-
- Equity securities		196,761,485	183,648,700	-	-	222,068,667
- Deposit with financial institution		3,769,655	2,107,404	22,498,918	2,973,758	864,206
		200,531,140	185,756,104	345,321,359	128,956,138	222,932,873
Tax recoverable		495,283	481,024	-	-	965,554
Deferred tax assets	5	156,289	374,754	875,153	83,211	-
Interest/dividend receivables		278,896	145,759	4,135,112	1,649,656	232,890
Amount due from stockbrokers		1,389,555	404,148	-	-	-
Amount due from life fund		-	-	2,625,878	43,658	-
Sundry receivables		17,267	44,343	12,800	9,518	5,033
Total Assets		202,868,430	187,206,132	352,970,302	130,742,181	224,136,350
Liabilities						
Tax liabilities		-	-	1,238,573	434,940	-
Deferred tax liabilities	5	-	-	-	-	240,816
Amount due to life fund		291,000	242,300	-	-	524,221
Sundry payables		10,418	10,293	10,034	6,141	11,795
Total Liabilities		301,418	252,593	1,248,607	441,081	776,832
Net Asset Value ("NAV")		202,567,012	186,953,539	351,721,695	130,301,100	223,359,518
Represented By:						
Unitholders' capital		225,634,286	153,950,870	276,569,894	95,041,236	90,604,836
(Accumulated losses)/Undistributed income carried forward		(23,067,274)	33,002,669	75,151,801	35,259,864	132,754,682
Unitholders' Account	6	202,567,012	186,953,539	351,721,695	130,301,100	223,359,518
NAV Per Unit	6	1.061	1.127	1.183	1.103	1.474

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

Statements of Assets and Liabilities as at 31 December 2021

	Note	Dana Ekuiti Prima RM	Premier Equity Fund RM	Premier Income Fund RM	Dana Pendapatan Prima RM	Premier Index Fund RM
Assets						
Investments	4	-	-	296,374,531	112,666,104	-
- Debt securities		-	-	-	-	-
- Equity securities		210,949,336	170,175,450	-	-	228,991,292
- Deposit with financial institution		11,043,067	15,673,594	34,903,507	9,446,000	1,650,852
		221,992,403	185,849,044	331,278,038	122,112,104	230,642,144
Tax recoverable		520,830	46,353	-	-	225,429
Deferred tax assets	5	-	-	234,945	-	-
Interest/dividend receivables		165,901	52,223	3,645,472	1,534,146	30,447
Amount due from stockbrokers		-	-	-	-	216,574
Amount due from life fund		-	11,635	1,162,208	1,046,372	-
Sundry receivables		64,869	38,438	19,746	29,347	6,573
Cash and bank balances		-	4,800	-	-	-
Total Assets		222,744,003	186,002,493	336,340,409	124,721,969	231,121,167
Liabilities						
Tax liabilities		-	-	775,852	404,727	-
Deferred tax liabilities	5	1,143,089	265,549	-	170,916	191,016
Amount due to stockbrokers		-	-	-	-	406,380
Amount due to life fund		389,891	-	-	-	441,575
Sundry payables		14,020	10,788	9,329	5,288	23,767
Total Liabilities		1,547,000	276,337	785,181	580,931	1,062,738
Net Asset Value ("NAV")		221,197,003	185,726,156	335,555,228	124,141,038	230,058,429
Represented By:						
Unitholders' capital		226,216,434	142,710,499	264,077,665	89,742,780	93,250,740
(Accumulated losses)/Undistributed income carried forward		(5,019,431)	43,015,657	71,477,563	34,398,258	136,807,689
Unitholders' Account	6	221,197,003	185,726,156	335,555,228	124,141,038	230,058,429
NAV Per Unit	6	1.155	1.188	1.172	1.096	1.500

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 Ekuiti Prima RM	Premier Equity Fund RM	Premier Income Fund RM	Dana Pendapatan Prima RM	Premier Index Fund RM
Net investment income						
Interest income		253,546	287,923	14,679,504	5,873,433	28,186
Dividend income		5,613,366	5,623,713	-	-	9,211,691
Investment income		-	-	28	-	-
Investment expenses		(60,754)	(58,920)	(67,128)	(25,807)	(98,847)
		5,806,158	5,852,716	14,612,404	5,847,626	9,141,030
Gains on disposal of investments		462,813	20,448	1,135,260	164,870	-
Unrealised capital gains on investments		-	-	1,614,700	217,800	622,504
Total Income		6,268,971	5,873,164	17,362,364	6,230,296	9,763,534
Management expenses		(4,312)	(4,312)	(4,312)	(4,312)	(4,312)
Losses on disposal of investments		(6,846,647)	(6,262,253)	(265,500)	(575,752)	(11,998,769)
Unrealised capital losses on investments		(16,242,221)	(8,003,792)	(9,617,304)	(3,394,392)	-
Management fees		(3,015,105)	(2,734,156)	(3,199,986)	(1,212,518)	(2,725,560)
Total Outgo		(26,108,285)	(17,004,513)	(13,087,102)	(5,186,974)	(14,728,641)
Excess of (outgo over income)/ income over outgo before taxation		(19,839,314)	(11,131,349)	4,275,262	1,043,322	(4,965,107)
Taxation	7	1,791,471	1,118,361	(601,024)	(181,716)	912,100
Excess of (outgo over income)/ income over outgo after taxation		(18,047,843)	(10,012,988)	3,674,238	861,606	(4,053,007)
(Accumulated losses)/Undistributed income brought forward		(5,019,431)	43,015,657	71,477,563	34,398,258	136,807,689
(Accumulated losses)/Undistributed income carried forward		(23,067,274)	33,002,669	75,151,801	35,259,864	132,754,682

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

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

	Note	Dana Ekuiti Prima RM	Premier Equity Fund RM	Premier Income Fund RM	Dana Pendapatan Prima RM	Premier Index Fund RM
Net investment income						
Interest income		151,723	116,099	13,648,661	5,290,759	21,973
Dividend income		5,985,118	5,066,450	-	-	10,605,969
Investment expenses		(81,394)	(75,689)	(67,870)	(23,046)	(93,206)
		6,055,447	5,106,860	13,580,791	5,267,713	10,534,736
Gains on disposal of investments		111,307	125,957	820,425	323,070	-
Unrealised capital gains on investments		3,668,661	-	287,110	100,640	-
Total Income		9,835,415	5,232,817	14,688,326	5,691,423	10,534,736
Management expenses		(3,719)	(3,719)	(3,719)	(3,719)	(3,719)
Losses on disposal of investments		(6,692,004)	(745,785)	(4,703,066)	(531,700)	(2,746,629)
Unrealised capital losses on investments		(712,875)	(8,297,094)	(12,809,241)	(5,208,896)	(7,275,688)
Management fees		(3,205,250)	(2,788,060)	(3,321,131)	(1,168,832)	(2,778,319)
Total Outgo		(10,613,848)	(11,834,658)	(20,837,157)	(6,913,147)	(12,804,355)
Excess of outgo over income before taxation		(778,433)	(6,601,841)	(6,148,831)	(1,221,724)	(2,269,619)
Taxation	7	280,966	704,291	224,569	3,392	803,591
Excess of outgo over income after taxation		(497,467)	(5,897,550)	(5,924,262)	(1,218,332)	(1,466,028)
(Accumulated losses)/Undistributed income brought forward		(4,521,964)	48,913,207	77,401,825	35,616,590	138,273,717
(Accumulated losses)/Undistributed income carried forward		(5,019,431)	43,015,657	71,477,563	34,398,258	136,807,689

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 Ekuiti Prima RM	Premier Equity Fund RM	Premier Income Fund RM	Dana Pendapatan Prima RM	Premier Index Fund RM
Net asset value at the beginning of the financial year		221,197,003	185,726,156	335,555,228	124,141,038	230,058,429
Net (outgo)/income after taxation for the financial year (excluding changes in net unrealised capital (losses)/gains)		(1,805,622)	(2,009,196)	11,676,842	4,038,198	(4,675,511)
Net unrealised capital (losses)/gains		(16,242,221)	(8,003,792)	(8,002,604)	(3,176,592)	622,504
Excess of (outgo over income)/ income over outgo after taxation		(18,047,843)	(10,012,988)	3,674,238	861,606	(4,053,007)
Amounts received for creation of units during the financial year	6	44,728,730	37,892,450	80,814,857	32,305,540	22,632,147
Amounts paid for cancellation of units during the financial year	6	(45,310,878)	(26,652,079)	(68,322,628)	(27,007,084)	(25,278,051)
Net asset value at the end of the financial year		202,567,012	186,953,539	351,721,695	130,301,100	223,359,518

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 2021

	Note	Dana Ekuiti Prima RM	Premier Equity Fund RM	Premier Income Fund RM	Dana Pendapatan Prima RM	Premier Index Fund RM
Net asset value at the beginning of the financial year		213,735,294	186,142,735	340,176,740	115,015,340	229,490,551
Net (outgo)/income after taxation for the financial year (excluding changes in net unrealised capital gains/(losses))		(3,453,253)	2,399,544	6,597,869	3,889,924	5,809,660
Net unrealised capital gains/(losses)		2,955,786	(8,297,094)	(12,522,131)	(5,108,256)	(7,275,688)
Excess of outgo over income after taxation		(497,467)	(5,897,550)	(5,924,262)	(1,218,332)	(1,466,028)
Amounts received for creation of units during the financial year	6	47,526,522	46,254,663	69,465,290	32,145,829	22,538,170
Amounts paid for cancellation of units during the financial year	6	(39,567,346)	(40,773,692)	(68,162,540)	(21,801,799)	(20,504,264)
Net asset value at the end of the financial year		221,197,003	185,726,156	335,555,228	124,141,038	230,058,429

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 Premier Invest Funds of Etiqa Life Insurance Berhad ("ELIB" or "the Manager") comprise the Dana Ekuiti Prima, Premier Equity Fund, Premier Income Fund, Dana Pendapatan Prima and Premier Index Fund (collectively referred to as "the Funds"). All the Funds (except for Premier Index Fund) were launched on 30 September 1999. Premier Index Fund was launched on 8 August 2001.

The Manager is a public limited liability company, incorporated and domiciled in Malaysia and licensed under the Financial Services Act, 2013. Its principal activities are the underwriting of the life insurance and investment-linked businesses. 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 the Dana Ekuiti Prima is to maximise total returns over a medium to long term period at an appropriate risk level. The objective is to achieve a performance greater than the performance of the FTSE Bursa Malaysia Emas Shariah Index ("FBMS") excluding Maybank subsidiaries, taking into account dividends, and to achieve top 50% of appropriate peer group in terms of performance over a 12-month period. This fund provides a Shariah-compliant investment-linked opportunity to policyholders who are willing to take more risk, by investing predominantly in equities according to the Shariah principles.

The objective of the Premier Equity Fund is to maximise total returns over a medium to long term period at an appropriate risk level. The objective is to achieve a performance above the performance of the FTSE Bursa Malaysia Top 100 Index ("FBM KLCI100") excluding Maybank subsidiaries, taking into account dividends, and to achieve top 50% of appropriate peer group in terms of performance over a 12-month period. This fund provides an insurance investment-linked opportunity to policyholders who are willing to take more risk, by investing predominantly in equities.

The objective of the Premier Income Fund is to seek capital preservation and steady growth in investment, with the aim to outperform the 12-month Fixed Deposit ("FD") rate. This fund aims to achieve top 50% of appropriate peer group in terms of performance over a 12-month period. This fund provides an insurance investment-linked opportunity to policyholders who are willing to take minimum risks.

The objective of the Dana Pendapatan Prima is to seek capital preservation and steady growth in investment, with the aim to outperform the 12-month FD rate. This fund aims to achieve top 50% of appropriate peer group in terms of performance over a 12-month period. This fund provides a Shariah-compliant investment-linked opportunity to policyholders who are willing to take minimum risks and want to invest according to the Shariah principles.

The objective of the Premier Index Fund is to perform slightly above the performance of the FTSE Bursa Malaysia 30, taking into account the dividends distribution. This fund aims to have a monthly "tracking error" (standard deviation of the difference in monthly returns) below 1% of the FTSE Bursa Malaysia 30. This fund provides an insurance investment-linked opportunity to policyholders who are willing to take more risks.

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 flows 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, interest and dividend income. Exchange differences, interest 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, Malaysian Government Securities ("MGS"), 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 interest.

Subsequent to initial recognition, financial assets at AC are measured at amortised cost using the effective interest method. Exchange differences, interest 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 gain or loss is 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 MGS, 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, interest/dividend receivables, amount due from stockbrokers, amount due from life 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 life fund and sundry payables. Financial liabilities are stated at the fair value of the consideration to be paid in the future, for services received. The carrying amounts of financial liabilities approximate their fair values due to the relatively short-term maturity of these financial instruments. Financial liabilities are derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in the statements of income and expenditure when the liabilities are derecognised and through the amortisation process.

(b) Other Revenue Recognition

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

(c) Management Fees

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

Dana Ekuiti Prima	1.50% per annum
Premier Equity Fund	1.50% per annum
Premier Income Fund	1.00% per annum
Dana Pendapatan Prima	1.00% per annum
Premier Index Fund	1.25% 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 income 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 the statements of income and expenditure, except when it arises from a transaction which is recognised directly in unitholders' capital, in which case, the deferred tax is also recognised in unitholders' capital.

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 income 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 income 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) Unitholders' Capital

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

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

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

3. SOFT COMMISSIONS

The Manager is restricted by regulations from receiving any share of commission from any 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 Ekuiti Prima

	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 (i)(a))	196,761,485	210,949,336
AC (Note 4 (i)(b))	3,769,655	11,043,067
	200,531,140	221,992,403

(a) FVTPL Held-for-Trading

Equity Securities Quoted in Malaysia

Shares:

Cost	198,715,106	196,660,736
Unrealised capital (losses)/gains, net	(1,953,621)	14,288,600
Fair value	196,761,485	210,949,336

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				
Gamuda Berhad	513,300	2,015,058	1,924,875	0.95%
JAKS Resources Berhad	7,870,200	3,783,704	1,849,497	0.91%
MGB Berhad	1,862,200	1,854,337	968,344	0.48%
Sunway Construction Group Berhad	791,900	1,254,193	1,235,364	0.61%
WCT Holdings Berhad	3,170,848	1,564,199	1,268,339	0.63%
Consumer Products and Services				
AEON Co. (M) Berhad	462,900	509,624	634,173	0.31%
DRB-HICOM Berhad	611,900	1,212,753	979,040	0.48%
Innatura Berhad	791,600	415,878	463,086	0.23%
Nestle (Malaysia) Berhad	11,300	1,571,674	1,582,000	0.78%
Padini Holdings Berhad	3,059,800	10,352,149	10,250,330	5.06%
QL Resources Berhad	366,800	1,945,493	2,021,068	1.00%
Sime Darby Berhad	480,100	1,118,570	1,104,230	0.55%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Dana Ekuiti Prima (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.):				
Energy				
Dayang Enterprise Holdings Berhad	1,315,100	1,911,432	1,722,781	0.85%
Dialog Group Berhad	2,421,300	6,825,829	5,932,185	2.93%
Financial Services				
Bank Islam Malaysia Berhad	1,104,000	3,332,866	3,013,920	1.49%
Health Care				
IHH Healthcare Berhad	335,100	2,085,005	2,084,322	1.03%
Top Glove Corporation Berhad	3,688,900	3,049,300	3,338,455	1.65%
Industrial Products and Services				
Aurelius Technologies Berhad	2,805,600	4,100,665	5,134,248	2.53%
Hextar Global Berhad	4,945,720	2,423,817	11,276,242	5.57%
Malayan Cement Berhad	2,974,900	8,314,751	6,306,788	3.11%
Petronas Chemicals Group Berhad	568,900	4,643,885	4,892,540	2.42%
Press Metal Aluminium Holdings Berhad	797,200	3,342,782	3,890,336	1.92%
Scientex Berhad	188,100	583,706	605,682	0.30%
SKP Resources Berhad	1,777,100	3,004,467	2,861,131	1.41%
Sunway Berhad	1,208,800	1,946,549	1,958,256	0.97%
UCHI Technologies Berhad	283,000	838,748	925,410	0.46%
V.S. Industry Berhad	1,799,800	1,938,617	1,583,824	0.78%
Plantation				
Kuala Lumpur Kepong Berhad	91,500	2,284,639	2,045,940	1.01%
Sime Darby Plantation Berhad	1,085,700	5,416,755	5,048,505	2.49%
Property				
Eco World Development Group Berhad	10,359,300	6,818,453	6,681,749	3.30%
Kerjaya Prospek Property Berhad	1,723,700	1,952,943	1,051,457	0.52%
Lagenda Properties Berhad	5,941,200	6,424,095	7,070,028	3.49%
LBS Bina Group Berhad	3,144,800	1,643,825	1,320,816	0.65%
Sime Darby Property Berhad	12,691,500	7,959,109	5,711,175	2.82%
S P Setia Berhad	6,002,200	5,880,426	3,601,320	1.78%
UEM Sunrise Berhad	14,018,200	6,352,041	3,574,641	1.76%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Dana Ekuiti Prima (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.):				
Technology				
CTOS Digital Berhad	9,157,900	10,180,471	13,004,218	6.42%
Dagang NeXchange Berhad	5,461,300	4,404,066	2,785,263	1.37%
Frontken Corporation Berhad	568,000	1,648,563	1,749,440	0.86%
Greotech Tecnology Berhad	1,592,500	6,478,648	7,707,700	3.81%
Malaysian Pacific Industries Berhad	308,600	9,221,395	8,875,336	4.38%
Pentamaster Corporation Berhad	1,589,800	6,064,076	7,042,814	3.48%
UWC Berhad	677,900	2,839,083	2,725,158	1.35%
ViTrox Corporation Berhad	89,400	849,342	683,910	0.34%
Telecommunications and Media				
Axiata Group Berhad	1,065,700	3,600,754	3,293,013	1.63%
DiGi.Com Berhad	621,100	2,626,897	2,484,400	1.23%
Maxis Berhad	1,209,500	5,150,561	4,644,480	2.29%
Telekom Malaysia Berhad	325,600	1,694,004	1,758,240	0.87%
Time dotCom Berhad	507,900	1,604,700	2,488,710	1.23%
Transportation and Logistics				
MISC Berhad	398,401	2,877,342	2,988,008	1.48%
Westports Holdings Berhad	345,400	1,518,520	1,312,520	0.65%
Utilities				
Petronas Gas Berhad	145,300	2,362,386	2,487,536	1.23%
Tenaga Nasional Berhad	1,538,800	14,921,961	14,818,644	7.32%
Total equity securities		198,715,106	196,761,485	

	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	3,769,655	11,043,067
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The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Premier Equity Fund

	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))	183,648,700	170,175,450
AC (Note 4 (ii)(b))	2,107,404	15,673,594
	185,756,104	185,849,044

(a) FVTPL Held-for-Trading

Equity Securities Quoted in Malaysia

Warrants/shares:

Cost	188,333,119	166,856,077
Unrealised capital (losses)/gains, net	(4,684,419)	3,319,373

Fair value	183,648,700	170,175,450
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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				
Warrants:				
Eco World Development Group Berhad	900,000	-	81,000	0.04%
JAKS Resources Berhad	1,555,400	-	93,324	0.05%
		-	174,324	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Premier Equity Fund (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:				
Construction				
Ekovest Berhad	2,044,800	1,006,033	695,232	0.37%
Gadang Holdings Berhad	2,103,900	958,138	673,248	0.36%
Gamuda Berhad	1,425,400	5,560,373	5,345,250	2.86%
JAKS Resources Berhad	11,395,000	5,360,243	2,677,825	1.43%
MGB Berhad	4,915,100	4,228,490	2,555,852	1.37%
WCT Holdings Berhad	3,795,900	2,032,989	1,518,360	0.81%
Consumer Products and Services				
AEON Co. (M) Berhad	663,100	1,049,469	908,447	0.49%
DRB-HICOM Berhad	2,340,000	3,755,782	3,744,000	2.00%
Farm Fresh Berhad	561,000	765,378	903,210	0.48%
Genting Berhad	192,000	867,284	860,160	0.46%
Genting Malaysia Berhad	1,383,500	3,682,795	3,721,615	1.99%
Innatura Berhad	5,095,400	3,006,675	2,980,809	1.59%
Kawan Food Berhad	2,112,600	3,975,802	4,689,972	2.51%
Mynews Holdings Berhad	3,685,600	3,177,452	2,321,928	1.24%
Only World Group Holdings Berhad	4,187,500	1,777,342	2,428,750	1.30%
Padini Holdings Berhad	1,255,600	3,775,117	4,206,260	2.25%
UMW Holdings Berhad	631,600	2,049,114	2,191,652	1.17%
Energy				
Dayang Enterprise Holdings Berhad	3,000,000	3,992,844	3,930,000	2.10%
Perdana Petroleum Berhad	5,181,700	925,252	647,713	0.35%
Financial Services				
Alliance Bank Malaysia Berhad	992,700	3,514,250	3,643,209	1.95%
AMMB Holdings Berhad	1,095,100	3,350,267	4,533,714	2.43%
CIMB Group Holdings Berhad	2,807,053	14,120,510	16,280,907	8.71%
Hong Leong Bank Berhad	333,300	6,229,141	6,852,648	3.67%
Public Bank Berhad	2,891,900	12,112,280	12,493,008	6.68%
RHB Bank Berhad	1,265,700	7,126,113	7,328,403	3.92%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Premier Equity Fund (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	1,103,500	6,372,106	6,863,770	3.67%
Industrial Products and Services				
Aurelius Technologies Berhad	1,587,500	2,181,885	2,905,125	1.55%
Hextar Global Berhad	725,640	355,624	1,654,459	0.88%
HSS Engineers Berhad	326,800	199,129	140,524	0.08%
Malayan Cement Berhad	2,548,200	7,283,413	5,402,184	2.89%
Petronas Chemicals Group Berhad	228,600	1,992,812	1,965,960	1.05%
Press Metal Aluminium Holdings Berhad	385,400	1,718,137	1,880,752	1.01%
SKP Resources Berhad	787,800	1,351,152	1,268,358	0.68%
Plantation				
Genting Plantations Berhad	287,400	2,303,014	1,839,360	0.98%
Kuala Lumpur Kepong Berhad	75,100	1,818,346	1,679,236	0.90%
Sime Darby Plantation Berhad	303,500	1,542,905	1,411,275	0.75%
Property				
Eco World Development Group Berhad	4,365,000	2,837,034	2,815,425	1.51%
Eco World International Berhad	340,700	134,173	132,873	0.07%
LBS Bina Group Berhad	4,607,499	2,526,046	1,935,466	1.04%
NCT Alliance Berhad	4,773,100	2,804,692	1,527,392	0.82%
Sime Darby Property Berhad	4,031,100	2,857,129	1,813,995	0.97%
S P Setia Berhad	2,912,800	3,777,438	1,747,680	0.93%
Technology				
CTOS Digital Berhad	2,810,100	4,061,293	3,990,342	2.13%
D&O Green Technologies Berhad	450,000	1,890,967	1,926,000	1.03%
Dagang NeXchange Berhad	3,739,600	3,315,389	1,907,196	1.02%
Frontken Corporation Berhad	970,500	2,800,951	2,989,140	1.60%
Greatch Technology Berhad	375,000	1,432,978	1,815,000	0.97%
Inari Amertron Berhad	328,900	1,012,339	858,429	0.46%
Pentamaster Corporation Berhad	776,000	3,105,161	3,437,680	1.84%
Unisem (M) Berhad	670,000	1,945,073	1,849,200	0.99%
ViTrox Corporation Berhad	74,600	549,984	570,690	0.31%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Premier Equity Fund (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	1,410,200	4,477,916	4,357,518	2.33%
DiGi.Com Berhad	979,800	3,933,355	3,919,200	2.10%
Maxis Berhad	630,600	2,543,576	2,421,504	1.30%
Telekom Malaysia Berhad	860,500	3,945,592	4,646,700	2.49%
Transportation and Logistics				
Malaysia Airport Holdings Berhad	609,800	3,509,797	4,000,288	2.14%
Utilities				
Tenaga Nasional Berhad	1,004,100	9,354,580	9,669,483	5.17%
		188,333,119	183,474,376	
Total equity securities		188,333,119	183,648,700	

	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

2,107,404

15,673,594

The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Premier Income Fund

	31.12.2022 RM	31.12.2021 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4 (iii)(a))	322,822,441	296,374,531
AC (Note 4 (iii)(b))	22,498,918	34,903,507
	345,321,359	331,278,038
(a) FVTPL		
Held-for-Trading		
Malaysian Government Securities		
Cost	28,344,000	-
Unrealised capital gains, net	1,484,900	-
Fair value	29,828,900	-
Government Investment Issues		
Cost	17,541,900	-
Unrealised capital gains, net	129,800	-
Fair value	17,671,700	-
Debt Securities		
Unquoted in Malaysia		
Government guaranteed bonds:		
Cost	5,000,000	10,000,000
Unrealised capital losses, net	(195,550)	(8,600)
Fair value	4,804,450	9,991,400
Corporate bonds:		
Cost	282,875,945	289,311,331
Unrealised capital losses, net	(12,358,554)	(2,928,200)
Fair value	270,517,391	286,383,131
Total debt securities	275,321,841	296,374,531
Total	322,822,441	296,374,531

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Premier Income Fund (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
Malaysian Government Securities				
Government of Malaysia	30,000,000	28,344,000	29,828,900	8.48%
Government Investment Issues				
Government of Malaysia	17,000,000	17,541,900	17,671,700	5.02%
Debt Securities Unquoted in Malaysia				
Government guaranteed bonds:				
DanaInfra Nasional Berhad	5,000,000	5,000,000	4,804,450	1.37%
Corporate bonds:				
AmBank (M) Berhad	5,000,000	5,000,000	5,001,900	1.42%
Bumitama Agri Ltd	5,000,000	5,000,000	4,939,600	1.40%
Capone Berhad*	6,000,000	6,000,000	-	-
Danum Capital Berhad	12,000,000	12,521,000	11,698,400	3.33%
Edra Energy Sdn. Bhd.	15,000,000	16,417,300	16,919,550	4.81%
EKVE Sdn. Bhd.	3,000,000	3,051,600	3,366,930	0.96%
Infracap Resources Sdn. Bhd.	22,000,000	22,000,000	21,736,740	6.18%
Jimah East Power Sdn. Bhd.	5,000,000	5,583,500	5,160,050	1.47%
Johor Port Berhad	5,000,000	5,000,000	5,055,800	1.44%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	6,800,000	7,264,400	6,741,681	1.92%
Northern Gateway Infrastructure Sdn. Bhd.	8,000,000	8,033,600	8,342,560	2.37%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	11,000,000	10,921,200	10,630,020	3.02%

* Downgraded and fully written down.

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Premier Income Fund (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 (cont'd.):				
Penang Port Sdn. Bhd.	15,000,000	15,169,000	14,551,500	4.14%
Pengurusan Air Selangor Sdn. Bhd.	15,000,000	15,000,000	15,570,750	4.43%
Point Zone (M) Sdn. Bhd.	5,000,000	5,000,000	4,843,650	1.38%
Projek Lebuhraya Usahasama Berhad	15,000,000	17,675,500	16,158,150	4.59%
Quantum Solar Park (Semenanjung) Sdn. Bhd.	10,000,000	11,440,500	10,687,150	3.04%
Sarawak Energy Berhad	20,000,000	22,324,000	20,580,800	5.85%
Sarawak Petchem Sdn. Bhd.	15,000,000	15,000,000	15,880,350	4.52%
Sime Darby Plantation Berhad	6,000,000	6,000,000	6,185,460	1.76%
Sinar Kamiri Sdn. Bhd.	5,000,000	5,016,000	5,008,950	1.42%
Solar Management (Seremban) Sdn. Bhd.	10,000,000	10,207,000	9,043,300	2.57%
Southern Power Generation Sdn. Bhd.	8,000,000	8,385,700	8,125,690	2.31%
Tanjung Bin Energy Sdn. Bhd.	8,000,000	8,922,300	7,910,480	2.25%
Tenaga Nasional Berhad	12,000,000	12,116,000	12,304,390	3.50%
TRIPLC Medical Sdn. Bhd.	1,500,000	1,532,745	1,573,320	0.45%
UMW Holdings Berhad	9,000,000	9,000,000	9,502,650	2.70%
YTL Corporation Berhad	10,000,000	10,288,000	9,997,300	2.84%
YTL Power International Berhad	3,000,000	3,006,600	3,000,270	0.85%
		282,875,945	270,517,391	
Total debt securities		287,875,945	275,321,841	

	31.12.2022 RM	31.12.2021 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	22,498,918	34,903,507

The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

The following investments mature after 12 months:

FVTPL	312,825,141	266,766,035
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Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iv) Dana Pendapatan Prima

	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 (iv)(a))	125,982,380	112,666,104
AC (Note 4 (iv)(b))	2,973,758	9,446,000
	128,956,138	122,112,104

(a) FVTPL Held-for-Trading

Government Investment Issues

Cost	13,091,000	-
Unrealised capital gains, net	213,500	-
Fair value	13,304,500	-

Debt Securities *Unquoted in Malaysia*

Government guaranteed bonds:

Cost	-	5,000,000
Unrealised capital losses, net	-	(4,300)
Fair value	-	4,995,700

Corporate bonds:

Cost	113,931,510	105,529,642
Unrealised capital (losses)/gains, net	(1,253,630)	2,140,762
Fair value	112,677,880	107,670,404

Total debt securities	112,677,880	112,666,104
Total	125,982,380	112,666,104

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iv) Dana Pendapatan Prima (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 Issues				
Government of Malaysia	13,000,000	13,091,000	13,304,500	10.21%
Debt Securities				
<i>Unquoted in Malaysia</i>				
Corporate bonds:				
Bumitama Agri Ltd	5,000,000	5,000,000	4,939,600	3.79%
Danum Capital Berhad	5,000,000	5,260,500	4,973,250	3.82%
Edra Energy Sdn. Bhd.	6,000,000	6,222,720	6,782,310	5.21%
EKVE Sdn. Bhd.	2,000,000	2,034,400	2,244,620	1.72%
Infracap Resources Sdn. Bhd.	9,000,000	9,000,000	8,918,540	6.84%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	5,000,000	4,904,500	4,880,150	3.75%
Leader Energy Sdn. Bhd.	5,000,000	5,000,000	4,534,850	3.48%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	4,500,000	4,972,400	4,526,620	3.47%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	6,000,000	5,921,200	5,761,320	4.42%
Penang Port Sdn. Bhd.	5,000,000	4,892,500	4,850,500	3.72%
Pengurusan Air Selangor Sdn. Bhd.	5,000,000	5,000,000	5,179,050	3.97%
Projek Lebuhraya Usahasama Berhad	5,000,000	5,505,500	5,386,050	4.13%
Public Islamic Bank Berhad	1,000,000	1,000,000	997,960	0.77%
Sarawak Energy Berhad	5,000,000	5,338,500	5,149,100	3.95%
Sarawak Petchem Sdn. Bhd.	5,000,000	5,000,000	5,293,450	4.06%
Sime Darby Plantation Berhad	3,000,000	3,000,000	3,092,730	2.37%
Sinar Kamiri Sdn. Bhd.	2,000,000	2,006,200	1,995,200	1.53%
Solar Management (Seremban) Sdn. Bhd.	5,000,000	5,105,000	4,528,400	3.48%
Southern Power Generation Sdn. Bhd.	5,000,000	5,244,500	5,072,250	3.89%
Tanjung Bin Energy Sdn. Bhd.	3,000,000	3,338,700	2,965,320	2.28%
Tenaga Nasional Berhad	7,000,000	7,046,400	7,173,170	5.51%
TRIPLC Medical Sdn. Bhd.	3,000,000	3,065,490	3,146,640	2.41%
UMW Holdings Berhad	5,000,000	5,000,000	5,279,250	4.05%
YTL Power International Berhad	5,000,000	5,073,000	5,007,550	3.84%
Total debt securities		113,931,510	112,677,880	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iv) Dana Pendapatan Prima (cont'd.)

	31.12.2022 RM	31.12.2021 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	2,973,758	9,446,000
The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.		
The following investments mature after 12 months:		
FVTPL	125,982,380	107,670,075

(v) Premier Index Fund

	31.12.2022 RM	31.12.2021 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4 (v)(a))	222,068,667	228,991,292
AC (Note 4 (v)(b))	864,206	1,650,852
	222,932,873	230,642,144

(a) FVTPL Held-for-Trading

Equity Securities Quoted in Malaysia

Shares:		
Cost	219,058,464	226,603,593
Unrealised capital gains, net	3,010,203	2,387,699
Fair value	222,068,667	228,991,292

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(v) Premier Index Fund (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:				
Consumer Products and Services				
Genting Berhad	1,071,200	6,600,308	4,798,976	2.15%
Genting Malaysia Berhad	1,307,700	4,381,430	3,517,713	1.57%
Mr D.I.Y. Group (M) Berhad	1,008,150	2,298,956	2,016,300	0.90%
Nestle (Malaysia) Berhad	28,900	3,515,927	4,046,000	1.81%
Petronas Dagangan Berhad	124,100	2,541,133	2,854,300	1.28%
PPB Group Berhad	316,900	4,756,516	5,526,736	2.47%
QL Resources Berhad	504,900	2,879,226	2,781,999	1.25%
Sime Darby Berhad	1,672,067	3,144,187	3,845,754	1.72%
Energy				
Dialog Group Berhad	1,920,201	5,852,199	4,704,492	2.11%
Financial Services				
AMMB Holdings Berhad	999,000	4,201,296	4,135,860	1.85%
CIMB Group Holdings Berhad	3,193,234	16,532,165	18,520,757	8.29%
Hong Leong Bank Berhad	313,300	5,111,476	6,441,448	2.88%
Hong Leong Financial Group Berhad	106,441	1,738,380	1,979,803	0.89%
Malayan Banking Berhad	3,354,882	29,394,064	29,187,473	13.07%
Public Bank Berhad	6,697,445	25,115,369	28,932,962	12.95%
RHB Bank Berhad	763,427	4,079,095	4,420,242	1.98%
Health Care				
IHH Healthcare Berhad	1,002,700	5,419,735	6,236,794	2.79%
Industrial Products and Services				
Petronas Chemicals Group Berhad	1,333,200	10,295,274	11,465,520	5.13%
Press Metal Aluminium Holdings Berhad	1,648,900	6,016,123	8,046,632	3.60%
Plantation				
IOI Corporation Berhad	1,500,006	6,421,269	6,075,024	2.72%
Kuala Lumpur Kepong Berhad	201,150	4,316,733	4,497,714	2.01%
Sime Darby Plantation Berhad	1,705,167	8,368,363	7,929,027	3.55%
Technology				
Inari Amertron Berhad	1,294,000	4,542,316	3,377,340	1.51%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(v) Premier Index Fund (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	2,172,975	8,684,635	6,714,493	3.01%
DiGi.Com Berhad	1,449,200	6,024,272	5,796,800	2.60%
Maxis Berhad	944,600	4,876,951	3,627,264	1.62%
Telekom Malaysia Berhad	939,300	4,223,650	5,072,220	2.27%
Transportation and Logistics				
MISC Berhad	821,700	5,459,463	6,162,750	2.76%
Utilities				
Petronas Gas Berhad	270,800	4,524,368	4,636,096	2.09%
Tenaga Nasional Berhad	1,528,575	17,743,585	14,720,177	6.59%
Total equity securities		219,058,464	222,068,667	

	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	864,206	1,650,852
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The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

Notes to the Financial Information

5. DEFERRED TAX (ASSETS)/LIABILITIES

The deferred tax (assets)/liabilities are presented by the 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 Ekuiti Prima		
At 1 January	1,143,089	906,626
Recognised in the statement of income and expenditure (Note 7)	(1,299,378)	236,463
At 31 December	(156,289)	1,143,089
(ii) Premier Equity Fund		
At 1 January	265,549	929,317
Recognised in the statement of income and expenditure (Note 7)	(640,303)	(663,768)
At 31 December	(374,754)	265,549
(iii) Premier Income Fund		
At 1 January	(234,945)	766,826
Recognised in the statement of income and expenditure (Note 7)	(640,208)	(1,001,771)
At 31 December	(875,153)	(234,945)
(iv) Dana Pendapatan Prima		
At 1 January	170,916	579,576
Recognised in the statement of income and expenditure (Note 7)	(254,127)	(408,660)
At 31 December	(83,211)	170,916
(v) Premier Index Fund		
At 1 January	191,016	773,071
Recognised in the statement of income and expenditure (Note 7)	49,800	(582,055)
At 31 December	240,816	191,016

Notes to the Financial Information

6. UNITHOLDERS' ACCOUNT

(i) Dana Ekuiti Prima

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	41,021,192	44,728,730	28,019,077	47,526,522
Amounts paid for cancellations during the financial year	(41,660,255)	(45,310,878)	(21,044,272)	(39,567,346)
	(639,063)	(582,148)	6,974,805	7,959,176
Unitholders' account brought forward	191,495,709	221,197,003	184,520,904	213,735,294
Excess of outgo over income after taxation	-	(18,047,843)	-	(497,467)
	190,856,646	202,567,012	191,495,709	221,197,003
NAV per unit		1.061		1.155

(ii) Premier Equity Fund

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	34,340,901	37,892,450	23,970,455	46,254,663
Amounts paid for cancellations during the financial year	(24,822,314)	(26,652,079)	(19,435,503)	(40,773,692)
	9,518,587	11,240,371	4,534,952	5,480,971
Unitholders' account brought forward	156,295,015	185,726,156	151,760,063	186,142,735
Excess of outgo over income after taxation	-	(10,012,988)	-	(5,897,550)
	165,813,602	186,953,539	156,295,015	185,726,156
NAV per unit		1.127		1.188

(iii) Premier Income Fund

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	73,422,121	80,814,857	40,372,509	69,465,290
Amounts paid for cancellations during the financial year	(62,637,460)	(68,322,628)	(39,298,733)	(68,162,540)
	10,784,661	12,492,229	1,073,776	1,302,750
Unitholders' account brought forward	286,409,477	335,555,228	285,335,701	340,176,740
Excess of income over outgo/ (outgo over income) after taxation	-	3,674,238	-	(5,924,262)
	297,194,138	351,721,695	286,409,477	335,555,228
NAV per unit		1.183		1.172

Notes to the Financial Information

6. UNITHOLDERS' ACCOUNT (CONT'D.)

(iv) Dana Pendapatan Prima

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	30,090,714	32,305,540	21,334,831	32,145,829
Amounts paid for cancellations during the financial year	(25,162,312)	(27,007,084)	(11,869,616)	(21,801,799)
Unitholders' account brought forward	4,928,402	5,298,456	9,465,215	10,344,030
Excess of income over outgo/ (outgo over income) after taxation	113,253,817	124,141,038	103,788,602	115,015,340
	-	861,606	-	(1,218,332)
	118,182,219	130,301,100	113,253,817	124,141,038
NAV per unit		1.103		1.096

(v) Premier Index Fund

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	15,205,237	22,632,147	9,692,136	22,538,170
Amounts paid for cancellations during the financial year	(17,071,580)	(25,278,051)	(8,257,329)	(20,504,264)
Unitholders' account brought forward	(1,866,343)	(2,645,904)	1,434,807	2,033,906
Excess of outgo over income after taxation	153,386,358	230,058,429	151,951,551	229,490,551
	-	(4,053,007)	-	(1,466,028)
	151,520,015	223,359,518	153,386,358	230,058,429
NAV per unit		1.474		1.500

Notes to the Financial Information

7. TAXATION

	31.12.2022 RM	31.12.2021 RM
(i) Dana Ekuiti Prima		
Income tax:		
Current financial year's tax recoverable	(495,283)	(520,830)
Under provision of taxation in prior financial year	3,190	3,401
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	(1,299,378)	236,463
Tax credit for the financial year	(1,791,471)	(280,966)
(ii) Premier Equity Fund		
Income tax:		
Current financial year's tax recoverable	(481,024)	(46,353)
Under provision of taxation in prior financial year	2,966	5,830
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	(640,303)	(663,768)
Tax credit for the financial year	(1,118,361)	(704,291)
(iii) Premier Income Fund		
Income tax:		
Current financial year's provision	1,238,573	775,852
Under provision of taxation in prior financial year	2,659	1,350
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	(640,208)	(1,001,771)
Tax expense/(credit) for the financial year	601,024	(224,569)
(iv) Dana Pendapatan Prima		
Income tax:		
Current financial year's provision	434,940	404,727
Under provision of taxation in prior financial year	903	541
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	(254,127)	(408,660)
Tax expense/(credit) for the financial year	181,716	(3,392)
(v) Premier Index Fund		
Income tax:		
Current financial year's tax recoverable	(965,554)	(225,429)
Under provision of taxation in prior financial year	3,654	3,893
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	49,800	(582,055)
Tax credit for the financial year	(912,100)	(803,591)

The income tax (credit)/expense of 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

7. 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 statutory income tax rate applicable to the Funds, to income tax expense at the effective income tax rate is as follows:

	31.12.2022 RM	31.12.2021 RM
(i) Dana Ekuiti Prima		
Excess of outgo over income before taxation	(19,839,314)	(778,433)
Taxation at rate of 8%	(1,587,145)	(62,275)
Income not subject to tax	(449,069)	(478,809)
Expenses not deductible for tax purposes	241,553	256,717
Under provision of taxation in prior financial year	3,190	3,401
Tax credit for the financial year	(1,791,471)	(280,966)
(ii) Premier Equity Fund		
Excess of outgo over income before taxation	(11,131,349)	(6,601,841)
Taxation at rate of 8%	(890,508)	(528,147)
Income not subject to tax	(449,897)	(405,316)
Expenses not deductible for tax purposes	219,078	223,342
Under provision of taxation in prior financial year	2,966	5,830
Tax credit for the financial year	(1,118,361)	(704,291)
(iii) Premier Income Fund		
Excess of income over outgo/(outgo over income) before taxation	4,275,262	(6,148,831)
Taxation at rate of 8%	342,020	(491,907)
Expenses not deductible for tax purposes	256,345	265,988
Under provision of taxation in prior financial year	2,659	1,350
Tax expense/(credit) for the financial year	601,024	(224,569)

Notes to the Financial Information

7. TAXATION (CONT'D.)

	31.12.2022 RM	31.12.2021 RM
(iv) Dana Pendapatan Prima		
Excess of income over outgo/(outgo over income) before taxation	1,043,322	(1,221,724)
Taxation at rate of 8%	83,466	(97,738)
Expenses not deductible for tax purposes	97,347	93,805
Under provision of taxation in prior financial year	903	541
Tax expense/(credit) for the financial year	181,716	(3,392)
(v) Premier Index Fund		
Excess of outgo over income before taxation	(4,965,107)	(2,269,619)
Taxation at rate of 8%	(397,209)	(181,569)
Income not subject to tax	(736,935)	(848,478)
Expenses not deductible for tax purposes	218,390	222,563
Under provision of taxation in prior financial year	3,654	3,893
Tax credit for the financial year	(912,100)	(803,591)

Comparative Performance Table

(i) Dana Ekuiti Prima

	2022	2021	2020	2019	2018
Description (%)					
Equities					
Construction	3.58	7.88	4.98	10.44	2.28
Consumer Products and Services	8.41	4.67	8.94	9.80	12.23
Energy	3.78	4.37	3.10	15.66	7.68
Financial Services	1.49	0.70	0.66	-	-
Health Care	2.68	6.20	12.31	5.77	11.82
Industrial Products and Services	19.47	27.34	17.27	15.16	14.03
Plantation	3.50	5.01	7.35	7.02	5.96
Property	14.32	15.05	10.20	3.54	3.62
Technology	22.00	10.44	9.77	16.87	-
Telecommunications and Media	7.24	6.16	9.66	6.77	8.79
Transportation and Logistics	2.12	2.13	2.49	0.07	0.96
Utilities	8.54	5.09	10.15	6.82	14.39
Warrants	-	0.33	0.68	0.15	-
Cash & Deposit/(Others)	2.87	4.63	2.44	1.93	18.24
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	202,567,012	221,197,003	213,735,294	209,959,107	181,806,655
Total Number of Units	190,856,646	191,495,709	184,520,904	168,291,112	156,681,947
NAV Per Unit (RM)	1.061	1.155	1.158	1.248	1.160
Highest NAV per unit during the financial year (RM)	1.204	1.216	1.289	1.268	1.504
Lowest NAV per unit during the financial year (RM)	0.965	1.070	0.929	1.137	1.132
Total annual return of the fund based on capital growth (%)	(8.14)	(0.26)	(7.21)	7.59	(18.82)
Average annual return (%)					
1-Year	(8.14)	(0.26)	(7.21)	7.59	(18.82)
3-Year	(5.27)	(0.14)	(6.77)	(2.25)	(5.74)
5-Year	(5.78)	(2.87)	(3.52)	(1.31)	(2.01)
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)	(2.49)

Comparative Performance Table

(ii) Premier Equity Fund

	2022	2021	2020	2019	2018
Description (%)					
Equities					
Construction	7.20	7.90	5.49	7.37	1.60
Consumer Products and Services	15.48	12.90	12.15	25.44	12.68
Energy	2.45	4.91	2.43	7.87	4.34
Financial Services	27.36	12.79	20.31	14.69	21.58
Health Care	3.67	4.78	8.70	1.86	10.15
Industrial Products and Services	8.14	19.84	6.24	6.05	12.31
Plantation	2.64	2.16	5.97	6.15	-
Property	5.33	8.60	3.43	2.56	1.25
Real Estate Investment Trust	-	-	-	1.80	0.78
Technology	10.35	6.00	13.73	7.82	-
Telecommunications and Media	8.21	4.40	7.39	8.52	8.10
Transportation and Logistics	2.14	3.41	4.29	2.21	0.39
Utilities	5.17	3.74	8.57	6.19	10.19
Warrants	0.09	0.20	0.37	0.12	0.05
Cash & Deposit/(Others)	1.77	8.37	0.93	1.35	16.58
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	186,953,539	185,726,156	186,142,735	161,228,596	130,445,038
Total Number of Units	165,813,602	156,295,015	151,760,063	138,232,949	115,056,863
NAV Per Unit (RM)	1.127	1.188	1.227	1.166	1.134
Highest NAV per unit during the financial year (RM)	1.251	1.288	1.254	1.231	1.442
Lowest NAV per unit during the financial year (RM)	1.061	1.129	0.879	1.124	1.115
Total annual return of the fund based on capital growth (%)	(5.13)	(3.18)	5.23	2.82	(16.19)
Average annual return (%)					
1-Year	(5.13)	(3.18)	5.23	2.82	(16.19)
3-Year	(1.13)	1.56	(3.21)	0.58	(0.70)
5-Year	(3.59)	0.72	1.16	1.26	1.19
Average performance of Benchmark Index (%)					
1-Year	(7.08)	(4.55)	3.83	(2.16)	(7.85)
3-Year	(2.71)	(1.02)	(2.18)	(0.03)	(0.21)
5-Year	(3.65)	(0.20)	0.19	(1.20)	(2.06)

Comparative Performance Table

(iii) Premier Income Fund

	2022	2021	2020	2019	2018
Description (%)					
Fixed Income Securities					
Construction	5.13	5.65	7.44	9.45	14.86
Financial Services	13.77	27.37	8.30	7.92	13.93
Government	-	-	30.08	10.29	10.56
Government Agency	14.87	8.82	5.95	15.16	0.80
Infrastructure Project Company	35.01	23.26	15.86	25.34	43.08
Transportation and Logistics	13.19	6.00	1.60	2.39	-
Oil and Gas	2.57	9.38	6.36	-	-
Plantation	1.40	1.51	1.54	2.44	-
Telecommunications and Media	-	-	-	-	1.14
Trading/services	5.84	6.33	4.95	10.40	12.61
Cash & Deposit/(Others)	8.22	11.68	17.92	16.61	3.02
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	351,721,695	335,555,228	340,176,740	207,527,123	123,545,307
Total Number of Units	297,194,138	286,409,477	285,335,701	184,869,922	121,280,232
NAV Per Unit (RM)	1.183	1.172	1.192	1.123	1.019
Highest NAV per unit during the financial year (RM)	1.183	1.195	1.203	1.130	1.019
Lowest NAV per unit during the financial year (RM)	1.128	1.139	1.105	1.020	0.969
Total annual return of the fund based on capital growth (%)	0.94	(1.68)	6.14	10.21	5.27
Average annual return (%)					
1-Year	0.94	(1.68)	6.14	10.21	5.27
3-Year	1.75	4.77	7.18	6.56	6.02
5-Year	4.09	4.78	6.87	6.41	5.30
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	3.22
5-Year	2.56	2.73	3.00	3.23	3.23

Comparative Performance Table

(iv) Dana Pendapatan Prima

	2022	2021	2020	2019	2018
Description (%)					
Fixed Income Securities					
Construction	10.05	10.96	12.70	14.83	17.88
Financial Services	14.91	23.52	9.19	-	13.34
Government	-	-	16.35	5.52	8.07
Government Agency	10.21	4.02	9.76	23.68	8.09
Infrastructure Project Company	35.55	29.37	24.24	28.47	37.05
Transportation and Logistics	12.28	4.00	-	-	-
Oil and Gas	3.48	3.83	4.37	-	-
Plantation	3.79	4.08	4.55	5.28	-
Telecommunications and Media	-	-	-	3.34	-
Trading/services	6.42	10.98	7.81	14.45	11.06
Cash & Deposit/(Others)	3.31	9.24	11.03	4.43	4.51
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	130,301,100	124,141,038	115,015,340	95,770,504	75,120,869
Total Number of Units	118,182,219	113,253,817	103,788,602	90,432,216	78,209,625
NAV Per Unit (RM)	1.103	1.096	1.108	1.059	0.961
Highest NAV per unit during the financial year (RM)	1.103	1.111	1.122	1.068	0.961
Lowest NAV per unit during the financial year (RM)	1.055	1.060	1.023	0.962	0.918
Total annual return of the fund based on capital growth (%)	0.64	(1.08)	4.63	10.20	4.68
Average annual return (%)					
1-Year	0.64	(1.08)	4.63	10.20	4.68
3-Year	1.37	4.48	6.47	6.37	5.78
5-Year	3.74	4.49	6.41	6.12	5.03
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	3.22
5-Year	2.56	2.73	3.00	3.23	3.23

Comparative Performance Table

(v) Premier Index Fund

	2022	2021	2020	2019	2018
Description (%)					
Equities					
Consumer Products and Services	13.15	11.29	10.39	11.79	11.13
Energy	2.11	2.36	3.02	3.14	2.64
Financial Services	41.91	35.41	32.32	35.84	37.73
Health Care	2.79	8.64	14.74	6.41	6.26
Industrial Products and Services	8.73	9.32	8.14	7.20	7.78
Plantation	8.28	6.98	8.20	9.07	7.90
Technology	1.51	2.15	-	-	-
Telecommunications and Media	9.50	11.75	10.89	9.95	9.18
Transportation and Logistics	2.76	2.40	2.27	3.73	3.17
Utilities	8.68	9.24	9.65	12.87	12.80
Cash & Deposit/(Others)	0.58	0.46	0.38	-	1.41
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	223,359,518	230,058,429	229,490,551	216,359,679	223,570,942
Total Number of Units	151,520,015	153,386,358	151,951,551	148,024,131	147,454,656
NAV Per Unit (RM)	1.474	1.500	1.510	1.462	1.516
Highest NAV per unit during the financial year (RM)	1.552	1.532	1.556	1.547	1.667
Lowest NAV per unit during the financial year (RM)	1.363	1.414	1.159	1.429	1.474
Total annual return of the fund based on capital growth (%)	(1.73)	(0.66)	3.28	(3.56)	(4.05)
Average annual return (%)					
1-Year	(1.73)	(0.66)	3.28	(3.56)	(4.05)
3-Year	0.27	(0.35)	(1.50)	0.83	1.68
5-Year	(1.38)	1.02	0.93	(0.01)	0.17
Average performance of Benchmark Index (%)					
1-Year	(1.33)	(0.41)	4.52	(2.83)	(3.00)
3-Year	0.90	0.38	(0.50)	2.18	3.18
5-Year	(0.64)	2.12	2.22	1.12	1.16

2022

MAYBAN LINKED INVEST FUNDS



eTiQa
Life Insurance

Managed Funds

Balanced Fund

Fund Objectives

The fund is designed to deliver performance that exceeds the 12-month fixed deposit rate over a 5-year period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	11 October, 2004
Management Fee:	1.25% p.a.
Fund Manager:	Etiqa Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Fixed Income	55%
- Local Equity	40%
- Cash	5%

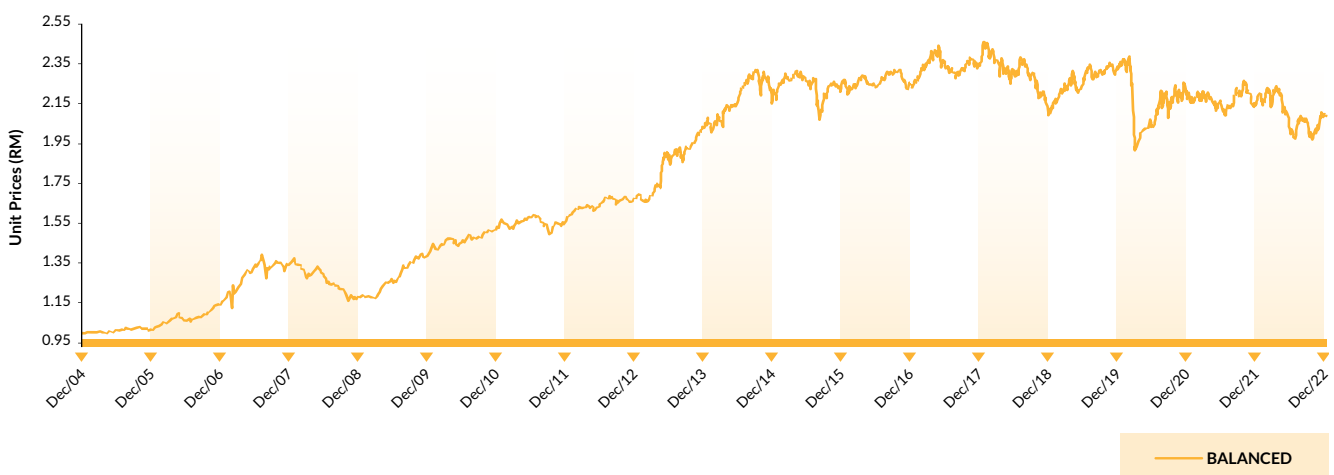
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-4.79%	-10.65%	-12.49%	108.80%	4.14%
Benchmark	-1.38%	1.14%	1.03%	84.07%	3.42%
Variance	-3.41%	-11.79%	-13.52%	24.73%	0.72%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	2.088	2.193	2.196	2.337	2.124
chg (%)	-4.8	-0.1	-6.0	10.0	-11.0
1-yr high	2.240	2.271	2.386	2.356	2.462
1-yr low	1.965	2.092	1.919	2.115	2.092

Unit Price Performance



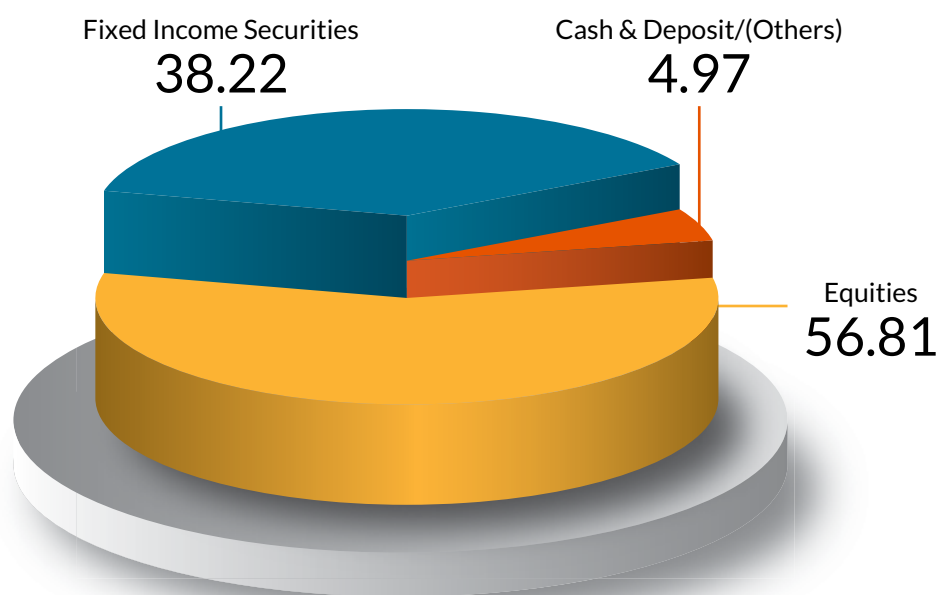
Managed Funds

Balanced Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Equities	131,773,945	128,224,732	129,373,735	129,838,554	110,334,750
Fixed Income Securities	88,651,118	69,979,153	71,935,855	83,037,752	68,194,505
Cash & Deposit/(Others)	11,518,276	36,989,598	24,315,935	10,004,174	11,629,816
Total Fund Size (NAV)	231,943,339	235,193,483	225,625,525	222,880,480	190,159,071

Asset Allocation (in % as at 31 December 2022)



Managed Funds

Growth Fund

Fund Objectives

The fund is designed to deliver performance that exceeds the FTSE Bursa Malaysia 100 Index over a 5-year period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	11 October, 2004
Management Fee:	1.50% p.a.
Fund Manager:	Etiqa Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Equity	85%
- Local Fixed Income	12%
- Cash	3%

Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-8.48%	-18.43%	-25.96%	116.80%	4.35%
Benchmark	-5.63%	-5.54%	-12.58%	87.60%	3.52%
Variance	-2.85%	-12.89%	-13.38%	29.20%	0.83%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	2.168	2.369	2.338	2.658	2.481
chg (%)	-8.5	1.3	-12.0	7.1	-15.3
1-yr high	2.445	2.485	2.703	2.694	3.079
1-yr low	2.023	2.196	1.963	2.463	2.445

Unit Price Performance



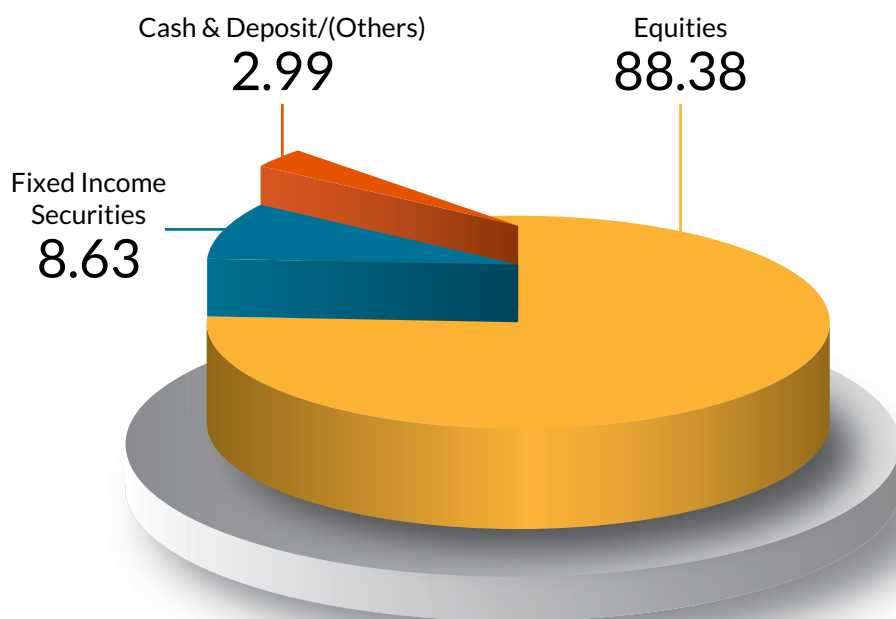
Managed Funds

Growth Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Equities	333,551,268	348,516,026	323,106,569	316,645,626	213,617,976
Fixed Income Securities	32,574,634	27,230,643	26,768,713	30,766,632	25,188,259
Cash & Deposit/(Others)	11,260,460	23,981,363	21,513,558	11,176,581	47,136,019
Total Fund Size (NAV)	377,386,362	399,728,032	371,388,840	358,588,839	285,942,254

Asset Allocation (in % as at 31 December 2022)



Managed Funds

Stable Fund

Fund Objectives

The fund is designed to deliver performance that exceeds the 12-month fixed deposit rate over a 5-year period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	11 October, 2004
Management Fee:	1.00% p.a.
Fund Manager:	Etiqa Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Fixed Income	60%
- Local Equity	10%
- Cash	30%

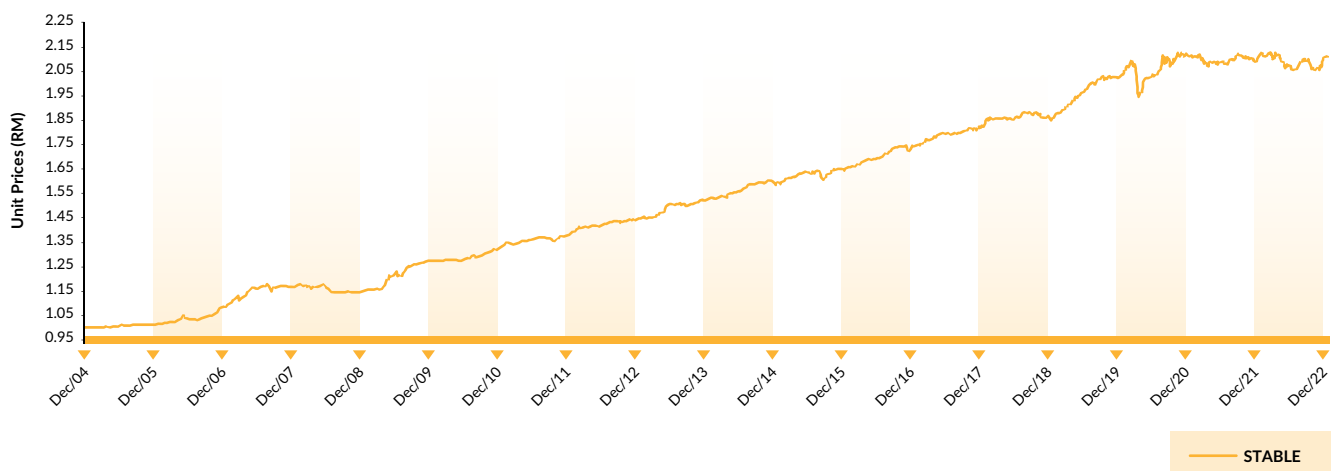
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-0.42%	3.88%	15.09%	111.30%	4.20%
Benchmark	1.35%	5.09%	10.22%	74.29%	3.11%
Variance	-1.77%	-1.21%	4.87%	37.01%	1.09%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	2.113	2.122	2.115	2.034	1.860
chg (%)	-0.4	0.3	4.0	9.4	1.3
1-yr high	2.131	2.124	2.128	2.038	1.885
1-yr low	2.052	2.072	1.942	1.858	1.837

Unit Price Performance



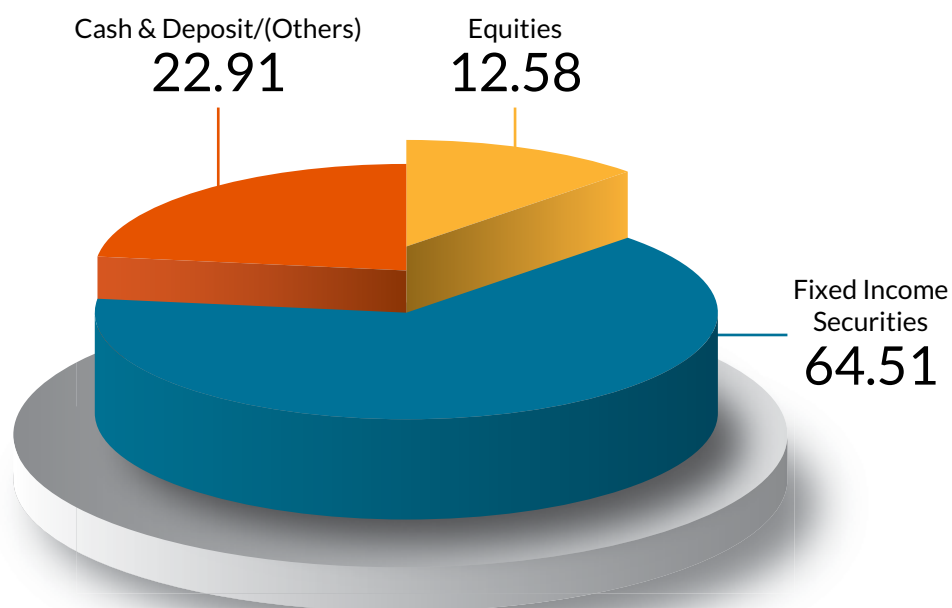
Managed Funds

Stable Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Equities	8,337,608	9,276,528	8,187,454	7,662,670	6,257,430
Fixed Income Securities	42,745,977	30,697,825	36,798,361	31,938,116	29,260,858
Cash & Deposit/(Others)	15,179,729	23,459,106	14,699,211	11,970,593	8,174,334
Total Fund Size (NAV)	66,263,314	63,433,459	59,685,026	51,571,379	43,692,622

Asset Allocation (in % as at 31 December 2022)



Contents

MAYBAN LINKED INVEST FUNDS OF ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)
(Incorporated in Malaysia)

**STATEMENT BY THE MANAGER 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 Mayban Linked Invest Funds (comprising Balanced Fund, Growth Fund and Stable Fund) set out on pages 68 to 97 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 for and on behalf of Etiqa Life Insurance Berhad.



Low Hong Ceong

Kuala Lumpur, Malaysia
27 February 2023

Independent Auditors' Report to the unitholders of Mayban Linked Invest Funds of Etiqa Life Insurance Berhad

201701025113 (1239279-P)
(Incorporated in Malaysia)

Report on the Audit of the Financial Information

Opinion

We have audited the financial information of the Mayban Linked Invest Funds (comprising Balanced Fund, Growth Fund and Stable Fund) (collectively referred to as "the Funds") of Etiqa Life Insurance 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 68 to 97.

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

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

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

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

Responsibilities of the Directors of the Manager for the Financial Information

The directors of the Manager ("the directors") are responsible for the preparation of financial information of the Funds that give a true and fair view in accordance with the accounting policies as described in Note 2 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 Mayban Linked Invest Funds of Etiqa Life Insurance Berhad (cont'd.)

201701025113 (1239279-P)
(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	Balanced Fund RM	Growth Fund RM	Stable Fund RM
Assets				
Investments	4			
- Malaysian Government Securities		5,180,200	2,072,080	3,108,120
- Government Investment Issues		3,008,730	1,002,910	1,002,910
- Debt securities		80,462,188	29,499,644	38,634,947
- Equity securities		131,773,945	333,551,268	8,337,608
- Deposit with financial institution		9,024,332	7,659,359	14,533,604
		229,449,395	373,785,261	65,617,189
Tax recoverable		31,477	808,766	-
Deferred tax assets	5	199,158	489,742	23,980
Interest/dividend receivables		1,259,163	576,179	645,407
Amount due from stockbrokers		922,981	2,008,495	-
Amount due from life fund		75,243	-	110,573
Sundry receivables		17,294	62,939	6,062
Total Assets		231,954,711	377,731,382	66,403,211
Liabilities				
Tax liabilities	5	-	-	133,899
Amount due to life fund		-	330,769	-
Sundry payables		11,372	14,250	5,999
Total Liabilities		11,372	345,019	139,898
Net Asset Value ("NAV")		231,943,339	377,386,363	66,263,313
Represented by:				
Unitholders' capital		186,604,662	380,322,506	44,005,617
Undistributed income/(Accumulated losses) carried forward		45,338,677	(2,936,143)	22,257,696
Unitholders' Account	6	231,943,339	377,386,363	66,263,313
NAV Per Unit	6	2.088	2.168	2.113

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

Statements of Assets and Liabilities as at 31 December 2021

	Note	Balanced Fund RM	Growth Fund RM	Stable Fund RM
Assets				
Investments	4			
- Debt securities		69,979,152	27,230,643	30,697,825
- Equity securities		128,224,732	348,516,025	9,276,527
- Deposit with financial institution		36,749,325	25,090,733	23,147,083
		234,953,209	400,837,401	63,121,435
Tax recoverable		49,950	573,558	-
Interest/dividend receivables		1,002,115	479,048	488,735
Amount due from stockbrokers		-	-	497,617
Sundry receivables		38,521	123,330	8,068
Total Assets		236,043,795	402,013,337	64,115,855
Liabilities				
Tax liabilities		-	-	189,615
Deferred tax liabilities	5	828,997	2,036,188	95,137
Amount due to life fund		7,163	174,655	388,506
Sundry payables		14,152	74,462	9,138
Total Liabilities		850,312	2,285,305	682,396
Net Asset Value ("NAV")		235,193,483	399,728,032	63,433,459
Represented by:				
Unitholders' capital		178,716,103	368,610,468	40,938,231
Undistributed income carried forward		56,477,380	31,117,564	22,495,228
Unitholders' Account	6	235,193,483	399,728,032	63,433,459
NAV Per Unit	6	2.193	2.369	2.122

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	Balanced Fund RM	Growth Fund RM	Stable Fund RM
Net investment income				
Interest income		3,962,256	1,787,314	2,146,952
Dividend income		3,834,602	9,867,201	212,874
Investment income		17	11	-
Investment expenses		(62,302)	(102,387)	(16,198)
		7,734,573	11,552,139	2,343,628
Gains on disposal of investments		695,251	1,069,919	65,152
Unrealised capital gains on investments		321,380	123,060	172,532
Total Income		8,751,204	12,745,118	2,581,312
Management expenses		(4,312)	(4,312)	(4,312)
Losses on disposal of investments		(4,988,681)	(12,864,435)	(522,169)
Unrealised capital losses on investments		(13,173,317)	(31,697,188)	(1,661,490)
Management fees		(2,779,505)	(5,562,498)	(615,137)
Total Outgo		(20,945,815)	(50,128,433)	(2,803,108)
Excess of outgo over income before taxation		(12,194,611)	(37,383,315)	(221,796)
Taxation	7	1,055,908	3,329,608	(15,736)
Excess of outgo over income after taxation		(11,138,703)	(34,053,707)	(237,532)
Undistributed income brought forward		56,477,380	31,117,564	22,495,228
Undistributed income/(Accumulated losses) carried forward		45,338,677	(2,936,143)	22,257,696

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

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

	Note	Balanced Fund RM	Growth Fund RM	Stable Fund RM
Net investment income				
Interest income		3,721,480	1,608,840	1,969,332
Dividend income		3,351,617	8,656,624	211,720
Investment expenses		(95,004)	(129,826)	(24,310)
		6,978,093	10,135,638	2,156,742
Gains on disposal of investments		702,858	545,327	875,770
Unrealised capital gains on investments		4,835,055	12,481,452	81,679
Total Income		12,516,006	23,162,417	3,114,191
Management expenses		(3,719)	(3,719)	(3,719)
Losses on disposal of investments		(4,953,711)	(9,193,820)	(450,600)
Unrealised capital losses on investments		(5,169,087)	(3,212,723)	(1,860,367)
Management fees		(2,791,778)	(5,663,552)	(602,522)
Total Outgo		(12,918,295)	(18,073,814)	(2,917,208)
Excess of (outgo over income)/income over outgo before taxation		(402,289)	5,088,603	196,983
Taxation	7	73,373	(173,436)	(48,360)
Excess of (outgo over income)/income over outgo after taxation		(328,916)	4,915,167	148,623
Undistributed income brought forward		56,806,296	26,202,397	22,346,605
Undistributed income carried forward		56,477,380	31,117,564	22,495,228

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	Balanced Fund RM	Growth Fund RM	Stable Fund RM
Net asset value at the beginning of the financial year		235,193,483	399,728,032	63,433,459
Net income/(outgo) after taxation for the financial year (excluding changes in net unrealised capital losses)		1,713,234	(2,479,579)	1,251,426
Net unrealised capital losses		(12,851,937)	(31,574,128)	(1,488,958)
Excess of outgo over income after taxation		(11,138,703)	(34,053,707)	(237,532)
Amounts received for creation of units during the financial year	6	51,371,743	82,238,451	16,505,351
Amounts paid for cancellation of units during the financial year	6	(43,483,184)	(70,526,413)	(13,437,965)
Net asset value at the end of the financial year		231,943,339	377,386,363	66,263,313

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 2021

	Note	Balanced Fund RM	Growth Fund RM	Stable Fund RM
Net asset value at the beginning of the financial year		225,625,525	371,388,840	59,685,026
Net income/(outgo) after taxation for the financial year (excluding changes in net unrealised capital (losses)/gains)		5,116	(4,353,562)	1,927,311
Net unrealised capital (losses)/gains		(334,032)	9,268,729	(1,778,688)
Excess of (outgo over income)/income over outgo after taxation		(328,916)	4,915,167	148,623
Amounts received for creation of units during the financial year	6	50,293,771	79,925,393	14,718,554
Amounts paid for cancellation of units during the financial year	6	(40,396,897)	(56,501,368)	(11,118,744)
Net asset value at the end of the financial year		235,193,483	399,728,032	63,433,459

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 Mayban Linked Invest Funds of Etiqa Life Insurance Berhad ("ELIB" or "the Manager") comprise the Balanced Fund, Growth Fund and Stable Fund (collectively referred to as "the Funds"). All the Funds were launched on 11 October 2004.

The Manager is a public limited liability company incorporated and domiciled in Malaysia and licensed under the Financial Services Act, 2013. Its principal activities are the underwriting of life insurance and investment-linked businesses. The immediate, penultimate and ultimate holding companies of the Company 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 the Balanced Fund is to achieve top 50% of appropriate peer group over 12-month performance. Balance Fund does not guarantee any returns, but promises the clients a certain investment strategy (balanced investment between equity securities and fixed income securities). Strategic investment portfolio mix for this fund is 5% in cash and fixed deposits, 38% in fixed income securities and 57% in equity securities. Investments will leverage investors' returns above fixed income by investing a significant part in quality shares on the FTSE Bursa Malaysia Top 100 Index.

The objectives of the Growth Fund are to provide capital preservation over time and invest primarily in equity securities with high growth potential and to achieve top 50% of appropriate peer group over 12-month performance. Growth Fund does not guarantee any returns, but promises the clients a certain investment strategy (significant investment in equity securities). Strategic investment portfolio mix for this fund is 3% in cash and fixed deposits, 9% in fixed income securities and 88% in equity securities. Investment strategy is based on long-term horizon and high risk investors' profile. This fund is an actively managed fund and the composition in terms of asset classes may vary between certain boundaries.

The objectives of the Stable Fund are to provide capital preservation and attractive returns which is higher than fixed deposits and to achieve top 50% of appropriate peer group over 12-month performance. Stable Fund does not guarantee any returns, but promises the clients a certain investment strategy in line with the objectives of the fund. The strategic investment portfolio mix for this fund is 23% in cash and fixed deposits, 64% in fixed income securities and 13% in equity securities. This fund is an actively managed mixed fund.

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 flows 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, interest and dividend income. Exchange differences, interest 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, Malaysian Government Securities ("MGS"), 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 interest.

Subsequent to initial recognition, financial assets at AC are measured at amortised cost using the effective interest method. Exchange differences, interest 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 gain or loss is 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 MGS, GII, government guaranteed bonds and unquoted corporate bonds are determined by reference to indicative bid prices obtained from Bondweb and Malaysia 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, interest/dividend receivables, amount due from stockbrokers, amount due from life 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 life fund and sundry payables. Financial liabilities are stated at the fair value of the consideration to be paid in the future, for services received. The carrying amounts of financial liabilities approximate their fair values due to the relatively short-term maturity of these financial instruments. Financial liabilities are derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in the statements of income and expenditure when the liabilities are derecognised and through the amortisation process.

(b) Other Revenue Recognition

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

(c) Management Fees

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

Balanced Fund	1.25% per annum
Growth Fund	1.50% per annum
Stable Fund	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 income 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 the statements of income and expenditure, except when it arises from a transaction which is recognised directly in unitholders' capital, in which case, the deferred tax is also recognised in unitholders' capital.

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 income 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 income 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) Unitholders' Capital

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

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

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

3. SOFT COMMISSIONS

The Manager is restricted by regulations from receiving any share of commission from any 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) Balanced Fund

	31.12.2022 RM	31.12.2021 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(i)(a))	220,425,063	198,203,884
AC (Note 4(i)(b))	9,024,332	36,749,325
	229,449,395	234,953,209
(a) FVTPL		
Held-for-Trading		
Malaysian Government Securities		
Cost	4,941,200	-
Unrealised capital gains, net	239,000	-
Fair value	5,180,200	-
Government Investment Issues		
Cost	2,926,350	-
Unrealised capital gains, net	82,380	-
Fair value	3,008,730	-
Debt Securities		
Unquoted in Malaysia		
Government guaranteed bonds:		
Cost	12,500,000	12,500,000
Unrealised capital gains, net	65,225	658,450
Fair value	12,565,225	13,158,450
Corporate bonds:		
Cost	68,011,984	55,392,164
Unrealised capital (losses)/gains, net	(115,021)	1,428,538
Fair value	67,896,963	56,820,702
Total debt securities	80,462,188	69,979,152
Equity Securities		
Quoted in Malaysia		
Warrants/shares:		
Cost	134,535,009	119,949,263
Unrealised capital (losses)/gains, net	(2,761,064)	8,275,469
Fair value	131,773,945	128,224,732
Total	220,425,063	198,203,884

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Balanced Fund (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
Malaysian Government Securities				
Government of Malaysia	5,000,000	4,941,200	5,180,200	2.23%
Government Investment Issues				
Government of Malaysia	3,000,000	2,926,350	3,008,730	1.30%
Debt Securities				
<i>Unquoted in Malaysia</i>				
Government guaranteed bonds:				
DanaInfra Nasional Berhad	2,500,000	2,500,000	2,402,225	1.04%
Perbadanan Tabung Pendidikan Tinggi Nasional	10,000,000	10,000,000	10,163,000	4.38%
		12,500,000	12,565,225	
Corporate bonds:				
AmBank (M) Berhad	3,000,000	3,000,000	3,001,140	1.29%
Capone Berhad*	51,969	51,969	-	-
Danum Capital Berhad	1,500,000	1,500,000	1,313,925	0.57%
Edra Energy Sdn. Bhd.	4,500,000	4,672,215	5,056,380	2.18%
Infracap Resources Sdn. Bhd.	5,000,000	5,000,000	4,912,550	2.12%
Jimah East Power Sdn. Bhd.	3,000,000	3,217,800	3,081,600	1.33%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	3,400,000	3,515,600	3,360,322	1.45%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	1,400,000	1,429,400	1,378,678	0.59%
Northern Gateway Infrastructure Sdn. Bhd.	1,000,000	1,004,200	1,042,820	0.45%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	4,000,000	3,921,200	3,813,840	1.64%
Pengurusan Air Selangor Sdn. Bhd.	5,500,000	5,500,000	5,696,955	2.46%
Projek Lebuhraya Usahasama Berhad	5,000,000	5,505,500	5,386,050	2.32%
Public Islamic Bank Berhad	1,500,000	1,500,000	1,496,940	0.65%
Sarawak Petchem Sdn. Bhd.	5,500,000	5,500,000	5,790,180	2.50%
Sime Darby Plantation Berhad	4,300,000	4,300,000	4,432,913	1.91%
Sinar Kamiri Sdn. Bhd.	4,000,000	4,012,000	3,971,600	1.71%
Southern Power Generation Sdn. Bhd.	4,000,000	4,195,600	4,049,320	1.75%
Tenaga Nasional Berhad	4,000,000	4,069,600	4,107,850	1.77%
YTL Corporation Berhad	2,500,000	2,572,000	2,499,325	1.08%
YTL Power International Berhad	3,500,000	3,544,900	3,504,575	1.51%
		68,011,984	67,896,963	
Total debt securities		80,511,984	80,462,188	

* Downgraded and fully written down.

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Balanced Fund (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				
Quoted in Malaysia				
Warrants:				
JAKS Resources Berhad	1,415,000	-	84,900	0.04%
Shares:				
Construction				
Gamuda Berhad	348,100	1,366,834	1,305,375	0.56%
JAKS Resources Berhad	4,962,100	2,424,623	1,166,094	0.50%
MGB Berhad	1,840,800	1,717,180	957,216	0.41%
Sunway Construction Group Berhad	537,200	851,131	838,032	0.36%
WCT Holdings Berhad	3,760,337	1,993,362	1,504,134	0.65%
Consumer Products and Services				
Genting Berhad	245,000	1,042,321	1,097,600	0.47%
Innature Berhad	526,400	272,714	307,944	0.13%
Mynews Holdings Berhad	2,134,200	1,871,092	1,344,546	0.58%
Padini Holdings Berhad	1,609,200	5,399,166	5,390,820	2.32%
Sime Darby Berhad	198,000	461,417	455,400	0.20%
Energy				
Dayang Enterprise Holdings Berhad	752,900	1,098,078	986,299	0.43%
Dialog Group Berhad	1,034,400	2,766,272	2,534,280	1.09%
Uzma Berhad	2,450,300	1,829,633	1,286,408	0.55%
Financial Services				
AMMB Holdings Berhad	1,210,500	4,233,791	5,011,470	2.16%
CIMB Group Holdings Berhad	1,360,100	6,114,815	7,888,580	3.40%
Hong Leong Bank Berhad	373,100	7,572,717	7,670,936	3.31%
Public Bank Berhad	1,960,400	8,707,460	8,468,928	3.65%
RHB Bank Berhad	1,024,500	5,904,660	5,931,855	2.56%
Health Care				
IHH Healthcare Berhad	367,200	2,321,358	2,283,984	0.98%
Top Glove Corporation Berhad	2,524,800	2,087,279	2,284,944	0.99%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Balanced Fund (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	770,000	1,258,703	1,409,100	0.61%
Hextar Global Berhad	1,957,340	923,293	4,462,735	1.92%
Malayan Cement Berhad	1,855,200	5,258,110	3,933,024	1.70%
Petronas Chemicals Group Berhad	207,500	1,757,693	1,784,500	0.77%
Press Metal Aluminium Holdings Berhad	221,700	822,446	1,081,896	0.47%
SKP Resources Berhad	577,000	976,810	928,970	0.40%
V.S. Industry Berhad	1,248,200	1,344,916	1,098,416	0.47%
Plantation				
Genting Plantations Berhad	46,300	467,198	296,320	0.13%
Kuala Lumpur Kepong Berhad	42,000	1,071,832	939,120	0.40%
Sime Darby Plantation Berhad	341,200	1,704,110	1,586,580	0.68%
Property				
Eco World Development Group Berhad	8,111,900	4,295,698	5,232,176	2.26%
Kerjaya Prospek Property Berhad	967,000	1,095,606	589,870	0.25%
Lagenda Properties Berhad	907,300	1,235,050	1,079,687	0.47%
LBS Bina Group Berhad	1,657,200	866,069	696,024	0.30%
Sime Darby Property Berhad	9,308,500	5,767,394	4,188,825	1.81%
S P Setia Berhad	4,639,000	4,633,993	2,783,400	1.20%
UEM Sunrise Berhad	8,510,800	3,710,757	2,170,254	0.94%
Technology				
CTOS Digital Berhad	5,898,600	6,557,238	8,376,012	3.61%
Dagang NeXchange Berhad	3,810,700	3,130,943	1,943,457	0.84%
Frontken Corporation Berhad	641,500	1,863,495	1,975,820	0.85%
Greotech Technology Berhad	981,700	4,048,232	4,751,428	2.05%
Malaysian Pacific Industries Berhad	188,500	5,672,274	5,421,260	2.34%
Pentamaster Corporation Berhad	1,089,700	4,163,788	4,827,371	2.08%
UWC Berhad	464,600	1,946,170	1,867,692	0.81%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Balanced Fund (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	126,200	479,749	389,958	0.17%
DiGi.Com Berhad	421,100	1,706,125	1,684,400	0.73%
Maxis Berhad	820,100	3,345,262	3,149,184	1.36%
Telekom Malaysia Berhad	49,800	238,713	268,920	0.12%
Transportation and Logistics				
Malaysia Airport Holdings Berhad	209,700	1,285,676	1,375,632	0.59%
Utilities				
Petronas Gas Berhad	65,600	1,071,848	1,123,072	0.48%
Tenaga Nasional Berhad	161,900	1,799,915	1,559,097	0.67%
		134,535,009	131,689,045	
Total equity securities		134,535,009	131,773,945	

	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	9,024,332	36,749,325
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The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

The following investments mature after 12 months:

FVTPL	86,151,793	64,094,220
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Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Growth Fund

	31.12.2022 RM	31.12.2021 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(ii)(a))	366,125,902	375,746,668
AC (Note 4(ii)(b))	7,659,359	25,090,733
	373,785,261	400,837,401
(a) FVTPL		
Held-for-Trading		
Malaysian Government Securities		
Cost	1,976,480	-
Unrealised capital gains, net	95,600	-
Fair value	2,072,080	-
Government Investment Issues		
Cost	975,450	-
Unrealised capital gains, net	27,460	-
Fair value	1,002,910	-
Debt Securities		
Unquoted in Malaysia		
Government guaranteed bonds:		
Cost	5,000,000	5,500,000
Unrealised capital gains, net	26,090	262,950
Fair value	5,026,090	5,762,950
Corporate bonds:		
Cost	24,632,640	20,851,767
Unrealised capital (losses)/gains, net	(159,086)	615,926
Fair value	24,473,554	21,467,693
Total debt securities	29,499,644	27,230,643
Equity Securities		
Quoted in Malaysia		
Warrants/shares:		
Cost	339,663,108	323,942,549
Unrealised capital (losses)/gains, net	(6,111,840)	24,573,476
Fair value	333,551,268	348,516,025
Total	366,125,902	375,746,668

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Growth Fund (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
Malaysian Government Securities				
Government of Malaysia	2,000,000	1,976,480	2,072,080	0.55%
Government Investment Issues				
Government of Malaysia	1,000,000	975,450	1,002,910	0.27%
Debt Securities				
<i>Unquoted in Malaysia</i>				
Government guaranteed bonds:				
DanaInfra Nasional Berhad	1,000,000	1,000,000	960,890	0.25%
Perbadanan Tabung Pendidikan Tinggi Nasional	4,000,000	4,000,000	4,065,200	1.08%
		5,000,000	5,026,090	
Corporate bonds:				
AmBank (M) Berhad	1,000,000	1,000,000	1,000,380	0.27%
Edra Energy Sdn. Bhd.	2,000,000	2,077,040	2,244,560	0.59%
Infracap Resources Sdn. Bhd.	1,500,000	1,500,000	1,473,765	0.39%
Jimah East Power Sdn. Bhd.	2,000,000	2,145,200	2,054,400	0.54%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	1,000,000	1,034,000	988,330	0.26%
Northern Gateway Infrastructure Sdn. Bhd.	500,000	502,100	521,410	0.14%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	2,000,000	2,000,000	1,947,480	0.52%
Pengurusan Air Selangor Sdn. Bhd.	2,000,000	2,000,000	2,071,620	0.55%
Projek Lebuhraya Usahasama Berhad	2,000,000	2,202,200	2,154,420	0.57%
Public Islamic Bank Berhad	1,000,000	1,000,000	997,960	0.26%
Sarawak Petchem Sdn. Bhd.	2,000,000	2,000,000	2,105,520	0.56%
Sime Darby Plantation Berhad	400,000	400,000	412,364	0.11%
Sinar Kamiri Sdn. Bhd.	2,000,000	2,006,100	1,990,500	0.53%
Southern Power Generation Sdn. Bhd.	1,000,000	1,048,900	1,012,330	0.27%
Tanjung Bin Energy Sdn. Bhd.	2,000,000	2,216,000	1,975,100	0.52%
TNB Power Generation Sdn. Bhd.	1,000,000	1,000,000	1,023,370	0.27%
YTL Power International Berhad	500,000	501,100	500,045	0.13%
		24,632,640	24,473,554	
Total debt securities		29,632,640	29,499,644	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Growth Fund (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				
Quoted in Malaysia				
Shares:				
Construction				
Gamuda Berhad	871,600	3,420,101	3,268,500	0.87%
JAKS Resources Berhad	10,430,100	5,107,848	2,451,074	0.65%
MGB Berhad	5,059,800	4,670,333	2,631,096	0.70%
Sunway Construction Group Berhad	1,344,800	2,128,647	2,097,888	0.56%
WCT Holdings Berhad	9,201,696	4,875,689	3,680,678	0.98%
Consumer Products and Services				
AEON Co. (M) Berhad	1,836,400	2,021,763	2,515,868	0.67%
DRB-HICOM Berhad	1,454,700	2,909,065	2,327,520	0.62%
Genting Berhad	394,500	1,731,533	1,767,360	0.47%
Innature Berhad	1,144,700	607,129	669,650	0.18%
Mynews Holdings Berhad	7,974,900	6,959,534	5,024,187	1.33%
Nestle (Malaysia) Berhad	14,500	2,013,825	2,030,000	0.54%
Padini Holdings Berhad	3,981,800	13,530,009	13,339,030	3.53%
QL Resources Berhad	406,150	2,370,784	2,237,886	0.59%
Sime Darby Berhad	518,300	1,207,555	1,192,090	0.32%
UMW Holdings Berhad	630,600	1,820,218	2,188,182	0.58%
Energy				
Dayang Enterprise Holdings Berhad	1,239,300	1,534,211	1,623,483	0.43%
Dialog Group Berhad	2,687,300	7,268,841	6,583,885	1.74%
Financial Services				
AMMB Holdings Berhad	2,685,200	9,015,789	11,116,728	2.95%
CIMB Group Holdings Berhad	3,298,200	14,874,052	19,129,560	5.07%
Hong Leong Bank Berhad	842,900	16,880,223	17,330,024	4.59%
Public Bank Berhad	4,316,000	18,977,345	18,645,120	4.94%
RHB Bank Berhad	2,097,400	11,832,504	12,143,946	3.22%
Health Care				
IHH Healthcare Berhad	625,100	3,908,867	3,888,122	1.03%
Top Glove Corporation Berhad	6,194,200	5,118,446	5,605,751	1.49%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Growth Fund (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	4,595,500	6,718,035	8,409,765	2.23%
Hextar Global Berhad	3,725,120	1,825,621	8,493,274	2.25%
Malayan Cement Berhad	4,765,200	13,420,546	10,102,224	2.68%
Petronas Chemicals Group Berhad	533,600	4,512,949	4,588,960	1.22%
Press Metal Aluminium Holdings Berhad	700,500	2,379,695	3,418,440	0.91%
SKP Resources Berhad	2,389,800	4,103,139	3,847,578	1.02%
V.S. Industry Berhad	2,933,700	3,159,151	2,581,656	0.68%
Plantation				
Genting Plantations Berhad	142,800	1,440,511	913,920	0.24%
Kuala Lumpur Kepong Berhad	68,700	1,730,306	1,536,132	0.41%
Sime Darby Plantation Berhad	869,100	4,350,679	4,041,315	1.07%
Property				
Eco World Development Group Berhad	17,229,200	10,726,970	11,112,834	2.94%
Kerjaya Prospek Property Berhad	2,662,800	3,016,938	1,624,308	0.43%
Lagenda Properties Berhad	6,859,000	7,653,841	8,162,210	2.16%
LBS Bina Group Berhad	4,928,899	2,719,890	2,070,137	0.55%
Sime Darby Property Berhad	17,777,300	11,183,909	7,999,785	2.12%
S P Setia Berhad	9,790,000	9,819,275	5,874,000	1.56%
UEM Sunrise Berhad	23,931,800	10,416,802	6,102,609	1.62%
Technology				
CTOS Digital Berhad	13,551,800	15,064,994	19,243,556	5.10%
Dagang NeXchange Berhad	9,867,600	8,074,162	5,032,476	1.33%
Frontken Corporation Berhad	922,200	2,675,989	2,840,376	0.75%
Greotech Technology Berhad	2,666,200	11,729,963	12,904,408	3.42%
Malaysian Pacific Industries Berhad	412,500	12,422,030	11,863,500	3.14%
Pentamaster Corporation Berhad	2,602,600	9,940,495	11,529,518	3.06%
UWC Berhad	1,140,300	4,774,143	4,584,006	1.21%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Growth Fund (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	873,800	2,717,365	2,700,042	0.72%
DiGi.Com Berhad	1,054,300	4,232,280	4,217,200	1.12%
Maxis Berhad	2,053,200	8,207,133	7,884,288	2.09%
Telekom Malaysia Berhad	414,000	1,986,144	2,235,600	0.59%
Time dotCom Berhad	386,700	1,311,453	1,894,830	0.50%
Transportation and Logistics				
Malaysia Airport Holdings Berhad	526,300	3,411,928	3,452,528	0.91%
MISC Berhad	379,200	2,652,188	2,844,000	0.75%
Westports Holdings Berhad	377,000	1,657,428	1,432,600	0.38%
Utilities				
Petronas Gas Berhad	115,900	1,909,347	1,984,208	0.53%
Tenaga Nasional Berhad	263,900	2,933,498	2,541,357	0.67%
Total equity securities		339,663,108	333,551,268	

	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	7,659,359	25,090,733
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The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

The following investments mature after 12 months:

FVTPL	32,574,634	25,268,999
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Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund

	31.12.2022 RM	31.12.2021 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(iii)(a))	51,083,585	39,974,352
AC (Note 4(iii)(b))	14,533,604	23,147,083
	65,617,189	63,121,435
(a) FVTPL		
Held-for-Trading		
Malaysian Government Securities		
Cost	2,964,720	-
Unrealised capital gains, net	143,400	-
Fair value	3,108,120	-
Government Investment Issues		
Cost	975,450	-
Unrealised capital gains, net	27,460	-
Fair value	1,002,910	-
Debt Securities		
Unquoted in Malaysia		
Government guaranteed bonds:		
Cost	2,500,000	2,000,000
Unrealised capital (losses)/gains, net	(42,365)	65,200
Fair value	2,457,635	2,065,200
Corporate bonds:		
Cost	36,458,232	27,809,909
Unrealised capital (losses)/gains, net	(280,920)	822,716
Fair value	36,177,312	28,632,625
Total debt securities	38,634,947	30,697,825
Equity Securities		
Quoted in Malaysia		
Warrant/shares:		
Cost	8,484,940	8,975,242
Unrealised capital (losses)/gains, net	(147,332)	301,285
Fair value	8,337,608	9,276,527
Total	51,083,585	39,974,352

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund (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
Malaysian Government Securities				
Government of Malaysia	3,000,000	2,964,720	3,108,120	4.69%
Government Investment Issues				
Government of Malaysia	1,000,000	975,450	1,002,910	1.51%
Debt Securities Unquoted in Malaysia				
Government guaranteed bonds:				
DanaInfra Nasional Berhad	1,500,000	1,500,000	1,441,335	2.18%
Perbadanan Tabung Pendidikan Tinggi Nasional	1,000,000	1,000,000	1,016,300	1.53%
		2,500,000	2,457,635	
Corporate bonds:				
Capone Berhad*	12,992	12,992	-	-
AmBank (M) Berhad	1,000,000	1,000,000	1,000,380	1.51%
Danum Capital Berhad	1,500,000	1,500,000	1,313,925	1.98%
Edra Energy Sdn. Bhd.	2,500,000	2,594,425	2,815,900	4.25%
Infracap Resources Sdn. Bhd.	500,000	500,000	491,255	0.74%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	600,000	620,400	592,998	0.89%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,300,000	2,348,300	2,264,971	3.42%

* Downgraded and fully written down.

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund (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 (cont'd.):				
Northern Gateway Infrastructure Sdn. Bhd.	500,000	502,100	521,410	0.79%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	2,000,000	1,842,400	1,785,240	2.69%
Pengurusan Air Selangor Sdn. Bhd.	2,500,000	2,500,000	2,589,525	3.91%
Projek Lebuhraya Usahasama Berhad	3,000,000	3,303,300	3,231,630	4.88%
Public Islamic Bank Berhad	1,500,000	1,500,000	1,496,940	2.26%
Sarawak Petchem Sdn. Bhd.	2,500,000	2,500,000	2,631,900	3.97%
Sime Darby Plantation Berhad	1,300,000	1,300,000	1,340,183	2.02%
Sinar Kamiri Sdn. Bhd.	2,000,000	2,006,200	1,995,200	3.01%
Southern Power Generation Sdn. Bhd.	2,000,000	2,097,800	2,024,660	3.06%
Tanjung Bin Energy Sdn. Bhd.	2,000,000	2,216,000	1,975,100	2.98%
TNB Power Generation Sdn. Bhd.	1,000,000	1,000,000	1,023,370	1.54%
TRIpIc Medical Sdn. Bhd.	500,000	510,915	524,440	0.79%
UMW Holdings Berhad	1,000,000	1,000,000	1,055,850	1.59%
YTL Corporation Berhad	2,500,000	2,572,000	2,499,325	3.77%
YTL Power International Berhad	3,000,000	3,031,400	3,003,110	4.53%
		36,458,232	36,177,312	
Total debt securities		38,958,232	38,634,947	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund (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>				
Warrants:				
Eco World Development Group Berhad	28,680	-	2,581	-
SKP Resources Berhad	3,960	-	396	-
		-	2,977	
Shares:				
Construction				
Gamuda Berhad	24,300	95,465	91,125	0.14%
JAKS Resources Berhad	267,000	126,825	62,745	0.09%
MGB Berhad	326,900	305,098	169,988	0.26%
Sunway Construction Group Berhad	37,900	60,046	59,124	0.09%
WCT Holdings Berhad	91,500	39,587	36,600	0.06%
Consumer Products and Services				
Farm Fresh Berhad	113,400	154,713	182,574	0.28%
Innature Berhad	18,000	11,007	10,530	0.02%
Kawan Food Berhad	42,900	103,242	95,238	0.14%
Mynews Holdings Berhad	74,300	63,665	46,809	0.07%
Padini Holdings Berhad	91,800	285,041	307,530	0.46%
Energy				
Bumi Armada Berhad	105,600	51,779	50,688	0.08%
Dayang Enterprise Holdings Berhad	86,600	116,960	113,446	0.17%
Dialog Group Berhad	53,700	140,976	131,565	0.20%
Financial Services				
AMMB Holdings Berhad	144,600	542,407	598,644	0.90%
CIMB Group Holdings Berhad	106,600	518,962	618,280	0.93%
Hong Leong Bank Berhad	35,800	742,281	736,048	1.11%
Public Bank Berhad	161,700	720,642	698,544	1.05%
RHB Bank Berhad	95,600	557,718	553,524	0.84%
Health Care				
Top Glove Corporation Berhad	299,100	244,065	270,686	0.41%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund (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	181,100	266,759	331,413	0.50%
Malayan Cement Berhad	81,100	239,910	171,932	0.26%
Petronas Chemicals Group Berhad	7,300	63,060	62,780	0.09%
Press Metal Aluminium Holdings Berhad	5,100	24,694	24,888	0.04%
Plantation				
Sarawak Oil Palms Berhad	35,100	105,968	91,260	0.14%
Sime Darby Plantation Berhad	5,500	28,961	25,575	0.04%
Property				
Eco World Development Group Berhad	139,100	93,242	89,719	0.14%
LBS Bina Group Berhad	116,600	62,842	48,972	0.07%
Mah Sing Group Berhad	106,100	100,028	59,946	0.09%
NCT Alliance Berhad	355,600	142,994	113,792	0.17%
Sime Darby Property Berhad	76,800	48,656	34,560	0.05%
UEM Sunrise Berhad	613,100	255,011	156,341	0.24%
Technology				
CTOS Digital Berhad	200,900	223,333	285,278	0.43%
Dagang NeXchange Berhad	224,500	179,400	114,495	0.17%
Frontken Corporation Berhad	112,400	310,510	346,192	0.52%
Greotech Technology Berhad	12,000	46,057	58,080	0.09%
Malaysian Pacific Industries Berhad	3,000	89,160	86,280	0.13%
Pentamaster Corporation Berhad	120,600	465,824	534,258	0.81%
UWC Berhad	71,300	250,629	286,626	0.43%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund (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	24,400	75,966	75,396	0.11%
DiGi.Com Berhad	29,400	118,177	117,600	0.18%
Maxis Berhad	58,200	233,002	223,488	0.34%
Telekom Malaysia Berhad	7,900	48,064	42,660	0.06%
Utilities				
Tenaga Nasional Berhad	12,400	132,214	119,412	0.18%
		8,484,940	8,334,631	
Total equity securities		8,484,940	8,337,608	

	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	14,533,604	23,147,083
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The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

The following investments mature after 12 months:

FVTPL	40,246,652	28,736,181
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Notes to the Financial Information

5. DEFERRED TAX (ASSETS)/LIABILITIES

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

	2022 Fair value adjustment RM	2021 Fair value adjustment RM
(i) Balanced Fund		
At 1 January	828,997	855,719
Recognised in the statement of income and expenditure (Note 7)	(1,028,155)	(26,722)
At 31 December	(199,158)	828,997
(ii) Growth Fund		
At 1 January	2,036,188	1,294,690
Recognised in the statement of income and expenditure (Note 7)	(2,525,930)	741,498
At 31 December	(489,742)	2,036,188
(iii) Stable Fund		
At 1 January	95,137	237,432
Recognised in the statement of income and expenditure (Note 7)	(119,117)	(142,295)
At 31 December	(23,980)	95,137

Notes to the Financial Information

6. UNITHOLDERS' ACCOUNT

(i) Balanced Fund

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	24,322,118	51,371,743	14,397,663	50,293,771
Amounts paid for cancellations during the financial year	(20,505,286)	(43,483,184)	(9,907,814)	(40,396,897)
Unitholders' account brought forward	3,816,832	7,888,559	4,489,849	9,896,874
Excess of outgo over income after taxation	107,242,279	235,193,483	102,752,430	225,625,525
	-	(11,138,703)	-	(328,916)
	111,059,111	231,943,339	107,242,279	235,193,483
NAV per unit		2.088		2.193

(ii) Growth Fund

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	36,990,242	82,238,451	25,239,510	79,925,393
Amounts paid for cancellations during the financial year	(31,645,026)	(70,526,413)	(15,381,812)	(56,501,368)
Unitholders' account brought forward	5,345,216	11,712,038	9,857,698	23,424,025
Excess of (outgo over income)/ income over outgo after taxation	168,726,132	399,728,032	158,868,434	371,388,840
	-	(34,053,707)	-	4,915,167
	174,071,348	377,386,363	168,726,132	399,728,032
NAV per unit		2.168		2.369

(iii) Stable Fund

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	7,900,345	16,505,351	4,970,997	14,718,554
Amounts paid for cancellations during the financial year	(6,428,496)	(13,437,965)	(3,308,005)	(11,118,744)
Unitholders' account brought forward	1,471,849	3,067,386	1,662,992	3,599,810
Excess of (outgo over income)/ income over outgo after taxation	29,886,246	63,433,459	28,223,254	59,685,026
	-	(237,532)	-	148,623
	31,358,095	66,263,313	29,886,246	63,433,459
NAV per unit		2.113		2.122

Notes to the Financial Information

7. TAXATION

	31.12.2022 RM	31.12.2021 RM
(i) Balanced Fund		
Income tax:		
Current financial year's tax recoverable	(31,477)	(49,950)
Under provision of taxation in prior financial year	3,724	3,299
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	(1,028,155)	(26,722)
Tax credit for the financial year	(1,055,908)	(73,373)
(ii) Growth Fund		
Income tax:		
Current financial year's tax recoverable	(808,766)	(573,558)
Under provision of taxation in prior financial year	5,088	5,496
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	(2,525,930)	741,498
Tax (credit)/expense for the financial year	(3,329,608)	173,436
(iii) Stable Fund		
Income tax:		
Current financial year's provision	133,899	189,615
Under provision of taxation in prior financial year	954	1,040
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	(119,117)	(142,295)
Tax expense for the financial year	15,736	48,360

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

Notes to the Financial Information

7. TAXATION (CONT'D.)

A reconciliation of income tax expense/(credit) 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 expense at the effective income tax rate is, as follows:

	31.12.2022 RM	31.12.2021 RM
(i) Balanced Fund		
Excess of outgo over income before taxation	(12,194,611)	(402,289)
Taxation at rate of 8%	(975,569)	(32,183)
Income not subject to tax	(306,768)	(268,129)
Expenses not deductible for tax purposes	222,705	223,640
Under provision of taxation in prior financial year	3,724	3,299
Tax credit for the financial year	(1,055,908)	(73,373)
(ii) Growth Fund		
Excess of (outgo over income)/income over outgo before taxation	(37,383,315)	5,088,603
Taxation at rate of 8%	(2,990,665)	407,088
Income not subject to tax	(789,376)	(692,530)
Expenses not deductible for tax purposes	445,345	453,382
Under provision of taxation in prior financial year	5,088	5,496
Tax (credit)/expense for the financial year	(3,329,608)	173,436
(iii) Stable Fund		
Excess of (outgo over income)/income over outgo before taxation	(221,796)	196,983
Taxation at rate of 8%	(17,744)	15,759
Income not subject to tax	(17,030)	(16,938)
Expenses not deductible for tax purposes	49,556	48,499
Under provision of taxation in prior financial year	954	1,040
Tax expense for the financial year	15,736	48,360

Comparative Performance Table

(i) Balanced Fund

	2022	2021	2020	2019	2018
Description (%)					
Equities					
Construction	2.49	5.31	3.03	7.05	4.59
Consumer Products and Services	3.71	3.99	8.00	10.76	8.86
Energy	2.07	3.11	0.87	7.92	0.47
Financial Services	15.08	7.78	9.02	2.77	14.23
Health Care	1.96	3.71	5.36	1.18	6.07
Industrial Products and Services	6.34	10.65	9.23	7.43	2.50
Plantation	1.22	1.73	3.63	4.17	-
Property	7.21	8.59	3.04	1.97	1.63
Technology	12.57	6.59	6.23	8.63	5.32
Telecommunications and Media	2.37	1.17	3.47	3.50	8.18
Transportation and Logistics	0.59	0.53	1.51	0.41	1.58
Utilities	1.16	1.14	3.38	2.35	3.96
Warrants	0.04	0.21	0.57	0.12	0.64
Fixed Income Securities					
Construction	3.64	3.74	4.21	4.14	2.76
Financial Services	5.70	6.40	1.98	4.83	4.98
Government	-	-	3.80	-	3.75
Government Agency	8.95	8.09	10.61	14.30	9.40
Infrastructure Project Company	18.02	9.58	9.15	9.00	8.28
Telecommunications and Media	-	-	-	0.48	2.69
Trading/services	1.91	1.95	2.13	4.50	3.99
Cash & Deposit/(Others)	4.97	15.73	10.78	4.49	6.12
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	231,943,339	235,193,483	225,625,525	222,880,480	190,159,071
Total Number of Units	111,059,111	107,242,279	102,752,430	95,356,317	89,540,996
NAV Per Unit (RM)	2.088	2.193	2.196	2.337	2.124
Highest NAV per unit during the financial year (RM)	2.240	2.271	2.386	2.356	2.462
Lowest NAV per unit during the financial year (RM)	1.965	2.092	1.919	2.115	2.092
Total annual return of the fund based on capital growth (%)	(4.79)	(0.14)	(6.03)	10.03	(10.98)
Average annual return (%)					
1-Year	(4.79)	(0.14)	(6.03)	10.03	(10.98)
3-Year	(3.69)	1.07	(2.73)	1.50	(2.18)
5-Year	(2.63)	(0.38)	(0.65)	1.17	0.66
Average performance of Benchmark Index (%)					
1-Year	(1.38)	(0.66)	3.23	1.04	(1.15)
3-Year	0.38	1.19	1.03	2.21	2.17
5-Year	0.20	1.83	2.16	1.69	1.36

Comparative Performance Table

(ii) Growth Fund

	2022	2021	2020	2019	2018
Description (%)					
Equities					
Construction	3.74	7.46	4.20	10.38	1.71
Consumer Products and Services	8.82	8.16	12.07	15.96	7.76
Energy	2.17	3.98	1.45	12.08	6.30
Financial Services	20.77	13.01	14.49	4.00	19.92
Health Care	2.52	5.19	7.43	1.78	9.10
Industrial Products and Services	10.98	18.44	13.08	10.51	8.95
Plantation	1.72	2.57	5.50	6.28	-
Property	11.37	12.64	5.76	4.04	2.69
Real Estate Investment Trust	-	-	-	0.59	0.68
Technology	18.01	9.67	9.12	12.95	-
Telecommunications and Media	5.02	2.89	6.06	5.28	9.21
Transportation and Logistics	2.05	1.30	2.16	0.42	-
Utilities	1.20	1.66	5.12	3.80	8.19
Warrants	-	0.22	0.57	0.23	0.21
Fixed Income Securities					
Construction	0.67	0.66	0.76	0.77	0.55
Financial Services	0.92	0.75	0.27	0.86	1.41
Government	-	-	-	-	1.06
Government Agency	2.15	1.93	2.77	2.79	1.37
Infrastructure Project Company	4.79	3.36	3.28	3.30	3.27
Telecommunications and Media	-	-	-	0.15	0.63
Trading/services	0.11	0.11	0.12	0.71	0.51
Cash & Deposit/(Others)	2.99	6.00	5.79	3.12	16.48
Total	100.00	100.00	100.00	100.02	100.00
Total NAV (RM)	377,386,363	399,728,032	371,388,840	358,588,839	285,942,254
Total Number of Units	174,071,348	168,726,132	158,868,434	134,928,373	115,269,971
NAV Per Unit (RM)	2.168	2.369	2.338	2.658	2.481
Highest NAV per unit during the financial year (RM)	2.445	2.485	2.703	2.694	3.079
Lowest NAV per unit during the financial year (RM)	2.023	2.196	1.963	2.463	2.445
Total annual return of the fund based on capital growth (%)	(8.48)	1.33	(12.04)	7.13	(15.27)
Average annual return (%)					
1-Year	(8.48)	1.33	(12.04)	7.13	(15.27)
3-Year	(6.57)	(1.53)	(7.23)	0.74	(1.14)
5-Year	(5.83)	(1.84)	(1.86)	1.37	0.33
Average performance of Benchmark Index (%)					
1-Year	(5.63)	(3.56)	3.79	(1.36)	(6.18)
3-Year	(1.88)	(0.42)	(1.33)	0.98	0.89
5-Year	(2.65)	0.61	1.01	(0.13)	(0.84)

Comparative Performance Table

(iii) Stable Fund

	2022	2021	2020	2019	2018
Description (%)					
Equities					
Construction	0.64	1.68	0.39	0.89	2.41
Consumer Products and Services	0.97	0.83	1.48	2.50	3.11
Energy	0.44	0.82	1.17	2.64	-
Financial Services	4.83	1.43	2.33	1.08	3.06
Health Care	0.41	0.97	1.07	0.47	0.58
Industrial Products and Services	0.89	3.49	1.38	1.67	0.62
Plantation	0.18	0.42	0.52	1.04	0.33
Property	0.76	2.12	2.65	0.44	0.13
Technology	2.58	2.39	0.88	1.82	-
Telecommunications and Media	0.69	0.13	-	1.20	2.67
Transportation and Logistics	-	-	0.36	0.16	0.35
Utilities	0.18	0.34	1.16	0.92	1.06
Warrants	-	-	0.33	0.03	-
Fixed Income Securities					
Construction	5.53	6.04	6.93	7.77	7.23
Financial Services	10.27	10.99	4.95	7.97	8.34
Government	-	-	17.76	-	2.31
Government Agency	9.91	6.35	3.82	4.31	2.24
Infrastructure Project Company	27.62	21.09	23.86	26.93	31.63
Plantation	-	-	-	2.97	3.46
Telecommunications and Media	-	-	-	1.03	3.91
Trading/services	11.19	3.93	4.33	10.95	7.84
Cash & Deposit/(Others)	22.91	36.98	24.63	23.21	18.72
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	66,263,313	63,433,459	59,685,026	51,571,379	43,692,622
Total Number of Units	31,358,095	29,886,246	28,223,254	25,351,783	23,487,197
NAV Per Unit (RM)	2.113	2.122	2.115	2.034	1.860
Highest NAV per unit during the financial year (RM)	2.131	2.124	2.128	2.038	1.885
Lowest NAV per unit during the financial year (RM)	2.052	2.072	1.942	1.858	1.837
Total annual return of the fund based on capital growth (%)	(0.42)	0.33	3.98	9.35	1.31
Average annual return (%)					
1-Year	(0.42)	0.33	3.98	9.35	1.31
3-Year	1.28	4.49	4.83	5.18	3.91
5-Year	2.85	3.95	4.99	4.98	3.96
Average performance of Benchmark Index (%)					
1-Year	1.35	1.21	2.45	2.63	2.19
3-Year	1.67	2.09	2.43	2.94	2.90
5-Year	1.96	2.50	2.76	2.80	2.72

2022

GOLDEN RETIREMENT FUND



eTiQa
Life Insurance

Golden Retirement Fund

Fund Objectives

Golden Retirement aims to pay annual guaranteed minimum cash payment from the end of 6th to 15th policy years. It also aims to provide potential return, if any.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	12 July, 2012
Management Fee:	1.00% p.a.
Fund Manager:	Etiqa Life Insurance Berhad
Subscription:	Close-End
Strategic Mix:	
- Structured Product	Up to 20%
- Local Fixed Income	80%

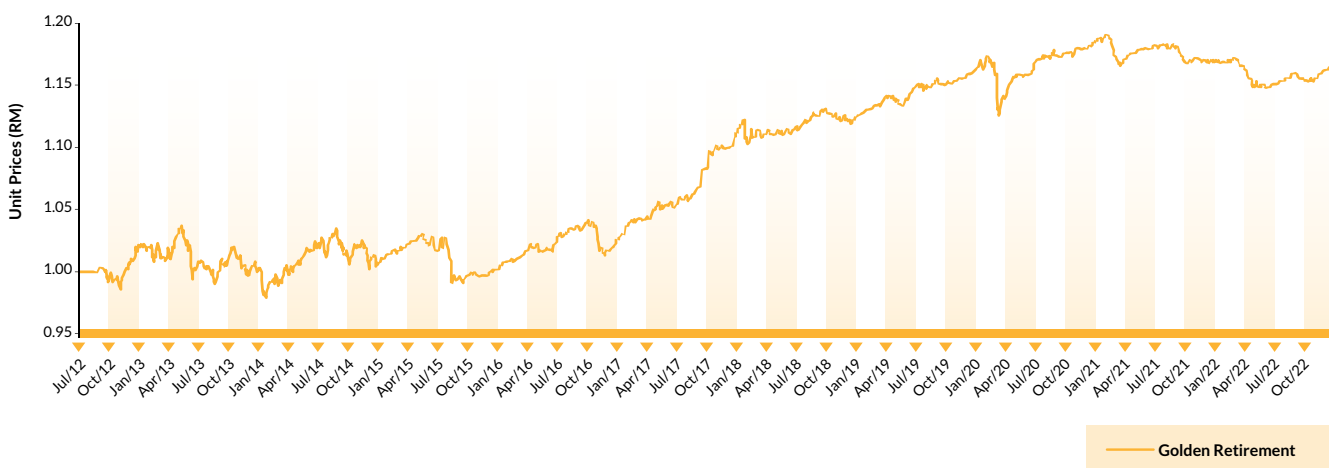
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-0.29%	0.92%	6.39%	17.15%	1.69%
Benchmark	2.27%	6.43%	13.50%	34.18%	2.86%
Variance	-2.56%	-5.51%	-7.11%	-17.03%	-1.17%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	1.165	1.170	1.182	1.159	1.120
chg (%)	-0.4	-1.0	2.0	3.5	1.7
1-yr high	1.172	1.191	1.182	1.160	1.132
1-yr low	1.148	1.166	1.126	1.122	1.102

Unit Price Performance

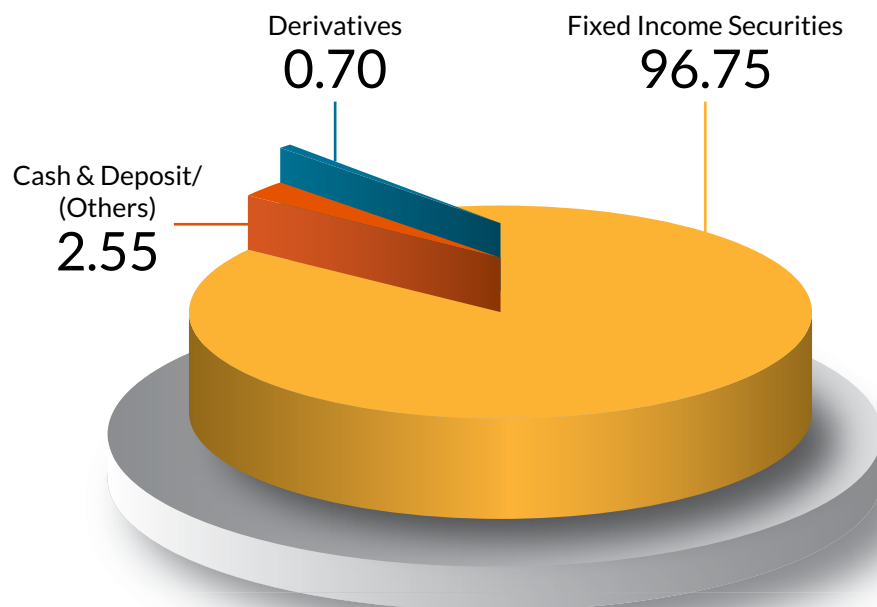


Golden Retirement Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Derivatives	89,308	316,637	600,799	1,339,618	1,864,641
Fixed Income Securities	12,418,106	14,883,327	17,520,738	19,088,796	21,316,601
Cash & Deposit/(Others)	327,453	706,892	722,216	842,762	296,774
Total Fund Size (NAV)	12,834,867	15,906,856	18,843,753	21,271,176	23,478,016

Asset Allocation (in % as at 31 December 2022)



Contents

GOLDEN RETIREMENT FUND OF ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)
(Incorporated in Malaysia)

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Statement by the Manager

In the opinion of the Manager, the accompanying financial information of the Golden Retirement Fund set out on pages 108 to 116 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 for and on behalf of Etiqa Life Insurance Berhad.



Low Hong Ceong

Kuala Lumpur, Malaysia
27 February 2023

Independent Auditors' Report to the unitholders of Golden Retirement Fund of Etiqa Life Insurance Berhad

201701025113 (1239279-P)
(Incorporated in Malaysia)

Report on the Audit of the Financial Information

Opinion

We have audited the financial information of the Golden Retirement Fund ("the Fund") of Etiqa Life Insurance Berhad, which comprise the statement of assets and liabilities as at 31 December 2022 and the statement of income and expenditure and statement of changes in net asset value of the Fund for the financial year then ended, and a summary of significant accounting policies, and other explanatory notes as set out on pages 108 to 116.

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

Independence and Other Ethical Responsibilities

We are independent of the Fund 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 Life Insurance Berhad ("the Manager") are responsible for the other information. The other information comprises the information contained in the Annual Fund Performance Report but does not include the financial information of the Fund and our auditors' report thereon.

Our opinion on the financial information of the Fund 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 Fund, 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 Fund 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 Fund 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 Fund that are free from material misstatement, whether due to fraud or error.

In preparing the financial information of the Fund, the directors are responsible for assessing the Fund's 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 Fund or to cease operations, or have no realistic alternative but to do so.

Independent Auditors' Report to the unitholders of Golden Retirement Fund of Etiqa Life Insurance Berhad (cont'd.)

201701025113 (1239279-P)
(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 Fund 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 Fund, 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 Fund's 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 Fund's 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 Fund 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 Fund 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

Statement of Assets and Liabilities as at 31 December 2022

	Note	2022 RM	2021 RM
Assets			
Investments	4		
- Debt securities		12,418,106	14,883,327
- Structured products		89,308	316,637
- Deposit with financial institution		1,170	310,290
		12,508,584	15,510,254
Deferred tax assets	5	365,018	311,910
Interest receivables		125,059	166,104
Total Assets		12,998,661	15,988,268
Liabilities			
Tax liabilities		57,922	74,888
Amount due to life fund		102,023	3,215
Sundry payables		3,849	3,309
Total Liabilities		163,794	81,412
Net Asset Value ("NAV")		12,834,867	15,906,856
Represented By:			
Unitholders' capital		8,326,623	11,305,930
Undistributed income carried forward		4,508,244	4,600,926
Unitholders' Account	6	12,834,867	15,906,856
NAV Per Unit	6	1.165	1.170

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

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

	Note	2022 RM	2021 RM
Net investment income			
Interest income		775,312	953,079
Investment expenses		(2,585)	(3,309)
Total Income		772,727	949,770
Management expenses		(3,787)	(3,136)
Losses on disposal of investments		(48,708)	(13,662)
Unrealised capital losses on investments		(663,842)	(927,911)
Management fee		(144,128)	(176,274)
Total Outgo		(860,465)	(1,120,983)
Excess of outgo over income before taxation		(87,738)	(171,213)
Taxation	7	(4,944)	(747)
Excess of outgo over income after taxation		(92,682)	(171,960)
Undistributed income brought forward		4,600,926	4,772,886
Undistributed income carried forward		4,508,244	4,600,926

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

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

	Note	2022 RM	2021 RM
Net asset value at the beginning of the financial year		15,906,856	18,843,753
Net income after taxation for the financial year (excluding changes in net unrealised capital losses)		571,160	755,951
Net unrealised capital losses		(663,842)	(927,911)
Excess of outgo over income after taxation		(92,682)	(171,960)
Amounts received for creation of units during the financial year	6	9,073	-
Amounts paid for cancellation of units during the financial year	6	(2,988,380)	(2,764,937)
Net asset value at the end of the financial year		12,834,867	15,906,856

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

Notes to the Financial Information

1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

The Golden Retirement Fund ("the Fund") was launched on 12 July 2012. The Fund is managed by Etiqa Life Insurance Berhad ("ELIB" or "the Manager").

The Manager is a public limited liability company, incorporated and domiciled in Malaysia and licensed under the Financial Services Act, 2013. Its principal activities are the underwriting of life insurance and investment-linked businesses. 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 Fund is a Single Premium Investment-Linked Fund which has an accumulation period of 5 years followed by payout period of 10 years. The single premium, after deduction of unallocated premium, will be invested in various fixed income instruments to support the minimum guaranteed cash payment during the payout period and Constant Proportion Portfolio Management ("CPPI"), a fund management strategy designed to provide upside potential.

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 Fund has 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").

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 flows 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 statement of assets and liabilities when, and only when, the Fund becomes a party to the contractual provisions of the financial instruments.

Financial instruments are offset when the Fund has a legally enforceable right to offset and intends to settle either on a net basis or to realise the asset and settle the liability simultaneously.

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

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.)

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 statement of income and expenditure. Net gains or losses on financial assets at FVTPL do not include exchange differences, interest and dividend income. Exchange differences, interest and dividend income on financial assets at FVTPL are recognised separately in statement of income and expenditure as part of other expenses or other income and investment income respectively.

Financial assets classified as FVTPL include debt securities and structured products.

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 interest.

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

Financial assets classified as AC are deposits with financial institutions.

Fair value of Financial Assets

The fair values of 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 bonds. The fair values of structured products are based on market prices obtained from the respective issuers.

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 interest 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 Fund has transferred substantially all the risks and rewards of the financial asset.

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

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

(a) Financial Instruments (cont'd.)

(ii) Financial Liabilities

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

(b) Other Revenue Recognition

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

(c) Management Fee

Management fee is charged based on the Fund's NAV, at the rate of 1.00% per annum.

(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 statement 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 income will be available against which the deductible temporary differences, carry forward of unused tax losses and unused tax credits can be utilised.

Deferred tax is recognised in the statement 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 income 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 income 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.

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

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

(e) Unitholders' Capital

Unitholders' capital of the Fund represents equity instruments in the statement of assets and liabilities.

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

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

3. SOFT COMMISSIONS

The Manager is restricted by regulations from receiving any share of commission from any stockbroker/dealer. Accordingly, any shared commission received from stockbrokers/dealers shall be directed to the Fund. 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 Fund is 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 Fund. These soft commissions received have been retained by the Manager.

4. INVESTMENTS

	31.12.2022 RM	31.12.2021 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4 (a))	12,507,414	15,199,964
AC (Note 4 (b))	1,170	310,290
	12,508,584	15,510,254
(a) FVTPL		
Held-for-Trading		
Debt Securities		
<i>Unquoted in Malaysia</i>		
Corporate Bonds:		
Cost	13,010,679	15,039,387
Unrealised capital losses, net	(592,573)	(156,060)
Fair value	12,418,106	14,883,327
Structured Products		
Index-linked Notes:		
Cost	4,059,450	4,059,450
Unrealised capital losses, net	(3,970,142)	(3,742,813)
Fair value	89,308	316,637
Total	12,507,414	15,199,964

Notes to the Financial Information

4. INVESTMENTS (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
Debt Securities				
<i>Unquoted in Malaysia</i>				
Corporate bonds:				
Aman Sukuk Berhad	1,880,000	1,989,228	1,883,252	14.67%
Anih Berhad	1,880,000	2,047,320	1,915,137	14.92%
Cagamas MBS Berhad	2,000,000	1,995,900	1,985,680	15.47%
Sarawak Energy Berhad	1,870,000	2,048,585	1,957,666	15.25%
Tanjung Bin Energy Issuer Berhad	1,880,000	2,019,120	1,861,858	14.51%
Tanjung Bin Power Sdn. Bhd.	1,880,000	1,963,096	1,907,241	14.86%
TTM Sukuk Berhad	900,000	947,430	907,272	7.07%
Total debt securities		13,010,679	12,418,106	

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

← 31.12.2022 →					
	Maturity date	Notional Amount	Cost RM	Fair value RM	Fair value as % of NAV
Structured Product:					
Index-linked Notes:					
CPPI Index with Deutsche Bank (Malaysia) Berhad	2 September 2027	27,063,000	4,059,450	89,308	0.70%

	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

1,170 310,290

The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

The following investments mature after 12 months:

FVTPL	9,716,890	13,219,093
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Notes to the Financial Information

5. DEFERRED TAX ASSETS

The deferred tax assets are presented by the Fund in respect of timing differences arising from fair value adjustment on investments.

	2022 Fair value adjustment RM	2021 Fair value adjustment RM
At 1 January	311,910	237,678
Recognised in the statement of income and expenditure (Note 7)	53,108	74,232
At 31 December	365,018	311,910

6. UNITHOLDERS' ACCOUNT

	31.12.2022		31.12.2021	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	-	9,073	-	-
Amounts paid for cancellations during the financial year	(2,576,611)	(2,988,380)	(2,341,462)	(2,764,937)
	(2,576,611)	(2,979,307)	(2,341,462)	(2,764,937)
Unitholders' account brought forward	13,596,259	15,906,856	15,937,721	18,843,753
Excess of outgo over income after taxation	-	(92,682)	-	(171,960)
	11,019,648	12,834,867	13,596,259	15,906,856
NAV per unit		1.165		1.170

7. TAXATION

	31.12.2022 RM	31.12.2021 RM
Income tax:		
Current financial year's tax provision	57,922	74,888
Under provision of taxation in prior financial year	130	91
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	(53,108)	(74,232)
Tax expense for the financial year	4,944	747

The income tax expense of the Fund relates to investment income net of allowable investment expenses and net losses on disposal during the year at the statutory tax rate of 8%, based on the method prescribed under the Income Tax Act, 1967.

The reconciliation of income tax expense applicable to the excess of outgo over income before taxation at the statutory income tax rate applicable to the Fund, to income tax expense at the effective income tax rate is as follows:

	31.12.2022 RM	31.12.2021 RM
Excess of outgo over income before taxation	(87,738)	(171,213)
Taxation at rate of 8%	(7,019)	(13,697)
Expenses not deductible for tax purposes	11,833	14,353
Under provision of taxation in prior financial year	130	91
Tax expense for the financial year	4,944	747

Comparative Performance Table

	2022	2021	2020	2019	2018
Description (%)					
Structured Products	0.70	1.99	3.19	6.30	7.94
Fixed Income Securities					
Financial Services	15.47	12.90	11.40	9.62	8.34
Government Agency	-	-	-	-	11.60
Infrastructure Project Company	66.61	68.54	71.11	70.96	62.74
Property	14.67	12.13	10.47	9.16	8.12
Cash & Deposit/(Others)	2.55	4.44	3.83	3.96	1.26
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	12,834,867	15,906,856	18,843,753	21,271,176	23,478,016
Total Number of Units	11,019,648	13,596,259	15,937,721	18,349,453	20,958,389
NAV Per Unit (RM)	1.165	1.170	1.182	1.159	1.120
Highest NAV per unit during the financial year (RM)	1.172	1.191	1.182	1.160	1.132
Lowest NAV per unit during the financial year (RM)	1.148	1.166	1.126	1.122	1.102
Total annual return of the fund based on					
Capital growth (%)	(0.43)	(1.02)	0.84	2.34	0.59
Income distribution (%)	0.14	0.14	1.14	1.14	1.14
Average annual return (%)					
1-Year	(0.29)	(0.88)	1.98	3.48	1.73
3-Year	0.31	1.51	2.39	4.35	3.82
5-Year	1.25	2.81	3.38	2.73	2.19
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	3.22
5-Year	2.56	2.73	3.00	3.23	3.23

2022

GLOBAL BOND LIFE PLAN FUND



eTiQa
Life Insurance

Global Bond Life Plan Fund

Fund Objectives

The investment objective of this fund is to seek capital appreciation through investments in a Templeton Global Bond Life Fund while aiming to pay an annual payout equivalent to 5% of Single Premium in the first 5 years.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	10 June, 2009
Management Fee:	1.00% p.a.
Fund Manager:	Etiqa Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Global Bond	95%
- Cash	5%

Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-0.48%	-8.94%	-3.49%	43.70%	2.72%
Benchmark	2.27%	6.43%	13.50%	46.73%	2.88%
Variance	-2.75%	-15.37%	-16.99%	-3.03%	-0.16%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	1.437	1.444	1.472	1.578	1.590
chg (%)	-0.5	-1.9	-6.7	-0.8	6.8
1-yr high	1.505	1.503	1.626	1.663	1.631
1-yr low	1.391	1.433	1.472	1.574	1.406

Unit Price Performance

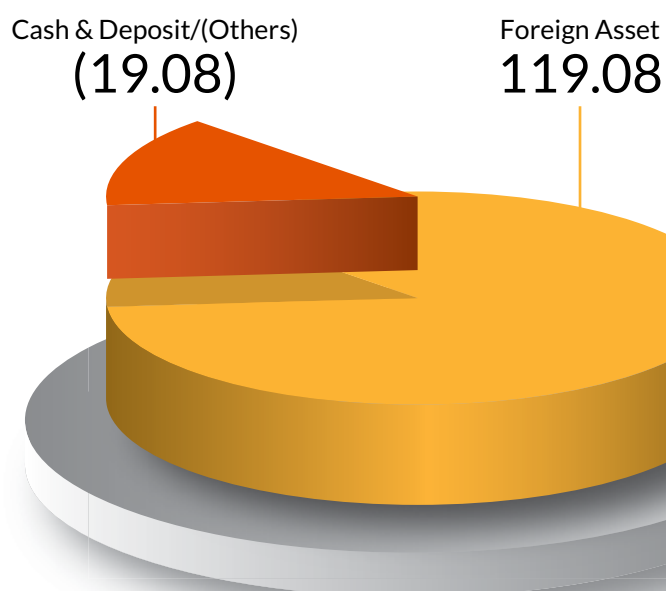


Global Bond Life Plan Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Foreign Asset	2,493,699	2,475,078	2,524,680	2,960,258	3,556,023
Cash & Deposit/(Others)	(399,529)	(22,402)	29,490	(218,044)	(271,758)
Total Fund Size (NAV)	2,094,170	2,452,676	2,554,170	2,742,214	3,284,265

Asset Allocation (in % as at 31 December 2022)



Contents

GLOBAL BOND LIFE PLAN FUND OF ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)
(Incorporated in Malaysia)

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Statement by the Manager

In the opinion of the Manager, the accompanying financial information of the Global Bond Life Plan Fund set out on pages 125 to 134 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 for and on behalf of Etiqa Life Insurance Berhad.



Low Hong Ceong

Kuala Lumpur, Malaysia
27 February 2023

Independent Auditors' Report to the unitholders of Global Bond Life Plan Fund of Etiqa Life Insurance Berhad

201701025113 (1239279-P)
(Incorporated in Malaysia)

Report on the Audit of the Financial Information

Opinion

We have audited the financial information of the Global Bond Life Plan Fund ("the Fund") of Etiqa Life Insurance Berhad, which comprise the statement of assets and liabilities as at 31 December 2022 and the statement of income and expenditure and statement of changes in net asset value of the Fund for the financial year then ended, and a summary of significant accounting policies, and other explanatory notes as set out on pages 125 to 134.

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

Independence and Other Ethical Responsibilities

We are independent of the Fund 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 Life Insurance Berhad ("the Manager") are responsible for the other information. The other information comprises the information contained in the Annual Fund Performance Report but does not include the financial information of the Fund and our auditors' report thereon.

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

In preparing the financial information of the Fund, the directors are responsible for assessing the Fund's 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 Fund or to cease operations, or have no realistic alternative but to do so.

Independent Auditors' Report to the unitholders of Global Bond Life Plan Fund of Etiqa Life Insurance Berhad (cont'd.)

201701025113 (1239279-P)
(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 Fund 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 Fund, 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 Fund's 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 Fund's 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 Fund 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 Fund 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

Statement of Assets and Liabilities

as at 31 December 2022

	Note	2022 RM	2021 RM
Assets			
Investments	4		
- Deposit with financial institution		142	139
Foreign asset	5	2,493,699	2,475,078
Amount due from life fund		-	12,456
Cash and bank balances		33,788	32,059
Total Assets		2,527,629	2,519,732
Liabilities			
Tax liabilities		-	771
Deferred tax liabilities	6	64,316	62,688
Amount due to life fund		364,986	-
Sundry payables		4,157	3,597
Total Liabilities		433,459	67,056
Net Asset Value ("NAV")		2,094,170	2,452,676
Represented By:			
Unitholders' capital		(2,180,472)	(1,828,705)
Undistributed income carried forward		4,274,642	4,281,381
Unitholders' Account	7	2,094,170	2,452,676
NAV Per Unit	7	1.437	1.444

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

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

	Note	2022 RM	2021 RM
Interest income, net		3	19
Gains on disposal of investments		-	6,183
Realised gains on foreign exchange		-	3,434
Unrealised gains on foreign exchange		112,548	84,243
Total Income		112,551	93,879
Management expenses		(4,312)	(3,719)
Unrealised capital losses on investments		(92,198)	(114,523)
Management fee		(21,152)	(24,706)
Total Outgo		(117,662)	(142,948)
Excess of outgo over income before taxation		(5,111)	(49,069)
Taxation	8	(1,628)	1,651
Excess of outgo over income after taxation		(6,739)	(47,418)
Undistributed income brought forward		4,281,381	4,328,799
Undistributed income carried forward		4,274,642	4,281,381

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

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

	Note	2022 RM	2021 RM
Net asset value at the beginning of the financial year		2,452,676	2,554,170
Net income after taxation for the financial year (excluding changes in net unrealised capital losses)		85,459	67,105
Net unrealised capital losses		(92,198)	(114,523)
Excess of outgo over income after taxation		(6,739)	(47,418)
Amounts paid for cancellation of units during the financial year	7	(351,767)	(54,076)
Net asset value at the end of the financial year		2,094,170	2,452,676

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

Notes to the Financial Information

1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

The Global Bond Life Plan Fund ("the Fund") was launched on 10 June 2009. The Fund is managed by Etiqa Life Insurance Berhad ("ELIB" or "the Manager").

The Manager is a public limited liability company incorporated and domiciled in Malaysia and licensed under the Financial Services Act, 2013. Its principal activities are the underwriting of life insurance and investment-linked businesses. 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 the Fund is to ensure that the guaranteed annual coupon payments for the first five (5) years of the policies are met, on top of sustaining the lifetime coverage from the investment-linked fund value.

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 Fund has 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").

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 flows 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 statement of assets and liabilities when, and only when, the Fund becomes a party to the contractual provisions of the financial instruments.

Financial instruments are offset when the Fund has a legally enforceable right to offset and intends to settle either on a net basis or to realise the asset and settle the liability simultaneously.

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

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.)

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 statement of income and expenditure. Net gains or losses on financial assets at FVTPL do not include exchange differences, interest and dividend income. Exchange differences, interest and dividend income on financial assets at FVTPL are recognised separately in statement of income and expenditure as part of other expenses or other income and investment income respectively.

Financial assets classified as FVTPL are foreign unit trusts.

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 interest.

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

Financial assets classified as AC are deposits with financial institutions.

Fair value of Financial Assets

The fair values of quoted unit trusts are determined by reference to published prices at the close of business at the reporting date.

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 and amount due from life fund, 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 Fund has transferred substantially all the risks and rewards of the financial asset.

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

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

(a) Financial Instruments (cont'd.)

(ii) Financial Liabilities

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

(b) Other Revenue Recognition

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

(c) Management Fee

Management fee is charged based on the Fund's NAV, at the rate of 1.00% per annum.

(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 statement 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 income 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 the statement 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 income 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 income 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.

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

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

(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 statement of income and expenditure.

(f) Unitholders' Capital

Unitholders' capital of the Fund represents equity instruments in the statement of assets and liabilities.

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

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

3. SOFT COMMISSIONS

The Manager is restricted by regulations from receiving any share of commission from any stockbroker/dealer. Accordingly, any shared commission received from stockbrokers/dealers shall be directed to the Fund. 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 Fund is 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 Fund. These soft commissions received have been retained by the Manager.

Notes to the Financial Information

4. INVESTMENTS

	31.12.2022 RM	31.12.2021 RM
AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	142	139

The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

5. FOREIGN ASSET

	31.12.2022 RM	31.12.2021 RM
FVTPL		
Quoted outside Malaysia		
Unit Trust:		
Cost	1,622,987	1,622,987
Unrealised capital gains, net	379,459	471,657
Unrealised gains on foreign exchange, net	491,253	380,434
Fair value	2,493,699	2,475,078

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				
Templeton Global Bond Fund	21,914	1,622,987	2,493,699	119.08%

Notes to the Financial Information

6. DEFERRED TAX LIABILITIES

The net deferred tax liabilities shown in the statement of assets and liabilities have been determined after appropriate offsetting as follows:

	31.12.2022 RM	31.12.2021 RM
Deferred tax liabilities	64,316	62,688

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

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2022			
At 1 January	37,732	24,956	62,688
Recognised in statement of income and expenditure (Note 8)	(7,376)	9,004	1,628
At 31 December	30,356	33,960	64,316
31.12.2021			
At 1 January	46,894	18,216	65,110
Recognised in statement of income and expenditure (Note 8)	(9,162)	6,740	(2,422)
At 31 December	37,732	24,956	62,688

Notes to the Financial Information

7. UNITHOLDERS' ACCOUNT

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts paid for cancellations during the financial year	(241,014)	(351,767)	(36,665)	(54,076)
Unitholders' account brought forward	1,698,388	2,452,676	1,735,053	2,554,170
Excess of outgo over income after taxation	-	(6,739)	-	(47,418)
	1,457,374	2,094,170	1,698,388	2,452,676
NAV per unit		1.437		1.444

8. TAXATION

	31.12.2022 RM	31.12.2021 RM
Income tax:		
Current financial year's provision	-	771
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	1,628	(2,422)
Tax expense/(credit) for the financial year	1,628	(1,651)

The income tax expense/(credit) of the Fund relates to investment income net of allowable investment expenses during the year at the statutory tax rate of 8%, based on the method prescribed under the Income Tax Act, 1967.

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

	31.12.2022 RM	31.12.2021 RM
Excess of outgo over income before taxation	(5,111)	(49,069)
Taxation at rate of 8%	(409)	(3,926)
Expenses not deductible for tax purposes	2,037	2,275
Tax expense/(credit) for the financial year	1,628	(1,651)

Comparative Performance Table

	2022	2021	2020	2019	2018
Description (%)					
Foreign Asset Unit Trust	119.08	100.91	98.85	107.95	108.27
Cash & Deposit/(Others)	(19.08)	(0.91)	1.15	(7.95)	(8.27)
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	2,094,170	2,452,676	2,554,170	2,742,214	3,284,265
Total Number of Units	1,457,374	1,698,388	1,735,053	1,737,749	2,066,124
NAV Per Unit (RM)	1.437	1.444	1.472	1.578	1.590
Highest NAV per unit during financial year (RM)	1.505	1.503	1.626	1.663	1.631
Lowest NAV per unit during financial year (RM)	1.391	1.433	1.472	1.574	1.406
Total annual return of the fund based on capital growth (%)	(0.48)	(1.90)	(6.72)	(0.75)	6.78
Average annual return (%)					
1-Year	(0.48)	(1.90)	(6.72)	(0.75)	6.78
3-Year	(3.07)	(3.16)	(0.38)	(1.30)	1.87
5-Year	(0.71)	(2.53)	(0.43)	3.94	5.56
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	3.22
5-Year	2.56	2.73	3.00	3.23	3.23

2022

**PREMIER GLOBAL EQUITY FUND,
PREMIER ASIA PACIFIC EQUITY FUND,
PREMIER ASIAN EQUITY DIVIDEND FUND &
PREMIER GLOBAL SUSTAINABLE EQUITY FUND**



eTiQa
Life Insurance

Premier Global Equity Fund

Fund Objectives

The fund is designed to deliver performance from investment in global equities that exceeds the MSCI World Index over a 5-year period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	15 March, 2016
Management Fee:	1.50% p.a.
Fund Manager:	Etiqa Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Global Equity	100%

Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-10.94%	19.82%	34.23%	59.60%	7.08%
Benchmark	-15.12%	18.45%	33.68%	72.47%	8.30%
Variance	4.18%	1.37%	0.55%	-12.87%	-1.22%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019	2018
NAV	1.596	1.792	1.481	1.332	1.089
chg (%)	-10.9	21.0	11.2	22.3	-8.4
1-yr high	1.819	1.801	1.496	1.347	1.239
1-yr low	1.500	1.478	0.970	1.071	1.070

Unit Price Performance

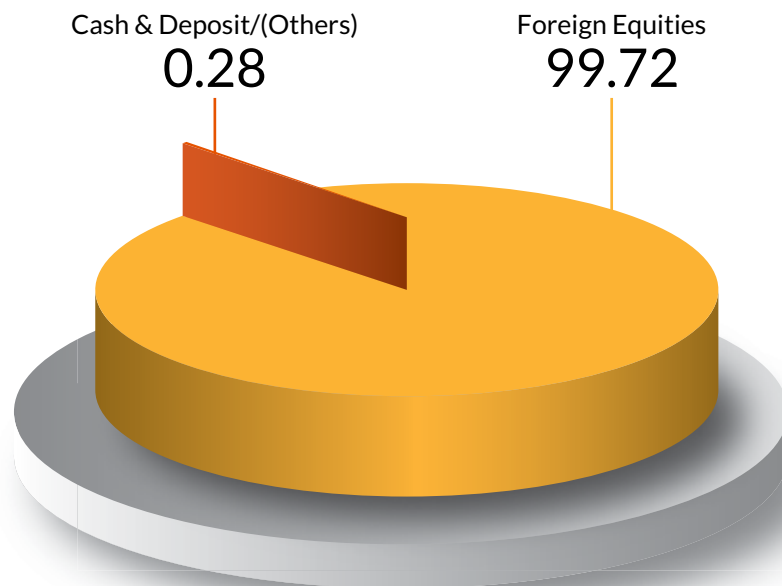


Premier Global Equity Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019	2018
Foreign Equities	456,930,098	417,027,311	126,657,868	94,295,233	74,762,658
Cash & Deposit/(Others)	1,288,421	8,579,683	2,077,195	(1,668,435)	4,374,183
Total Fund Size (NAV)	458,218,519	425,606,994	128,735,063	92,626,798	79,136,841

Asset Allocation (in % as at 31 December 2022)



Premier Asia Pacific Equity Fund

Fund Objectives

The fund is designed to deliver performance from investment in equities of Asian companies (excluding Japan) that exceeds the MSCI AC Asia Pacific ex Japan Index over a 5-year period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	1 July, 2019
Management Fee:	1.50% p.a.
Fund Manager:	Etiqa Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Asia Pacific ex Japan Equity	100%

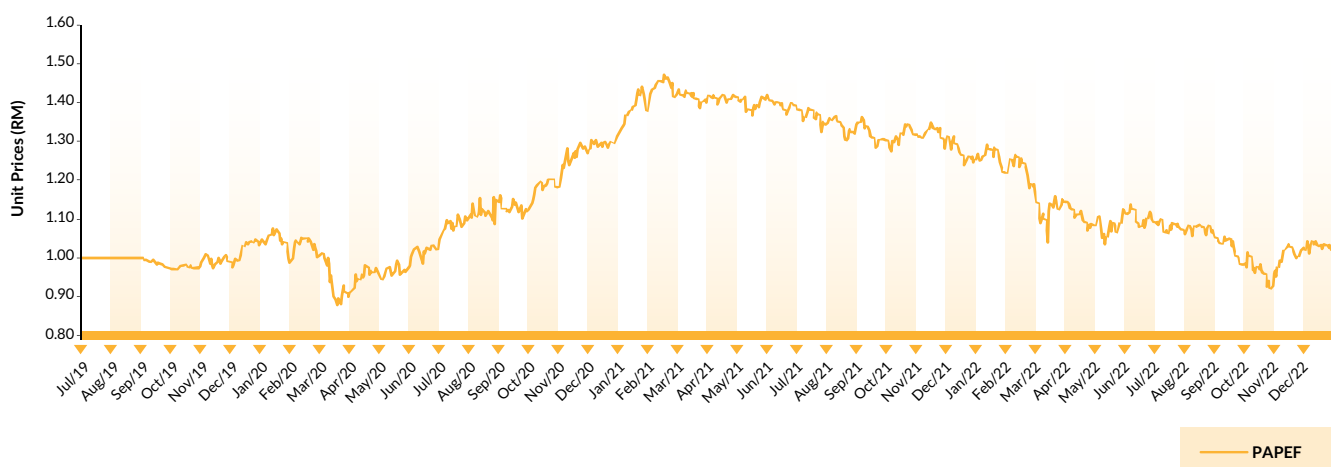
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	Total Since Inception	Annualised Since Inception
Total Return	-18.37%	-1.06%	2.20%	0.65%
Benchmark	-15.39%	-1.80%	0.93%	0.28%
Variance	-2.98%	0.74%	1.27%	0.37%

Price Performance (as at 31 December)

(RM)	2022	2021	2020	2019
NAV	1.022	1.252	1.314	1.033
chg (%)	-18.4	-4.7	27.2	n/a
1-yr high	1.290	1.473	1.314	1.048
1-yr low	0.922	1.239	0.878	0.969

Unit Price Performance

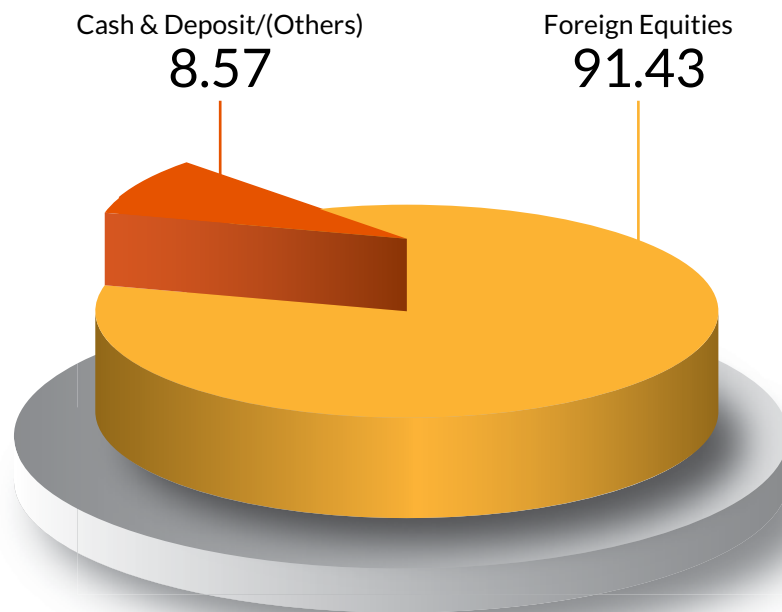


Premier Asia Pacific Equity Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021	2020	2019
Foreign Equities	64,856,068	58,773,680	19,718,749	14,161,509
Cash & Deposit/(Others)	6,081,049	3,930,235	1,554,236	(1,504,747)
Total Fund Size (NAV)	70,937,117	62,703,915	21,272,985	12,656,762

Asset Allocation (in % as at 31 December 2022)



Premier Asian Equity Dividend Fund

Fund Objectives

The fund is designed to deliver income and capital growth by investing in equities of Asia Pacific companies (excluding Japan) over medium to long term investment horizon.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	9 July, 2021
Management Fee:	1.00% p.a.
Fund Manager:	Etiqa Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Asia Pacific ex Japan Equity	100%

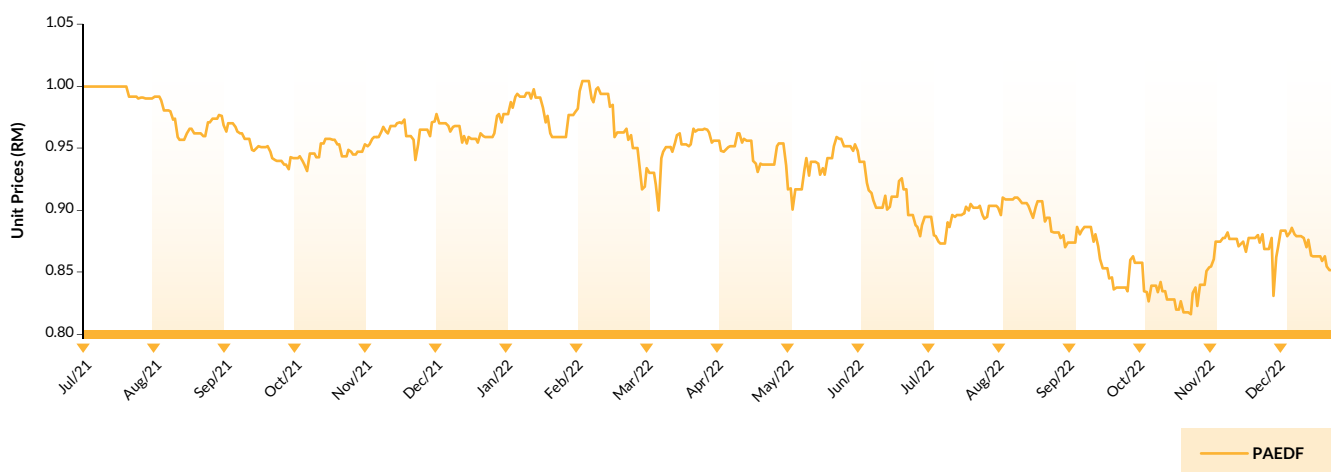
Fund Performance (as at 31 December 2022)

(%)	1-yr	3-yr	Total Since Inception	Annualised Since Inception
Total Return	-7.98%	n/a	-11.00%	-7.90%
Benchmark	-4.01%	n/a	-4.44%	-3.15%
Variance	-3.97%	n/a	-6.56%	-4.75%

Price Performance (as at 31 December)

(RM)	2022	2021
NAV	0.852	0.959
chg (%)	-11.2	n/a
1-yr high	1.004	1.000
1-yr low	0.816	0.932

Unit Price Performance

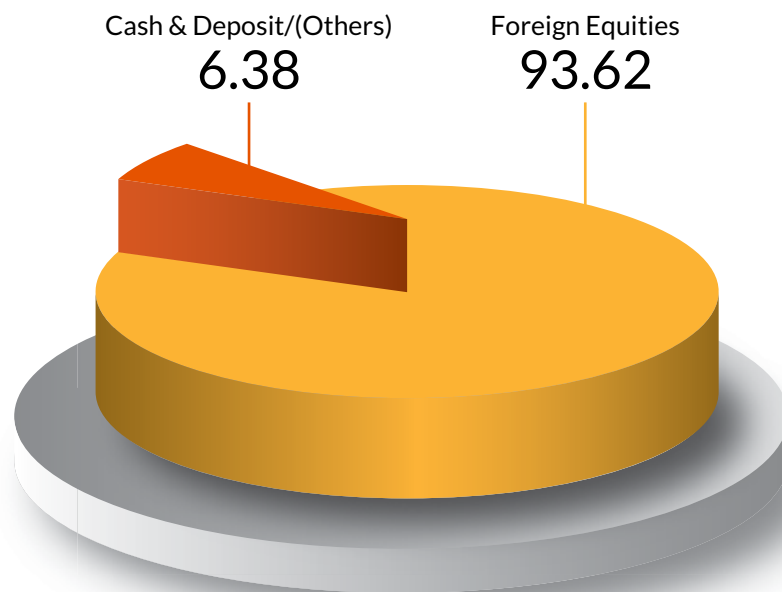


Premier Asian Equity Dividend Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022	2021
Foreign Equities	86,045,120	67,481,870
Cash & Deposit/(Others)	5,861,864	1,356,799
Total Fund Size (NAV)	91,906,984	68,838,669

Asset Allocation (in % as at 31 December 2022)



Premier Global Sustainable Equity Fund

Fund Objectives

The fund is designed to deliver performance through investments in companies whose activities are linked to sustainable investment themes over medium to long term period.

Fund Details

Currency:	Ringgit Malaysia
Inception Date:	27 May, 2022
Management Fee:	1.00% p.a.
Fund Manager:	Etiqa Life Insurance Berhad
Subscription:	Open-End
Strategic Mix:	
- Global Equity Environment, Social and Governance (ESG)	100%

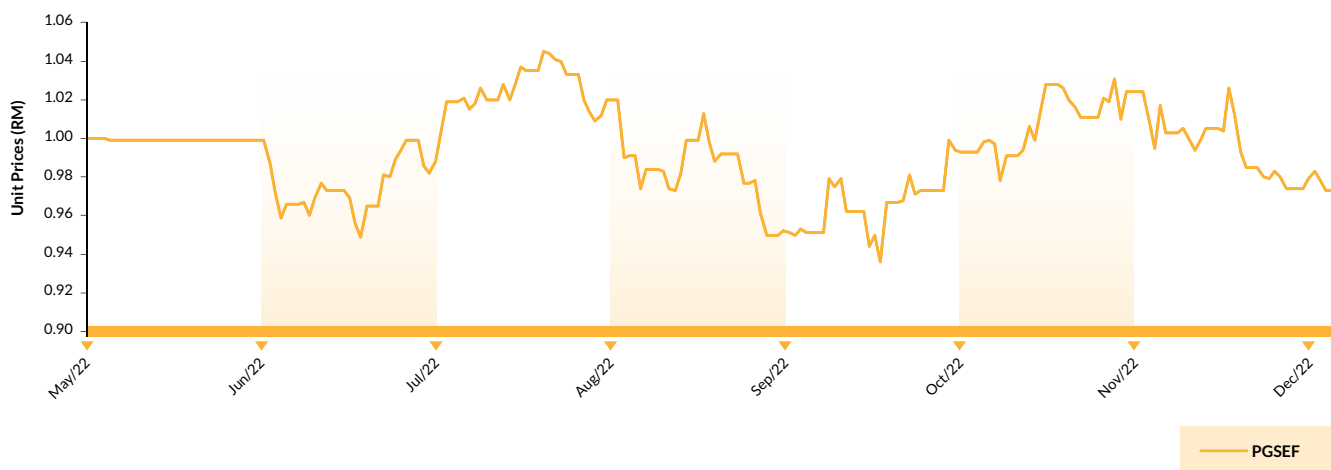
Fund Performance (as at 31 December 2022)

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

Price Performance (as at 31 December)

(RM)	2022
NAV	0.973
chg (%)	n/a
1-yr high	1.045
1-yr low	0.936

Unit Price Performance

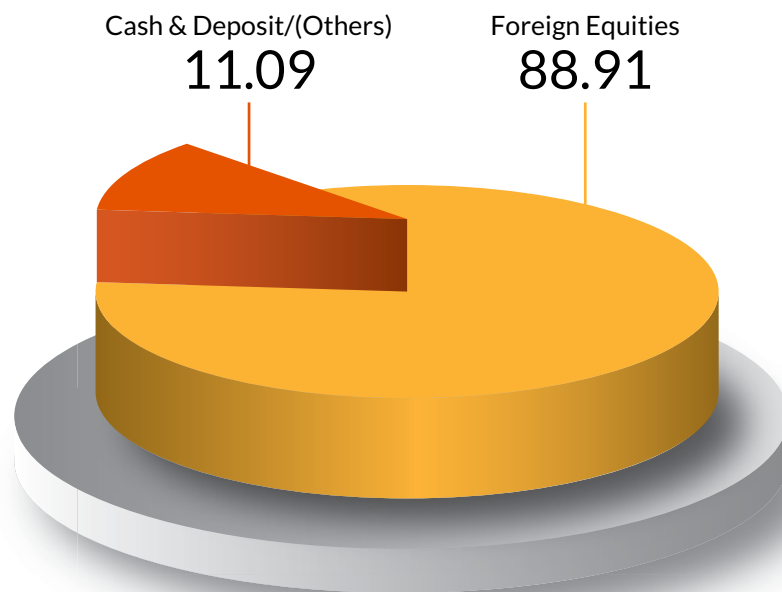


Premier Global Sustainable Equity Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2022
Foreign Equities	31,655,828
Cash & Deposit/(Others)	3,947,244
Total Fund Size (NAV)	35,603,072

Asset Allocation (in % as at 31 December 2022)



Contents

PREMIER GLOBAL EQUITY FUND, PREMIER ASIA PACIFIC EQUITY FUND, PREMIER ASIAN EQUITY DIVIDEND FUND & PREMIER GLOBAL SUSTAINABLE EQUITY FUND OF ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)
(Incorporated in Malaysia)

**STATEMENT BY THE MANAGER AND AUDITED FINANCIAL INFORMATION
31 DECEMBER 2022**

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Statements of income and expenditure	151 - 152
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Statement by the Manager

In the opinion of the Manager, the accompanying financial information of the Premier Global Equity Fund, Premier Asia Pacific Equity Fund, Premier Asian Equity Dividend Fund and Premier Global Sustainable Equity Fund set out on pages 149 to 171 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 for and on behalf of Etiqa Life Insurance Berhad.



Low Hong Ceong

Kuala Lumpur, Malaysia
27 February 2023

Independent Auditors' Report to the unitholders of Premier Global Equity Fund, Premier Asia Pacific Equity Fund, Premier Asian Equity Dividend Fund & Premier Global Sustainable Equity Fund of Etiqa Life Insurance Berhad

201701025113 (1239279-P)
(Incorporated in Malaysia)

Report on the Audit of the Financial Information

Opinion

We have audited the financial information of the Premier Global Equity Fund, Premier Asia Pacific Equity Fund, Premier Asian Equity Dividend Fund and Premier Global Sustainable Equity Fund ("the Funds") of Etiqa Life Insurance 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/period then ended, and a summary of significant accounting policies, and other explanatory notes as set out on pages 149 to 171.

In our opinion, the accompanying financial information of the Funds for the year/period 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 Life Insurance Berhad ("the Manager") are responsible for the other information. The other information comprises the information contained in the Annual Funds Performance Report but does not include the financial information of the Funds and our auditors' report thereon.

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

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

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

Responsibilities of the Directors of the Manager for the Financial Information

The directors of the Manager ("the directors") are responsible for the preparation of financial information of the Funds that give a true and fair view in accordance with the accounting policies as described in Note 2 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 Premier Global Equity Fund, Premier Asia Pacific Equity Fund, Premier Asian Equity Dividend Fund & Premier Global Sustainable Equity Fund of Etiqa Life Insurance Berhad (cont'd.)

201701025113 (1239279-P)
(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	Premier Global Equity Fund RM	Premier Asia Pacific Equity Fund RM	Premier Asian Equity Dividend Fund RM	Premier Global Sustainable Equity Fund RM
Assets					
Investments	4				
- Deposit with financial institution		2,860,859	2,950,880	5,130	183,204
Foreign asset	5	456,930,098	64,856,068	86,045,120	31,655,828
Interest receivables		1,470	2,966	9,294	5,241
Amount due from life fund		1,174,989	1,918,117	43,548	515,555
Deferred tax assets	6	-	1,195,913	747,230	12,951
Tax recoverable		88,142	18,019	-	36,202
Cash and bank balances		36	38	5,297,976	3,199,039
Total Assets		461,055,594	70,942,001	92,148,298	35,608,020
Liabilities					
Tax liabilities		-	-	236,704	-
Deferred tax liabilities	6	2,832,227	-	-	-
Sundry payables		4,848	4,884	4,610	4,948
Total Liabilities		2,837,075	4,884	241,314	4,948
Net Asset Value ("NAV")		458,218,519	70,937,117	91,906,984	35,603,072
Represented By:					
Unitholders' capital		436,137,797	82,341,089	99,175,025	36,291,938
Undistributed income/(Accumulated losses) carried forward		22,080,722	(11,403,972)	(7,268,041)	(688,866)
Unitholders' Account	7	458,218,519	70,937,117	91,906,984	35,603,072
NAV Per Unit	7	1.596	1.022	0.852	0.973

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

Statements of Assets and Liabilities as at 31 December 2021

	Note	Premier Global Equity Fund RM	Premier Asia Pacific Equity Fund RM	Premier Asian Equity Dividend Fund RM
Assets				
Investments	4			
- Deposit with financial institution		7,613,194	3,487,675	1,368,085
Foreign asset	5	417,027,311	58,773,680	67,481,870
Interest receivables		12,272	2,545	3,561
Amount due from life fund		7,271,043	418,636	-
Sundry receivables		39,714	358	-
Deferred tax assets	6	-	206,109	-
Tax recoverable		255,226	-	34,695
Cash and bank balances		34	20	16
Total Assets		432,218,794	62,889,023	68,888,227
Liabilities				
Tax liabilities		-	181,511	-
Deferred tax liabilities	6	6,567,677	-	1,923
Amount due to life fund		-	-	44,038
Sundry payables		44,123	3,597	3,597
Total Liabilities		6,611,800	185,108	49,558
Net Asset Value ("NAV")		425,606,994	62,703,915	68,838,669
Represented By:				
Unitholders' capital		352,982,745	61,616,744	69,442,808
Undistributed income/(Accumulated losses) carried forward		72,624,249	1,087,171	(604,139)
Unitholders' Account	7	425,606,994	62,703,915	68,838,669
NAV Per Unit	7	1.792	1.252	0.959

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

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

	Note	Premier Global Equity Fund	Premier Asia Pacific Equity Fund	Premier Asian Equity Dividend Fund	Premier Global Sustainable Equity Fund
		01.01.2022 to 31.12.2022 RM	01.01.2022 to 31.12.2022 RM	01.01.2022 to 31.12.2022 RM	27.05.2022 to 31.12.2022 RM
Net investment income					
Interest income		108,558	33,966	58,706	23,798
Dividend income		-	-	3,278,503	-
Investment expenses		(2,262)	(1,770)	(2,231)	(1,904)
		106,296	32,196	3,334,978	21,894
Unrealised capital gains on investments		-	-	-	878,865
Unrealised gains on foreign exchange		20,427,092	2,549,282	2,887,216	-
Total Income		20,533,388	2,581,478	6,222,194	900,759
Management expenses		(4,312)	(4,312)	(4,312)	(4,158)
Realised losses on foreign exchange		(1,208,069)	(257,436)	(376,182)	(474,419)
Unrealised capital losses on investments		(67,120,218)	(14,921,837)	(12,251,625)	-
Unrealised losses on foreign exchange		-	-	-	(1,040,752)
Management fee		(6,567,810)	(909,252)	(766,364)	(119,449)
Total Outgo		(74,900,409)	(16,092,837)	(13,398,483)	(1,638,778)
Excess of outgo over income before taxation		(54,367,021)	(13,511,359)	(7,176,289)	(738,019)
Taxation	8	3,823,494	1,020,216	512,387	49,153
Excess of outgo over income after taxation		(50,543,527)	(12,491,143)	(6,663,902)	(688,866)
Undistributed income/(Accumulated losses) brought forward		72,624,249	1,087,171	(604,139)	-
Undistributed income/(Accumulated losses) carried forward		22,080,722	(11,403,972)	(7,268,041)	(688,866)

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	Premier Global Equity Fund	Premier Asia Pacific Equity Fund	Premier Asian Equity Dividend Fund
		01.01.2021 to 31.12.2021 RM	01.01.2021 to 31.12.2021 RM	09.07.2021 to 31.12.2021 RM
Net investment income				
Interest income		124,676	340,379	17,321
Dividend income		-	-	631,544
Investment expenses		(2,494)	(1,522)	(1,129)
		122,182	338,857	647,736
Gains on disposal of investments		-	1,941,880	-
Unrealised capital gains on investments		50,813,494	-	633,795
Unrealised gains on foreign exchange		5,744,840	768,223	-
Total Income		56,680,516	3,048,960	1,281,531
Management expenses		(3,719)	(3,719)	(3,597)
Realised losses on foreign exchange		(3,312,508)	(11,850)	(1,081,426)
Unrealised capital losses on investments		-	(8,472,710)	-
Unrealised losses on foreign exchange		-	-	(609,754)
Management fee		(4,061,598)	(761,182)	(223,665)
Total Outgo		(7,377,825)	(9,249,461)	(1,918,442)
Excess of income over outgo/(outgo over income) before taxation		49,302,691	(6,200,501)	(636,911)
Taxation	8	(4,269,453)	439,971	32,772
Excess of income over outgo/(outgo over income) after taxation		45,033,238	(5,760,530)	(604,139)
Undistributed income brought forward		27,591,011	6,847,701	-
Undistributed income/(Accumulated losses) carried forward		72,624,249	1,087,171	(604,139)

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 2022

	Note	Premier Global Equity Fund	Premier Asia Pacific Equity Fund	Premier Asian Equity Dividend Fund	Premier Global Sustainable Equity Fund
		01.01.2022 to 31.12.2022 RM	01.01.2022 to 31.12.2022 RM	01.01.2022 to 31.12.2022 RM	27.05.2022 to 31.12.2022 RM
Net asset value at the beginning of the financial year/ date of launch		425,606,994	62,703,915	68,838,669	-
Net income/(outgo) after taxation for the financial year/period (excluding changes in net unrealised capital (losses)/gains)		16,576,691	2,430,694	5,587,723	(1,567,731)
Net unrealised capital (losses)/gains		(67,120,218)	(14,921,837)	(12,251,625)	878,865
Excess of outgo over income after taxation		(50,543,527)	(12,491,143)	(6,663,902)	(688,866)
Amounts received for creation of units during the financial year/period	7	195,589,543	28,765,401	39,747,156	39,526,177
Amounts paid for cancellation of units during the financial year/period	7	(112,434,491)	(8,041,056)	(10,014,939)	(3,234,239)
Net asset value at the end of the financial year/period		458,218,519	70,937,117	91,906,984	35,603,072

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	Premier Global Equity Fund	Premier Asia Pacific Equity Fund	Premier Asian Equity Dividend Fund
		01.01.2021 to 31.12.2021 RM	01.01.2021 to 31.12.2021 RM	09.07.2021 to 31.12.2021 RM
Net asset value at the beginning of the financial year/date of launch		128,735,063	21,272,985	-
Net (outgo)/income after taxation for the financial year/period (excluding changes in net unrealised capital gains/(losses))		(5,780,256)	2,712,180	(1,237,934)
Net unrealised capital gains/(losses)		50,813,494	(8,472,710)	633,795
Excess of income over outgo/(outgo over income) after taxation		45,033,238	(5,760,530)	(604,139)
Amounts received for creation of units during the financial year/period	7	366,236,548	67,563,906	76,463,920
Amounts paid for cancellation of units during the financial year/period	7	(114,397,855)	(20,372,446)	(7,021,112)
Net asset value at the end of the financial year/period		425,606,994	62,703,915	68,838,669

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

Notes to the Financial Information

1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

The Premier Global Equity Fund, Premier Asia Pacific Equity Fund, Premier Asian Equity Dividend Fund and Premier Global Sustainable Equity Fund (collectively referred to as “the Funds”) were launched on 15 March 2016, 1 July 2019, 9 July 2021 and 27 May 2022 respectively. The Funds are managed by Etiqa Life Insurance Berhad (“ELIB” or “the Manager”).

The Manager is a public limited liability company incorporated and domiciled in Malaysia and licensed under the Financial Services Act, 2013. Its principal activities are the underwriting of life insurance and investment-linked businesses. 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 the Premier Global Equity Fund is designed to deliver performance from investment in global equities that exceeds the Morgan Stanley Capital International World Index (“MSCI World Index”) over a 5-year period.

The objective of the Premier Asia Pacific Equity Fund is designed to deliver performance from investment in equities of Asian companies (excluding Japan) that exceeds the MSCI AC Asia Pacific ex Japan Index over a 5-year period.

The objective of the Premier Asian Equity Dividend Fund is designed to deliver income and capital growth by investing in equities of Asia Pacific companies (excluding Japan) over medium to long term investment horizon.

The objective of the Premier Global Sustainable Equity Fund is designed to deliver performance through investments in companies whose activities are linked to sustainable investment themes over medium to long term period.

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”).

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 flows 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.

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.)

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, interest and dividend income. Exchange differences, interest and dividend income on financial assets at FVTPL are recognised separately in statements of income and expenditure as part of other expenditure or other income and investment income respectively.

Financial assets classified as FVTPL are foreign unit trusts.

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 interest.

Subsequent to initial recognition, financial assets at AC are measured at amortised cost using the effective interest method. Exchange differences, interest 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 gain or loss is recognised in statements of income and expenditure.

Financial assets classified as AC are deposits with financial institutions.

Fair value of Financial Assets

The fair values of quoted unit trusts are determined by reference to published prices at the close of business at the reporting date.

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, interest receivables, amount due from life 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.

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

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

(a) Financial Instruments (cont'd.)

(ii) Financial Liabilities

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

(b) Other Revenue Recognition

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

(c) Management Fee

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

Premier Global Equity Fund	1.50% per annum
Premier Asia Pacific Equity Fund	1.50% per annum
Premier Asian Equity Dividend Fund	1.00% per annum
Premier Global Sustainable Equity Fund	1.00% per annum

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

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 income 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 income 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.

Notes to the Financial Information

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D.)

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

(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 premiums paid by unitholders as payment for new contracts or subsequent payments to increase the amount of the contracts.

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

3. SOFT COMMISSIONS

The Manager is restricted by regulations from receiving any share of commission from any 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) Premier Global Equity Fund

	31.12.2022 RM	31.12.2021 RM
AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	2,860,859	7,613,194

The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

(ii) Premier Asia Pacific Equity Fund

AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	2,950,880	3,487,675

The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

(iii) Premier Asian Equity Dividend Fund

AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	5,130	1,368,085

The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

(iv) Premier Global Sustainable Equity Fund

	31.12.2022 RM
AC	
Deposit with financial institution	
Fixed and call deposits with:	
Licensed bank	183,204

The carrying amounts of financial assets classified as AC above are reasonable approximations of fair values due to the short term maturity of these financial assets.

Notes to the Financial Information

5. FOREIGN ASSET

(i) Premier Global Equity Fund

	31.12.2022 RM	31.12.2021 RM
FVTPL		
<i>Quoted outside Malaysia</i>		
Unit Trust:		
Cost	422,044,394	335,448,479
Unrealised capital gains, net	13,255,020	80,375,238
Unrealised gains on foreign exchange, net	21,630,684	1,203,594
Fair value	456,930,098	417,027,311

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
<i>Quoted outside Malaysia</i>				
JP Morgan Investment Funds - Global Select Equity Fund	246,552	422,044,394	456,930,098	99.72%

(ii) Premier Asia Pacific Equity Fund

	31.12.2022 RM	31.12.2021 RM
FVTPL		
<i>Quoted outside Malaysia</i>		
Unit Trust:		
Cost	79,991,915	61,536,970
Unrealised capital losses, net	(17,470,008)	(2,548,171)
Unrealised gains/(losses) on foreign exchange, net	2,334,161	(215,119)
Fair value	64,856,068	58,773,680

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
<i>Quoted outside Malaysia</i>				
JP Morgan Asia Growth Fund	2,118,572	79,991,915	64,856,068	91.43%

Notes to the Financial Information

5. FOREIGN ASSET (CONT'D.)

(iii) Premier Asian Equity Dividend Fund

	31.12.2022 RM	31.12.2021 RM
FVTPL		
<i>Quoted outside Malaysia</i>		
Unit Trust:		
Cost	95,317,688	67,468,009
Unrealised capital (losses)/gains, net	(11,617,830)	633,795
Unrealised gains/(losses) on foreign exchange, net	2,345,262	(619,934)
Fair value	86,045,120	67,481,870

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
<i>Quoted outside Malaysia</i>				
JP Morgan Investment Funds - Asia Equity Dividend Fund	2,152,963	95,317,688	86,045,120	93.62%

(iv) Premier Global Sustainable Equity Fund

	31.12.2022 RM
FVTPL	
<i>Quoted outside Malaysia</i>	
Unit Trust:	
Cost	31,741,617
Unrealised capital gains, net	878,865
Unrealised losses on foreign exchange, net	(964,654)
Fair value	31,655,828

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
<i>Quoted outside Malaysia</i>				
JP Morgan Global Sustainable Equity Fund	32,760	31,741,617	31,655,828	88.91%

Notes to the Financial Information

6. DEFERRED TAX (ASSETS)/LIABILITIES

(i) Premier Global Equity Fund

The net deferred tax liabilities shown in the statement of assets and liabilities have been determined after appropriate offsetting as follows:

	31.12.2022 RM	31.12.2021 RM
Deferred tax liabilities	2,832,227	6,567,677

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

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2022			
At 1 January	6,430,019	137,658	6,567,677
Recognised in statement of income and expenditure (Note 8)	(5,369,617)	1,634,167	(3,735,450)
At 31 December	1,060,402	1,771,825	2,832,227
31.12.2021			
At 1 January	2,364,939	(321,929)	2,043,010
Recognised in statement of income and expenditure (Note 8)	4,065,080	459,587	4,524,667
At 31 December	6,430,019	137,658	6,567,677

Notes to the Financial Information

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

(ii) Premier Asia Pacific Equity Fund

The net deferred tax assets shown in the statement of assets and liabilities have been determined after appropriate offsetting as follows:

	31.12.2022 RM	31.12.2021 RM
Deferred tax assets	(1,195,913)	(206,109)

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

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2022			
At 1 January	(203,854)	(2,255)	(206,109)
Recognised in statement of income and expenditure (Note 8)	(1,193,747)	203,943	(989,804)
At 31 December	(1,397,601)	201,688	(1,195,913)
31.12.2021			
At 1 January	473,963	(63,713)	410,250
Recognised in statement of income and expenditure (Note 8)	(677,817)	61,458	(616,359)
At 31 December	(203,854)	(2,255)	(206,109)

Notes to the Financial Information

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

(iii) Premier Asian Equity Dividend Fund

The net deferred tax (assets)/liabilities shown in the statement of assets and liabilities have been determined after appropriate offsetting as follows:

	31.12.2022 RM	31.12.2021 RM
Deferred tax assets	(747,230)	-
Deferred tax liabilities	-	1,923
	(747,230)	1,923

The components and movements of deferred tax (assets)/liabilities during the financial year prior to offsetting are as follows:

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2022			
At 1 January	50,704	(48,781)	1,923
Recognised in statement of income and expenditure (Note 8)	(980,130)	230,977	(749,153)
At 31 December	(929,426)	182,196	(747,230)
31.12.2021			
At date of launch	-	-	-
Recognised in statement of income and expenditure (Note 8)	50,704	(48,781)	1,923
At end of period	50,704	(48,781)	1,923

Notes to the Financial Information

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

(iv) Premier Global Sustainable Equity Fund

The net deferred tax assets shown in the statement of assets and liabilities have been determined after appropriate offsetting as follows:

	31.12.2022 RM
Deferred tax assets	(12,951)

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

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2022			
At date of launch	-	-	-
Recognised in statement of income and expenditure (Note 8)	70,309	(83,260)	(12,951)
At end of period	70,309	(83,260)	(12,951)

Notes to the Financial Information

7. UNITHOLDERS' ACCOUNT

(i) Premier Global Equity Fund

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	117,550,518	195,589,543	218,401,645	366,236,548
Amounts paid for cancellations during the financial year	(67,920,612)	(112,434,491)	(67,748,997)	(114,397,855)
Unitholders' account brought forward	49,629,906	83,155,052	150,652,648	251,838,693
Excess of (outgo over income)/ income over outgo after taxation	237,552,711	425,606,994	86,900,063	128,735,063
	-	(50,543,527)	-	45,033,238
	287,182,617	458,218,519	237,552,711	425,606,994
NAV per unit		1.596		1.792

(ii) Premier Asia Pacific Equity Fund

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	28,335,456	28,765,401	49,926,578	67,563,906
Amounts paid for cancellations during the financial year	(9,013,282)	(8,041,056)	(16,019,089)	(20,372,446)
Unitholders' account brought forward	19,322,174	20,724,345	33,907,489	47,191,460
Excess of outgo over income after taxation	50,097,450	62,703,915	16,189,961	21,272,985
	-	(12,491,143)	-	(5,760,530)
	69,419,624	70,937,117	50,097,450	62,703,915
NAV per unit		1.022		1.252

Notes to the Financial Information

7. UNITHOLDERS' ACCOUNT (CONT'D.)

(iii) Premier Asian Equity Dividend Fund

	← 31.12.2022 →		← 31.12.2021 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year/period	47,997,494	39,747,156	79,699,326	76,463,920
Amounts paid for cancellations during the financial year/period	(11,840,584)	(10,014,939)	(7,945,289)	(7,021,112)
	36,156,910	29,732,217	71,754,037	69,442,808
Unitholders' account brought forward	71,754,037	68,838,669	-	-
Excess of outgo over income after taxation	-	(6,663,902)	-	(604,139)
	107,910,947	91,906,984	71,754,037	68,838,669
NAV per unit		0.852		0.959

(iv) Premier Global Sustainable Equity Fund

	← 31.12.2022 →	
	No. of units	RM
Amounts received for creations during the financial period	42,200,807	39,526,177
Amounts paid for cancellations during the financial period	(5,595,275)	(3,234,239)
	36,605,532	36,291,938
Excess of outgo over income after taxation	-	(688,866)
	36,605,532	35,603,072
NAV per unit		0.973

Notes to the Financial Information

8. TAXATION

(i) Premier Global Equity Fund

	31.12.2022 RM	31.12.2021 RM
Income tax:		
Current financial year's tax recoverable	(88,142)	(255,226)
Under provision of taxation in prior financial year	98	12
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	(3,735,450)	4,524,667
Tax (credit)/expense for the financial year	(3,823,494)	4,269,453

(ii) Premier Asia Pacific Equity Fund

Income tax:		
Current financial year's (tax recoverable)/provision	(18,019)	181,511
Over provision of taxation in prior financial year	(12,393)	(5,123)
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	(989,804)	(616,359)
Tax credit for the financial year	(1,020,216)	(439,971)

Notes to the Financial Information

8. TAXATION (CONT'D.)

(iii) Premier Asian Equity Dividend Fund

	01.01.2022 to 31.12.2022 RM	09.07.2021 to 31.12.2021 RM
Income tax:		
Current financial year/period's provision/(tax recoverable)	236,704	(34,695)
Over provision of taxation in prior financial period	62	-
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	(749,153)	1,923
Tax credit for the financial year/period	(512,387)	(32,772)

(iv) Premier Global Sustainable Equity Fund

	27.05.2022 to 31.12.2022 RM
Income tax:	
Current financial period's tax recoverable	(36,202)
Deferred tax:	
Relating to origination and reversal of temporary differences (Note 6)	(12,951)
Tax credit for the financial period	(49,153)

The income tax (credit)/expense of 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 statutory income tax rate applicable to the Funds, to income tax expenses at the effective income tax rate is as follows:

(i) Premier Global Equity Fund

	31.12.2022 RM	31.12.2021 RM
Excess of (outgo over income)/income over outgo before taxation	(54,367,021)	49,302,691
Taxation at rate of 8%	(4,349,362)	3,944,216
Expenses not deductible for tax purposes	525,770	325,225
Under provision of taxation in prior financial year	98	12
Tax (credit)/expense for the financial year	(3,823,494)	4,269,453

(ii) Premier Asia Pacific Equity Fund

Excess of outgo over income before taxation	(13,511,359)	(6,200,501)
Taxation at rate of 8%	(1,080,908)	(496,040)
Expenses not deductible for tax purposes	73,085	61,192
Over provision of taxation in prior financial year	(12,393)	(5,123)
Tax credit for the financial year	(1,020,216)	(439,971)

Notes to the Financial Information

8. TAXATION (CONT'D.)

(iii) Premier Asian Equity Dividend Fund

	01.01.2022 to 31.12.2022 RM	09.07.2021 to 31.12.2021 RM
Excess of outgo over income before taxation	(7,176,289)	(636,911)
Taxation at rate of 8%	(574,103)	(50,953)
Expenses not deductible for tax purposes	61,654	18,181
Under provision of taxation in prior financial period	62	-
Tax credit for the financial period	(512,387)	(32,772)

(iv) Premier Global Sustainable Equity Fund

	27.05.2022 to 31.12.2022 RM
Excess of outgo over income before taxation	(738,019)
Taxation at rate of 8%	(59,042)
Expenses not deductible for tax purposes	9,889
Tax credit for the financial period	(49,153)

9. COMPARATIVE FIGURES

There are no comparatives provided in respect of Premier Global Sustainable Equity Fund as this are the first set of financial information for the Fund since the date of launch on 27 May 2022.

The comparatives for the Premier Asian Equity Dividend Fund have been prepared for the period from 9 July 2021 to 31 December 2021.

Comparative Performance Table

(i) Premier Global Equity Fund

	2022	2021	2020	2019	2018
Description (%)					
Foreign Asset					
Unit Trust	99.72	97.98	98.39	101.80	94.47
Cash & Deposit/(Others)	0.28	2.02	1.61	(1.80)	5.53
Total	100.00	100.00	100.00	100.00	100.00
Total NAV (RM)	458,218,519	425,606,994	128,735,063	92,626,798	79,136,841
Total Number of Units	287,182,617	237,552,711	86,900,063	69,527,955	72,658,212
NAV Per Unit (RM)	1.596	1.792	1.481	1.332	1.089
Highest NAV per unit					
during financial year (RM)	1.819	1.801	1.496	1.347	1.239
Lowest NAV per unit					
during financial year (RM)	1.500	1.478	0.970	1.071	1.070
Total annual return of the fund					
based on capital growth (%)	(10.94)	21.00	11.19	22.31	(8.41)
Average annual return (%)					
1-Year	(10.94)	21.00	11.19	22.31	(8.41)
3-Year	6.21	18.06	7.59	6.20	-
5-Year	6.06	10.01	-	-	-
Average performance of					
Benchmark Index (%)					
1-Year	(15.12)	25.21	11.46	23.79	(8.84)
3-Year	5.81	19.99	7.95	7.06	-
5-Year	5.98	11.36	-	-	-

Comparative Performance Table

(ii) Premier Asia Pacific Equity Fund

	2022	2021	2020	2019
Description (%)				
Foreign Asset Unit Trust	91.43	93.73	92.69	111.89
Cash & Deposit/(Others)	8.57	6.27	7.31	(11.89)
Total	100.00	100.00	100.00	100.00
Total NAV (RM)	70,937,117	62,703,915	21,272,985	12,656,762
Total Number of Units	69,419,624	50,097,450	16,189,961	12,257,072
NAV Per Unit (RM)	1.022	1.252	1.314	1.033
Highest NAV per unit during financial year (RM)	1.290	1.473	1.314	1.048
Lowest NAV per unit during financial year (RM)	0.922	1.239	0.878	0.969
Total annual return of the fund based on capital growth (%)	(18.37)	(4.72)	27.20	-
Average annual return (%)				
1-Year	(18.37)	(4.72)	27.20	-
3-Year	(0.36)	-	-	-
Average performance of Benchmark Index (%)				
1-Year	(15.39)	(0.86)	17.07	-
3-Year	(0.60)	-	-	-

Comparative Performance Table

(iii) Premier Asian Equity Dividend Fund

	2022	2021
Description (%)		
Foreign Asset Unit Trust	93.62	98.03
Cash & Deposit/(Others)	6.38	1.97
Total	100.00	100.00
 Total NAV (RM)	 91,906,984	 68,838,669
Total Number of Units	107,910,947	71,754,037
NAV Per Unit (RM)	0.852	0.959
 Highest NAV per unit during financial year/period (RM)	 1.004	 1.000
Lowest NAV per unit during financial year/period (RM)	0.816	0.932
 Total annual return of the fund based on capital growth (%)	 (7.98)	 -
 Average annual return (%)	 (7.98)	 -
1-Year		
 Average performance of Benchmark Index (%)	 (4.01)	 -
1-Year		

Comparative Performance Table

(iv) Premier Global Sustainable Equity Fund

	2022
Description (%)	
Foreign Asset Unit Trust	88.91
Cash & Deposit/(Others)	11.09
Total	100.00
Total NAV (RM)	35,603,072
Total Number of Units	36,605,532
NAV Per Unit (RM)	0.973
Highest NAV per unit during financial period (RM)	1.045
Lowest NAV per unit during financial period (RM)	0.936

2022

LAPORAN-LAPORAN TAHUNAN PRESTASI DANA-DANA

Dana-Dana Berkaitan Pelaburan

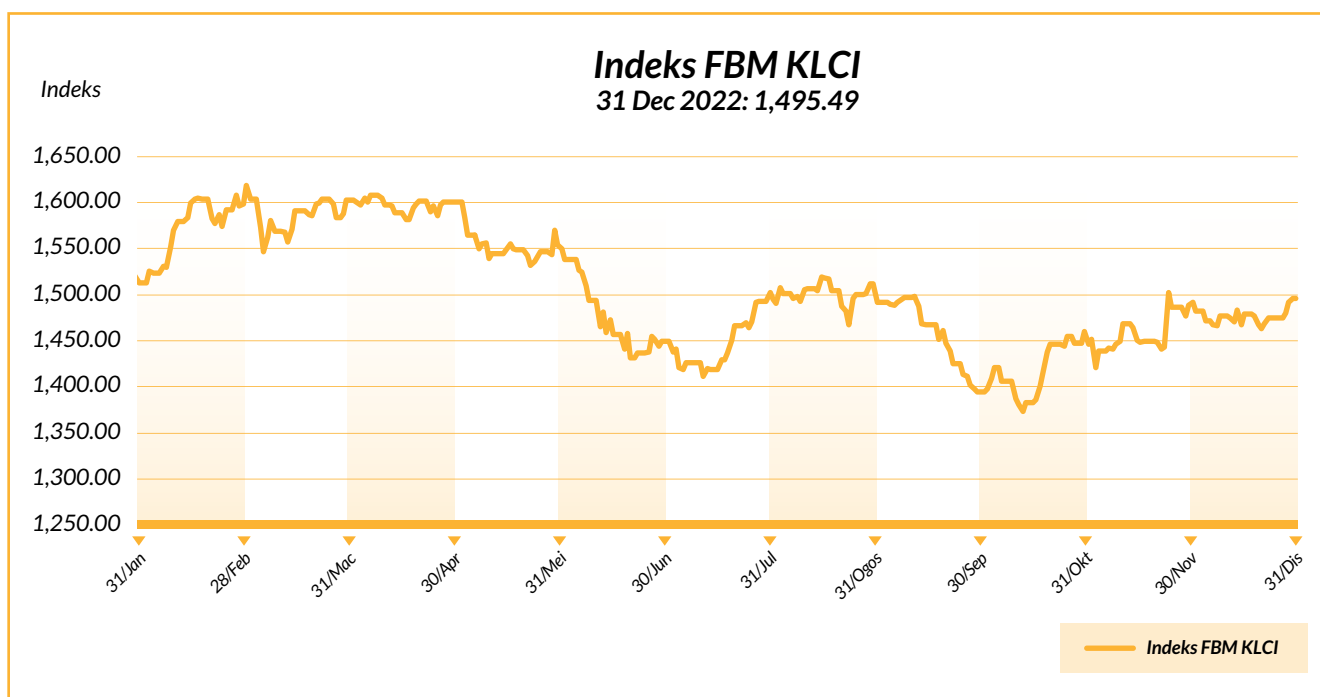


eTiQa
Insurans Hayat

Ulasan dan Prospek Pasaran

Ulasan Pasaran Ekuiti

Tahun Yang Dipenuhi Peristiwa Luar Dugaan



Sumber: Bloomberg

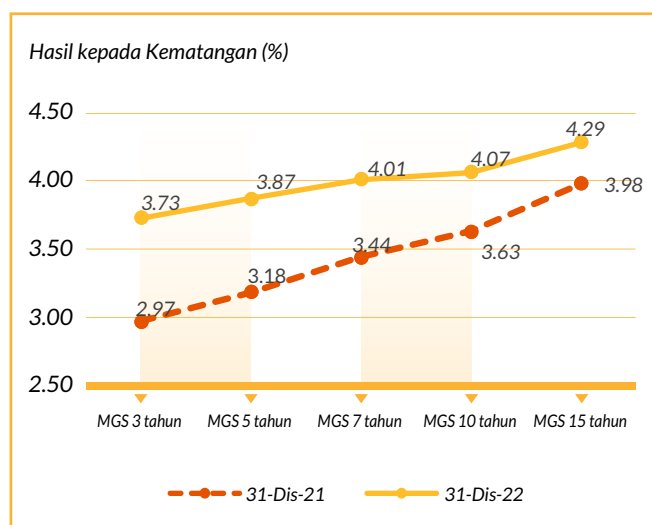
- **Setahun Dagangan Yang Tidak Menentu.** Pada umumnya, kadar inflasi yang tinggi ekoran pembukaan semula ekonomi pasca pandemik Covid telah menjejaskan pasaran secara global. Perang Rusia-Ukraine telah memburukkan lagi kadar inflasi akibat penjejasan terhadap rantaian bekalan. Akibatnya kebanyakan 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 pengeksport 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 berpegangan 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.
- **FBMKLCI mengakhiri tahun dengan baik relatif kepada MSCI Asiapac (kecuali Jepun).** Walaupun aktiviti promosi agak berkurangan pada tahun ini, FBMKLCI mengakhiri tahun dengan baik relatif kepada MSCI Asiapac (kecuali Jepun) 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

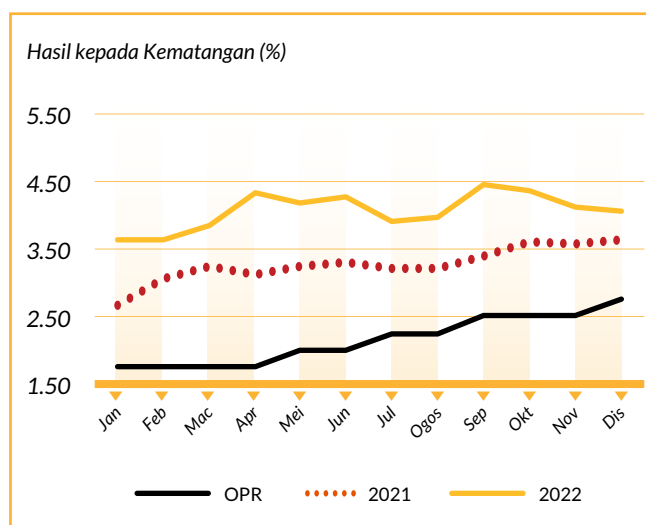
Ulasan Pasaran Bon

Pasaran bon tidak menentu akibat pengekanan bank-bank pusat global

Struktur berjangka MGS pada akhir-2022 v akhir-2021



Pergerakan OPR & Hasil MGS 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%.
- Kelak 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 bon 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 Sekuriti Kerajaan Malaysia (MGS) menghasilkan YoY yang lebih tinggi merentasi pegangan jangka panjang dan pendek, terutamanya dalam pegangan 2y dan 5y yang menyaksikan peningkatan lebih daripada 70bps manakala pegangan jangka panjang menyaksikan peningkatan yang lebih rendah iaitu 30bps ke 40bps.
- 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 pendapatan tetap, 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 pendapatan tetap di rantau ini.

2022

DANA-DANA PELABURAN PREMIER



eTiQa
Insurans Hayat

Dana-Dana Ekuiti

Dana Ekuiti Prima

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:	30 September, 1999
Yuran Pengurusan:	1.50% setahun
Pengurus Dana:	Etiqa Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Tempatan	100%

Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-8.14%	-14.98%	-25.75%	123.37%	3.52%
Penanda Aras	-10.80%	-8.45%	-17.77%	120.98%	3.47%
Perbezaan	2.66%	-6.53%	-7.98%	2.39%	0.05%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	1.061	1.155	1.158	1.248	1.160
perubahan (%)	-8.1	-0.3	-7.2	7.6	-18.8
Tertinggi dalam 1-tahun	1.204	1.216	1.289	1.268	1.504
Terendah dalam 1-tahun	0.965	1.070	0.929	1.137	1.132

Prestasi Harga Unit



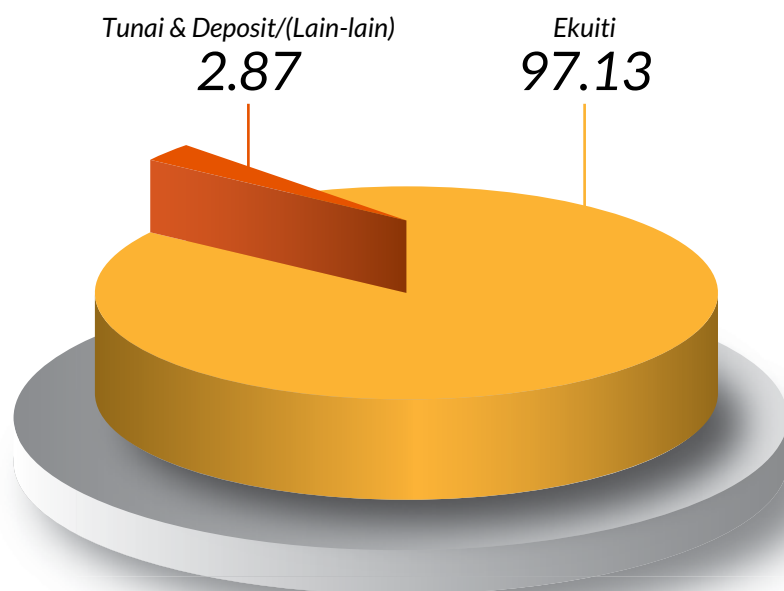
Dana-Dana Ekuiti

Dana Ekuiti Prima

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Ekuiti	196,761,485	210,949,337	208,519,128	205,910,360	148,649,224
Tunai & Deposit/(Lain-lain)	5,805,527	10,247,666	5,216,166	4,048,747	33,157,431
Jumlah Saiz Dana (NAV)	202,567,012	221,197,003	213,735,294	209,959,107	181,806,655

Peruntukan Aset (% pada 31 Disember 2022)



Dana-Dana Ekuiti

Dana Ekuiti Premier

Objektif Dana

Dana ini direka untuk memberikan prestasi yang mengatasi prestasi Indeks FTSE Bursa Malaysia 100 sepanjang tempoh 5-tahun.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	30 September, 1999
Yuran Pengurusan:	1.50% setahun
Pengurus Dana:	Etiqa Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Tempatan	100%

Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-5.13%	-3.34%	-16.70%	137.26%	3.79%
Penanda Aras	-7.08%	-7.91%	-16.97%	128.22%	3.61%
Perbezaan	1.95%	4.57%	0.27%	9.04%	0.18%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	1.127	1.188	1.227	1.166	1.134
perubahan (%)	-5.1	-3.2	5.2	2.8	-16.2
Tertinggi dalam 1-tahun	1.251	1.288	1.254	1.231	1.442
Terendah dalam 1-tahun	1.061	1.129	0.879	1.124	1.115

Prestasi Harga Unit



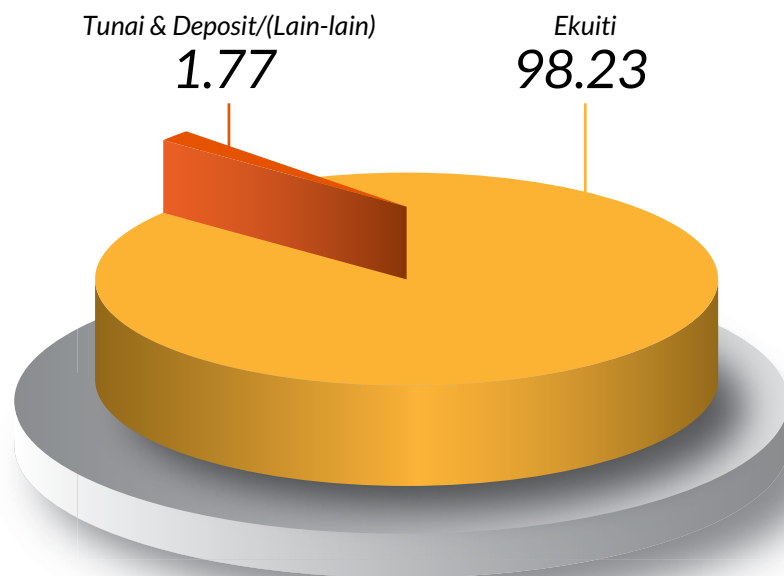
Dana-Dana Ekuiti

Dana Ekuiti Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Ekuiti	183,648,700	170,175,450	184,404,948	159,046,100	108,821,141
Tunai & Deposit/(Lain-lain)	3,304,839	15,550,706	1,737,787	2,182,496	21,623,897
Jumlah Saiz Dana (NAV)	186,953,539	185,726,156	186,142,735	161,228,596	130,445,038

Peruntukan Aset (% pada 31 Disember 2022)



Dana-Dana Ekuiti

Dana Indeks Premier

Objektif Dana

Dana ini direka untuk memberikan prestasi sebagaimana prestasi Indeks FTSE Bursa Malaysia KLCI.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	8 Ogos, 2001
Yuran Pengurusan:	1.25% setahun
Pengurus Dana:	Etiqa Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Tempatan	100%

Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-1.73%	0.82%	-6.71%	210.32%	5.45%
Penanda Aras	-1.33%	2.71%	-3.18%	219.38%	5.59%
Perbezaan	-0.40%	-1.89%	-3.53%	-9.06%	-0.14%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	1.474	1.500	1.510	1.462	1.516
perubahan (%)	-1.7	-0.7	3.3	-3.6	-4.1
Tertinggi dalam 1-tahun	1.552	1.532	1.556	1.547	1.667
Terendah dalam 1-tahun	1.363	1.414	1.159	1.429	1.474

Prestasi Harga Unit



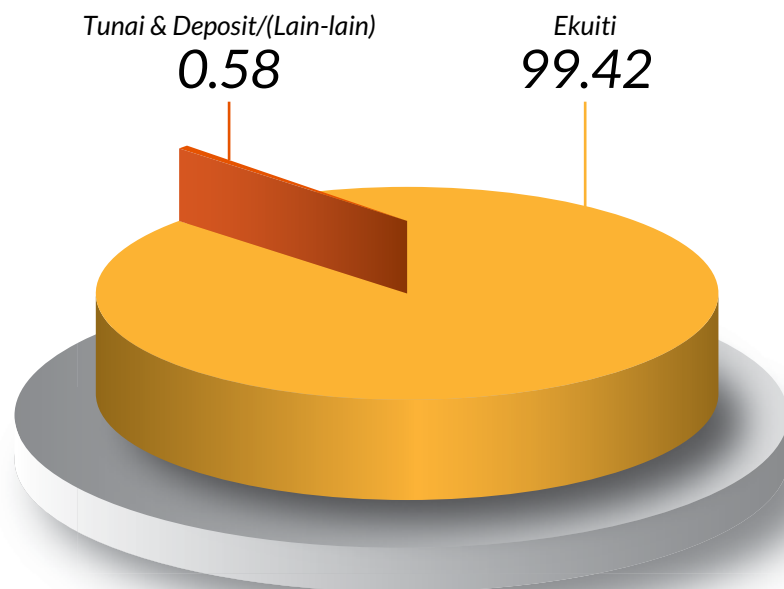
Dana-Dana Ekuiti

Dana Indeks Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Ekuiti	222,068,667	228,991,293	228,611,306	216,353,590	220,408,024
Tunai & Deposit/(Lain-lain)	1,290,851	1,067,136	879,245	6,089	3,162,918
Jumlah Saiz Dana (NAV)	223,359,518	230,058,429	229,490,551	216,359,679	223,570,942

Peruntukan Aset (% pada 31 Disember 2022)



Dana-Dana Pendapatan Tetap

Dana Pendapatan Premier

Objektif Dana

Dana direka untuk memberikan prestasi yang mengatasi kadar simpanan tetap 12-bulan sepanjang tempoh 5-tahun.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	30 September, 1999
Yuran Pengurusan:	1.00% setahun
Pengurus Dana:	Etika Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Pendapatan Tetap Tempatan	80%
- Tunai	20%

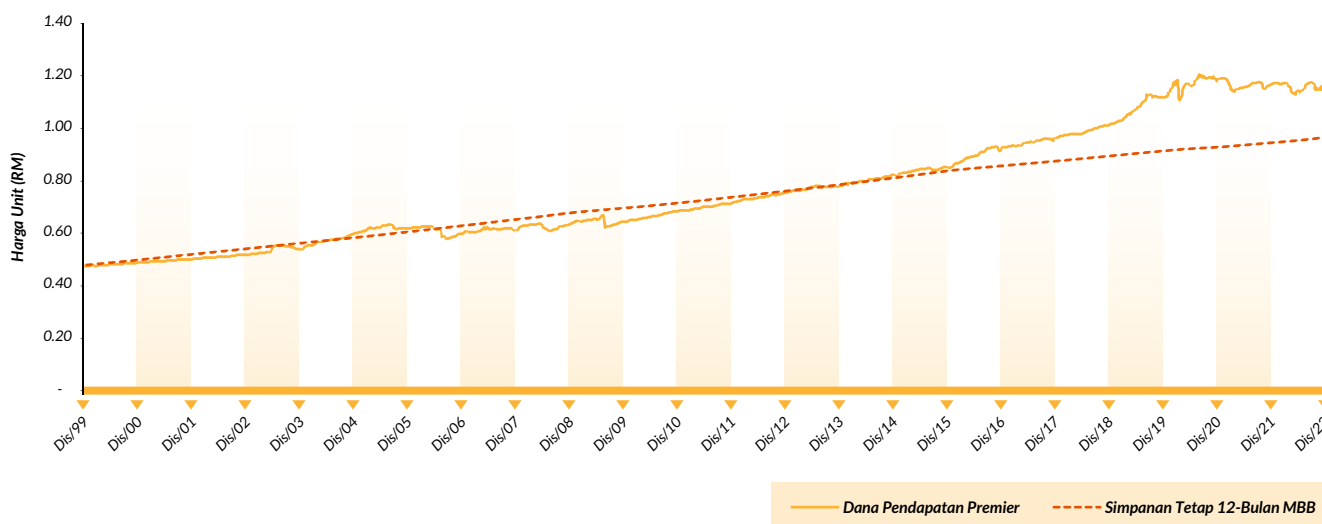
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	0.94%	5.34%	22.21%	149.05%	4.00%
Simpanan Tetap 12-bulan	2.27%	6.43%	13.50%	111.10%	3.27%
Perbezaan	-1.33%	-1.09%	8.71%	37.95%	0.73%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	1.183	1.172	1.192	1.123	1.019
perubahan (%)	0.9	-1.7	6.1	10.2	5.3
Tertinggi dalam 1-tahun	1.183	1.195	1.203	1.130	1.019
Terendah dalam 1-tahun	1.128	1.139	1.105	1.020	0.969

Prestasi Harga Unit



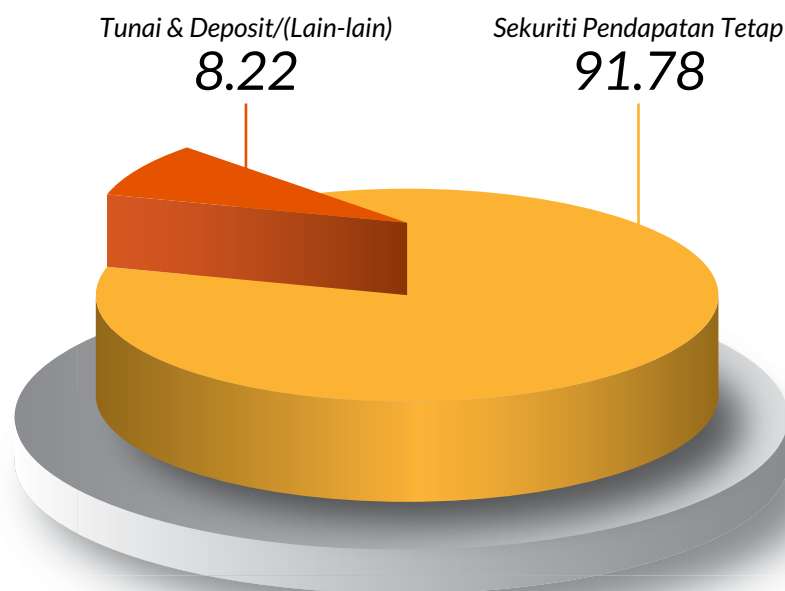
Dana-Dana Pendapatan Tetap

Dana Pendapatan Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Sekuriti Pendapatan Tetap	322,822,441	296,374,532	279,226,466	173,058,640	119,817,028
Tunai & Deposit/(Lain-lain)	28,899,254	39,180,696	60,950,274	34,468,483	3,728,279
Jumlah Saiz Dana (NAV)	351,721,695	335,555,228	340,176,740	207,527,123	123,545,307

Peruntukan Aset (% pada 31 Disember 2022)



Dana-Dana Pendapatan Tetap

Dana Pendapatan Prima

Objektif Dana

Dana direka untuk memberikan prestasi yang mengatasi kadar simpanan tetap 12-bulan sepanjang tempoh 5-tahun.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	30 September, 1999
Yuran Pengurusan:	1.00% setahun
Pengurus Dana:	Etika Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Pendapatan Tetap Tempatan	80%
- Tunai	20%

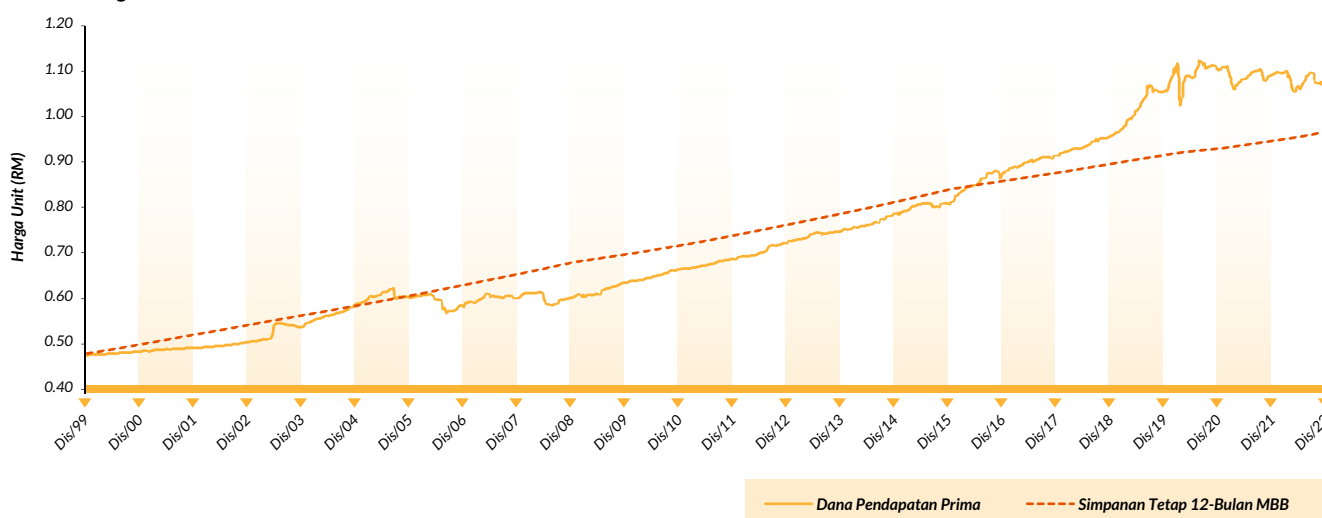
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	0.64%	4.15%	20.15%	132.21%	3.69%
Simpanan Tetap 12-bulan	2.27%	6.43%	13.50%	111.10%	3.27%
Perbezaan	-1.63%	-2.28%	6.65%	21.11%	0.42%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	1.103	1.096	1.108	1.059	0.961
perubahan (%)	0.6	-1.1	4.6	10.2	4.7
Tertinggi dalam 1-tahun	1.103	1.111	1.122	1.068	0.961
Terendah dalam 1-tahun	1.055	1.060	1.023	0.962	0.918

Prestasi Harga Unit



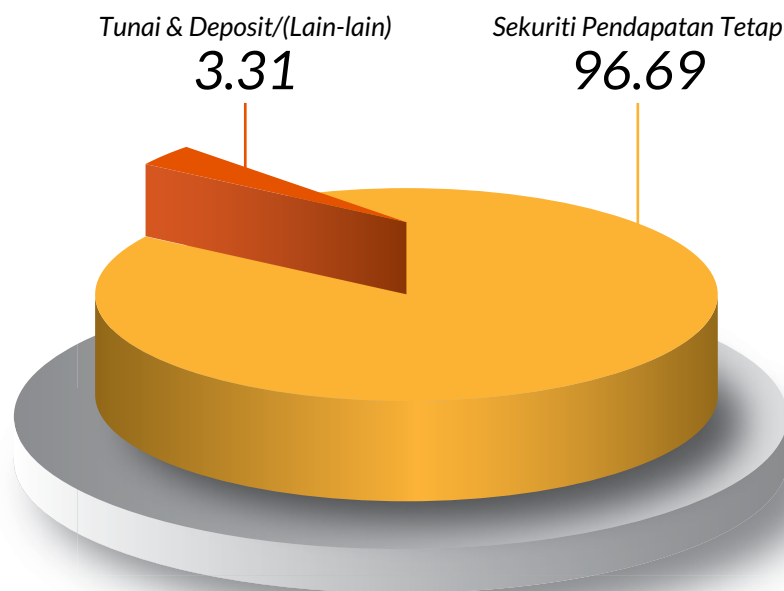
Dana-Dana Pendapatan Tetap

Dana Pendapatan Prima

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Sekuriti Pendapatan Tetap	125,982,380	112,666,106	102,333,630	91,527,720	71,739,730
Tunai & Deposit/(Lain-lain)	4,318,720	11,474,932	12,681,710	4,242,784	3,381,139
Jumlah Saiz Dana (NAV)	130,301,100	124,141,038	115,015,340	95,770,504	75,120,869

Peruntukan Aset (% pada 31 Disember 2022)



Kandungan

DANA-DANA PELABURAN PREMIER

BAGI ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

**PENYATA PENGURUS DAN MAKLUMAT KEWANGAN YANG TELAH DIAUDIT
31 DISEMBER 2022**

	MUKA SURAT
<i>Penyata pengurus</i>	192
<i>Laporan juruaudit bebas</i>	193 - 194
<i>Penyata aset dan liabiliti</i>	195 - 196
<i>Penyata pendapatan dan perbelanjaan</i>	197 - 198
<i>Penyata perubahan dalam nilai aset bersih</i>	199 - 200
<i>Nota-nota kepada maklumat kewangan</i>	201 - 225
<i>Jadual perbandingan prestasi</i>	226 - 230

Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana-Dana Pelaburan Premier (terdiri daripada Dana Ekuiti Prima, Dana Ekuiti Premier, Dana Pendapatan Premier, Dana Pendapatan Prima dan Dana Indeks Premier) yang dibentangkan dari muka surat 195 hingga 225 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 Life Insurance Berhad.

Low Hong Ceong

Kuala Lumpur, Malaysia
27 Februari 2023

Laporan Juruaudit Bebas kepada Pemegang Unit Dana-dana Pelaburan Premier bagi Etiqa Life Insurance Berhad

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Laporan mengenai Audit Maklumat Kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana-dana Pelaburan Premier (terdiri daripada Dana Ekuiti Prima, Dana Ekuiti Premier, Dana Pendapatan Premier, Dana Pendapatan Prima dan Dana Indeks Premier) (secara kolektif dirujuk sebagai "Dana-dana") bagi Etiqa Life Insurance 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 195 hingga 225.

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 Insurans/Takaful berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia.

Asas Pendapat

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

Penekanan Perkara

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

Tanggungjawab Kebebasan dan Lain-lain Tanggungjawab Etika

Kami bebas daripada Dana-dana selaras dengan Undang-undang Kecil (atas Etika Profesional, Kelakuan dan Amalan) Institut Akauntan Malaysia ("Undang-undang Kecil") dan Kod Etika Antarabangsa untuk Akauntant 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 Life Insurance Berhad ("Pengurus") adalah bertanggungjawab untuk lain-lain maklumat. Lain-lain maklumat tersebut merangkumi maklumat yang terdapat dalam Laporan Tahunan Prestasi Dana-dana, tetapi tidak termasuk maklumat kewangan Dana-dana dan laporan juruaudit yang dilampirkan.

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

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

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

Tanggungjawab para Pengarah bagi Pengurus terhadap Maklumat Kewangan

Para pengarah bagi Pengurus ("pengarah") adalah bertanggungjawab ke atas penyediaan maklumat kewangan Dana-dana yang memberi gambaran yang benar dan saksama selaras dengan dasar-dasar perakaunan seperti yang dinyatakan dalam Nota 2 kepada maklumat kewangan dan Garis Panduan bagi Perniagaan Insurans/Takaful 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 realistic selain berbuat demikian.

Laporan Juruaudit Bebas kepada Pemegang Unit Dana-dana Pelaburan Premier bagi Etiqa Life Insurance Berhad (samb.)

201701025113 (1239279-P)
(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 Life Insurance Berhad yang telah diaudit, yang pada asalnya telah disediakan dalam Bahasa Inggeris. Terjemahan ini telah dibuat untuk membolehkan unit Etiqa Life Insurance 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 Ekuiti Prima RM	Dana Ekuiti Premier RM	Dana Pendapatan Premier RM	Dana Pendapatan Prima RM	Dana Indeks Premier RM
Aset						
Pelaburan	4					
- Sekuriti kerajaan Malaysia		-	-	29,828,900	-	-
- Terbitan pelaburan kerajaan		-	-	17,671,700	13,304,500	-
- Sekuriti hutang		-	-	275,321,841	112,677,880	-
- Sekuriti ekuiti		196,761,485	183,648,700	-	-	222,068,667
- Deposit dengan institusi kewangan		3,769,655	2,107,404	22,498,918	2,973,758	864,206
		200,531,140	185,756,104	345,321,359	128,956,138	222,932,873
Cukai boleh pulih		495,283	481,024	-	-	965,554
Aset cukai tertunda	5	156,289	374,754	875,153	83,211	-
Faedah/dividen belum terima		278,896	145,759	4,135,112	1,649,656	232,890
Amaun tertunggak daripada broker saham		1,389,555	404,148	-	-	-
Amaun tertunggak daripada dana insurans hayat		-	-	2,625,878	43,658	-
Pelbagai belum terima		17,267	44,343	12,800	9,518	5,033
Jumlah Aset		202,868,430	187,206,132	352,970,302	130,742,181	224,136,350
Liabiliti						
Liabiliti cukai		-	-	1,238,573	434,940	-
Liabiliti cukai tertunda	5	-	-	-	-	240,816
Amaun tertunggak kepada dana insurans hayat		291,000	242,300	-	-	524,221
Pelbagai belum bayar		10,418	10,293	10,034	6,141	11,795
Jumlah Liabiliti		301,418	252,593	1,248,607	441,081	776,832
Nilai Aset Bersih ("NAV")		202,567,012	186,953,539	351,721,695	130,301,100	223,359,518
Diwakili Oleh:						
Modal pemegang unit		225,634,286	153,950,870	276,569,894	95,041,236	90,604,836
(Kerugian terkumpul)/Pendapatan belum agih dibawa ke depan		(23,067,274)	33,002,669	75,151,801	35,259,864	132,754,682
Akaun Pemegang Unit	6	202,567,012	186,953,539	351,721,695	130,301,100	223,359,518
NAV Seunit	6	1.061	1.127	1.183	1.103	1.474

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

Penyata Aset dan Liabiliti pada 31 Disember 2021

	Nota	Dana Ekuiti Prima RM	Dana Ekuiti Premier RM	Dana Pendapatan Premier RM	Dana Pendapatan Prima RM	Dana Indeks Premier RM
Aset						
Pelaburan	4					
- Sekuriti hutang		-	-	296,374,531	112,666,104	-
- Sekuriti ekuiti		210,949,336	170,175,450	-	-	228,991,292
- Deposit dengan institusi kewangan		11,043,067	15,673,594	34,903,507	9,446,000	1,650,852
		221,992,403	185,849,044	331,278,038	122,112,104	230,642,144
Cukai boleh pulih		520,830	46,353	-	-	225,429
Aset cukai tertunda	5	-	-	234,945	-	-
Faedah/dividen belum terima		165,901	52,223	3,645,472	1,534,146	30,447
Amaun tertunggak daripada broker saham		-	-	-	-	216,574
Amaun tertunggak daripada dana insurans hayat		-	11,635	1,162,208	1,046,372	-
Pelbagai belum terima		64,869	38,438	19,746	29,347	6,573
Tunai dan baki bank		-	4,800	-	-	-
Jumlah Aset		222,744,003	186,002,493	336,340,409	124,721,969	231,121,167
Liabiliti						
Liabiliti cukai		-	-	775,852	404,727	-
Liabiliti cukai tertunda	5	1,143,089	265,549	-	170,916	191,016
Amaun tertunggak kepada broker saham		-	-	-	-	406,380
Amaun tertunggak kepada dana insurans hayat		389,891	-	-	-	441,575
Pelbagai belum bayar		14,020	10,788	9,329	5,288	23,767
Jumlah Liabiliti		1,547,000	276,337	785,181	580,931	1,062,738
Nilai Aset Bersih ("NAV")		221,197,003	185,726,156	335,555,228	124,141,038	230,058,429
Diwakili Oleh:						
Modal pemegang unit		226,216,434	142,710,499	264,077,665	89,742,780	93,250,740
(Kerugian terkumpul)/Pendapatan belum agih dibawa ke depan		(5,019,431)	43,015,657	71,477,563	34,398,258	136,807,689
Akaun Pemegang Unit	6	221,197,003	185,726,156	335,555,228	124,141,038	230,058,429
NAV Seunit	6	1.155	1.188	1.172	1.096	1.500

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

Penyata Pendapatan dan Perbelanjaan bagi tahun kewangan berakhir 31 Disember 2022

	Nota	Dana Ekuiti Prima RM	Dana Ekuiti Premier RM	Dana Pendapatan Premier RM	Dana Pendapatan Prima RM	Dana Indeks Premier RM
Pendapatan pelaburan bersih						
Pendapatan faedah		253,546	287,923	14,679,504	5,873,433	28,186
Pendapatan dividen		5,613,366	5,623,713	-	-	9,211,691
Pendapatan pelaburan		-	-	28	-	-
Perbelanjaan pelaburan		(60,754)	(58,920)	(67,128)	(25,807)	(98,847)
		5,806,158	5,852,716	14,612,404	5,847,626	9,141,030
Laba atas pelupusan pelaburan		462,813	20,448	1,135,260	164,870	-
Laba modal belum terealisasi atas pelaburan		-	-	1,614,700	217,800	622,504
Jumlah Pendapatan		6,268,971	5,873,164	17,362,364	6,230,296	9,763,534
Perbelanjaan pengurusan		(4,312)	(4,312)	(4,312)	(4,312)	(4,312)
Rugi atas pelupusan pelaburan		(6,846,647)	(6,262,253)	(265,500)	(575,752)	(11,998,769)
Rugi modal belum terealisasi atas pelaburan		(16,242,221)	(8,003,792)	(9,617,304)	(3,394,392)	-
Yuran pengurusan		(3,015,105)	(2,734,156)	(3,199,986)	(1,212,518)	(2,725,560)
Jumlah Perbelanjaan		(26,108,285)	(17,004,513)	(13,087,102)	(5,186,974)	(14,728,641)
Lebihan (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan sebelum cukai		(19,839,314)	(11,131,349)	4,275,262	1,043,322	(4,965,107)
Cukai	7	1,791,471	1,118,361	(601,024)	(181,716)	912,100
Lebihan (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan selepas cukai		(18,047,843)	(10,012,988)	3,674,238	861,606	(4,053,007)
(Kerugian terkumpul)/Pendapatan belum agih dihantar ke depan		(5,019,431)	43,015,657	71,477,563	34,398,258	136,807,689
(Kerugian terkumpul)/Pendapatan belum agih dibawa ke depan		(23,067,274)	33,002,669	75,151,801	35,259,864	132,754,682

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

Penyata Pendapatan dan Perbelanjaan bagi tahun kewangan berakhir 31 Disember 2021

	Nota	Dana Ekuiti Prima RM	Dana Ekuiti Premier RM	Dana Pendapatan Premier RM	Dana Pendapatan Prima RM	Dana Indeks Premier RM
Pendapatan pelaburan bersih						
Pendapatan faedah		151,723	116,099	13,648,661	5,290,759	21,973
Pendapatan dividen		5,985,118	5,066,450	-	-	10,605,969
Perbelanjaan pelaburan		(81,394)	(75,689)	(67,870)	(23,046)	(93,206)
		6,055,447	5,106,860	13,580,791	5,267,713	10,534,736
Laba atas pelupusan pelaburan		111,307	125,957	820,425	323,070	-
Laba modal belum terealisasi atas pelaburan		3,668,661	-	287,110	100,640	-
Jumlah Pendapatan		9,835,415	5,232,817	14,688,326	5,691,423	10,534,736
Perbelanjaan pengurusan		(3,719)	(3,719)	(3,719)	(3,719)	(3,719)
Rugi atas pelupusan pelaburan		(6,692,004)	(745,785)	(4,703,066)	(531,700)	(2,746,629)
Rugi modal belum terealisasi atas pelaburan		(712,875)	(8,297,094)	(12,809,241)	(5,208,896)	(7,275,688)
Yuran pengurusan		(3,205,250)	(2,788,060)	(3,321,131)	(1,168,832)	(2,778,319)
Jumlah Perbelanjaan		(10,613,848)	(11,834,658)	(20,837,157)	(6,913,147)	(12,804,355)
Lebihan perbelanjaan ke atas pendapatan sebelum cukai		(778,433)	(6,601,841)	(6,148,831)	(1,221,724)	(2,269,619)
Cukai	7	280,966	704,291	224,569	3,392	803,591
Lebihan perbelanjaan ke atas pendapatan selepas cukai		(497,467)	(5,897,550)	(5,924,262)	(1,218,332)	(1,466,028)
(Kerugian terkumpul)/Pendapatan belum agih dihantar ke depan		(4,521,964)	48,913,207	77,401,825	35,616,590	138,273,717
(Kerugian terkumpul)/Pendapatan belum agih dibawa ke depan		(5,019,431)	43,015,657	71,477,563	34,398,258	136,807,689

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 Ekuiti Prima RM	Dana Ekuiti Premier RM	Dana Pendapatan Premier RM	Dana Pendapatan Prima RM	Dana Indeks Premier RM
Nilai aset bersih pada awal tahun kewangan		221,197,003	185,726,156	335,555,228	124,141,038	230,058,429
(Perbelanjaan)/pendapatan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada (rugi)/laba bersih modal belum terealisasi)		(1,805,622)	(2,009,196)	11,676,842	4,038,198	(4,675,511)
(Rugi)/laba bersih modal belum terealisasi		(16,242,221)	(8,003,792)	(8,002,604)	(3,176,592)	622,504
Lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan selepas cukai		(18,047,843)	(10,012,988)	3,674,238	861,606	(4,053,007)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	6	44,728,730	37,892,450	80,814,857	32,305,540	22,632,147
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	6	(45,310,878)	(26,652,079)	(68,322,628)	(27,007,084)	(25,278,051)
Nilai aset bersih pada akhir tahun kewangan		202,567,012	186,953,539	351,721,695	130,301,100	223,359,518

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

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

	Nota	Dana Ekuiti Prima RM	Dana Ekuiti Premier RM	Dana Pendapatan Premier RM	Dana Pendapatan Prima RM	Dana Indeks Premier RM
Nilai aset bersih pada awal tahun kewangan		213,735,294	186,142,735	340,176,740	115,015,340	229,490,551
(Perbelanjaan)/pendapatan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada laba/(rugi) bersih modal belum terealisasi)		(3,453,253)	2,399,544	6,597,869	3,889,924	5,809,660
Laba/(rugi) bersih modal belum terealisasi		2,955,786	(8,297,094)	(12,522,131)	(5,108,256)	(7,275,688)
Lebihan perbelanjaan ke atas pendapatan selepas cukai		(497,467)	(5,897,550)	(5,924,262)	(1,218,332)	(1,466,028)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	6	47,526,522	46,254,663	69,465,290	32,145,829	22,538,170
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan`	6	(39,567,346)	(40,773,692)	(68,162,540)	(21,801,799)	(20,504,264)
Nilai aset bersih pada akhir tahun kewangan		221,197,003	185,726,156	335,555,228	124,141,038	230,058,429

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 Pelaburan Premier bagi Etiqa Life Insurance Berhad ("ELIB" atau "Pengurus") terdiri daripada Dana Ekuiti Prima, Dana Ekuiti Premier, Dana Pendapatan Premier, Dana Pendapatan Prima dan Dana Indeks Premier (secara kolektif dirujuk sebagai "Dana-dana"). Semua Dana-dana (kecuali Dana Indeks Premier) telah dilancarkan pada 30 September 1999. Dana Indeks Premier pula dilancarkan pada 8 Ogos 2001.

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan, 2013. Kegiatan utamanya adalah pengunderitan insurans hayat dan perniagaan 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 Ekuiti Prima adalah untuk memaksimumkan jumlah pulangan jangka sederhana hingga jangka panjang pada tahap risiko yang sesuai. Objektifnya adalah untuk mencapai prestasi yang melebihi prestasi FTSE Bursa Malaysia Emas Shariah Index ("FBMS") tidak termasuk subsidiari Maybank, mengambil kira dividen, dan untuk mencapai kedudukan 50% teratas di antara kelompok setara yang berkenaan dalam masa 12-bulan dari segi prestasi. Dana ini menyediakan peluang pelaburan berkaitan insurans yang patuhi Syariah kepada para pemegang polisi yang bersedia untuk menanggung risiko tambahan, dengan membuat pelaburan di dalam ekuiti yang berasaskan prinsip Syariah.

Objektif Dana Ekuiti Premier adalah untuk memaksimumkan jumlah pulangan jangka sederhana hingga jangka panjang pada tahap risiko yang sesuai. Objektifnya adalah untuk mencapai prestasi yang melebihi prestasi FTSE Bursa Malaysia Top 100 Index ("FBM KLCI 100") tidak termasuk subsidiari Maybank, mengambil kira dividen dan untuk mencapai kedudukan 50% teratas di antara kelompok setara yang berkenaan dalam masa 12-bulan dari segi prestasi. Dana ini menyediakan peluang pelaburan berkaitan insurans kepada para pemegang polisi yang bersedia untuk menanggung risiko tambahan, dengan membuat pelaburan di dalam ekuiti.

Objektif Dana Pendapatan Premier adalah untuk mendapatkan pemeliharaan modal dan pertumbuhan mantap dalam pelaburan dengan matlamat untuk melebihi prestasi 12-bulan kadar deposit tetap. Matlamat Dana adalah untuk mencapai kedudukan 50% teratas di antara kelompok setara yang berkenaan dalam masa 12-bulan dari segi prestasi. Dana ini menyediakan peluang pelaburan berkaitan insurans kepada para pemegang polisi yang bersedia untuk menanggung risiko minima.

Objektif Dana Pendapatan Prima adalah untuk mendapatkan pemeliharaan modal dan pertumbuhan mantap dalam pelaburan dengan matlamat untuk melebihi prestasi 12-bulan kadar deposit tetap. Matlamat Dana adalah untuk mencapai kedudukan 50% teratas di antara kelompok setara yang berkenaan dalam masa 12-bulan dari segi prestasi. Dana ini menyediakan peluang pelaburan berkaitan insurans yang patuhi Syariah kepada para pemegang polisi yang bersedia untuk menanggung risiko minima dan mahu melabur mengikut prinsip Syariah.

Objektif Dana Indeks Premier adalah untuk mencapai prestasi yang lebih tinggi daripada FTSE Bursa Malaysia 30, dengan mengambil kira pembahagian dividen. Matlamat Dana adalah untuk mempunyai "pengesan kesilapan" bulanan ("standard derivation" kepada perbezaan pulangan bulanan) di bawah 1% daripada FTSE Bursa Malaysia 30. Dana ini menyediakan peluang pelaburan berkaitan insurans kepada para pemegang polisi yang bersedia untuk menanggung risiko tambahan.

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

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 dalam penyata asset 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 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 pada FVTPL

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

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

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

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

Aset kewangan diklasifikasikan sebagai FVTPL termasuk sekuriti ekuiti, Sekuriti Kerajaan Malaysia ("MGS"), Terbitan Pelaburan Kerajaan ("GII") dan sekuriti hutang.

Aset kewangan pada 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, sebarang 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 MGS, 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 unit dan 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, faedah/dividen belum terima, amaun tertunggak daripada broker saham, amaun tertunggak daripada dana insurans hayat dan pelbagai belum terima dianggap menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

Pembatalan Rekod Bagi Aset Kewangan

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

(ii) Liabiliti Kewangan

Liabiliti kewangan Dana-dana adalah amaun tertunggak kepada broker saham, amaun tertunggak kepada insurans hayat dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama balasan yang akan dibayar pada masa hadapan, untuk perkhidmatan yang 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 faedah diiktirafkan pada satu masa dengan menggunakan kaedah faedah berkesan;
- (ii) Pendapatan dividen diiktiraf 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 Pengurusan

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

Dana Ekuiti Prima	1.50% setahun
Dana Ekuiti Premier	1.50% setahun
Dana Pendapatan Premier	1.00% setahun
Dana Pendapatan Prima	1.00% setahun
Dana Indeks Premier	1.25% 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 pendapatan 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 pendapatan 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 pendapatan 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) 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 premium dibayar oleh pemegang unit, sebagai bayaran bagi kontrak baru atau ke atas bayaran berturutan untuk meningkat jumlah kontrak.

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

3. KOMISEN RINGAN

Pengurus ini dihadkan oleh peraturan-peraturan daripada menerima apa-apa bahagian daripada komisen dari mana-mana broker 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 boleh memberi faedah kepada pemegang unit 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 Ekuiti Prima

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4 (i)(a))	196,761,485	210,949,336
AC (Nota 4 (i)(b))	3,769,655	11,043,067
	200,531,140	221,992,403

(a) FVTPL Dipegang untuk Dagangan

Sekuriti Ekuiti Disebut di Malaysia

Saham-saham:

Kos	198,715,106	196,660,736
(Rugi)/laba modal belum terealisasi, bersih	(1,953,621)	14,288,600
Nilai saksama	196,761,485	210,949,336

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				
Gamuda Berhad	513,300	2,015,058	1,924,875	0.95%
JAKS Resources Berhad	7,870,200	3,783,704	1,849,497	0.91%
MGB Berhad	1,862,200	1,854,337	968,344	0.48%
Sunway Construction Group Berhad	791,900	1,254,193	1,235,364	0.61%
WCT Holdings Berhad	3,170,848	1,564,199	1,268,339	0.63%
Produk Pengguna dan Perkhidmatan				
AEON Co. (M) Berhad	462,900	509,624	634,173	0.31%
DRB-HICOM Berhad	611,900	1,212,753	979,040	0.48%
Innature Berhad	791,600	415,878	463,086	0.23%
Nestle (Malaysia) Berhad	11,300	1,571,674	1,582,000	0.78%
Padini Holdings Berhad	3,059,800	10,352,149	10,250,330	5.06%
QL Resources Berhad	366,800	1,945,493	2,021,068	1.00%
Sime Darby Berhad	480,100	1,118,570	1,104,230	0.55%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Ekuiti Prima (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.):				
Tenaga				
Dayang Enterprise Holdings Berhad	1,315,100	1,911,432	1,722,781	0.85%
Dialog Group Berhad	2,421,300	6,825,829	5,932,185	2.93%
Perkhidmatan Kewangan				
Bank Islam Malaysia Berhad	1,104,000	3,332,866	3,013,920	1.49%
Penjagaan Kesihatan				
IHH Healthcare Berhad	335,100	2,085,005	2,084,322	1.03%
Top Glove Corporation Berhad	3,688,900	3,049,300	3,338,455	1.65%
Produk Perindustrian dan Perkhidmatan				
Aurelius Technologies Berhad	2,805,600	4,100,665	5,134,248	2.53%
Hextar Global Berhad	4,945,720	2,423,817	11,276,242	5.57%
Malayan Cement Berhad	2,974,900	8,314,751	6,306,788	3.11%
Petronas Chemicals Group Berhad	568,900	4,643,885	4,892,540	2.42%
Press Metal Aluminium Holdings Berhad	797,200	3,342,782	3,890,336	1.92%
Scientex Berhad	188,100	583,706	605,682	0.30%
SKP Resources Berhad	1,777,100	3,004,467	2,861,131	1.41%
Sunway Berhad	1,208,800	1,946,549	1,958,256	0.97%
UCHI Technologies Berhad	283,000	838,748	925,410	0.46%
V.S. Industry Berhad	1,799,800	1,938,617	1,583,824	0.78%
Perladangan				
Kuala Lumpur Kepong Berhad	91,500	2,284,639	2,045,940	1.01%
Sime Darby Plantation Berhad	1,085,700	5,416,755	5,048,505	2.49%
Hartanah				
Eco World Development Group Berhad	10,359,300	6,818,453	6,681,749	3.30%
Kerjaya Prospek Property Berhad	1,723,700	1,952,943	1,051,457	0.52%
Legenda Properties Berhad	5,941,200	6,424,095	7,070,028	3.49%
LBS Bina Group Berhad	3,144,800	1,643,825	1,320,816	0.65%
Sime Darby Property Berhad	12,691,500	7,959,109	5,711,175	2.82%
S P Setia Berhad	6,002,200	5,880,426	3,601,320	1.78%
UEM Sunrise Berhad	14,018,200	6,352,041	3,574,641	1.76%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Ekuiti Prima (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.):				
Teknologi				
CTOS Digital Berhad	9,157,900	10,180,471	13,004,218	6.42%
Dagang NeXchange Berhad	5,461,300	4,404,066	2,785,263	1.37%
Frontken Corporation Berhad	568,000	1,648,563	1,749,440	0.86%
Greatch Technology Berhad	1,592,500	6,478,648	7,707,700	3.81%
Malaysian Pacific Industries Berhad	308,600	9,221,395	8,875,336	4.38%
Pentamaster Corporation Berhad	1,589,800	6,064,076	7,042,814	3.48%
UWC Berhad	677,900	2,839,083	2,725,158	1.35%
ViTrox Corporation Berhad	89,400	849,342	683,910	0.34%
Telekomunikasi dan Media				
Axiata Group Berhad	1,065,700	3,600,754	3,293,013	1.63%
DiGi.Com Berhad	621,100	2,626,897	2,484,400	1.23%
Maxis Berhad	1,209,500	5,150,561	4,644,480	2.29%
Telekom Malaysia Berhad	325,600	1,694,004	1,758,240	0.87%
Time dotCom Berhad	507,900	1,604,700	2,488,710	1.23%
Pengangkutan dan Logistik				
MISC Berhad	398,401	2,877,342	2,988,008	1.48%
Westports Holdings Berhad	345,400	1,518,520	1,312,520	0.65%
Utiliti				
Petronas Gas Berhad	145,300	2,362,386	2,487,536	1.23%
Tenaga Nasional Berhad	1,538,800	14,921,961	14,818,644	7.32%
Jumlah sekuriti ekuiti		198,715,106	196,761,485	

	31.12.2022 RM	31.12.2021 RM
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(b) AC

Depositi dengan institusi kewangan

Depositi tetap dan panggilan dengan:

Bank berlesen

3,769,655

11,043,067

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Premier

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4 (ii)(a))	183,648,700	170,175,450
AC (Nota 4 (ii)(b))	2,107,404	15,673,594
	185,756,104	185,849,044

(a) FVTPL Dipegang untuk Dagangan

Sekuriti Ekuiti Disebut di Malaysia

Waran-waran/saham-saham:

Kos	188,333,119	166,856,077
(Rugi)/laba modal belum terealisasi, bersih	(4,684,419)	3,319,373

Nilai saksama	183,648,700	170,175,450
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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				
Waran-waran:				
Eco World Development Group Berhad	900,000	-	81,000	0.04%
JAKS Resources Berhad	1,555,400	-	93,324	0.05%
		-	174,324	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Premier (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:				
Pembinaan				
Ekovest Berhad	2,044,800	1,006,033	695,232	0.37%
Gadang Holdings Berhad	2,103,900	958,138	673,248	0.36%
Gamuda Berhad	1,425,400	5,560,373	5,345,250	2.86%
JAKS Resources Berhad	11,395,000	5,360,243	2,677,825	1.43%
MGB Berhad	4,915,100	4,228,490	2,555,852	1.37%
WCT Holdings Berhad	3,795,900	2,032,989	1,518,360	0.81%
Produk Pengguna dan Perkhidmatan				
AEON Co. (M) Berhad	663,100	1,049,469	908,447	0.49%
DRB-HICOM Berhad	2,340,000	3,755,782	3,744,000	2.00%
Farm Fresh Berhad	561,000	765,378	903,210	0.48%
Genting Berhad	192,000	867,284	860,160	0.46%
Genting Malaysia Berhad	1,383,500	3,682,795	3,721,615	1.99%
Innature Berhad	5,095,400	3,006,675	2,980,809	1.59%
Kawan Food Berhad	2,112,600	3,975,802	4,689,972	2.51%
Mynews Holdings Berhad	3,685,600	3,177,452	2,321,928	1.24%
Only World Group Holdings Berhad	4,187,500	1,777,342	2,428,750	1.30%
Padini Holdings Berhad	1,255,600	3,775,117	4,206,260	2.25%
UMW Holdings Berhad	631,600	2,049,114	2,191,652	1.17%
Tenaga				
Dayang Enterprise Holdings Berhad	3,000,000	3,992,844	3,930,000	2.10%
Perdana Petroleum Berhad	5,181,700	925,252	647,713	0.35%
Perkhidmatan Kewangan				
Alliance Bank Malaysia Berhad	992,700	3,514,250	3,643,209	1.95%
AMMB Holdings Berhad	1,095,100	3,350,267	4,533,714	2.43%
CIMB Group Holdings Berhad	2,807,053	14,120,510	16,280,907	8.71%
Hong Leong Bank Berhad	333,300	6,229,141	6,852,648	3.67%
Public Bank Berhad	2,891,900	12,112,280	12,493,008	6.68%
RHB Bank Berhad	1,265,700	7,126,113	7,328,403	3.92%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Premier (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	1,103,500	6,372,106	6,863,770	3.67%
Produk Perindustrian dan Perkhidmatan				
Aurelius Technologies Berhad	1,587,500	2,181,885	2,905,125	1.55%
Hextar Global Berhad	725,640	355,624	1,654,459	0.88%
HSS Engineers Berhad	326,800	199,129	140,524	0.08%
Malayan Cement Berhad	2,548,200	7,283,413	5,402,184	2.89%
Petronas Chemicals Group Berhad	228,600	1,992,812	1,965,960	1.05%
Press Metal Aluminium Holdings Berhad	385,400	1,718,137	1,880,752	1.01%
SKP Resources Berhad	787,800	1,351,152	1,268,358	0.68%
Perladangan				
Genting Plantations Berhad	287,400	2,303,014	1,839,360	0.98%
Kuala Lumpur Kepong Berhad	75,100	1,818,346	1,679,236	0.90%
Sime Darby Plantation Berhad	303,500	1,542,905	1,411,275	0.75%
Hartanah				
Eco World Development Group Berhad	4,365,000	2,837,034	2,815,425	1.51%
Eco World International Berhad	340,700	134,173	132,873	0.07%
LBS Bina Group Berhad	4,607,499	2,526,046	1,935,466	1.04%
NCT Alliance Berhad	4,773,100	2,804,692	1,527,392	0.82%
Sime Darby Property Berhad	4,031,100	2,857,129	1,813,995	0.97%
S P Setia Berhad	2,912,800	3,777,438	1,747,680	0.93%
Teknologi				
CTOS Digital Berhad	2,810,100	4,061,293	3,990,342	2.13%
D&O Green Technologies Berhad	450,000	1,890,967	1,926,000	1.03%
Dagang NeXchange Berhad	3,739,600	3,315,389	1,907,196	1.02%
Frontken Corporation Berhad	970,500	2,800,951	2,989,140	1.60%
Greatch Technology Berhad	375,000	1,432,978	1,815,000	0.97%
Inari Amertron Berhad	328,900	1,012,339	858,429	0.46%
Pentamaster Corporation Berhad	776,000	3,105,161	3,437,680	1.84%
Unisem (M) Berhad	670,000	1,945,073	1,849,200	0.99%
ViTrox Corporation Berhad	74,600	549,984	570,690	0.31%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Premier (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	1,410,200	4,477,916	4,357,518	2.33%
DiGi.Com Berhad	979,800	3,933,355	3,919,200	2.10%
Maxis Berhad	630,600	2,543,576	2,421,504	1.30%
Telekom Malaysia Berhad	860,500	3,945,592	4,646,700	2.49%
Pengangkutan dan Logistik				
Malaysia Airport Holdings Berhad	609,800	3,509,797	4,000,288	2.14%
Utilities				
Tenaga Nasional Berhad	1,004,100	9,354,580	9,669,483	5.17%
		188,333,119	183,474,376	
Jumlah sekuriti ekuiti		188,333,119	183,648,700	

	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	2,107,404	15,673,594
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Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Pendapatan Premier

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4 (iii)(a))	322,822,441	296,374,531
AC (Nota 4 (iii)(b))	22,498,918	34,903,507
	345,321,359	331,278,038
(a) FVTPL		
Dipegang untuk Dagangan		
Sekuriti Kerajaan Malaysia		
Kos	28,344,000	-
Laba modal belum terealisasi, bersih	1,484,900	-
Nilai saksama	29,828,900	-
Terbitan Pelaburan Kerajaan		
Kos	17,541,900	-
Laba modal belum terealisasi, bersih	129,800	-
Nilai saksama	17,671,700	-
Sekuriti Hutang		
Tak disebut di Malaysia		
Bon jaminan kerajaan:		
Kos	5,000,000	10,000,000
Rugi modal belum terealisasi, bersih	(195,550)	(8,600)
Nilai saksama	4,804,450	9,991,400
Bon korporat:		
Kos	282,875,945	289,311,331
Rugi modal belum terealisasi, bersih	(12,358,554)	(2,928,200)
Nilai saksama	270,517,391	286,383,131
Jumlah sekuriti hutang	275,321,841	296,374,531
Jumlah	322,822,441	296,374,531

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Pendapatan Premier (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
Sekuriti Kerajaan Malaysia				
Kerajaan Malaysia	30,000,000	28,344,000	29,828,900	8.48%
Terbitan Pelaburan Kerajaan				
Kerajaan Malaysia	17,000,000	17,541,900	17,671,700	5.02%
Sekuriti Hutang Tak disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	5,000,000	5,000,000	4,804,450	1.37%
Bon korporat:				
AmBank (M) Berhad	5,000,000	5,000,000	5,001,900	1.42%
Bumitama Agri Ltd	5,000,000	5,000,000	4,939,600	1.40%
Capone Berhad*	6,000,000	6,000,000	-	-
Danum Capital Berhad	12,000,000	12,521,000	11,698,400	3.33%
Edra Energy Sdn. Bhd.	15,000,000	16,417,300	16,919,550	4.81%
EKVE Sdn. Bhd.	3,000,000	3,051,600	3,366,930	0.96%
Infracap Resources Sdn. Bhd.	22,000,000	22,000,000	21,736,740	6.18%
Jimah East Power Sdn. Bhd.	5,000,000	5,583,500	5,160,050	1.47%
Johor Port Berhad	5,000,000	5,000,000	5,055,800	1.44%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	6,800,000	7,264,400	6,741,681	1.92%
Northern Gateway Infrastructure Sdn. Bhd.	8,000,000	8,033,600	8,342,560	2.37%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	11,000,000	10,921,200	10,630,020	3.02%

* Diturun taraf dan dikurangkan nilai sepenuhnya.

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Pendapatan Premier (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 (samb.):				
Penang Port Sdn. Bhd.	15,000,000	15,169,000	14,551,500	4.14%
Pengurusan Air Selangor Sdn. Bhd.	15,000,000	15,000,000	15,570,750	4.43%
Point Zone (M) Sdn. Bhd.	5,000,000	5,000,000	4,843,650	1.38%
Projek Lebuhraya Usahasama Berhad	15,000,000	17,675,500	16,158,150	4.59%
Quantum Solar Park (Semenanjung) Sdn. Bhd.	10,000,000	11,440,500	10,687,150	3.04%
Sarawak Energy Berhad	20,000,000	22,324,000	20,580,800	5.85%
Sarawak Petchem Sdn. Bhd.	15,000,000	15,000,000	15,880,350	4.52%
Sime Darby Plantation Berhad	6,000,000	6,000,000	6,185,460	1.76%
Sinar Kamiri Sdn. Bhd.	5,000,000	5,016,000	5,008,950	1.42%
Solar Management (Seremban) Sdn. Bhd.	10,000,000	10,207,000	9,043,300	2.57%
Southern Power Generation Sdn. Bhd.	8,000,000	8,385,700	8,125,690	2.31%
Tanjung Bin Energy Sdn. Bhd.	8,000,000	8,922,300	7,910,480	2.25%
Tenaga Nasional Berhad	12,000,000	12,116,000	12,304,390	3.50%
TRIpIc Medical Sdn. Bhd.	1,500,000	1,532,745	1,573,320	0.45%
UMW Holdings Berhad	9,000,000	9,000,000	9,502,650	2.70%
YTL Corporation Berhad	10,000,000	10,288,000	9,997,300	2.84%
YTL Power International Berhad	3,000,000	3,006,600	3,000,270	0.85%
		282,875,945	270,517,391	
Jumlah sekuriti hutang		287,875,945	275,321,841	

	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	22,498,918	34,903,507
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Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Pelaburan berikut matang selepas 12 bulan:

FVTPL	312,825,141	266,766,035
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Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iv) Dana Pendapatan Prima

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4 (iv)(a))	125,982,380	112,666,104
AC (Nota 4 (iv)(b))	2,973,758	9,446,000
	128,956,138	122,112,104
 (a) FVTPL		
Dipegang untuk Dagangan		
Terbitan Pelaburan Kerajaan		
Kos	13,091,000	-
Laba modal belum terealisasi, bersih	213,500	-
Nilai saksama	13,304,500	-
 Sekuriti Hutang		
Tak disebut di Malaysia		
Bon jaminan kerajaan:		
Kos	-	5,000,000
Rugi modal belum terealisasi, bersih	-	(4,300)
Nilai saksama	-	4,995,700
 Bon korporat:		
Kos	113,931,510	105,529,642
Laba/(rugi) modal belum terealisasi, bersih	(1,253,630)	2,140,762
Nilai saksama	112,677,880	107,670,404
Jumlah sekuriti hutang	112,677,880	112,666,104
Jumlah	125,982,380	112,666,104

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iv) Dana Pendapatan Prima (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	13,000,000	13,091,000	13,304,500	10.21%
Sekuriti Hutang				
Tak disebut di Malaysia				
Bond korporat:				
Bumitama Agri Ltd	5,000,000	5,000,000	4,939,600	3.79%
Danum Capital Berhad	5,000,000	5,260,500	4,973,250	3.82%
Edra Energy Sdn. Bhd.	6,000,000	6,222,720	6,782,310	5.21%
EKVE Sdn. Bhd.	2,000,000	2,034,400	2,244,620	1.72%
Infracap Resources Sdn. Bhd.	9,000,000	9,000,000	8,918,540	6.84%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	5,000,000	4,904,500	4,880,150	3.75%
Leader Energy Sdn. Bhd.	5,000,000	5,000,000	4,534,850	3.48%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	4,500,000	4,972,400	4,526,620	3.47%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	6,000,000	5,921,200	5,761,320	4.42%
Penang Port Sdn. Bhd.	5,000,000	4,892,500	4,850,500	3.72%
Pengurusan Air Selangor Sdn. Bhd.	5,000,000	5,000,000	5,179,050	3.97%
Projek Lebuhraya Usahasama Berhad	5,000,000	5,505,500	5,386,050	4.13%
Public Islamic Bank Berhad	1,000,000	1,000,000	997,960	0.77%
Sarawak Energy Berhad	5,000,000	5,338,500	5,149,100	3.95%
Sarawak Petchem Sdn. Bhd.	5,000,000	5,000,000	5,293,450	4.06%
Sime Darby Plantation Berhad	3,000,000	3,000,000	3,092,730	2.37%
Sinar Kamiri Sdn. Bhd.	2,000,000	2,006,200	1,995,200	1.53%
Solar Management (Seremban) Sdn. Bhd.	5,000,000	5,105,000	4,528,400	3.48%
Southern Power Generation Sdn. Bhd.	5,000,000	5,244,500	5,072,250	3.89%
Tanjung Bin Energy Sdn. Bhd.	3,000,000	3,338,700	2,965,320	2.28%
Tenaga Nasional Berhad	7,000,000	7,046,400	7,173,170	5.51%
TRIppl Medical Sdn. Bhd.	3,000,000	3,065,490	3,146,640	2.41%
UMW Holdings Berhad	5,000,000	5,000,000	5,279,250	4.05%
YTL Power International Berhad	5,000,000	5,073,000	5,007,550	3.84%
Jumlah sekuriti hutang		113,931,510	112,677,880	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iv) Dana Pendapatan Prima (samb.)

	31.12.2022 RM	31.12.2021 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	2,973,758	9,446,000
Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.		
Pelaburan berikut matang selepas 12 bulan:		
FVTPL	125,982,380	107,670,075

(v) Dana Indeks Premier

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4 (v)(a))	222,068,667	228,991,292
AC (Nota 4 (v)(b))	864,206	1,650,852
	222,932,873	230,642,144

(a) FVTPL Dipegang untuk Dagangan

Sekuriti Ekuti

Disebut di Malaysia

Saham-saham:

Kos

Laba modal belum terealisasi, bersih

Nilai saksama

219,058,464	226,603,593
3,010,203	2,387,699
222,068,667	228,991,292

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(v) Dana Indeks Premier (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:				
Produk Pengguna dan Perkhidmatan				
Genting Berhad	1,071,200	6,600,308	4,798,976	2.15%
Genting Malaysia Berhad	1,307,700	4,381,430	3,517,713	1.57%
Mr D.I.Y. Group (M) Berhad	1,008,150	2,298,956	2,016,300	0.90%
Nestle (Malaysia) Berhad	28,900	3,515,927	4,046,000	1.81%
Petronas Dagangan Berhad	124,100	2,541,133	2,854,300	1.28%
PPB Group Berhad	316,900	4,756,516	5,526,736	2.47%
QL Resources Berhad	504,900	2,879,226	2,781,999	1.25%
Sime Darby Berhad	1,672,067	3,144,187	3,845,754	1.72%
Tenaga				
Dialog Group Berhad	1,920,201	5,852,199	4,704,492	2.11%
Perkhidmatan Kewangan				
AMMB Holdings Berhad	999,000	4,201,296	4,135,860	1.85%
CIMB Group Holdings Berhad	3,193,234	16,532,165	18,520,757	8.29%
Hong Leong Bank Berhad	313,300	5,111,476	6,441,448	2.88%
Hong Leong Financial Group Berhad	106,441	1,738,380	1,979,803	0.89%
Malayan Banking Berhad	3,354,882	29,394,064	29,187,473	13.07%
Public Bank Berhad	6,697,445	25,115,369	28,932,962	12.95%
RHB Bank Berhad	763,427	4,079,095	4,420,242	1.98%
Penjagaan Kesihatan				
IHH Healthcare Berhad	1,002,700	5,419,735	6,236,794	2.79%
Produk Perindustrian dan Perkhidmatan				
Petronas Chemicals Group Berhad	1,333,200	10,295,274	11,465,520	5.13%
Press Metal Aluminium Holdings Berhad	1,648,900	6,016,123	8,046,632	3.60%
Perladangan				
IOI Corporation Berhad	1,500,006	6,421,269	6,075,024	2.72%
Kuala Lumpur Kepong Berhad	201,150	4,316,733	4,497,714	2.01%
Sime Darby Plantation Berhad	1,705,167	8,368,363	7,929,027	3.55%
Teknologi				
Inari Amertron Berhad	1,294,000	4,542,316	3,377,340	1.51%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(v) Dana Indeks Premier (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	2,172,975	8,684,635	6,714,493	3.01%
DiGi.Com Berhad	1,449,200	6,024,272	5,796,800	2.60%
Maxis Berhad	944,600	4,876,951	3,627,264	1.62%
Telekom Malaysia Berhad	939,300	4,223,650	5,072,220	2.27%
Pengangkutan dan Logistik				
MISC Berhad	821,700	5,459,463	6,162,750	2.76%
Utiliti				
Petronas Gas Berhad	270,800	4,524,368	4,636,096	2.09%
Tenaga Nasional Berhad	1,528,575	17,743,585	14,720,177	6.59%
Jumlah sekuriti ekuiti		219,058,464	222,068,667	

	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

864,206

1,650,852

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Nota-nota kepada Maklumat Kewangan

5. (ASET)/LIABILITI CUKAI TERTUNDA

(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 Ekuiti Prima		
Pada 1 Januari	1,143,089	906,626
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	(1,299,378)	236,463
Pada 31 Disember	(156,289)	1,143,089
(ii) Dana Ekuiti Premier		
Pada 1 Januari	265,549	929,317
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	(640,303)	(663,768)
Pada 31 Disember	(374,754)	265,549
(iii) Dana Pendapatan Premier		
Pada 1 Januari	(234,945)	766,826
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	(640,208)	(1,001,771)
Pada 31 Disember	(875,153)	(234,945)
(iv) Dana Pendapatan Prima		
Pada 1 Januari	170,916	579,576
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	(254,127)	(408,660)
Pada 31 Disember	(83,211)	170,916
(v) Dana Indeks Premier		
Pada 1 Januari	191,016	773,071
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	49,800	(582,055)
Pada 31 Disember	240,816	191,016

Nota-nota kepada Maklumat Kewangan

6. AKAUN PEMEGANG UNIT

(i) Dana Ekuiti Prima

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	41,021,192	44,728,730	28,019,077	47,526,522
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(41,660,255)	(45,310,878)	(21,044,272)	(39,567,346)
	(639,063)	(582,148)	6,974,805	7,959,176
Akaun pemegang unit dihantar ke depan	191,495,709	221,197,003	184,520,904	213,735,294
Lebihan perbelanjaan ke atas pendapatan selepas cukai	-	(18,047,843)	-	(497,467)
	190,856,646	202,567,012	191,495,709	221,197,003
NAV seunit		1.061		1.155

(ii) Dana Ekuiti Premier

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	34,340,901	37,892,450	23,970,455	46,254,663
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(24,822,314)	(26,652,079)	(19,435,503)	(40,773,692)
	9,518,587	11,240,371	4,534,952	5,480,971
Akaun pemegang unit dihantar ke depan	156,295,015	185,726,156	151,760,063	186,142,735
Lebihan perbelanjaan ke atas pendapatan selepas cukai	-	(10,012,988)	-	(5,897,550)
	165,813,602	186,953,539	156,295,015	185,726,156
NAV seunit		1.127		1.188

(iii) Dana Pendapatan Premier

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	73,422,121	80,814,857	40,372,509	69,465,290
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(62,637,460)	(68,322,628)	(39,298,733)	(68,162,540)
	10,784,661	12,492,229	1,073,776	1,302,750
Akaun pemegang unit dihantar ke depan	286,409,477	335,555,228	285,335,701	340,176,740
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	3,674,238	-	(5,924,262)
	297,194,138	351,721,695	286,409,477	335,555,228
NAV seunit		1.183		1.172

Nota-nota kepada Maklumat Kewangan

6. AKAUN PEMEGANG UNIT (SAMB.)

(iv) Dana Pendapatan Prima

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	30,090,714	32,305,540	21,334,831	32,145,829
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(25,162,312)	(27,007,084)	(11,869,616)	(21,801,799)
Akaun pemegang unit dihantar ke depan	4,928,402	5,298,456	9,465,215	10,344,030
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	113,253,817	124,141,038	103,788,602	115,015,340
	-	861,606	-	(1,218,332)
	118,182,219	130,301,100	113,253,817	124,141,038
NAV seunit		1.103		1.096

(v) Dana Indeks Premier

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	15,205,237	22,632,147	9,692,136	22,538,170
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(17,071,580)	(25,278,051)	(8,257,329)	(20,504,264)
Akaun pemegang unit dihantar ke depan	(1,866,343)	(2,645,904)	1,434,807	2,033,906
Lebihan perbelanjaan ke atas pendapatan selepas cukai	153,386,358	230,058,429	151,951,551	229,490,551
	-	(4,053,007)	-	(1,466,028)
	151,520,015	223,359,518	153,386,358	230,058,429
NAV seunit		1.474		1.500

Nota-nota kepada Maklumat Kewangan

7. CUKAI

	31.12.2022 RM	31.12.2021 RM
(i) Dana Ekuiti Prima		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	(495,283)	(520,830)
Peruntukan berkurangan cukai tahun kewangan lepas	3,190	3,401
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	(1,299,378)	236,463
Kredit cukai bagi tahun kewangan	(1,791,471)	(280,966)
(ii) Dana Ekuiti Premier		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	(481,024)	(46,353)
Peruntukan berkurangan cukai tahun kewangan lepas	2,966	5,830
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	(640,303)	(663,768)
Kredit cukai bagi tahun kewangan	(1,118,361)	(704,291)
(iii) Dana Pendapatan Premier		
Cukai pendapatan:		
Peruntukan tahun kewangan semasa	1,238,573	775,852
Peruntukan berkurangan cukai tahun kewangan lepas	2,659	1,350
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	(640,208)	(1,001,771)
Perbelanjaan/(kredit) cukai bagi tahun kewangan	601,024	(224,569)
(iv) Dana Pendapatan Prima		
Cukai pendapatan:		
Peruntukan tahun kewangan semasa	434,940	404,727
Peruntukan berkurangan cukai tahun kewangan lepas	903	541
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	(254,127)	(408,660)
Perbelanjaan/(kredit) cukai bagi tahun kewangan	181,716	(3,392)
(v) Dana Indeks Premier		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	(965,554)	(225,429)
Peruntukan berkurangan cukai tahun kewangan lepas	3,654	3,893
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	49,800	(582,055)
Kredit cukai bagi tahun kewangan	(912,100)	(803,591)

(Kredit)/perbelanjaan cukai pendapatan Dana-dana yang berkaitan dengan pendapatan pelaburan bersih pada perbelanjaan pelaburan yang dibenarkan dan (rug)/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

7. 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 perbelanjaan cukai pendapatan pada kadar cukai berkesan adalah, seperti berikut:

	31.12.2022 RM	31.12.2021 RM
(i) Dana Ekuiti Prima		
Lebihan perbelanjaan ke atas pendapatan sebelum cukai	(19,839,314)	(778,433)
Cukai pada kadar 8%	(1,587,145)	(62,275)
Pendapatan tidak dikenakan cukai	(449,069)	(478,809)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	241,553	256,717
Peruntukan berkurang cukai tahun kewangan lepas	3,190	3,401
Kredit cukai bagi tahun kewangan	(1,791,471)	(280,966)
(ii) Dana Ekuiti Premier		
Lebihan perbelanjaan ke atas pendapatan sebelum cukai	(11,131,349)	(6,601,841)
Cukai pada kadar 8%	(890,508)	(528,147)
Pendapatan tidak dikenakan cukai	(449,897)	(405,316)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	219,078	223,342
Peruntukan berkurang cukai tahun kewangan lepas	2,966	5,830
Kredit cukai bagi tahun kewangan	(1,118,361)	(704,291)
(iii) Dana Pendapatan Premier		
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) sebelum cukai	4,275,262	(6,148,831)
Cukai pada kadar 8%	342,020	(491,907)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	256,345	265,988
Peruntukan berkurang cukai tahun kewangan lepas	2,659	1,350
Perbelanjaan/(kredit) cukai bagi tahun kewangan	601,024	(224,569)

Nota-nota kepada Maklumat Kewangan

7. CUKAI (SAMB.)

	31.12.2022 RM	31.12.2021 RM
(iv) Dana Pendapatan Prima		
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) sebelum cukai	1,043,322	(1,221,724)
Cukai pada kadar 8%	83,466	(97,738)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	97,347	93,805
Peruntukan berkurangan cukai tahun kewangan lepas	903	541
Perbelanjaan/(kredit) cukai bagi tahun kewangan	181,716	(3,392)
(v) Dana Indeks Premier		
Lebihan perbelanjaan ke atas pendapatan sebelum cukai	(4,965,107)	(2,269,619)
Cukai pada kadar 8%	(397,209)	(181,569)
Pendapatan tidak dikenakan cukai	(736,935)	(848,478)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	218,390	222,563
Peruntukan berkurangan cukai tahun kewangan lepas	3,654	3,893
Kredit cukai bagi tahun kewangan	(912,100)	(803,591)

Jadual Perbandingan Prestasi

(i) Dana Ekuiti Prima

	2022	2021	2020	2019	2018
Penerangan (%)					
Ekuiti					
Pembinaan	3.58	7.88	4.98	10.44	2.28
Produk Pengguna dan Perkhidmatan	8.41	4.67	8.94	9.80	12.23
Tenaga	3.78	4.37	3.10	15.66	7.68
Perkhidmatan Kewangan	1.49	0.70	0.66	-	-
Penjagaan Kesihatan	2.68	6.20	12.31	5.77	11.82
Produk Perindustrian dan Perkhidmatan	19.47	27.34	17.27	15.16	14.03
Perladangan	3.50	5.01	7.35	7.02	5.96
Hartanah	14.32	15.05	10.20	3.54	3.62
Teknologi	22.00	10.44	9.77	16.87	-
Telekomunikasi dan Media	7.24	6.16	9.66	6.77	8.79
Pengangkutan dan Logistik	2.12	2.13	2.49	0.07	0.96
Utiliti	8.54	5.09	10.15	6.82	14.39
Waran-waran	-	0.33	0.68	0.15	-
Tunai & Deposit/(Lain-lain)	2.87	4.63	2.44	1.93	18.24
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	202,567,012	221,197,003	213,735,294	209,959,107	181,806,655
Jumlah Bilangan Unit	190,856,646	191,495,709	184,520,904	168,291,112	156,681,947
NAV Seunit (RM)	1.061	1.155	1.158	1.248	1.160
NAV tertinggi seunit semasa tahun kewangan (RM)	1.204	1.216	1.289	1.268	1.504
NAV terendah seunit semasa tahun kewangan (RM)	0.965	1.070	0.929	1.137	1.132
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(8.14)	(0.26)	(7.21)	7.59	(18.82)
Purata pulangan tahunan (%)					
1-Tahun	(8.14)	(0.26)	(7.21)	7.59	(18.82)
3-Tahun	(5.27)	(0.14)	(6.77)	(2.25)	(5.74)
5-Tahun	(5.78)	(2.87)	(3.52)	(1.31)	(2.01)
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)	(2.49)

Jadual Perbandingan Prestasi

(ii) Dana Ekuiti Premier

	2022	2021	2020	2019	2018
Penerangan (%)					
Ekuiti					
Pembinaan	7.20	7.90	5.49	7.37	1.60
Produk Pengguna dan Perkhidmatan	15.48	12.90	12.15	25.44	12.68
Tenaga	2.45	4.91	2.43	7.87	4.34
Perkhidmatan Kewangan	27.36	12.79	20.31	14.69	21.58
Penjagaan Kesihatan	3.67	4.78	8.70	1.86	10.15
Produk Perindustrian dan Perkhidmatan	8.14	19.84	6.24	6.05	12.31
Perladangan	2.64	2.16	5.97	6.15	-
Hartanah	5.33	8.60	3.43	2.56	1.25
Amanah Pelaburan Hartanah	-	-	-	1.80	0.78
Teknologi	10.35	6.00	13.73	7.82	-
Telekomunikasi dan Media	8.21	4.40	7.39	8.52	8.10
Pengangkutan dan Logistics	2.14	3.41	4.29	2.21	0.39
Utiliti	5.17	3.74	8.57	6.19	10.19
Waran-waran	0.09	0.20	0.37	0.12	0.05
Tunai & Deposit/(Lain-lain)	1.77	8.37	0.93	1.35	16.58
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	186,953,539	185,726,156	186,142,735	161,228,596	130,445,038
Jumlah Bilangan Unit	165,813,602	156,295,015	151,760,063	138,232,949	115,056,863
NAV Seunit (RM)	1.127	1.188	1.227	1.166	1.134
NAV tertinggi seunit semasa tahun kewangan (RM)	1.251	1.288	1.254	1.231	1.442
NAV terendah seunit semasa tahun kewangan (RM)	1.061	1.129	0.879	1.124	1.115
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(5.13)	(3.18)	5.23	2.82	(16.19)
Purata pulangan tahunan (%)					
1-Tahun	(5.13)	(3.18)	5.23	2.82	(16.19)
3-Tahun	(1.13)	1.56	(3.21)	0.58	(0.70)
5-Tahun	(3.59)	0.72	1.16	1.26	1.19
Purata prestasi					
Indeks Penanda Aras (%)					
1-Tahun	(7.08)	(4.55)	3.83	(2.16)	(7.85)
3-Tahun	(2.71)	(1.02)	(2.18)	(0.03)	(0.21)
5-Tahun	(3.65)	(0.20)	0.19	(1.20)	(2.06)

Jadual Perbandingan Prestasi

(iii) Dana Pendapatan Premier

	2022	2021	2020	2019	2018
Penerangan (%)					
Sekuriti Pendapatan Tetap					
Pembinaan	5.13	5.65	7.44	9.45	14.86
Perkhidmatan Kewangan	13.77	27.37	8.30	7.92	13.93
Kerajaan	-	-	30.08	10.29	10.56
Agensi Kerajaan	14.87	8.82	5.95	15.16	0.80
Syarikat Projek Infrastruktur	35.01	23.26	15.86	25.34	43.08
Pengangkutan dan Logistik	13.19	6.00	1.60	2.39	-
Minyak dan Gas	2.57	9.38	6.36	-	-
Perladangan	1.40	1.51	1.54	2.44	-
Telekomunikasi dan Media	-	-	-	-	1.14
Perdagangan/servis	5.84	6.33	4.95	10.40	12.61
Tunai & Deposit/(Lain-lain)	8.22	11.68	17.92	16.61	3.02
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	351,721,695	335,555,228	340,176,740	207,527,123	123,545,307
Jumlah Bilangan Unit	297,194,138	286,409,477	285,335,701	184,869,922	121,280,232
NAV Seunit (RM)	1.183	1.172	1.192	1.123	1.019
NAV tertinggi seunit semasa tahun kewangan (RM)	1.183	1.195	1.203	1.130	1.019
NAV terendah seunit semasa tahun kewangan (RM)	1.128	1.139	1.105	1.020	0.969
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	0.94	(1.68)	6.14	10.21	5.27
Purata pulangan tahunan (%)					
1-Tahun	0.94	(1.68)	6.14	10.21	5.27
3-Tahun	1.75	4.77	7.18	6.56	6.02
5-Tahun	4.09	4.78	6.87	6.41	5.30
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	3.22
5-Tahun	2.56	2.73	3.00	3.23	3.23

Jadual Perbandingan Prestasi

(iv) Dana Pendapatan Prima

	2022	2021	2020	2019	2018
Penerangan (%)					
Sekuriti Pendapatan Tetap					
Pembinaan	10.05	10.96	12.70	14.83	17.88
Perkhidmatan Kewangan	14.91	23.52	9.19	-	13.34
Kerajaan	-	-	16.35	5.52	8.07
Agensi Kerajaan	10.21	4.02	9.76	23.68	8.09
Syarikat Projek Infrastruktur	35.55	29.37	24.24	28.47	37.05
Pengangkutan dan Logistik	12.28	4.00	-	-	-
Minyak dan Gas	3.48	3.83	4.37	-	-
Perladangan	3.79	4.08	4.55	5.28	-
Telekomunikasi dan Media	-	-	-	3.34	-
Perdagangan/servis	6.42	10.98	7.81	14.45	11.06
Tunai & Deposit/(Lain-lain)	3.31	9.24	11.03	4.43	4.51
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	130,301,100	124,141,038	115,015,340	95,770,504	75,120,869
Jumlah Bilangan Unit	118,182,219	113,253,817	103,788,602	90,432,216	78,209,625
NAV Seunit (RM)	1.103	1.096	1.108	1.059	0.961
NAV tertinggi seunit semasa tahun kewangan (RM)	1.103	1.111	1.122	1.068	0.961
NAV terendah seunit semasa tahun kewangan (RM)	1.055	1.060	1.023	0.962	0.918
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	0.64	(1.08)	4.63	10.20	4.68
Purata pulangan tahunan (%)					
1-Tahun	0.64	(1.08)	4.63	10.20	4.68
3-Tahun	1.37	4.48	6.47	6.37	5.78
5-Tahun	3.74	4.49	6.41	6.12	5.03
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	3.22
5-Tahun	2.56	2.73	3.00	3.23	3.23

Jadual Perbandingan Prestasi

(v) Dana Indeks Premier

	2022	2021	2020	2019	2018
Penerangan (%)					
Ekuiti					
Produk Pengguna dan Perkhidmatan	13.15	11.29	10.39	11.79	11.13
Tenaga	2.11	2.36	3.02	3.14	2.64
Perkhidmatan Kewangan	41.91	35.41	32.32	35.84	37.73
Penjagaan Kesihatan	2.79	8.64	14.74	6.41	6.26
Produk Perindustrian dan Perkhidmatan	8.73	9.32	8.14	7.20	7.78
Perladangan	8.28	6.98	8.20	9.07	7.90
Teknologi	1.51	2.15	-	-	-
Telekomunikasi dan Media	9.50	11.75	10.89	9.95	9.18
Pengangkutan dan Logistik	2.76	2.40	2.27	3.73	3.17
Utiliti	8.68	9.24	9.65	12.87	12.80
Tunai & Deposit/(Lain-lain)	0.58	0.46	0.38	-	1.41
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	223,359,518	230,058,429	229,490,551	216,359,679	223,570,942
Jumlah Bilangan Unit	151,520,015	153,386,358	151,951,551	148,024,131	147,454,656
NAV Seunit (RM)	1.474	1.500	1.510	1.462	1.516
NAV tertinggi seunit semasa tahun kewangan (RM)	1.552	1.532	1.556	1.547	1.667
NAV terendah seunit semasa tahun kewangan (RM)	1.363	1.414	1.159	1.429	1.474
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(1.73)	(0.66)	3.28	(3.56)	(4.05)
Purata pulangan tahunan (%)					
1-Tahun	(1.73)	(0.66)	3.28	(3.56)	(4.05)
3-Tahun	0.27	(0.35)	(1.50)	0.83	1.68
5-Tahun	(1.38)	1.02	0.93	(0.01)	0.17
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	(1.33)	(0.41)	4.52	(2.83)	(3.00)
3-Tahun	0.90	0.38	(0.50)	2.18	3.18
5-Tahun	(0.64)	2.12	2.22	1.12	1.16

2022

DANA-DANA PELABURAN MAYBAN LINKED



Dana-Dana Terurus

Dana Seimbang

Objektif Dana

Dana direka untuk memberikan prestasi yang mengatasi kadar simpanan tetap 12-bulan sepanjang tempoh 5-tahun.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	11 Oktober, 2004
Yuran Pengurusan:	1.25% setahun
Pengurus Dana:	Etika Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Pendapatan Tetap Tempatan	55%
- Ekuiti Tempatan	40%
- Tunai	5%

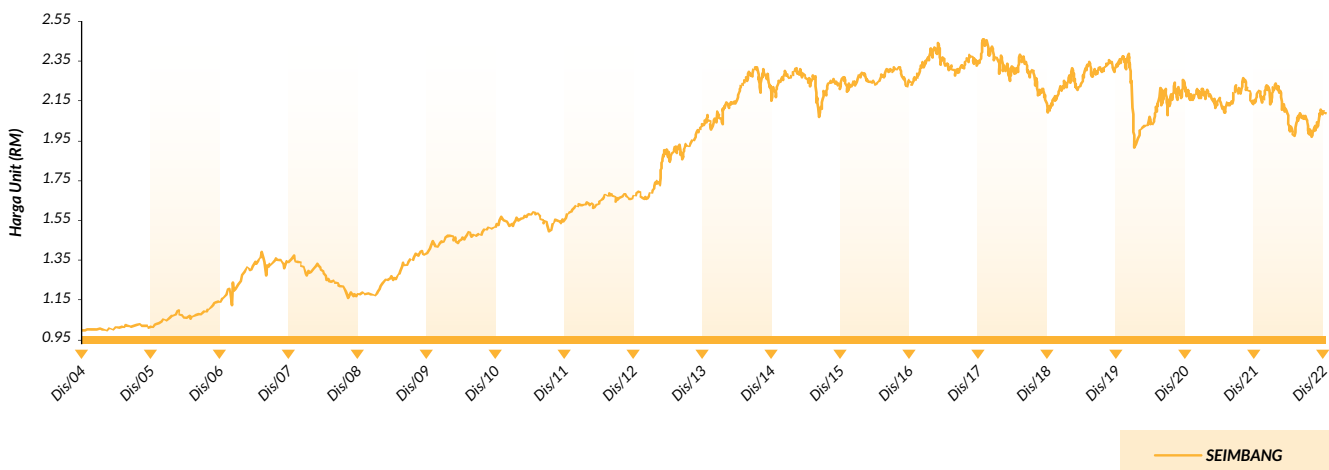
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-4.79%	-10.65%	-12.49%	108.80%	4.14%
Penanda Aras	-1.38%	1.14%	1.03%	84.07%	3.42%
Perbezaan	-3.41%	-11.79%	-13.52%	24.73%	0.72%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	2.088	2.193	2.196	2.337	2.124
perubahan (%)	-4.8	-0.1	-6.0	10.0	-11.0
Tertinggi dalam 1-tahun	2.240	2.271	2.386	2.356	2.462
Terendah dalam 1-tahun	1.965	2.092	1.919	2.115	2.092

Prestasi Harga Unit



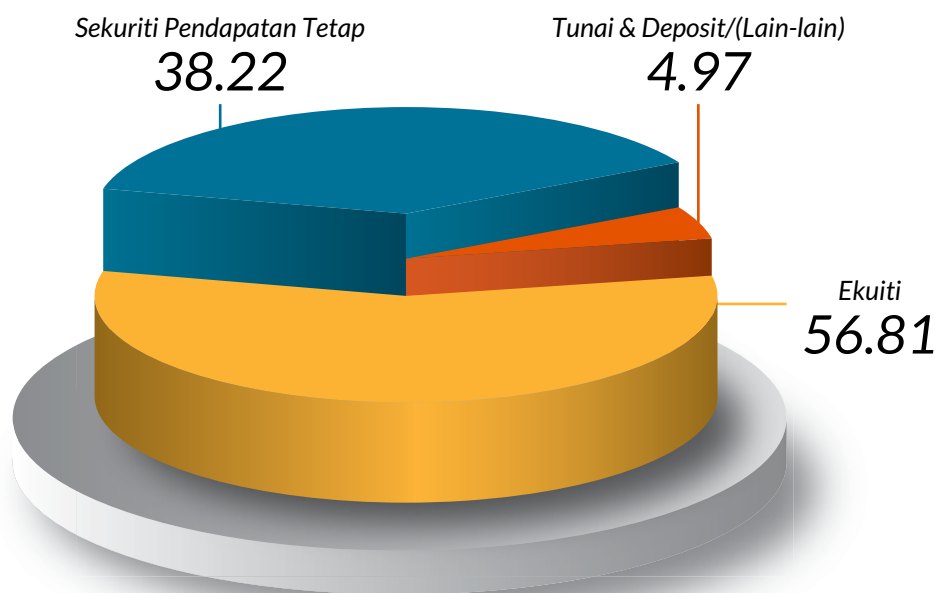
Dana-Dana Terurus

Dana Seimbang

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Ekuiti	131,773,945	128,224,732	129,373,735	129,838,554	110,334,750
Sekuriti Pendapatan Tetap	88,651,118	69,979,153	71,935,855	83,037,752	68,194,505
Tunai & Deposit/(Lain-lain)	11,518,276	36,989,598	24,315,935	10,004,174	11,629,816
Jumlah Saiz Dana (NAV)	231,943,339	235,193,483	225,625,525	222,880,480	190,159,071

Peruntukan Aset (% pada 31 Disember 2022)



Dana-Dana Terurus

Dana Pertumbuhan

Objektif Dana

Dana direka untuk memberikan prestasi yang boleh mengatasi Indeks FTSE Bursa Malaysia 100 sepanjang tempoh 5-tahun.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	11 Oktober, 2004
Yuran Pengurusan:	1.50% setahun
Pengurus Dana:	Etika Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Tempatan	85%
- Pendapatan Tetap Tempatan	12%
- Tunai	3%

Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-8.48%	-18.43%	-25.96%	116.80%	4.35%
Penanda Aras	-5.63%	-5.54%	-12.58%	87.60%	3.52%
Perbezaan	-2.85%	-12.89%	-13.38%	29.20%	0.83%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	2.168	2.369	2.338	2.658	2.481
perubahan (%)	-8.5	1.3	-12.0	7.1	-15.3
Tertinggi dalam 1-tahun	2.445	2.485	2.703	2.694	3.079
Terendah dalam 1-tahun	2.023	2.196	1.963	2.463	2.445

Prestasi Harga Unit



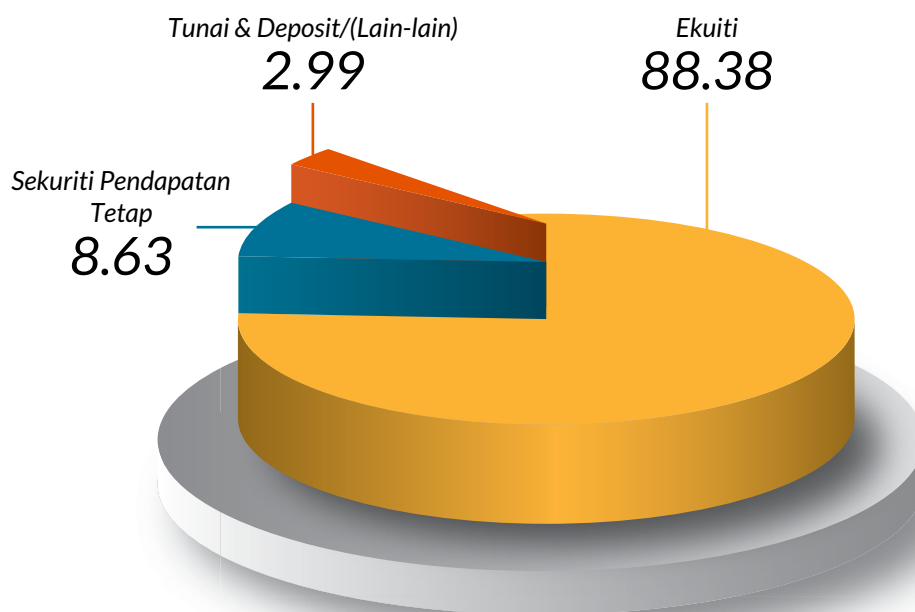
Dana-Dana Terurus

Dana Pertumbuhan

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Ekuiti	333,551,268	348,516,026	323,106,569	316,645,626	213,617,976
Sekuriti Pendapatan Tetap	32,574,634	27,230,643	26,768,713	30,766,632	25,188,259
Tunai & Deposit/(Lain-lain)	11,260,460	23,981,363	21,513,558	11,176,581	47,136,019
Jumlah Saiz Dana (NAV)	377,386,362	399,728,032	371,388,840	358,588,839	285,942,254

Peruntukan Aset (% pada 31 Disember 2022)



Dana-Dana Terurus

Dana Stabil

Objektif Dana

Dana direka untuk memberikan prestasi yang mengatasi kadar simpanan tetap 12-bulan sepanjang tempoh 5-tahun.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	11 Oktober, 2004
Yuran Pengurusan:	1.00% setahun
Pengurus Dana:	Etika Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Pendapatan Tetap Tempatan	60%
- Ekuiti Tempatan	10%
- Tunai	30%

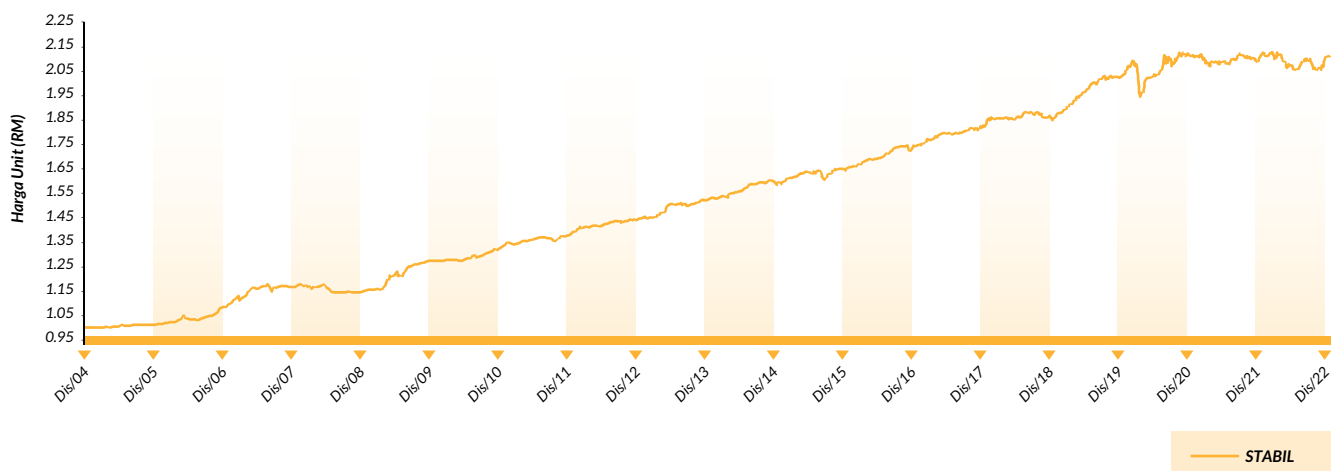
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-0.42%	3.88%	15.09%	111.30%	4.20%
Penanda Aras	1.35%	5.09%	10.22%	74.29%	3.11%
Perbezaan	-1.77%	-1.21%	4.87%	37.01%	1.09%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	2.113	2.122	2.115	2.034	1.860
perubahan (%)	-0.4	0.3	4.0	9.4	1.3
Tertinggi dalam 1-tahun	2.131	2.124	2.128	2.038	1.885
Terendah dalam 1-tahun	2.052	2.072	1.942	1.858	1.837

Prestasi Harga Unit



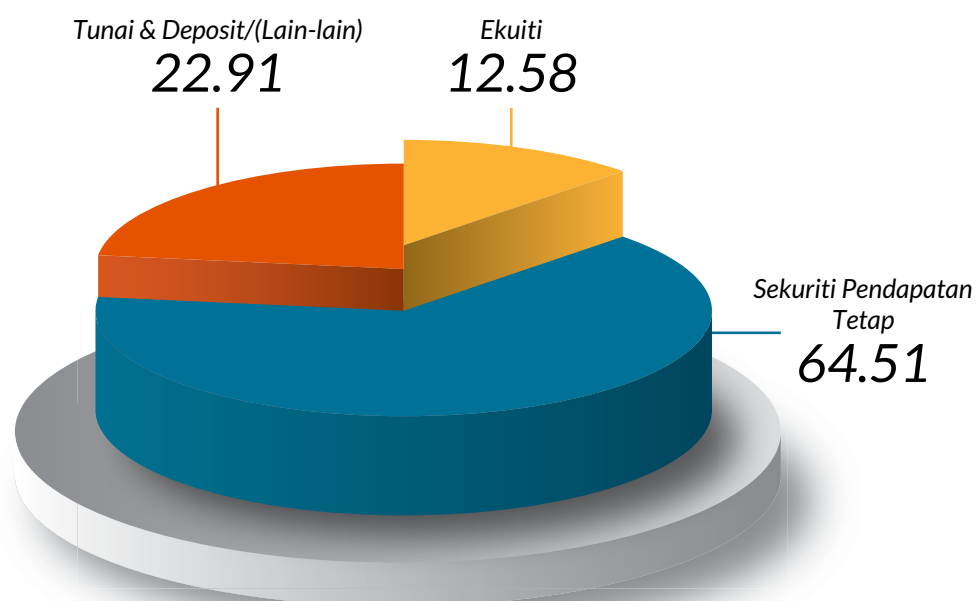
Dana-Dana Terurus

Dana Stabil

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Ekuiti	8,337,608	9,276,528	8,187,454	7,662,670	6,257,430
Sekuriti Pendapatan Tetap	42,745,977	30,697,825	36,798,361	31,938,116	29,260,858
Tunai & Deposit/(Lain-lain)	15,179,729	23,459,106	14,699,211	11,970,593	8,174,334
Jumlah Saiz Dana (NAV)	66,263,314	63,433,459	59,685,026	51,571,379	43,692,622

Peruntukan Aset (% pada 31 Disember 2022)



Kandungan

DANA-DANA PELABURAN MAYBAN LINKED

BAGI ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

**PENYATA PENGURUS DAN MAKLUMAT KEWANGAN YANG TELAH DIAUDIT
31 DISEMBER 2022**

MUKA SURAT

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Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana-dana Pelaburan Maybank Linked (terdiri daripada Dana Seimbang, Dana Pertumbuhan dan Dana Stabil) yang dibentangkan dari muka surat 242 hingga 271 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 Life Insurance Berhad.

Low Hong Ceong

Kuala Lumpur, Malaysia
27 Februari 2023

Laporan Juruaudit Bebas kepada pemegang unit Dana-dana Pelaburan Mayban Linked bagi Etiqa Life Insurance Berhad

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Laporan mengenai Audit Maklumat Kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana-dana Pelaburan Mayban Linked (terdiri daripada Dana Seimbang, Dana Pertumbuhan dan Dana Stabil) (secara kolektif dirujuk sebagai "Dana-dana") bagi Etiqa Life Insurance Berhad, yang merangkumi penyata aset dan liabiliti pada 31 Disember 2022 dan penyata pendapatan dan perbelanjaan, penyata perubahan dalam nilai asset bersih Dana-dana bagi tahun kewangan berakhir pada tarikh tersebut, dan ringkasan dasar-dasar perakaunan penting, seperti yang dibentangkan pada muka surat 242 hingga 271.

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 diuraikan dengan lanjut di bahagian Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan dalam laporan kami. Kami percaya bahawa bukti audit yang kami perolehi adalah mencukupi dan bersesuaian untuk memberi asas yang munasabah bagi pendapat kami.

Penekanan Perkara

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

Tanggungjawab Kebebasan dan Lain-lain Tanggungjawab Etika

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

Maklumat Selain daripada Maklumat Kewangan dan Laporan Juruaudit Mengenaunya

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

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

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 ksilapan.

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 Pelaburan Mayban Linked bagi Etiqa Life Insurance Berhad (samb.)

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan

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

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

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

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

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

Kuala Lumpur, Malaysia
27 Februari 2023

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

Ini adalah terjemahan Bahasa Malaysia untuk maklumat kewangan Etiqa Life Insurance Berhad yang telah diaudit, yang pada asalnya telah disediakan dalam Bahasa Inggeris. Terjemahan ini telah dibuat untuk membolehkan unit Etiqa Life Insurance 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 Seimbang RM	Dana Pertumbuhan RM	Dana Stabil RM
Aset				
Pelaburan	4			
- Sekuriti Kerajaan Malaysia		5,180,200	2,072,080	3,108,120
- Terbitan Pelaburan Kerajaan		3,008,730	1,002,910	1,002,910
- Sekuriti hutang		80,462,188	29,499,644	38,634,947
- Sekuriti ekuiti		131,773,945	333,551,268	8,337,608
- Deposit dengan institusi kewangan		9,024,332	7,659,359	14,533,604
		229,449,395	373,785,261	65,617,189
Cukai boleh pulih		31,477	808,766	-
Aset cukai tertunda	5	199,158	489,742	23,980
Faedah/dividen belum terima		1,259,163	576,179	645,407
Amaun tertunggak daripada broker saham		922,981	2,008,495	-
Amaun tertunggak daripada dana insurans hayat		75,243	-	110,573
Pelbagai belum diterima		17,294	62,939	6,062
Jumlah Aset		231,954,711	377,731,382	66,403,211
Liabiliti				
Liabiliti cukai	5	-	-	133,899
Amaun tertunggak kepada dana insurans hayat		-	330,769	-
Pelbagai belum dibayar		11,372	14,250	5,999
Jumlah Liabiliti		11,372	345,019	139,898
Nilai Aset Bersih ("NAV")		231,943,339	377,386,363	66,263,313
Diwakili Oleh:				
Modal pemegang unit		186,604,662	380,322,506	44,005,617
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		45,338,677	(2,936,143)	22,257,696
Akaun Pemegang Unit	6	231,943,339	377,386,363	66,263,313
NAV seunit	6	2.088	2.168	2.113

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

Penyata Aset dan Liabiliti pada 31 Disember 2021

	Nota	Dana Seimbang RM	Dana Pertumbuhan RM	Dana Stabil RM
Aset				
Pelaburan	4			
- Sekuriti hutang		69,979,152	27,230,643	30,697,825
- Sekuriti ekuiti		128,224,732	348,516,025	9,276,527
- Deposit dengan institusi kewangan		36,749,325	25,090,733	23,147,083
		234,953,209	400,837,401	63,121,435
Cukai boleh pulih		49,950	573,558	-
Faedah/dividen belum terima		1,002,115	479,048	488,735
Amaun tertunggak daripada broker saham		-	-	497,617
Pelbagai belum diterima		38,521	123,330	8,068
Jumlah Aset		236,043,795	402,013,337	64,115,855
Liabiliti				
Liabiliti cukai		-	-	189,615
Liabiliti cukai tertunda	5	828,997	2,036,188	95,137
Amaun tertunggak kepada dana insurans hayat		7,163	174,655	388,506
Pelbagai belum dibayar		14,152	74,462	9,138
Jumlah Liabiliti		850,312	2,285,305	682,396
Nilai Aset Bersih ("NAV")		235,193,483	399,728,032	63,433,459
Diwakili Oleh:				
Modal pemegang unit		178,716,103	368,610,468	40,938,231
Pendapatan belum agih dibawa ke depan		56,477,380	31,117,564	22,495,228
Akaun Pemegang Unit	6	235,193,483	399,728,032	63,433,459
NAV Seunit	6	2.193	2.369	2.122

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

Penyata Pendapatan dan Perbelanjaan bagi tahun kewangan berakhir 31 Disember 2022

	Nota	Dana Seimbang RM	Dana Pertumbuhan RM	Dana Stabil RM
Pendapatan pelaburan bersih				
Pendapatan faedah		3,962,256	1,787,314	2,146,952
Pendapatan dividen		3,834,602	9,867,201	212,874
Pendapatan pelaburan		17	11	-
Perbelanjaan pelaburan		(62,302)	(102,387)	(16,198)
		7,734,573	11,552,139	2,343,628
Laba atas pelupusan pelaburan		695,251	1,069,919	65,152
Laba modal belum terealisasi atas pelaburan		321,380	123,060	172,532
Jumlah Pendapatan		8,751,204	12,745,118	2,581,312
Perbelanjaan pengurusan		(4,312)	(4,312)	(4,312)
Rugi atas pelupusan pelaburan		(4,988,681)	(12,864,435)	(522,169)
Rugi modal belum terealisasi atas pelaburan		(13,173,317)	(31,697,188)	(1,661,490)
Yuran pengurusan		(2,779,505)	(5,562,498)	(615,137)
Jumlah Perbelanjaan		(20,945,815)	(50,128,433)	(2,803,108)
Lebih perbelanjaan ke atas pendapatan sebelum cukai		(12,194,611)	(37,383,315)	(221,796)
Cukai	7	1,055,908	3,329,608	(15,736)
Lebih perbelanjaan ke atas pendapatan selepas cukai		(11,138,703)	(34,053,707)	(237,532)
Pendapatan belum agih dihantar ke depan		56,477,380	31,117,564	22,495,228
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		45,338,677	(2,936,143)	22,257,696

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

Penyata Pendapatan dan Perbelanjaan bagi tahun kewangan berakhir 31 Disember 2021

	Nota	Dana Seimbang RM	Dana Pertumbuhan RM	Dana Stabil RM
Pendapatan pelaburan bersih				
Pendapatan faedah		3,721,480	1,608,840	1,969,332
Pendapatan dividen		3,351,617	8,656,624	211,720
Perbelanjaan pelaburan		(95,004)	(129,826)	(24,310)
		6,978,093	10,135,638	2,156,742
Laba atas pelupusan pelaburan		702,858	545,327	875,770
Laba modal belum terealisasi atas pelaburan		4,835,055	12,481,452	81,679
Jumlah Pendapatan		12,516,006	23,162,417	3,114,191
Perbelanjaan pengurusan		(3,719)	(3,719)	(3,719)
Rugi atas pelupusan pelaburan		(4,953,711)	(9,193,820)	(450,600)
Rugi modal belum terealisasi atas pelaburan		(5,169,087)	(3,212,723)	(1,860,367)
Yuran pengurusan		(2,791,778)	(5,663,552)	(602,522)
Jumlah Perbelanjaan		(12,918,295)	(18,073,814)	(2,917,208)
Lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan sebelum cukai		(402,289)	5,088,603	196,983
Cukai	7	73,373	(173,436)	(48,360)
Lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan selepas cukai		(328,916)	4,915,167	148,623
Pendapatan belum agih dihantar ke depan		56,806,296	26,202,397	22,346,605
Pendapatan belum agih dibawa ke depan		56,477,380	31,117,564	22,495,228

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 Seimbang RM	Dana Pertumbuhan RM	Dana Stabil RM
Nilai aset bersih pada awal tahun kewangan		235,193,483	399,728,032	63,433,459
Pendapatan/(perbelanjaan) bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada rugi bersih modal belum terealisasi)		1,713,234	(2,479,579)	1,251,426
Rugi bersih modal belum terealisasi		(12,851,937)	(31,574,128)	(1,488,958)
Lebihan perbelanjaan ke atas pendapatan selepas cukai		(11,138,703)	(34,053,707)	(237,532)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	6	51,371,743	82,238,451	16,505,351
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	6	(43,483,184)	(70,526,413)	(13,437,965)
Nilai aset bersih pada akhir tahun kewangan		231,943,339	377,386,363	66,263,313

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

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

	Nota	Dana Seimbang RM	Dana Pertumbuhan RM	Dana Stabil RM
Nilai aset bersih pada awal tahun kewangan		225,625,525	371,388,840	59,685,026
Pendapatan/(perbelanjaan) bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada (rugi)/laba bersih modal belum terealisasi)		5,116	(4,353,562)	1,927,311
(Rugi)/laba bersih modal belum terealisasi		(334,032)	9,268,729	(1,778,688)
Lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan selepas cukai		(328,916)	4,915,167	148,623
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	6	50,293,771	79,925,393	14,718,554
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	6	(40,396,897)	(56,501,368)	(11,118,744)
Nilai aset bersih pada akhir tahun kewangan		235,193,483	399,728,032	63,433,459

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 Pelaburan Mayban Linked bagi Etiqa Life Insurance Berhad ("ELIB" atau "Pengurus") terdiri daripada Dana Seimbang, Dana Pertumbuhan dan Dana Stabil (secara kolektif dirujuk sebagai "Dana-dana"). Semua dana telah dilancarkan pada 11 Oktober 2004.

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan, 2013. Kegiatan utamanya adalah pengunderitan insurans hayat dan perniagaan 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 Seimbang adalah untuk mencapai kedudukan 50% teratas di antara kelompok setara yang berkenaan dalam masa 12 bulan dari segi prestasi. Dana Seimbang tidak menjamin sebarang pulangan, tetapi memberi jaminan kepada pelanggan dalam sesuatu strategi pelaburan (pelaburan seimbang di antara ekuiti dan pendapatan tetap). Gabungan strategi pelaburan ke atas dana ini adalah 5% berbentuk tunai dan simpanan tetap, 38% di dalam bentuk sekuriti berpendapatan tetap dan 57% di dalam ekuiti. Pelaburan memberi pulangan kepada para pelabur melebihi daripada pendapatan tetap dengan melabur sebahagian jumlah di dalam saham berkualiti di FTSE Bursa Malaysia Top 100 Index.

Objektif Dana Pertumbuhan adalah untuk menyumbang kepada pengekalan modal dari semasa ke semasa dan melabur terutamanya dalam ekuiti yang berpotensi tinggi dan untuk mencapai kedudukan 50% teratas di antara kelompok setara yang berkenaan dalam masa 12 bulan dari segi prestasi. Dana Pertumbuhan tidak menjamin sebarang pulangan, tetapi memberi jaminan kepada pelanggan dalam sesuatu strategi pelaburan (pelaburan penting di dalam ekuiti). Gabungan strategi pelaburan ke atas dana ini adalah 3% berbentuk tunai dan simpanan tetap, 9% di dalam bentuk sekuriti berpendapatan tetap dan 88% di dalam ekuiti. Strategi pelaburan adalah berdasarkan profil pelaburan berisiko tinggi dan jangka panjang. Dana ini diuruskan secara aktif dan komposisi dari segi kelas aset mungkin berbeza-beza antara sempadan tertentu.

Objektif Dana Stabil adalah untuk menyumbang kepada pengekalan modal dan pulangan menarik yang lebih tinggi daripada deposit tetap dan untuk mencapai kedudukan 50% teratas di antara kelompok setara yang berkenaan dalam masa 12 bulan dari segi prestasi. Dana Stabil tidak menjamin sebarang pulangan, tetapi memberi jaminan kepada pelanggan dalam sesuatu strategi pelaburan selaras dengan objektif Dana. Gabungan strategi pelaburan ke atas dana ini adalah 23% berbentuk tunai dan simpanan tetap, 64% di dalam bentuk sekuriti berpendapatan tetap dan 13% di dalam ekuiti. Dana ini adalah dana pelbagai yang diuruskan secara aktif.

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

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 dalam penyata aset dan liabiliti apabila, dan hanya apabila, Dana menjadi pihak kepada peruntukan kontrak instrumen kewangan.

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 di 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 pada FVTPL

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

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

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

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

Aset kewangan diklasifikasikan sebagai FVTPL termasuk sekuriti ekuiti, Sekuriti Kerajaan Malaysia ("MGS"), Terbitan Pelaburan Kerajaan ("GII") dan sekuriti hutang.

Aset Kewangan pada 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, sebarang 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 MGS, 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 harga, 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, faedah/dividen belum terima, amaun tertunggak daripada broker saham, amaun tertunggak daripada dana insurans hayat dan pelbagai belum terima dianggap menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

Pembatalan Rekod Bagi Aset Kewangan

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

(ii) Liabiliti Kewangan

Liabiliti kewangan Dana-dana merangkumi amaun tertunggak kepada broker saham, amaun tertunggak kepada insuran hayat dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama balasan yang akan dibayar pada masa hadapan, untuk perkhidmatan yang 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 faedah untung diiktirafkan pada satu masa dengan menggunakan kaedah faedah 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 diambilkira dalam penyata pendapatan dan perbelanjaan.

(c) Yuran Pengurusan

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

Dana Seimbang	1.25% setahun
Dana Pertumbuhan	1.50% setahun
Dana Stabil	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 pendapatan 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 pendapatan 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 pendapatan 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) 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 premium dibayar oleh pemegang unit, sebagai bayaran bagi kontrak baru atau ke atas bayaran berturutan untuk meningkat jumlah kontrak.

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

3. KOMISEN RINGAN

Pengurus ini dihadkan oleh peraturan-peraturan daripada menerima apa-apa bahagian daripada komisen dari mana-mana broker 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 pengurus pelaburan Dana-dana tersebut dikekalkan oleh Pengurus.

Sepanjang tahun kewangan yang dikaji, Pengurus telah menerima komisen ringan untuk 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 akan disimpan oleh Pengurus.

Nota-nota kepada Maklumat Kewangan

4. PELABURAN

(i) Dana Seimbang

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(i)(a))	220,425,063	198,203,884
AC (Nota 4(i)(b))	9,024,332	36,749,325
	229,449,395	234,953,209
(a) FVTPL		
Dipegang untuk Dagangan		
Sekuriti Kerajaan Malaysia		
Kos	4,941,200	-
Laba modal belum terealisasi, bersih	239,000	-
Nilai saksama	5,180,200	-
Terbitan Pelaburan Kerajaan		
Kos	2,926,350	-
Laba modal belum terealisasi, bersih	82,380	-
Nilai saksama	3,008,730	-
Sekuriti Hutang		
Tak Disebut di Malaysia		
Bon jaminan kerajaan:		
Kos	12,500,000	12,500,000
Laba modal belum terealisasi, bersih	65,225	658,450
Nilai saksama	12,565,225	13,158,450
Bon korporat:		
Kos	68,011,984	55,392,164
(Rugi)/laba modal belum terealisasi, bersih	(115,021)	1,428,538
Nilai saksama	67,896,963	56,820,702
Jumlah sekuriti hutang	80,462,188	69,979,152
Sekuriti Ekuiti		
Disebut di Malaysia		
Waran-waran/saham-saham:		
Kos	134,535,009	119,949,263
(Rugi)/laba modal belum terealisasi, bersih	(2,761,064)	8,275,469
Nilai saksama	131,773,945	128,224,732
Jumlah	220,425,063	198,203,884

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana 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
Sekuriti Kerajaan Malaysia				
Kerajaan Malaysia	5,000,000	4,941,200	5,180,200	2.23%
Terbitan Kerajaan Malaysia				
Kerajaan Malaysia	3,000,000	2,926,350	3,008,730	1.30%
Sekuriti Hutang Tak Disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	2,500,000	2,500,000	2,402,225	1.04%
Perbadanan Tabung Pendidikan Tinggi Nasional	10,000,000	10,000,000	10,163,000	4.38%
		12,500,000	12,565,225	
Bon korporat:				
AmBank (M) Berhad	3,000,000	3,000,000	3,001,140	1.29%
Capone Berhad*	51,969	51,969	-	-
Danum Capital Berhad	1,500,000	1,500,000	1,313,925	0.57%
Edra Energy Sdn. Bhd.	4,500,000	4,672,215	5,056,380	2.18%
Infracap Resources Sdn. Bhd.	5,000,000	5,000,000	4,912,550	2.12%
Jimah East Power Sdn. Bhd.	3,000,000	3,217,800	3,081,600	1.33%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	3,400,000	3,515,600	3,360,322	1.45%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	1,400,000	1,429,400	1,378,678	0.59%
Northern Gateway Infrastructure Sdn. Bhd.	1,000,000	1,004,200	1,042,820	0.45%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	4,000,000	3,921,200	3,813,840	1.64%
Pengurusan Air Selangor Sdn. Bhd.	5,500,000	5,500,000	5,696,955	2.46%
Projek Lebuhraya Usahasama Berhad	5,000,000	5,505,500	5,386,050	2.32%
Public Islamic Bank Berhad	1,500,000	1,500,000	1,496,940	0.65%
Sarawak Petchem Sdn. Bhd.	5,500,000	5,500,000	5,790,180	2.50%
Sime Darby Plantation Berhad	4,300,000	4,300,000	4,432,913	1.91%
Sinar Kamiri Sdn. Bhd.	4,000,000	4,012,000	3,971,600	1.71%
Southern Power Generation Sdn. Bhd.	4,000,000	4,195,600	4,049,320	1.75%
Tenaga Nasional Berhad	4,000,000	4,069,600	4,107,850	1.77%
YTL Corporation Berhad	2,500,000	2,572,000	2,499,325	1.08%
YTL Power International Berhad	3,500,000	3,544,900	3,504,575	1.51%
		68,011,984	67,896,963	
Jumlah sekuriti hutang		80,511,984	80,462,188	

* Diturun taraf dan dikurangkan nilai sepenuhnya.

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana 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				
Waran-waren:				
JAKS Resources Berhad	1,415,000	-	84,900	0.04%
Saham-saham:				
Pembinaan				
Gamuda Berhad	348,100	1,366,834	1,305,375	0.56%
JAKS Resources Berhad	4,962,100	2,424,623	1,166,094	0.50%
MGB Berhad	1,840,800	1,717,180	957,216	0.41%
Sunway Construction Group Berhad	537,200	851,131	838,032	0.36%
WCT Holdings Berhad	3,760,337	1,993,362	1,504,134	0.65%
Produk Pengguna dan Perkhidmatan				
Genting Berhad	245,000	1,042,321	1,097,600	0.47%
Innature Berhad	526,400	272,714	307,944	0.13%
Mynews Holdings Berhad	2,134,200	1,871,092	1,344,546	0.58%
Padini Holdings Berhad	1,609,200	5,399,166	5,390,820	2.32%
Sime Darby Berhad	198,000	461,417	455,400	0.20%
Tenaga				
Dayang Enterprise Holdings Berhad	752,900	1,098,078	986,299	0.43%
Dialog Group Berhad	1,034,400	2,766,272	2,534,280	1.09%
Uzma Berhad	2,450,300	1,829,633	1,286,408	0.55%
Perkhidmatan Kewangan				
AMMB Holdings Berhad	1,210,500	4,233,791	5,011,470	2.16%
CIMB Group Holdings Berhad	1,360,100	6,114,815	7,888,580	3.40%
Hong Leong Bank Berhad	373,100	7,572,717	7,670,936	3.31%
Public Bank Berhad	1,960,400	8,707,460	8,468,928	3.65%
RHB Bank Berhad	1,024,500	5,904,660	5,931,855	2.56%
Penjagaan Kesihatan				
IHH Healthcare Berhad	367,200	2,321,358	2,283,984	0.98%
Top Glove Corporation Berhad	2,524,800	2,087,279	2,284,944	0.99%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana 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.):				
Produk Perindustrian dan Perkhidmatan				
Aurelius Technologies Berhad	770,000	1,258,703	1,409,100	0.61%
Hextar Global Berhad	1,957,340	923,293	4,462,735	1.92%
Malayan Cement Berhad	1,855,200	5,258,110	3,933,024	1.70%
Petronas Chemicals Group Berhad	207,500	1,757,693	1,784,500	0.77%
Press Metal Aluminium Holdings Berhad	221,700	822,446	1,081,896	0.47%
SKP Resources Berhad	577,000	976,810	928,970	0.40%
V.S. Industry Berhad	1,248,200	1,344,916	1,098,416	0.47%
Perladangan				
Genting Plantations Berhad	46,300	467,198	296,320	0.13%
Kuala Lumpur Kepong Berhad	42,000	1,071,832	939,120	0.40%
Sime Darby Plantation Berhad	341,200	1,704,110	1,586,580	0.68%
Hartanah				
Eco World Development Group Berhad	8,111,900	4,295,698	5,232,176	2.26%
Kerjaya Prospek Property Berhad	967,000	1,095,606	589,870	0.25%
Lagenda Properties Berhad	907,300	1,235,050	1,079,687	0.47%
LBS Bina Group Berhad	1,657,200	866,069	696,024	0.30%
Sime Darby Property Berhad	9,308,500	5,767,394	4,188,825	1.81%
S P Setia Berhad	4,639,000	4,633,993	2,783,400	1.20%
UEM Sunrise Berhad	8,510,800	3,710,757	2,170,254	0.94%
Teknologi				
CTOS Digital Berhad	5,898,600	6,557,238	8,376,012	3.61%
Dagang NeXchange Berhad	3,810,700	3,130,943	1,943,457	0.84%
Frontken Corporation Berhad	641,500	1,863,495	1,975,820	0.85%
Greatech Technology Berhad	981,700	4,048,232	4,751,428	2.05%
Malaysian Pacific Industries Berhad	188,500	5,672,274	5,421,260	2.34%
Pentamaster Corporation Berhad	1,089,700	4,163,788	4,827,371	2.08%
UWC Berhad	464,600	1,946,170	1,867,692	0.81%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana 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	126,200	479,749	389,958	0.17%
DiGi.Com Berhad	421,100	1,706,125	1,684,400	0.73%
Maxis Berhad	820,100	3,345,262	3,149,184	1.36%
Telekom Malaysia Berhad	49,800	238,713	268,920	0.12%
Pengangkutan dan Logistik				
Malaysia Airport Holdings Berhad	209,700	1,285,676	1,375,632	0.59%
Utiliti				
Petronas Gas Berhad	65,600	1,071,848	1,123,072	0.48%
Tenaga Nasional Berhad	161,900	1,799,915	1,559,097	0.67%
		134,535,009	131,689,045	
Jumlah sekuriti ekuiti		134,535,009	131,773,945	

	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	9,024,332	36,749,325
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Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Pelaburan berikut matang selepas 12 bulan:

FVTPL	86,151,793	64,094,220
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Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Pertumbuhan

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(ii)(a))	366,125,902	375,746,668
AC (Nota 4(ii)(b))	7,659,359	25,090,733
	373,785,261	400,837,401
(a) FVTPL		
Dipegang untuk Dagangan		
Sekuriti Kerajaan Malaysia		
Kos	1,976,480	-
Laba modal belum terealisasi, bersih	95,600	-
Nilai saksama	2,072,080	-
Terbitan Pelaburan Kerajaan		
Kos	975,450	-
Laba modal belum terealisasi, bersih	27,460	-
Nilai saksama	1,002,910	-
Sekuriti Hutang		
Tak Disebut di Malaysia		
Bon jaminan kerajaan:		
Kos	5,000,000	5,500,000
Laba modal belum terealisasi, bersih	26,090	262,950
Nilai saksama	5,026,090	5,762,950
Bon korporat:		
Kos	24,632,640	20,851,767
(Rugi)/laba modal belum terealisasi, bersih	(159,086)	615,926
Nilai saksama	24,473,554	21,467,693
Jumlah sekuriti hutang	29,499,644	27,230,643
Sekuriti Ekuiti		
Disebut di Malaysia		
Waran-waran/saham-saham:		
Kos	339,663,108	323,942,549
(Rugi)/laba modal belum terealisasi, bersih	(6,111,840)	24,573,476
Nilai saksama	333,551,268	348,516,025
Jumlah	366,125,902	375,746,668

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Pertumbuhan (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
Sekuriti Kerajaan Malaysia				
Kerajaan Malaysia	2,000,000	1,976,480	2,072,080	0.55%
Terbitan Kerajaan Malaysia				
Kerajaan Malaysia	1,000,000	975,450	1,002,910	0.27%
Sekuriti Hutang Tak Disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	1,000,000	1,000,000	960,890	0.25%
Perbadanan Tabung Pendidikan Tinggi Nasional	4,000,000	4,000,000	4,065,200	1.08%
		5,000,000	5,026,090	
Bon korporat:				
AmBank (M) Berhad	1,000,000	1,000,000	1,000,380	0.27%
Edra Energy Sdn. Bhd.	2,000,000	2,077,040	2,244,560	0.59%
Infracap Resources Sdn. Bhd.	1,500,000	1,500,000	1,473,765	0.39%
Jimah East Power Sdn. Bhd.	2,000,000	2,145,200	2,054,400	0.54%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	1,000,000	1,034,000	988,330	0.26%
Northern Gateway Infrastructure Sdn. Bhd.	500,000	502,100	521,410	0.14%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	2,000,000	2,000,000	1,947,480	0.52%
Pengurusan Air Selangor Sdn. Bhd.	2,000,000	2,000,000	2,071,620	0.55%
Projek Lebuhraya Usahasama Berhad	2,000,000	2,202,200	2,154,420	0.57%
Public Islamic Bank Berhad	1,000,000	1,000,000	997,960	0.26%
Sarawak Petchem Sdn. Bhd.	2,000,000	2,000,000	2,105,520	0.56%
Sime Darby Plantation Berhad	400,000	400,000	412,364	0.11%
Sinar Kamiri Sdn. Bhd.	2,000,000	2,006,100	1,990,500	0.53%
Southern Power Generation Sdn. Bhd.	1,000,000	1,048,900	1,012,330	0.27%
Tanjung Bin Energy Sdn. Bhd.	2,000,000	2,216,000	1,975,100	0.52%
TNB Power Generation Sdn. Bhd.	1,000,000	1,000,000	1,023,370	0.27%
YTL Power International Berhad	500,000	501,100	500,045	0.13%
		24,632,640	24,473,554	
Jumlah sekuriti hutang		29,632,640	29,499,644	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Pertumbuhan (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				
Gamuda Berhad	871,600	3,420,101	3,268,500	0.87%
JAKS Resources Berhad	10,430,100	5,107,848	2,451,074	0.65%
MGB Berhad	5,059,800	4,670,333	2,631,096	0.70%
Sunway Construction Group Berhad	1,344,800	2,128,647	2,097,888	0.56%
WCT Holdings Berhad	9,201,696	4,875,689	3,680,678	0.98%
Produk Pengguna dan Perkhidmatan				
AEON Co. (M) Berhad	1,836,400	2,021,763	2,515,868	0.67%
DRB-HICOM Berhad	1,454,700	2,909,065	2,327,520	0.62%
Genting Berhad	394,500	1,731,533	1,767,360	0.47%
Innature Berhad	1,144,700	607,129	669,650	0.18%
Mynews Holdings Berhad	7,974,900	6,959,534	5,024,187	1.33%
Nestle (Malaysia) Berhad	14,500	2,013,825	2,030,000	0.54%
Padini Holdings Berhad	3,981,800	13,530,009	13,339,030	3.53%
QL Resources Berhad	406,150	2,370,784	2,237,886	0.59%
Sime Darby Berhad	518,300	1,207,555	1,192,090	0.32%
UMW Holdings Berhad	630,600	1,820,218	2,188,182	0.58%
Tenaga				
Dayang Enterprise Holdings Berhad	1,239,300	1,534,211	1,623,483	0.43%
Dialog Group Berhad	2,687,300	7,268,841	6,583,885	1.74%
Perkhidmatan Kewangan				
AMMB Holdings Berhad	2,685,200	9,015,789	11,116,728	2.95%
CIMB Group Holdings Berhad	3,298,200	14,874,052	19,129,560	5.07%
Hong Leong Bank Berhad	842,900	16,880,223	17,330,024	4.59%
Public Bank Berhad	4,316,000	18,977,345	18,645,120	4.94%
RHB Bank Berhad	2,097,400	11,832,504	12,143,946	3.22%
Penjagaan Kesihatan				
IHH Healthcare Berhad	625,100	3,908,867	3,888,122	1.03%
Top Glove Corporation Berhad	6,194,200	5,118,446	5,605,751	1.49%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Pertumbuhan (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	4,595,500	6,718,035	8,409,765	2.23%
Hextar Global Berhad	3,725,120	1,825,621	8,493,274	2.25%
Malayan Cement Berhad	4,765,200	13,420,546	10,102,224	2.68%
Petronas Chemicals Group Berhad	533,600	4,512,949	4,588,960	1.22%
Press Metal Aluminium Holdings Berhad	700,500	2,379,695	3,418,440	0.91%
SKP Resources Berhad	2,389,800	4,103,139	3,847,578	1.02%
V.S. Industry Berhad	2,933,700	3,159,151	2,581,656	0.68%
Perladangan				
Genting Plantations Berhad	142,800	1,440,511	913,920	0.24%
Kuala Lumpur Kepong Berhad	68,700	1,730,306	1,536,132	0.41%
Sime Darby Plantation Berhad	869,100	4,350,679	4,041,315	1.07%
Hartanah				
Eco World Development Group Berhad	17,229,200	10,726,970	11,112,834	2.94%
Kerjaya Prospek Property Berhad	2,662,800	3,016,938	1,624,308	0.43%
Lagenda Properties Berhad	6,859,000	7,653,841	8,162,210	2.16%
LBS Bina Group Berhad	4,928,899	2,719,890	2,070,137	0.55%
Sime Darby Property Berhad	17,777,300	11,183,909	7,999,785	2.12%
S P Setia Berhad	9,790,000	9,819,275	5,874,000	1.56%
UEM Sunrise Berhad	23,931,800	10,416,802	6,102,609	1.62%
Teknologi				
CTOS Digital Berhad	13,551,800	15,064,994	19,243,556	5.10%
Dagang NeXchange Berhad	9,867,600	8,074,162	5,032,476	1.33%
Frontken Corporation Berhad	922,200	2,675,989	2,840,376	0.75%
Greotech Technology Berhad	2,666,200	11,729,963	12,904,408	3.42%
Malaysian Pacific Industries Berhad	412,500	12,422,030	11,863,500	3.14%
Pentamaster Corporation Berhad	2,602,600	9,940,495	11,529,518	3.06%
UWC Berhad	1,140,300	4,774,143	4,584,006	1.21%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Pertumbuhan (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	873,800	2,717,365	2,700,042	0.72%
DiGi.Com Berhad	1,054,300	4,232,280	4,217,200	1.12%
Maxis Berhad	2,053,200	8,207,133	7,884,288	2.09%
Telekom Malaysia Berhad	414,000	1,986,144	2,235,600	0.59%
Time dotCom Berhad	386,700	1,311,453	1,894,830	0.50%
Pengangkutan dan Logistik				
Malaysia Airport Holdings Berhad	526,300	3,411,928	3,452,528	0.91%
MISC Berhad	379,200	2,652,188	2,844,000	0.75%
Westports Holdings Berhad	377,000	1,657,428	1,432,600	0.38%
Utiliti				
Petronas Gas Berhad	115,900	1,909,347	1,984,208	0.53%
Tenaga Nasional Berhad	263,900	2,933,498	2,541,357	0.67%
Jumlah sekuriti ekuiti		339,663,108	333,551,268	

	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	7,659,359	25,090,733
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Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Pelaburan berikut matang selepas 12 bulan:

FVTPL	32,574,634	25,268,999
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Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(iii)(a))	51,083,585	39,974,352
AC (Nota 4(iii)(b))	14,533,604	23,147,083
	65,617,189	63,121,435
(a) FVTPL		
Dipegang untuk Dagangan		
Sekuriti Kerajaan Malaysia		
Kos	2,964,720	-
Laba modal belum terealisasi, bersih	143,400	-
Nilai saksama	3,108,120	-
Terbitan pelaburan kerajaan		
Kos	975,450	-
Laba modal belum terealisasi, bersih	27,460	-
Nilai saksama	1,002,910	-
Sekuriti Hutang		
Tak Disebut di Malaysia		
Bon jaminan kerajaan:		
Kos	2,500,000	2,000,000
(Rugi)/laba modal belum terealisasi, bersih	(42,365)	65,200
Nilai saksama	2,457,635	2,065,200
Bon korporat:		
Kos	36,458,232	27,809,909
(Rugi)/laba modal belum terealisasi, bersih	(280,920)	822,716
Nilai saksama	36,177,312	28,632,625
Jumlah sekuriti hutang	38,634,947	30,697,825
Sekuriti Ekuiti		
Disebut di Malaysia		
Waran-waran/saham-saham:		
Kos	8,484,940	8,975,242
(Rugi)/laba modal belum terealisasi, bersih	(147,332)	301,285
Nilai saksama	8,337,608	9,276,527
Jumlah	51,083,585	39,974,352

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil (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
Sekuriti Kerajaan Malaysia				
Kerajaan Malaysia	3,000,000	2,964,720	3,108,120	4.69%
Terbitan Pelaburan Kerajaan				
Kerajaan Malaysia	1,000,000	975,450	1,002,910	1.51%
Sekuriti Hutang Tak Disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	1,500,000	1,500,000	1,441,335	2.18%
Perbadanan Tabung Pendidikan Tinggi Nasional	1,000,000	1,000,000	1,016,300	1.53%
		2,500,000	2,457,635	
Bon korporat:				
Capone Berhad*	12,992	12,992	-	-
AmBank (M) Berhad	1,000,000	1,000,000	1,000,380	1.51%
Danum Capital Berhad	1,500,000	1,500,000	1,313,925	1.98%
Edra Energy Sdn. Bhd.	2,500,000	2,594,425	2,815,900	4.25%
Infracap Resources Sdn. Bhd.	500,000	500,000	491,255	0.74%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	600,000	620,400	592,998	0.89%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,300,000	2,348,300	2,264,971	3.42%

* Diturun taraf dan dikurangkan nilai sepenuhnya.

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil (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 (samb.):				
Northern Gateway Infrastructure Sdn. Bhd.	500,000	502,100	521,410	0.79%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	2,000,000	1,842,400	1,785,240	2.69%
Pengurusan Air Selangor Sdn. Bhd.	2,500,000	2,500,000	2,589,525	3.91%
Projek Lebuhraya Usahasama Berhad	3,000,000	3,303,300	3,231,630	4.88%
Public Islamic Bank Berhad	1,500,000	1,500,000	1,496,940	2.26%
Sarawak Petchem Sdn. Bhd.	2,500,000	2,500,000	2,631,900	3.97%
Sime Darby Plantation Berhad	1,300,000	1,300,000	1,340,183	2.02%
Sinar Kamiri Sdn. Bhd.	2,000,000	2,006,200	1,995,200	3.01%
Southern Power Generation Sdn. Bhd.	2,000,000	2,097,800	2,024,660	3.06%
Tanjung Bin Energy Sdn. Bhd.	2,000,000	2,216,000	1,975,100	2.98%
TNB Power Generation Sdn. Bhd.	1,000,000	1,000,000	1,023,370	1.54%
TRIpIc Medical Sdn. Bhd.	500,000	510,915	524,440	0.79%
UMW Holdings Berhad	1,000,000	1,000,000	1,055,850	1.59%
YTL Corporation Berhad	2,500,000	2,572,000	2,499,325	3.77%
YTL Power International Berhad	3,000,000	3,031,400	3,003,110	4.53%
		36,458,232	36,177,312	
Jumlah hutang sekuriti		38,958,232	38,634,947	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil (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				
Waran-waran:				
Eco World Development Group Berhad	28,680	-	2,581	-
SKP Resources Berhad	3,960	-	396	-
		-	2,977	
Saham-saham:				
Pembinaan				
Gamuda Berhad	24,300	95,465	91,125	0.14%
JAKS Resources Berhad	267,000	126,825	62,745	0.09%
MGB Berhad	326,900	305,098	169,988	0.26%
Sunway Construction Group Berhad	37,900	60,046	59,124	0.09%
WCT Holdings Berhad	91,500	39,587	36,600	0.06%
Produk Pengguna dan Perkhidmatan				
Farm Fresh Berhad	113,400	154,713	182,574	0.28%
Innature Berhad	18,000	11,007	10,530	0.02%
Kawan Food Berhad	42,900	103,242	95,238	0.14%
Mynews Holdings Berhad	74,300	63,665	46,809	0.07%
Padini Holdings Berhad	91,800	285,041	307,530	0.46%
Tenaga				
Bumi Armada Berhad	105,600	51,779	50,688	0.08%
Dayang Enterprise Holdings Berhad	86,600	116,960	113,446	0.17%
Dialog Group Berhad	53,700	140,976	131,565	0.20%
Perkhidmatan Kewangan				
AMMB Holdings Berhad	144,600	542,407	598,644	0.90%
CIMB Group Holdings Berhad	106,600	518,962	618,280	0.93%
Hong Leong Bank Berhad	35,800	742,281	736,048	1.11%
Public Bank Berhad	161,700	720,642	698,544	1.05%
RHB Bank Berhad	95,600	557,718	553,524	0.84%
Penjagaan Kesihatan				
Top Glove Corporation Berhad	299,100	244,065	270,686	0.41%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil (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	181,100	266,759	331,413	0.50%
Malayan Cement Berhad	81,100	239,910	171,932	0.26%
Petronas Chemicals Group Berhad	7,300	63,060	62,780	0.09%
Press Metal Aluminium Holdings Berhad	5,100	24,694	24,888	0.04%
Perladangan				
Sarawak Oil Palms Berhad	35,100	105,968	91,260	0.14%
Sime Darby Plantation Berhad	5,500	28,961	25,575	0.04%
Hartanah				
Eco World Development Group Berhad	139,100	93,242	89,719	0.14%
LBS Bina Group Berhad	116,600	62,842	48,972	0.07%
Mah Sing Group Berhad	106,100	100,028	59,946	0.09%
NCT Alliance Berhad	355,600	142,994	113,792	0.17%
Sime Darby Property Berhad	76,800	48,656	34,560	0.05%
UEM Sunrise Berhad	613,100	255,011	156,341	0.24%
Teknologi				
CTOS Digital Berhad	200,900	223,333	285,278	0.43%
Dagang NeXchange Berhad	224,500	179,400	114,495	0.17%
Frontken Corporation Berhad	112,400	310,510	346,192	0.52%
Greotech Technology Berhad	12,000	46,057	58,080	0.09%
Malaysian Pacific Industries Berhad	3,000	89,160	86,280	0.13%
Pentamaster Corporation Berhad	120,600	465,824	534,258	0.81%
UWC Berhad	71,300	250,629	286,626	0.43%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil (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	24,400	75,966	75,396	0.11%
DiGi.Com Berhad	29,400	118,177	117,600	0.18%
Maxis Berhad	58,200	233,002	223,488	0.34%
Telekom Malaysia Berhad	7,900	48,064	42,660	0.06%
Utiliti				
Tenaga Nasional Berhad	12,400	132,214	119,412	0.18%
		8,484,940	8,334,631	
Jumlah sekuriti ekuiti		8,484,940	8,337,608	

	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	14,533,604	23,147,083
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Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Pelaburan berikut matang selepas 12 bulan:

FVTPL	40,246,652	28,736,181
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Nota-nota kepada Maklumat Kewangan

5. (ASET)/LIABILITI CUKAI TERTUNDA

(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 Seimbang		
Pada 1 Januari	828,997	855,719
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	(1,028,155)	(26,722)
Pada 31 Disember	(199,158)	828,997
(ii) Dana Pertumbuhan		
Pada 1 Januari	2,036,188	1,294,690
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	(2,525,930)	741,498
Pada 31 Disember	(489,742)	2,036,188
(iii) Dana Stabil		
Pada 1 Januari	95,137	237,432
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	(119,117)	(142,295)
Pada 31 Disember	(23,980)	95,137

Nota-nota kepada Maklumat Kewangan

6. AKAUN PEMEGANG UNIT

(i) Dana Seimbang

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	24,322,118	51,371,743	14,397,663	50,293,771
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(20,505,286)	(43,483,184)	(9,907,814)	(40,396,897)
	3,816,832	7,888,559	4,489,849	9,896,874
Akaun pemegang unit dihantar ke depan	107,242,279	235,193,483	102,752,430	225,625,525
Lebihan perbelanjaan ke atas pendapatan selepas cukai	-	(11,138,703)	-	(328,916)
	111,059,111	231,943,339	107,242,279	235,193,483
NAV seunit		2.088		2.193

(ii) Dana Pertumbuhan

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	36,990,242	82,238,451	25,239,510	79,925,393
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(31,645,026)	(70,526,413)	(15,381,812)	(56,501,368)
	5,345,216	11,712,038	9,857,698	23,424,025
Akaun pemegang unit dihantar ke depan	168,726,132	399,728,032	158,868,434	371,388,840
Lebihan (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan selepas cukai	-	(34,053,707)	-	4,915,167
	174,071,348	377,386,363	168,726,132	399,728,032
NAV seunit		2.168		2.369

(iii) Dana Stabil

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	7,900,345	16,505,351	4,970,997	14,718,554
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(6,428,496)	(13,437,965)	(3,308,005)	(11,118,744)
	1,471,849	3,067,386	1,662,992	3,599,810
Akaun pemegang unit dihantar ke depan	29,886,246	63,433,459	28,223,254	59,685,026
Lebihan (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan selepas cukai	-	(237,532)	-	148,623
	31,358,095	66,263,313	29,886,246	63,433,459
NAV seunit		2.113		2.122

Nota-nota kepada Maklumat Kewangan

7. CUKAI

	31.12.2022 RM	31.12.2021 RM
(i) Dana Seimbang		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	(31,477)	(49,950)
Peruntukan berkurangan cukai tahun kewangan lepas	3,724	3,299
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	(1,028,155)	(26,722)
Kredit cukai bagi tahun kewangan	(1,055,908)	(73,373)
(ii) Dana Pertumbuhan		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	(808,766)	(573,558)
Peruntukan berkurangan cukai tahun kewangan lepas	5,088	5,496
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	(2,525,930)	741,498
(Kredit)/perbelanjaan cukai bagi tahun kewangan	(3,329,608)	173,436
(iii) Dana Stabil		
Cukai pendapatan:		
Peruntukan tahun kewangan semasa	133,899	189,615
Peruntukan berkurangan cukai tahun kewangan lepas	954	1,040
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	(119,117)	(142,295)
Perbelanjaan cukai bagi tahun kewangan	15,736	48,360

Perbelanjaan/(kredit) cukai pendapatan Dana-dan yang berkaitan dengan pendapatan pelaburan bersih pada perbelanjaan pelaburan yang dibenarkan dan laba/(rugi) 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

7. CUKAI (SAMB.)

Penyesuaian perbelanjaan/(kredit) 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 perbelanjaan cukai pendapatan pada kadar cukai berkesan adalah seperti berikut:

	31.12.2022 RM	31.12.2021 RM
(i) Dana Seimbang		
Lebihan perbelanjaan ke atas pendapatan sebelum cukai	(12,194,611)	(402,289)
Cukai pada kadar 8%	(975,569)	(32,183)
Pendapatan tidak dikenakan cukai	(306,768)	(268,129)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	222,705	223,640
Terkurang peruntukan cukai tahun kewangan lepas	3,724	3,299
Kredit cukai bagi tahun kewangan	(1,055,908)	(73,373)
(ii) Dana Pertumbuhan		
Lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan sebelum cukai	(37,383,315)	5,088,603
Cukai pada kadar 8%	(2,990,665)	407,088
Pendapatan tidak dikenakan cukai	(789,376)	(692,530)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	445,345	453,382
Terkurang peruntukan cukai tahun kewangan lepas	5,088	5,496
(Kredit)/perbelanjaan cukai bagi tahun kewangan	(3,329,608)	173,436
(iii) Dana Stabil		
Lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan sebelum cukai	(221,796)	196,983
Cukai pada kadar 8%	(17,744)	15,759
Pendapatan tidak dikenakan cukai	(17,030)	(16,938)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	49,556	48,499
Terkurang peruntukan cukai tahun kewangan lepas	954	1,040
Perbelanjaan cukai bagi tahun kewangan	15,736	48,360

Jadual Perbandingan Prestasi

(i) Dana Seimbang

	2022	2021	2020	2019	2018
Penerangan (%)					
Ekuiti					
Pembinaan	2.49	5.31	3.03	7.05	4.59
Produk Pengguna dan Perkhidmatan	3.71	3.99	8.00	10.76	8.86
Tenaga	2.07	3.11	0.87	7.92	0.47
Perkhidmatan Kewangan	15.08	7.78	9.02	2.77	14.23
Penjagaan Kesihatan	1.96	3.71	5.36	1.18	6.07
Produk Perindustrian dan Perkhidmatan	6.34	10.65	9.23	7.43	2.50
Perladangan	1.22	1.73	3.63	4.17	-
Hartanah	7.21	8.59	3.04	1.97	1.63
Teknologi	12.57	6.59	6.23	8.63	5.32
Telekomunikasi dan Media	2.37	1.17	3.47	3.50	8.18
Pengangkutan dan Logistik	0.59	0.53	1.51	0.41	1.58
Utiliti	1.16	1.14	3.38	2.35	3.96
Waran-waran	0.04	0.21	0.57	0.12	0.64
Sekuriti Pendapatan Tetap					
Pembinaan	3.64	3.74	4.21	4.14	2.76
Perkhidmatan Kewangan	5.70	6.40	1.98	4.83	4.98
Kerajaan	-	-	3.80	-	3.75
Agensi Kerajaan	8.95	8.09	10.61	14.30	9.40
Syarikat Projek Infrastruktur	18.02	9.58	9.15	9.00	8.28
Telekomunikasi dan Media	-	-	-	0.48	2.69
Perdagangan/servis	1.91	1.95	2.13	4.50	3.99
Tunai & Deposit/(Lain-lain)	4.97	15.73	10.78	4.49	6.12
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	231,943,339	235,193,483	225,625,525	222,880,480	190,159,071
Jumlah Bilangan Unit	111,059,111	107,242,279	102,752,430	95,356,317	89,540,996
NAV Seunit (RM)	2.088	2.193	2.196	2.337	2.124
NAV tertinggi seunit semasa tahun kewangan (RM)	2.240	2.271	2.386	2.356	2.462
NAV terendah seunit semasa tahun kewangan (RM)	1.965	2.092	1.919	2.115	2.092
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(4.79)	(0.14)	(6.03)	10.03	(10.98)
Purata pulangan tahunan (%)					
1-Tahun	(4.79)	(0.14)	(6.03)	10.03	(10.98)
3-Tahun	(3.69)	1.07	(2.73)	1.50	(2.18)
5-Tahun	(2.63)	(0.38)	(0.65)	1.17	0.66
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	(1.38)	(0.66)	3.23	1.04	(1.15)
3-Tahun	0.38	1.19	1.03	2.21	2.17
5-Tahun	0.20	1.83	2.16	1.69	1.36

Jadual Perbandingan Prestasi

(ii) Dana Pertumbuhan

	2022	2021	2020	2019	2018
Penerangan (%)					
Ekuiti					
Pembinaan	3.74	7.46	4.20	10.38	1.71
Produk Pengguna dan Perkhidmatan	8.82	8.16	12.07	15.96	7.76
Tenaga	2.17	3.98	1.45	12.08	6.30
Perkhidmatan Kewangan	20.77	13.01	14.49	4.00	19.92
Penjagaan Kesihatan	2.52	5.19	7.43	1.78	9.10
Produk Perindustrian dan Perkhidmatan	10.98	18.44	13.08	10.51	8.95
Perladangan	1.72	2.57	5.50	6.28	-
Hartanah	11.37	12.64	5.76	4.04	2.69
Amanah Pelaburan Hartanah	-	-	-	0.59	0.68
Teknologi	18.01	9.67	9.12	12.95	-
Telekomunikasi dan Media	5.02	2.89	6.06	5.28	9.21
Pengangkutan dan Logistik	2.05	1.30	2.16	0.42	-
Utiliti	1.20	1.66	5.12	3.80	8.19
Waran-waran	-	0.22	0.57	0.23	0.21
Sekuriti Pendapatan Tetap					
Pembinaan	0.67	0.66	0.76	0.77	0.55
Perkhidmatan Kewangan	0.92	0.75	0.27	0.86	1.41
Kerajaan	-	-	-	-	1.06
Agensi Kerajaan	2.15	1.93	2.77	2.79	1.37
Syarikat Projek Infrastruktur	4.79	3.36	3.28	3.30	3.27
Telekomunikasi dan Media	-	-	-	0.15	0.63
Perdagangan/servis	0.11	0.11	0.12	0.71	0.51
Tunai & Deposit/(Lain-lain)	2.99	6.00	5.79	3.12	16.48
Jumlah	100.00	100.00	100.00	100.02	100.00
Jumlah NAV (RM)	377,386,363	399,728,032	371,388,840	358,588,839	285,942,254
Jumlah Bilangan Unit	174,071,348	168,726,132	158,868,434	134,928,373	115,269,971
NAV Seunit (RM)	2.168	2.369	2.338	2.658	2.481
NAV tertinggi seunit semasa tahun kewangan (RM)	2.445	2.485	2.703	2.694	3.079
NAV terendah seunit semasa tahun kewangan (RM)	2.023	2.196	1.963	2.463	2.445
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(8.48)	1.33	(12.04)	7.13	(15.27)
Purata pulangan tahunan (%)					
1-Tahun	(8.48)	1.33	(12.04)	7.13	(15.27)
3-Tahun	(6.57)	(1.53)	(7.23)	0.74	(1.14)
5-Tahun	(5.83)	(1.84)	(1.86)	1.37	0.33
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	(5.63)	(3.56)	3.79	(1.36)	(6.18)
3-Tahun	(1.88)	(0.42)	(1.33)	0.98	0.89
5-Tahun	(2.65)	0.61	1.01	(0.13)	(0.84)

Jadual Perbandingan Prestasi

(iii) Dana Stabil

	2022	2021	2020	2019	2018
Penerangan (%)					
Ekuiti					
Pembinaan	0.64	1.68	0.39	0.89	2.41
Produk Pengguna dan Perkhidmatan	0.97	0.83	1.48	2.50	3.11
Tenaga	0.44	0.82	1.17	2.64	-
Perkhidmatan Kewangan	4.83	1.43	2.33	1.08	3.06
Penjagaan Kesihatan	0.41	0.97	1.07	0.47	0.58
Produk Perindustrian dan Perkhidmatan	0.89	3.49	1.38	1.67	0.62
Perladangan	0.18	0.42	0.52	1.04	0.33
Hartanah	0.76	2.12	2.65	0.44	0.13
Teknologi	2.58	2.39	0.88	1.82	-
Telekomunikasi dan Media	0.69	0.13	-	1.20	2.67
Pengangkutan dan Logistik	-	-	0.36	0.16	0.35
Utiliti	0.18	0.34	1.16	0.92	1.06
Waran-waran	-	-	0.33	0.03	-
Sekuriti Pendapatan Tetap					
Pembinaan	5.53	6.04	6.93	7.77	7.23
Perkhidmatan Kewangan	10.27	10.99	4.95	7.97	8.34
Kerajaan	-	-	17.76	-	2.31
Agensi Kerajaan	9.91	6.35	3.82	4.31	2.24
Syarikat Projek Infrastruktur	27.62	21.09	23.86	26.93	31.63
Perladangan	-	-	-	2.97	3.46
Telekomunikasi dan Media	-	-	-	1.03	3.91
Perdagangan/servis	11.19	3.93	4.33	10.95	7.84
Tunai & Deposit/(Lain-lain)	22.91	36.98	24.63	23.21	18.72
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	66,263,313	63,433,459	59,685,026	51,571,379	43,692,622
Jumlah Bilangan Unit	31,358,095	29,886,246	28,223,254	25,351,783	23,487,197
NAV Seunit (RM)	2.113	2.122	2.115	2.034	1.860
NAV tertinggi seunit semasa tahun kewangan (RM)	2.131	2.124	2.128	2.038	1.885
NAV terendah seunit semasa tahun kewangan (RM)	2.052	2.072	1.942	1.858	1.837
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(0.42)	0.33	3.98	9.35	1.31
Purata pulangan tahunan (%)					
1-Tahun	(0.42)	0.33	3.98	9.35	1.31
3-Tahun	1.28	4.49	4.83	5.18	3.91
5-Tahun	2.85	3.95	4.99	4.98	3.96
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	1.35	1.21	2.45	2.63	2.19
3-Tahun	1.67	2.09	2.43	2.94	2.90
5-Tahun	1.96	2.50	2.76	2.80	2.72

2022

DANA GOLDEN RETIREMENT



Dana Golden Retirement

Objektif Dana

Golden Retirement bertujuan menjamin bayaran tunai tahunan minima pada hujung tahun polisi ke-6 hingga hujung tahun polisi ke-15. Ianya juga bermatlamat memperuntukkan potensi pulangan, sekiranya ada.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	12 Julai, 2012
Yuran Pengurusan:	1.00% setahun
Pengurus Dana:	Etiqa Life Insurance Berhad
Langganan:	Tertutup
Strategi Gabungan:	
- Produk Berstruktur	Sehingga 20%
- Pendapatan Tetap Tempatan	80%

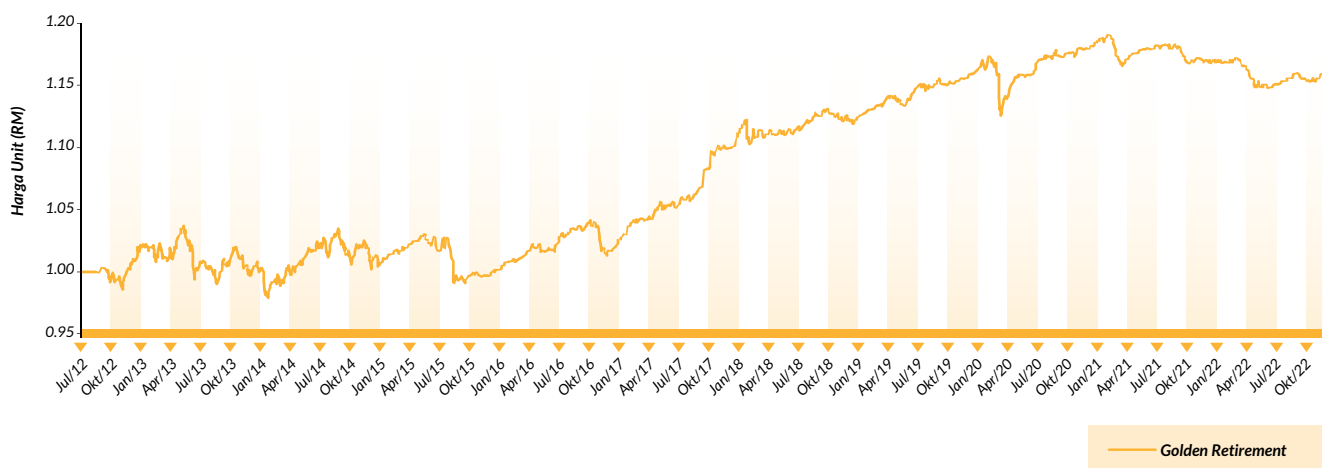
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-0.29%	0.92%	6.39%	17.15%	1.69%
Penanda Aras	2.27%	6.43%	13.50%	34.18%	2.86%
Perbezaan	-2.56%	-5.51%	-7.11%	-17.03%	-1.17%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	1.165	1.170	1.182	1.159	1.120
perubahan (%)	-0.4	-1.0	2.0	3.5	1.7
Tertinggi dalam 1-tahun	1.172	1.191	1.182	1.160	1.132
Terendah dalam 1-tahun	1.148	1.166	1.126	1.122	1.102

Prestasi Harga Unit

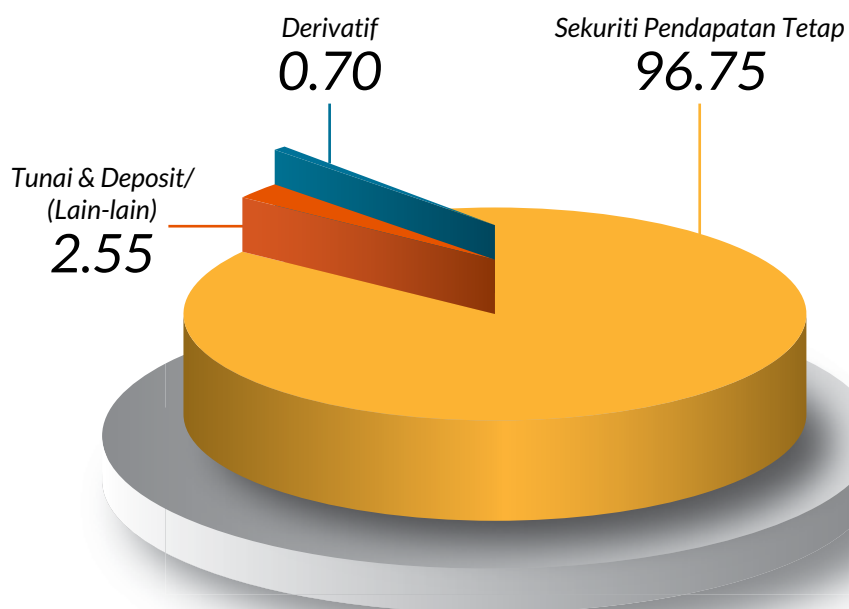


Dana Golden Retirement

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Derivatif	89,308	316,637	600,799	1,339,618	1,864,641
Sekuriti Pendapatan Tetap	12,418,106	14,883,327	17,520,738	19,088,796	21,316,601
Tunai & Deposit/(Lain-lain)	327,453	706,892	722,216	842,762	296,774
Jumlah Saiz Dana (NAV)	12,834,867	15,906,856	18,843,753	21,271,176	23,478,016

Peruntukan Aset (% pada 31 Disember 2022)



Kandungan

DANA GOLDEN RETIREMENT

BAGI ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

**PENYATA PENGURUS DAN MAKLUMAT KEWANGAN YANG TELAH DIAUDIT
31 DISEMBER 2022**

MUKA SURAT

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Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana Golden Retirement yang dibentangkan dari muka surat 282 hingga 290 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 Life Insurance Berhad.

Low Hong Ceong

Kuala Lumpur, Malaysia
27 Februari 2023

Laporan Juruaudit Bebas kepada Pemegang Unit Dana Golden Retirement bagi Etiqa Life Insurance Berhad

201701025113(1239279-P)
(Diperbadankan di Malaysia)

Laporan mengenai Audit Maklumat Kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana Golden Retirement ("Dana") bagi Etiqa Life Insurance Berhad, yang merangkumi penyata aset dan liabiliti pada 31 Disember 2022 dan penyata pendapatan dan perbelanjaan dan penyata perubahan dalam nilai aset bersih Dana bagi tahun kewangan berakhir pada tarikh tersebut, dan ringkasan dasar-dasar perakaunan penting, dan nota penerangan lain seperti yang dibentangkan pada muka surat 282 hingga 290.

Pada pendapat kami, maklumat kewangan 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 diuraikan dengan lanjut di bahagian Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan dalam laporan kami. Kami percaya bahawa bukti audit yang kami perolehi adalah mencukupi dan bersesuaian untuk memberi asas yang munasabah bagi pendapat kami.

Penekanan Perkara

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

Tanggungjawab Kebebasan dan Lain-lain Tanggungjawab Etika

Kami bebas daripada 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 Life Insurance Berhad ("Pengurus") adalah bertanggungjawab untuk lain-lain maklumat. Lain-lain maklumat tersebut merangkumi maklumat yang terdapat dalam Laporan Tahunan Prestasi Dana, tetapi tidak termasuk maklumat kewangan Dana dan laporan juruaudit yang dilampirkan.

Pendapat kami mengenai maklumat kewangan 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, 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 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 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 yang bebas daripada salah nyata yang ketara, sama ada disebabkan oleh penipuan atau kesilapan.

Dalam menyediakan maklumat kewangan Dana, para pengarah adalah bertanggungjawab untuk menilai keupayaan 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 atau menamatkan operasi, atau tidak mempunyai alternatif yang realistik selain berbuat demikian.

Laporan Juruaudit Bebas kepada Pemegang Unit Dana Golden Retirement bagi Etiqa Life Insurance Berhad (samb.)

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan

Objektif kami adalah untuk memperoleh jaminan yang munasabah sama ada maklumat kewangan 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, 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.
- 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 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 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 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 Life Insurance Berhad yang telah diaudit, yang pada asalnya telah disediakan dalam Bahasa Inggeris. Terjemahan ini telah dibuat untuk membolehkan unit Etiqa Life Insurance 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	2022 RM	2021 RM
Aset			
Pelaburan	4		
- Sekuriti hutang		12,418,106	14,883,327
- Produk berstruktur		89,308	316,637
- Deposit dengan institusi kewangan		1,170	310,290
		12,508,584	15,510,254
Aset cukai tertunda	5	365,018	311,910
Faedah belum terima		125,059	166,104
Jumlah Aset		12,998,661	15,988,268
Liabiliti			
Liabiliti cukai		57,922	74,888
Amaun tertunggak kepada dana insurans hayat		102,023	3,215
Pelbagai belum bayar		3,849	3,309
Jumlah Liabiliti		163,794	81,412
Nilai Aset Bersih ("NAV")		12,834,867	15,906,856
Diwakili Oleh:			
Modal pemegang unit		8,326,623	11,305,930
Pendapatan belum agih dibawa ke depan		4,508,244	4,600,926
Akaun pemegang unit	6	12,834,867	15,906,856
NAV Seunit	6	1.165	1.170

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

Penyata Pendapatan dan Perbelanjaan bagi tahun kewangan berakhir 31 Disember 2022

	Nota	2022 RM	2021 RM
Pendapatan pelaburan bersih			
Pendapatan faedah		775,312	953,079
Perbelanjaan pelaburan		(2,585)	(3,309)
Jumlah Pendapatan		772,727	949,770
Perbelanjaan pengurusan		(3,787)	(3,136)
Rugi atas pelupusan pelaburan		(48,708)	(13,662)
Rugi modal belum terealisasi atas pelaburan		(663,842)	(927,911)
Yuran pengurusan		(144,128)	(176,274)
Jumlah Perbelanjaan		(860,465)	(1,120,983)
Lebihan perbelanjaan ke atas pendapatan sebelum cukai		(87,738)	(171,213)
Cukai	7	(4,944)	(747)
Lebihan perbelanjaan ke atas pendapatan selepas cukai		(92,682)	(171,960)
Pendapatan belum agih dihantar ke depan		4,600,926	4,772,886
Pendapatan belum agih dibawa ke depan		4,508,244	4,600,926

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

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

	Nota	2022 RM	2021 RM
Nilai aset bersih pada awal tahun kewangan		15,906,856	18,843,753
Pendapatan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada rugi bersih modal belum terealisasi)		571,160	755,951
Rugi bersih modal belum terealisasi		(663,842)	(927,911)
Lebihan perbelanjaan ke atas pendapatan selepas cukai		(92,682)	(171,960)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	6	9,073	-
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	6	(2,988,380)	(2,764,937)
Nilai aset bersih pada akhir tahun kewangan		12,834,867	15,906,856

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

Nota-nota kepada Maklumat Kewangan

1. PENGURUS DAN KEGIATAN UTAMANYA

Dana Golden Retirement ("Dana") telah dilancarkan pada 12 Julai 2012. Dana ini diuruskan oleh Etiqa Life Insurance Berhad ("ELIB" atau "Pengurus").

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan, 2013. Kegiatan utamanya adalah penguderitan insurans hayat dan perniagaan 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 komersil berlesen yang disenaraikan di Pasaran Utama Bursa Malaysia Securities Berhad.

Dana Golden Retirement adalah Premium Tunggal berkaitan Pelaburan yang mempunyai tempoh pengumpulan selama 5 tahun diikuti dengan tempoh pembayaran 10 tahun seterusnya. Premium tunggal, selepas ditolak premium belum diperuntukkan akan dilaburkan kedalam pelbagai instrumen pendapatan tetap untuk menyokong pembayaran tunai minima yang dijamin dalam tempoh pembayaran dan Pengurusan Portfolio Perkadaran Tetap ("CPPI"), strategi pengurusan dana yang direka untuk potensi peningkatan.

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 bagi 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").

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 dalam penyata aset dan liabiliti apabila, dan hanya apabila, Dana menjadi pihak kepada peruntukan kontrak instrumen kewangan.

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

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.)

Aset Kewangan pada FVTPL

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

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

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

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

Aset kewangan diklasifikasikan sebagai FVTPL termasuk sekuriti hutang dan produk berstruktur.

Aset kewangan pada 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.

Nilai Saksama Aset Kewangan

Nilai saksama bagi 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 termungkir, suatu penilaian dalaman akan dilakukan untuk menentukan nilai saksama bon tersebut. Nilai saksama produk berstruktur adalah berdasarkan harga pasaran yang diperolehi daripada penerbit masing-masing.

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 faedah 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 telah memindahkan semua risiko dan ganjaran aset kewangan itu.

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

(a) Instrumen Kewangan (samb.)

(ii) Liabiliti Kewangan

Liabiliti kewangan Dana merangkumi amaun tertunggak kepada insurans hayat dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama balasan yang akan dibayar pada masa hadapan, untuk perkhidmatan yang 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 faedah diiktiraf pada satu masa dengan menggunakan kaedah faedah berkesan;
- (ii) Pendapatan dividen diiktiraf pada satu masa apabila hak 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 Pengurusan

Yuran pengurusan dikenakan berdasarkan kepada NAV Dana, pada kadar 1.00% setahun.

(d) Cukai pendapatan

Cukai pendapatan ke atas lebihan pendapatan ke atas perbelanjaan atau lebihan perbelanjaan ke atas pendapatan untuk sesuatu tahun kewangan terdiri daripada cukai semasa dan cukai tertunda. Cukai semasa ialah jumlah cukai pendapatan yang dijangka akan dibayar ke atas pendapatan boleh cukai atau lebihan 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 pendapatan 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 pendapatan 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 pendapatan 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.

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

(e) Modal Pemegang Unit

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

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

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

3. KOMISEN RINGAN

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

4. PELABURAN

	31.12.2022 RM	31.12.2021 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut :		
FVTPL (Nota 4 (a))	12,507,414	15,199,964
AC (Nota 4 (b))	1,170	310,290
	12,508,584	15,510,254

(a) FVTPL

Dipegang untuk Dagangan

Sekuriti Hutang

Tak disebut di Malaysia

Bon Korporat:

Kos

Rugi modal belum terealisasi, bersih

Nilai saksama

13,010,679	15,039,387
(592,573)	(156,060)

12,418,106	14,883,327
------------	------------

Produk Berstruktur

Nota Indeks-berkaitan:

Kos

Rugi modal belum terealisasi, bersih

Nilai saksama

4,059,450	4,059,450
(3,970,142)	(3,742,813)

89,308	316,637
--------	---------

Jumlah

12,507,414	15,199,964
------------	------------

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (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
Sekuriti Hutang				
Tak disebut di Malaysia				
Bon korporat:				
Aman Sukuk Berhad	1,880,000	1,989,228	1,883,252	14.67%
Anih Berhad	1,880,000	2,047,320	1,915,137	14.92%
Cagamas MBS Berhad	2,000,000	1,995,900	1,985,680	15.47%
Sarawak Energy Berhad	1,870,000	2,048,585	1,957,666	15.25%
Tanjung Bin Energy Issuer Berhad	1,880,000	2,019,120	1,861,858	14.51%
Tanjung Bin Power Sdn. Bhd.	1,880,000	1,963,096	1,907,241	14.86%
TTM Sukuk Berhad	900,000	947,430	907,272	7.07%
Jumlah sekuriti hutang		13,010,679	12,418,106	

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

					← 31.12.2022 →
	Tarikh matang	Amaun Nosional	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Produk Berstruktur:					
Nota Indeks-berkaitan:					
CPPI Index with Deutsche Bank (Malaysia) Berhad	2 September 2027	27,063,000	4,059,450	89,308	0.70%

	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

1,170 310,290

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Pelaburan berikut matang selepas 12 bulan:

FVTPL	9,716,890	13,219,093
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Nota-nota kepada Maklumat Kewangan

5. ASET CUKAI TERTUNDA

Aset cukai tertunda yang dibentangkan oleh Dana adalah berkenaan dengan perbezaan masa pelarasan nilai saksama ke atas pelaburan.

	2022 Pelarasan nilai saksama RM	2021 Pelarasan nilai saksama RM
Pada 1 Januari	311,910	237,678
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	53,108	74,232
Pada 31 Disember	365,018	311,910

6. AKAUN PEMEGANG UNIT

	31.12.2022		31.12.2021	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	-	9,073	-	-
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(2,576,611)	(2,988,380)	(2,341,462)	(2,764,937)
	(2,576,611)	(2,979,307)	(2,341,462)	(2,764,937)
Akaun pemegang unit dihantar ke depan	13,596,259	15,906,856	15,937,721	18,843,753
Lebihan perbelanjaan ke atas pendapatan selepas cukai	-	(92,682)	-	(171,960)
	11,019,648	12,834,867	13,596,259	15,906,856
NAV seunit		1.165		1.170

7. CUKAI

	31.12.2022 RM	31.12.2021 RM
Cukai pendapatan:		
Peruntukan tahun kewangan semasa	57,922	74,888
Peruntukan berkurangan cukai tahun kewangan lepas	130	91
Cukai tertunda:		
Berkaitan dengan pengasalan dan perbezaan sementara (Nota 5)	(53,108)	(74,232)
Perbelanjaan cukai bagi tahun kewangan	4,944	747

Perbelanjaan cukai pendapatan Dana yang berkaitan dengan pendapatan pelaburan bersih pada perbelanjaan pelaburan yang dibenarkan dan rugi bersih atas pelupusan sepanjang tahun pada kadar cukai berkanun sebanyak 8%, berdasarkan kaedah yang ditetapkan di bawah Akta Cukai Pendapatan, 1967.

Penyesuaian perbelanjaan cukai pendapatan terpakai ke atas lebihan perbelanjaan ke atas pendapatan sebelum cukai pada kadar cukai pendapatan berkanun bagi Dana, berbanding dengan perbelanjaan cukai pendapatan pada kadar cukai berkesan adalah, seperti berikut:

	31.12.2022 RM	31.12.2021 RM
Lebihan perbelanjaan ke atas pendapatan sebelum cukai	(87,738)	(171,213)
Cukai pada kadar 8%	(7,019)	(13,697)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	11,833	14,353
Peruntukan berkurangan cukai tahun kewangan lepas	130	91
Perbelanjaan cukai bagi tahun kewangan	4,944	747

Jadual Perbandingan Prestasi

	2022	2021	2020	2019	2018
Penerangan (%)					
Produk Berstruktur	0.70	1.99	3.19	6.30	7.94
Sekuriti Pendapatan Tetap					
Perkhidmatan Kewangan	15.47	12.90	11.40	9.62	8.34
Agensi Kerajaan	-	-	-	-	11.60
Syarikat Projek Infrastruktur	66.61	68.54	71.11	70.96	62.74
Hartanah	14.67	12.13	10.47	9.16	8.12
Tunai & Deposit/(Lain-lain)	2.55	4.44	3.83	3.96	1.26
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	12,834,867	15,906,856	18,843,753	21,271,176	23,478,016
Jumlah Bilangan Unit	11,019,648	13,596,259	15,937,721	18,349,453	20,958,389
NAV Seunit (RM)	1.165	1.170	1.182	1.159	1.120
NAV tertinggi seunit semasa tahun kewangan (RM)	1.172	1.191	1.182	1.160	1.132
NAV terendah seunit semasa tahun kewangan (RM)	1.148	1.166	1.126	1.122	1.102
Jumlah pulangan tahunan dana berdasarkan					
Pertumbuhan modal (%)	(0.43)	(1.02)	0.84	2.34	0.59
Pembahagian pendapatan (%)	0.14	0.14	1.14	1.14	1.14
Purata pulangan tahunan (%)					
1-Tahun	(0.29)	(0.88)	1.98	3.48	1.73
3-Tahun	0.31	1.51	2.39	4.35	3.82
5-Tahun	1.25	2.81	3.38	2.73	2.19
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	3.22
5-Tahun	2.56	2.73	3.00	3.23	3.23

2022

DANA GLOBAL BOND LIFE PLAN



eTiQa
Insurans Hayat

Dana Global Bond Life Plan

Objektif Dana

Objektif pelaburan dana ini adalah untuk memperolehi peningkatan modal melalui pelaburan dalam Dana Hayat Templeton Global Bond di samping bermatlamat membayar bayaran tahunan bersamaan 5% Premium Tunggal dalam tempoh 5 tahun pertama.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	10 Jun, 2009
Yuran Pengurusan:	1.00% setahun
Pengurus Dana:	Etiqa Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Bon Global	95%
- Tunai	5%

Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-0.48%	-8.94%	-3.49%	43.70%	2.72%
Penanda Aras	2.27%	6.43%	13.50%	46.73%	2.88%
Perbezaan	-2.75%	-15.37%	-16.99%	-3.03%	-0.16%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	1.437	1.444	1.472	1.578	1.590
perubahan (%)	-0.5	-1.9	-6.7	-0.8	6.8
Tertinggi dalam 1-tahun	1.505	1.503	1.626	1.663	1.631
Terendah dalam 1-tahun	1.391	1.433	1.472	1.574	1.406

Prestasi Harga Unit

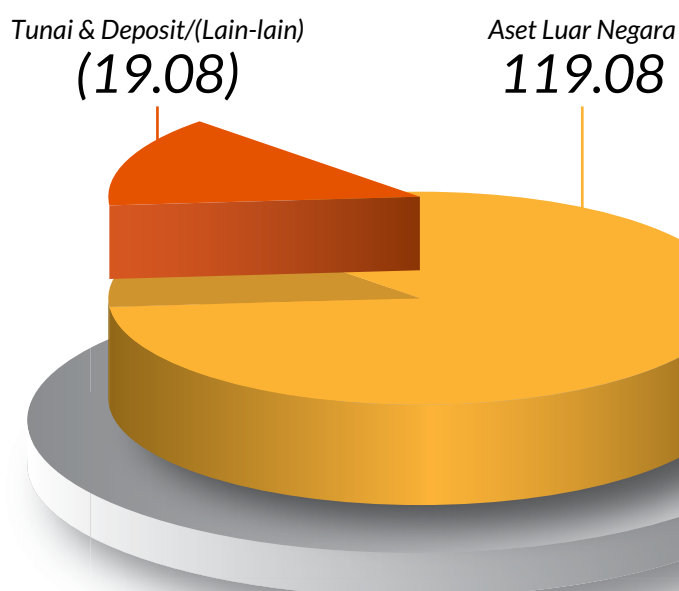


Dana Global Bond Life Plan

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Aset Luar Negara	2,493,699	2,475,078	2,524,680	2,960,258	3,556,023
Tunai & Deposit/(Lain-lain)	(399,529)	(22,402)	29,490	(218,044)	(271,758)
Jumlah Saiz Dana (NAV)	2,094,170	2,452,676	2,554,170	2,742,214	3,284,265

Peruntukan Aset (% pada 31 Disember 2022)



Kandungan

DANA GLOBAL BOND LIFE PLAN

BAGI ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

**PENYATA PENGURUS DAN MAKLUMAT KEWANGAN YANG TELAH DIAUDIT
31 DISEMBER 2022**

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Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana Global Bond Life Plan yang dibentangkan dari muka surat 299 hingga 308 telah disediakan menurut dasar perakaunan yang ditetapkan dalam Nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/GL 029-36) yang diterbitkan oleh Bank Negara Malaysia.

Ditandatangani bagi pihak Etiqa Life Insurance Berhad.

Low Hong Ceong

Kuala Lumpur, Malaysia
27 Februari 2023

Laporan Juruaudit Bebas kepada pemegang unit Dana Global Bond Life Plan bagi Etiqa Life Insurance Berhad

201701025113(1239279-P)
(Diperbadankan di Malaysia)

Laporan mengenai Audit Maklumat Kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana Global Life Plan ("Dana") bagi Etiqa Life Insurance Berhad, yang merangkumi penyata aset dan liabiliti pada 31 Disember 2022 dan penyata pendapatan dan perbelanjaan dan penyata perubahan dalam nilai asset bersih Dana bagi tahun kewangan berakhir pada tarikh tersebut, dan ringkasan dasar-dasar perakaunan penting, dan nota penerangan lain seperti yang dibentangkan pada muka surat 299 hingga 308.

Pada pendapat kami, maklumat kewangan 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 diuraikan dengan lanjut di bahagian Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan dalam laporan kami. Kami percaya bahawa bukti audit yang kami perolehi adalah mencukupi dan bersesuaian untuk memberi asas yang munasabah bagi pendapat kami.

Penekanan Perkara

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

Tanggungjawab Kebebasan dan Lain-lain Tanggungjawab Etika

Kami bebas daripada 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 Mengenaunya

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

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

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

Dalam menyediakan maklumat kewangan Dana, para pengarah adalah bertanggungjawab untuk menilai keupayaan 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 atau menamatkan operasi, atau tidak mempunyai alternatif yang realistik selain berbuat demikian.

Laporan Juruaudit Bebas kepada pemegang unit Dana Global Bond Life Plan bagi Etiqa Life Insurance Berhad (samb.)

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan

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

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

- Mengetahui dan menilai risiko salah nyata yang ketara dalam maklumat kewangan Dana, 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.
- 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 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 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 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 Life Insurance Berhad yang telah diaudit, yang pada asalnya telah disediakan dalam Bahasa Inggeris. Terjemahan ini telah dibuat untuk membolehkan unit Etiqa Life Insurance 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	2022 RM	2021 RM
Aset			
Pelaburan	4		
- Deposit dengan institusi kewangan		142	139
Aset luar negara	5	2,493,699	2,475,078
Amaun tertunggak daripada dana insurans hayat		-	12,456
Tunai dan baki bank		33,788	32,059
Jumlah Aset		2,527,629	2,519,732
Liabiliti			
Liabiliti cukai		-	771
Liabiliti cukai tertunda	6	64,316	62,688
Amaun tertunggak kepada dana insurans hayat		364,986	-
Pelbagai belum bayar		4,157	3,597
Jumlah Liabiliti		433,459	67,056
Nilai Aset Bersih ("NAV")		2,094,170	2,452,676
Diwakili Oleh:			
Modal pemegang unit		(2,180,472)	(1,828,705)
Pendapatan belum agih dibawa ke depan		4,274,642	4,281,381
Akaun Pemegang Unit	7	2,094,170	2,452,676
NAV Seunit	7	1.437	1.444

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

Penyata Pendapatan dan Perbelanjaan bagi tahun kewangan berakhir 31 Disember 2022

	Nota	2022 RM	2021 RM
Pendapatan faedah, bersih		3	19
Laba atas pelupusan pelaburan		-	6,183
Laba tukaran asing terealisasi		-	3,434
Laba tukaran asing belum terealisasi		112,548	84,243
Jumlah Pendapatan		112,551	93,879
Perbelanjaan pengurusan		(4,312)	(3,719)
Rugi modal belum terealisasi atas pelaburan		(92,198)	(114,523)
Yuran pengurusan		(21,152)	(24,706)
Jumlah Perbelanjaan		(117,662)	(142,948)
Lebihan perbelanjaan ke atas pendapatan sebelum cukai		(5,111)	(49,069)
Cukai	8	(1,628)	1,651
Lebihan perbelanjaan ke atas pendapatan selepas cukai		(6,739)	(47,418)
Pendapatan belum agih dihantar ke depan		4,281,381	4,328,799
Pendapatan belum agih dibawa ke depan		4,274,642	4,281,381

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

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

	Nota	2022 RM	2021 RM
Nilai aset bersih pada awal tahun kewangan		2,452,676	2,554,170
Pendapatan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada rugi bersih modal belum terealisasi)		85,459	67,105
Rugi bersih modal belum terealisasi		(92,198)	(114,523)
Lebihan perbelanjaan ke atas pendapatan selepas cukai		(6,739)	(47,418)
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	7	(351,767)	(54,076)
Nilai aset bersih pada akhir tahun kewangan		2,094,170	2,452,676

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

Nota-nota kepada Maklumat Kewangan

1. PENGURUS DAN KEGIATAN UTAMANYA

Dana Global Bond Life Plan ("Dana") telah dilancarkan pada 10 Jun 2009. Dana ini diuruskan oleh Etiqa Life Insurance Berhad ("ELIB" atau "Pengurus").

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan, 2013. Kegiatan utamanya adalah pengunderitan insurans hayat dan perniagaan 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 adalah untuk memastikan pembayaran kupon tahunan terjamin untuk 5 tahun pertama polisi tercapai, selain daripada mengekalkan perlindungan seumur hidup dari nilai dana berkaitan pelaburan.

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 bagi 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").

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 dalam penyata aset dan liabiliti apabila, dan hanya apabila, Dana menjadi pihak kepada peruntukan kontrak instrumen kewangan.

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

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.)

Aset kewangan pada FVTPL

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

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

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

Selepas pengiktirafan awal, aset kewangan pada FVTPL ini dinilai pada nilai saksama. Laba atau rugi yang diperolehi daripada perubahan nilai saksama diiktiraf dalam penyata pendapatan dan perbelanjaan. Laba atau rugi bersih bagi aset kewangan pada FVTPL tidak termasuk perbezaan pertukaran, pendapatan faedah dan dividen. Perbezaan pertukaran, pendapatan faedah 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 amanah saham luar negara.

Aset kewangan pada 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, sebarang laba atau rugi di catat dalam penyata pendapatan atau perbelanjaan.

Aset kewangan diklasifikasikan sebagai AC termasuk deposit dengan institusi kewangan.

Nilai Saksama Aset Kewangan

Bagi aset kewangan dalam amanah saham yang disebutharga, nilai saksama ditentukan dengan merujuk kepada harga yang diterbitkan pada penutup perniagaan pada tarikh pelaporan.

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

Amaun dibawa untuk tunai dan setara tunai dan amaun tertunggak dari dana insurans hayat, dianggap menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

Pembatalan Rekod Bagi Aset Kewangan

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

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

(a) Instrumen Kewangan (samb.)

(ii) Liabiliti Kewangan

Liabiliti kewangan Dana merangkumi amaun tertunggak kepada insurans hayat dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama balasan yang akan dibayar pada masa hadapan, untuk perkhidmatan yang 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 faedah diiktirafkan pada satu masa dengan menggunakan kaedah faedah berkesan;
- (ii) Pendapatan dividen diiktiraf pada suatu masa apabila hak 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 Pengurusan

Yuran pengurusan dikenakan berdasarkan kepada NAV Dana, pada kadar 1.00% setahun.

(d) Cukai Pendapatan

Cukai pendapatan ke atas lebihan pendapatan ke atas perbelanjaan atau lebihan perbelanjaan ke atas pendapatan untuk sesuatu tahun kewangan terdiri daripada cukai semasa dan cukai tertunda. Cukai semasa ialah jumlah cukai pendapatan yang dijangka akan dibayar ke atas pendapatan boleh cukai atau lebihan 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 pendapatan 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 pendapatan 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 pendapatan 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.

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

(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 membentangkan instrumen ekuiti di dalam penyata aset dan liabiliti.

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

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

3. KOMISEN RINGAN

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

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

Nota-nota kepada Maklumat Kewangan

4. PELABURAN

	31.12.2022 RM	31.12.2021 RM
AC		
<i>Deposit dengan institusi kewangan</i>		
Deposit tetap dan panggilan dengan:		
Bank berlesen	142	139

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

5. ASET LUAR NEGARA

	31.12.2022 RM	31.12.2021 RM
FVTPL		
Disebut di luar Malaysia		
<i>Amanah Saham:</i>		
Kos	1,622,987	1,622,987
Laba modal belum terealisasi, bersih	379,459	471,657
Laba tukaran asing belum terealisasi, bersih	491,253	380,434
Nilai saksama	2,493,699	2,475,078

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				
Templeton Global Bond Fund	21,914	1,622,987	2,493,699	119.08%

Nota-nota kepada Maklumat Kewangan

6. LIABILITI CUKAI TERTUNDA

Liabiliti cukai tertunda bersih yang ditunjukkan dalam penyata kedudukan kewangan telah ditentukan selepas mengimbangi sewajarnya seperti berikut:

	31.12.2022 RM	31.12.2021 RM
Liabiliti cukai tertunda	64,316	62,688

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

	Pelarasan nilai saksama RM	Pertukaran matawang belum terrealisasi RM	Jumlah RM
31.12.2022			
Pada 1 Januari	37,732	24,956	62,688
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(7,376)	9,004	1,628
Pada 31 Disember	30,356	33,960	64,316
31.12.2021			
Pada 1 Januari	46,894	18,216	65,110
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(9,162)	6,740	(2,422)
Pada 31 Disember	37,732	24,956	62,688

Nota-nota kepada Maklumat Kewangan

7. AKAUN PEMEGANG UNIT

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(241,014)	(351,767)	(36,665)	(54,076)
Akaun pemegang unit dihantar ke depan	1,698,388	2,452,676	1,735,053	2,554,170
Lebih perbelanjaan ke atas pendapatan selepas cukai	-	(6,739)	-	(47,418)
	1,457,374	2,094,170	1,698,388	2,452,676
NAV seunit		1.437		1.444

8. CUKAI

	31.12.2022 RM	31.12.2021 RM
Cukai pendapatan:		
Peruntukan tahun kewangan semasa	-	771
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	1,628	(2,422)
Perbelanjaan/(kredit) cukai bagi tahun kewangan	1,628	(1,651)

Perbelanjaan/(kredit) cukai pendapatan Dana yang berkaitan dengan pendapatan pelaburan bersih pada perbelanjaan pelaburan yang dibenarkan sepanjang tahun pada kadar cukai berkanun sebanyak 8%, berdasarkan kaedah yang ditetapkan di bawah Akta Cukai Pendapatan, 1967.

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

	31.12.2022 RM	31.12.2021 RM
Lebih perbelanjaan ke atas pendapatan sebelum cukai	(5,111)	(49,069)
Cukai pada kadar 8%	(409)	(3,926)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	2,037	2,275
Perbelanjaan/(kredit) cukai bagi tahun kewangan	1,628	(1,651)

Jadual Perbandingan Prestasi

	2022	2021	2020	2019	2018
Penerangan (%)					
Aset Luar Negara					
Amanah Saham	119.08	100.91	98.85	107.95	108.27
Tunai & Deposit/(Lain-lain)	(19.08)	(0.91)	1.15	(7.95)	(8.27)
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	2,094,170	2,452,676	2,554,170	2,742,214	3,284,265
Jumlah Bilangan Unit	1,457,374	1,698,388	1,735,053	1,737,749	2,066,124
NAV Seunit (RM)	1.437	1.444	1.472	1.578	1.590
NAV tertinggi seunit semasa tahun kewangan (RM)	1.505	1.503	1.626	1.663	1.631
NAV terendah seunit semasa tahun kewangan (RM)	1.391	1.433	1.472	1.574	1.406
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(0.48)	(1.90)	(6.72)	(0.75)	6.78
Purata pulangan tahunan (%)					
1-Tahun	(0.48)	(1.90)	(6.72)	(0.75)	6.78
3-Tahun	(3.07)	(3.16)	(0.38)	(1.30)	1.87
5-Tahun	(0.71)	(2.53)	(0.43)	3.94	5.56
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	3.22
5-Tahun	2.56	2.73	3.00	3.23	3.23

2022

**DANA EKUITI GLOBAL PREMIER,
DANA ASIA PASIFIK EKUITI PREMIER,
DANA DIVIDEN EKUITI ASIAN PREMIER &
DANA EKUITI PREMIER LESTARI GLOBAL**



eTiQa
Insurans Hayat

Dana Ekuiti Global Premier

Objektif Dana

Dana direka untuk memberikan prestasi daripada pelaburan dalam ekuiti global yang mengatasi Indeks MSCI World sepanjang tempoh 5-tahun.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	15 Mac, 2016
Yuran Pengurusan:	1.50% setahun
Pengurus Dana:	Etiqa Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Global	100%

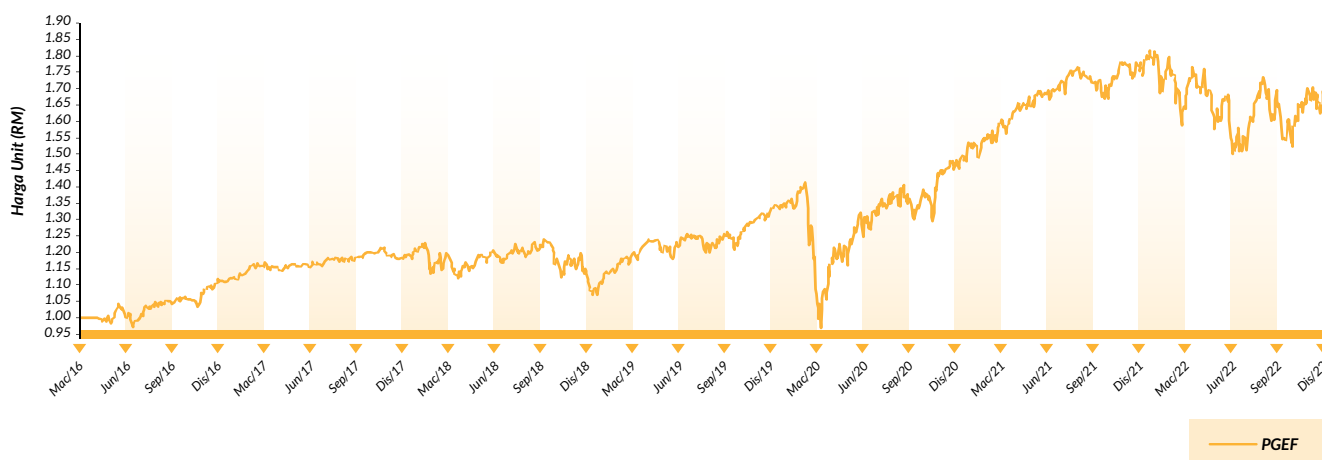
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-10.94%	19.82%	34.23%	59.60%	7.08%
Penanda Aras	-15.12%	18.45%	33.68%	72.47%	8.30%
Perbezaan	4.18%	1.37%	0.55%	-12.87%	-1.22%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019	2018
NAV	1.596	1.792	1.481	1.332	1.089
perubahan (%)	-10.9	21.0	11.2	22.3	-8.4
Tertinggi dalam 1-tahun	1.819	1.801	1.496	1.347	1.239
Terendah dalam 1-tahun	1.500	1.478	0.970	1.071	1.070

Prestasi Harga Unit

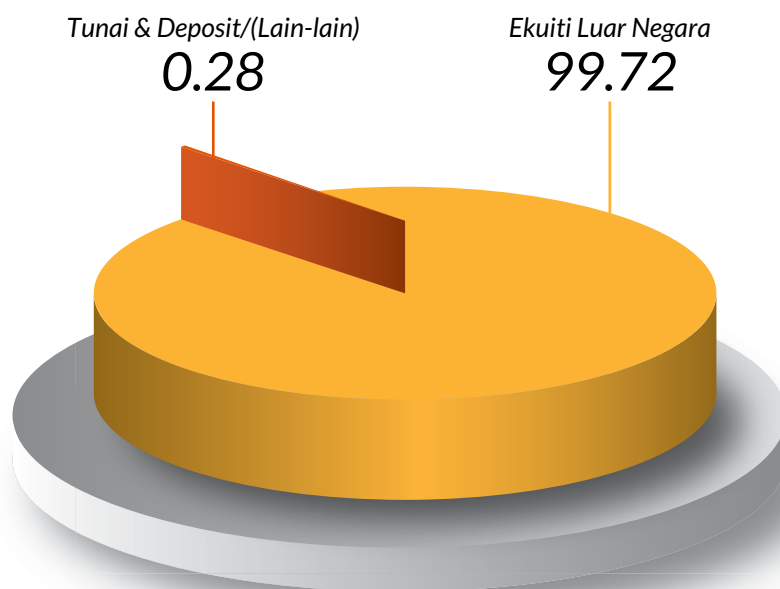


Dana Ekuiti Global Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019	2018
Ekuiti Luar Negara	456,930,098	417,027,311	126,657,868	94,295,233	74,762,658
Tunai & Deposit/(Lain-lain)	1,288,421	8,579,683	2,077,195	(1,668,435)	4,374,183
Jumlah Saiz Dana (NAV)	458,218,519	425,606,994	128,735,063	92,626,798	79,136,841

Peruntukan Aset (% pada 31 Disember 2022)



Dana Asia Pasifik Ekuiti Premier

Objektif Dana

Dana direka untuk memberikan prestasi daripada pelaburan dalam ekuiti Asia yang mengatasi Indeks MSCI AC Asia Pacific tidak termasuk Jepun sepanjang tempoh 5-tahun.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	1 Julai, 2019
Yuran Pengurusan:	1.50% setahun
Pengurus Dana:	Etiqa Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Asia Pasifik kecuali Jepun	100%

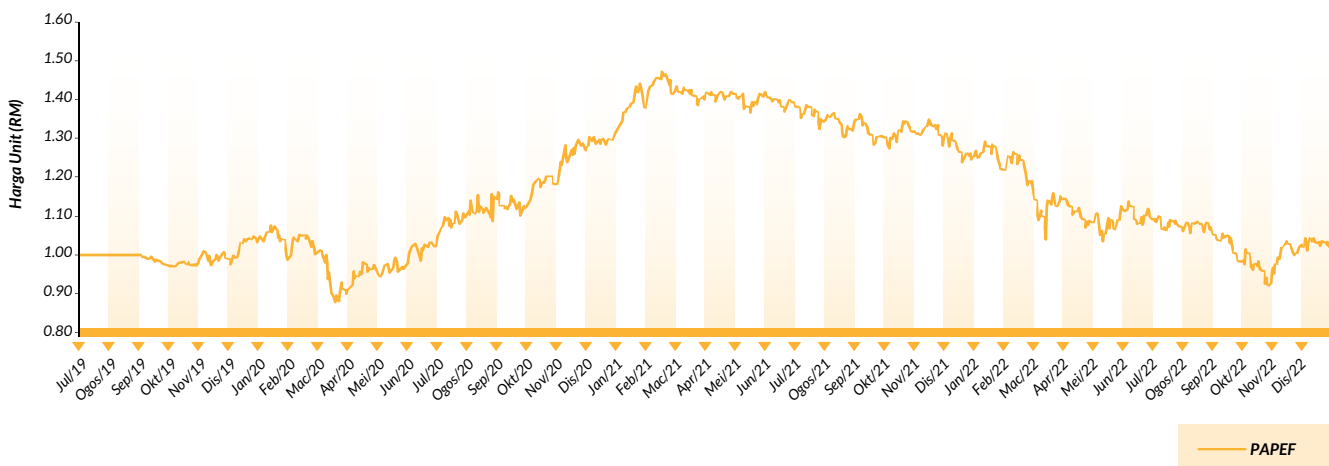
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-18.37%	-1.06%	2.20%	0.65%
Penanda Aras	-15.39%	-1.80%	0.93%	0.28%
Perbezaan	-2.98%	0.74%	1.27%	0.37%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021	2020	2019
NAV	1.022	1.252	1.314	1.033
perubahan (%)	-18.4	-4.7	27.2	n/a
Tertinggi dalam 1-tahun	1.290	1.473	1.314	1.048
Terendah dalam 1-tahun	0.922	1.239	0.878	0.969

Prestasi Harga Unit

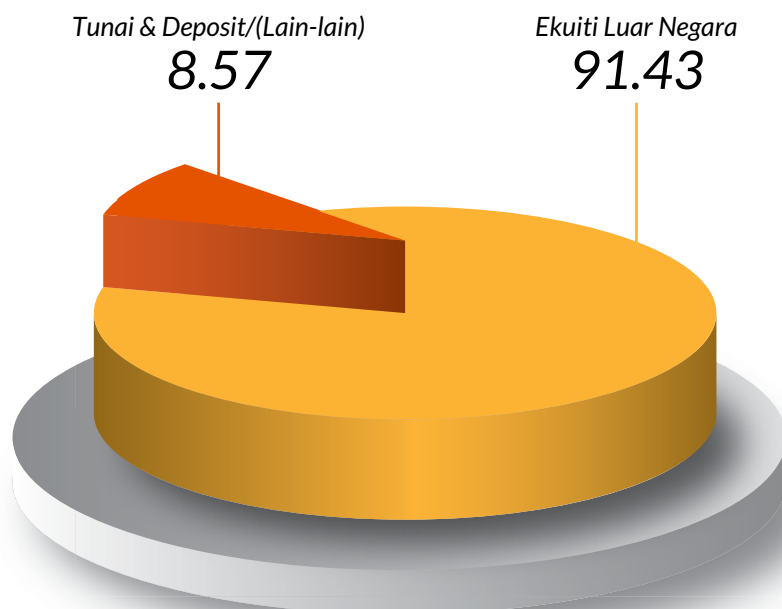


Dana Asia Pasifik Ekuiti Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021	2020	2019
Ekuiti Luar Negara	64,856,068	58,773,680	19,718,749	14,161,509
Tunai & Deposit/(Lain-lain)	6,081,049	3,930,235	1,554,236	(1,504,747)
Jumlah Saiz Dana (NAV)	70,937,117	62,703,915	21,272,985	12,656,762

Peruntukan Aset (% pada 31 Disember 2022)



Dana Dividen Ekuiti Asian Premier

Objektif Dana

Dana ini direka untuk memberikan pendapatan dan pertumbuhan modal dengan melabur dalam ekuiti syarikat Asia Pasifik (tidak termasuk Jepun) dalam jangka masa pelaburan jangka sederhana hingga panjang.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	9 Julai, 2021
Yuran Pengurusan:	1.00% setahun
Pengurus Dana:	Etiqa Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Asia Pasifik kecuali Jepun	100%

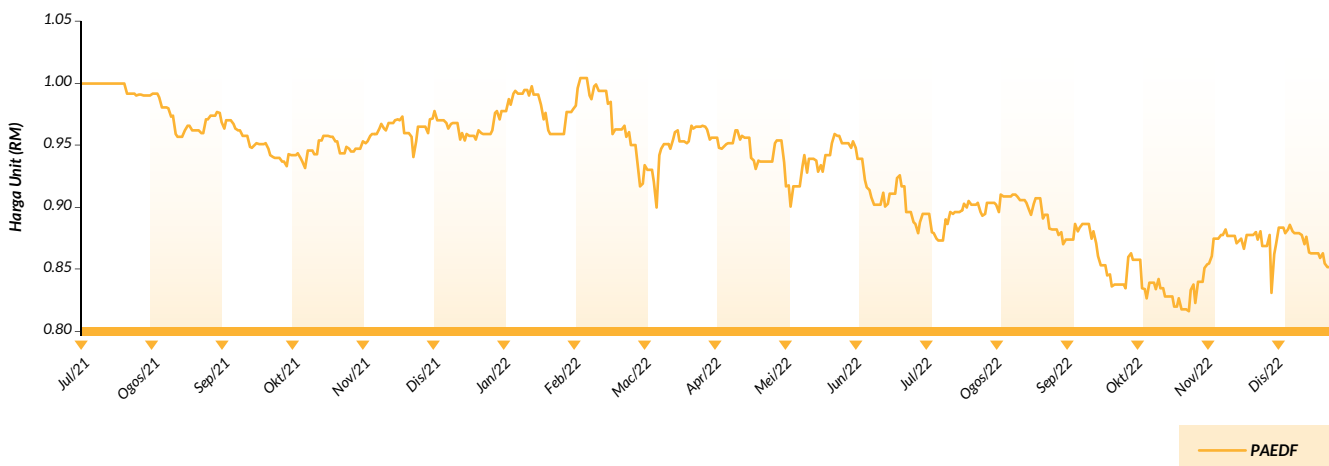
Prestasi Dana (pada 31 Disember 2022)

(%)	1-tahun	3-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-7.98%	n/a	-11.00%	-7.90%
Penanda Aras	-4.01%	n/a	-4.44%	-3.15%
Perbezaan	-3.97%	n/a	-6.56%	-4.75%

Prestasi Harga (pada 31 Disember)

(RM)	2022	2021
NAV	0.852	0.959
perubahan (%)	-11.2	n/a
Tertinggi dalam 1-tahun	1.004	1.000
Terendah dalam 1-tahun	0.816	0.932

Prestasi Harga Unit

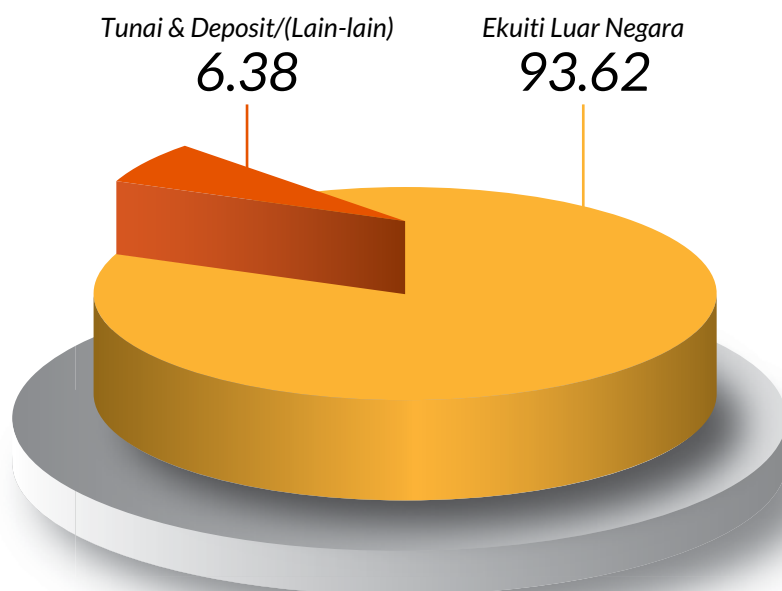


Dana Dividen Ekuiti Asian Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022	2021
Ekuiti Luar Negara	86,045,120	67,481,870
Tunai & Deposit/(Lain-lain)	5,861,864	1,356,799
Jumlah Saiz Dana (NAV)	91,906,984	68,838,669

Peruntukan Aset (% pada 31 Disember 2022)



Dana Ekuiti Premier Lestari Global

Objektif Dana

Dana ini direka untuk memberikan prestasi melalui pelaburan dalam syarikat yang aktivitiya dikaitkan dengan tema pelaburan mampan dalam tempoh jangka sederhana hingga panjang.

Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	27 Mei, 2022
Yuran Pengurusan:	1.00% setahun
Pengurus Dana:	Etiqa Life Insurance Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Persekitaran, Sosial dan Tadbir Urus (ESG) Ekuiti Global	100%

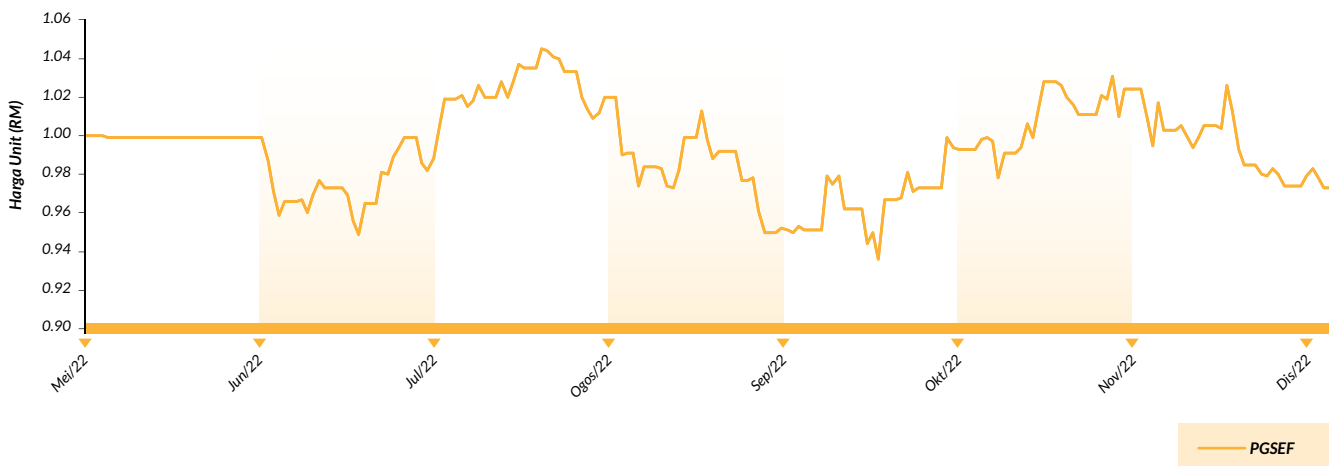
Prestasi Dana (pada 31 Disember 2022)

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

Prestasi Harga (pada 31 Disember)

(RM)	2022
NAV	0.973
perubahan (%)	n/a
Tertinggi dalam 1-tahun	1.045
Terendah dalam 1-tahun	0.936

Prestasi Harga Unit

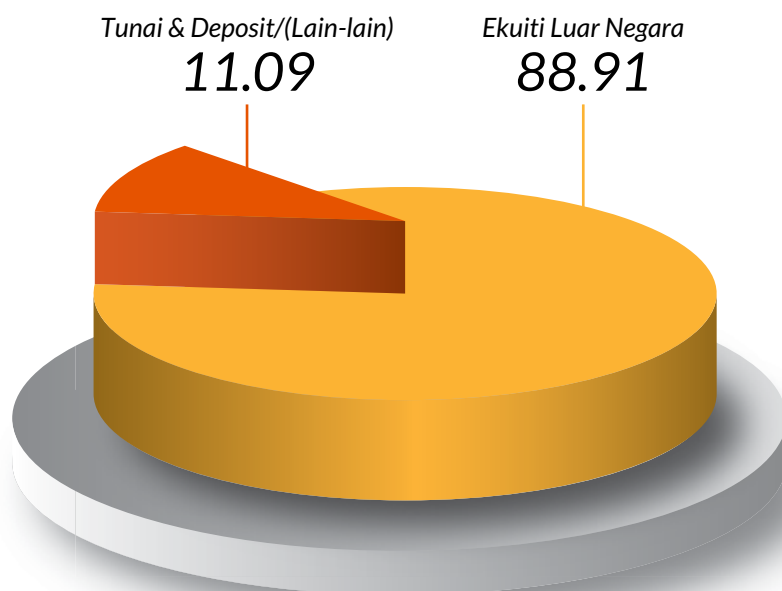


Dana Ekuiti Premier Lestari Global

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2022
Ekuiti Luar Negara	31,655,828
Tunai & Deposit/(Lain-lain)	3,947,244
Jumlah Saiz Dana (NAV)	35,603,072

Peruntukan Aset (% pada 31 Disember 2022)



Kandungan

DANA EKUITI GLOBAL PREMIER, DANA ASIA PASIFIK EKUITI PREMIER, DANA DIVIDEN EKUITI ASIAN PREMIER & DANA EKUITI PREMIER LESTARI GLOBAL

BAGI ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

**PENYATA PENGURUS DAN MAKLUMAT KEWANGAN YANG TELAH DIAUDIT
31 DISEMBER 2022**

	MUKA SURAT
<i>Penyata pengurus</i>	320
<i>Laporan juruaudit bebas</i>	321 - 322
<i>Penyata aset dan liabiliti</i>	323 - 324
<i>Penyata pendapatan dan perbelanjaan</i>	325 - 326
<i>Penyata perubahan dalam nilai aset bersih</i>	327 - 328
<i>Nota-nota kepada maklumat kewangan</i>	329 - 345
<i>Jadual perbandingan prestasi</i>	346 - 349

Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana Ekuiti Global Premier, Dana Asia Pasifik Ekuiti Premier, Dana Dividen Ekuiti Premier dan Dana Ekuiti Premier Lestari Global yang dibentangkan dari muka surat 323 hingga 345 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 Life Insurance Berhad.

Low Hong Ceong

Kuala Lumpur, Malaysia
27 Februari 2023

Laporan Juruaudit Bebas kepada pemegang unit Dana Ekuiti Global Premier, Dana Asia Pasifik Ekuiti Premier, Dana Dividen Ekuiti Asian Premier & Dana Ekuiti Premier Lestari Global bagi Etiqa Life Insurance Berhad

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Laporan mengenai Audit Maklumat Kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana Ekuiti Global Premier, Dana Asia Pasifik Ekuiti Premier, Dana Dividen Ekuiti Asian Premier dan Dana Ekuiti Premier Lestari Global ("Dana-dana") bagi Etiqa Life Insurance 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/tempoh kewangan berakhir pada tarikh tersebut, dan ringkasan dasar-dasar perakaunan penting, seperti yang dibentangkan pada muka surat 323 hingga 345.

Pada pendapat kami, maklumat kewangan Dana-dana bagi tahun/tempoh 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 diuraikan dengan lanjut di bahagian Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan dalam laporan kami. Kami percaya bahawa bukti audit yang kami perolehi adalah mencukupi dan bersesuaian untuk memberi asas yang munasabah bagi pendapat kami.

Penekanan Perkara

Kami ingin menekankan kepada Nota 2.1 kepada maklumat kewangan Dana-dana, yang menerangkan dasar penyediaan dan pembentangan maklumat kewangan. 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 Life Insurance Berhad ("Pengurus") adalah bertanggungjawab untuk lain-lain maklumat. Lain-lain maklumat tersebut merangkumi maklumat yang terdapat dalam Laporan Tahunan Prestasi Dana-dana, tetapi tidak termasuk maklumat kewangan Dana-dana dan laporan juruaudit yang dilampirkan.

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

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

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

Tanggungjawab para Pengarah bagi Pengurus terhadap Maklumat Kewangan

Para pengarah bagi Pengurus ("pengarah") adalah bertanggungjawab ke atas penyediaan maklumat kewangan Dana-dana yang memberi gambaran yang benar dan saksama selaras dengan dasar-dasar perakaunan seperti yang dinyatakan dalam Nota 2 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 Ekuiti Global Premier, Dana Asia Pasifik Ekuiti Premier, Dana Dividen Ekuiti Asian Premier & Dana Ekuiti Premier Lestari Global bagi Etiqa Life Insurance Berhad (samb.)

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan

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

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

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

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

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

Kuala Lumpur, Malaysia
27 Februari 2023

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

Ini adalah terjemahan Bahasa Malaysia untuk maklumat kewangan Etiqa Life Insurance Berhad yang telah diaudit, yang pada asalnya telah disediakan dalam Bahasa Inggeris. Terjemahan ini telah dibuat untuk membolehkan unit Etiqa Life Insurance 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 Ekuiti Global Premier RM	Dana Asia Pasifik Ekuiti Premier RM	Dana Dividen Ekuiti Asian Premier RM	Dana Ekuiti Premier Lestari Global RM
Aset					
Pelaburan	4				
- Deposit dengan institusi kewangan		2,860,859	2,950,880	5,130	183,204
Aset luar negara	5	456,930,098	64,856,068	86,045,120	31,655,828
Faedah belum terima		1,470	2,966	9,294	5,241
Amaun tertunggak daripada dana insurans hayat		1,174,989	1,918,117	43,548	515,555
Aset cukai tertunda	6	-	1,195,913	747,230	12,951
Cukai boleh pulih		88,142	18,019	-	36,202
Tunai dan baki bank		36	38	5,297,976	3,199,039
Jumlah Aset		461,055,594	70,942,001	92,148,298	35,608,020
Liabiliti					
Liabiliti cukai		-	-	236,704	-
Liabiliti cukai tertunda	6	2,832,227	-	-	-
Pelbagai belum dibayar		4,848	4,884	4,610	4,948
Jumlah Liabiliti		2,837,075	4,884	241,314	4,948
Nilai Aset Bersih ("NAV")		458,218,519	70,937,117	91,906,984	35,603,072
Diwakili Oleh:					
Modal pemegang unit		436,137,797	82,341,089	99,175,025	36,291,938
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		22,080,722	(11,403,972)	(7,268,041)	(688,866)
Akaun Pemegang Unit	7	458,218,519	70,937,117	91,906,984	35,603,072
NAV Seunit	7	1.596	1.022	0.852	0.973

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

Penyata Aset dan Liabiliti pada 31 Disember 2021

	Nota	Dana Ekuiti Global Premier RM	Dana Asia Pasifik Ekuiti Premier RM	Dana Dividen Ekuiti Asian Premier RM
Aset				
Pelaburan	4			
- Deposit dengan institusi kewangan		7,613,194	3,487,675	1,368,085
Aset luar negara	5	417,027,311	58,773,680	67,481,870
Faedah belum terima		12,272	2,545	3,561
Amaun tertunggak daripada dana insurans hayat		7,271,043	418,636	-
Pelbagai belum diterima		39,714	358	-
Aset cukai tertunda	6	-	206,109	-
Cukai boleh pulih		255,226	-	34,695
Tunai dan baki bank		34	20	16
Jumlah Aset		432,218,794	62,889,023	68,888,227
Liabiliti				
Liabiliti cukai		-	181,511	-
Liabiliti cukai tertunda	6	6,567,677	-	1,923
Amaun tertunggak kepada dana insurans hayat		-	-	44,038
Pelbagai belum dibayar		44,123	3,597	3,597
Jumlah Liabiliti		6,611,800	185,108	49,558
Nilai Aset Bersih ("NAV")		425,606,994	62,703,915	68,838,669
Diwakili Oleh:				
Modal pemegang unit		352,982,745	61,616,744	69,442,808
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		72,624,249	1,087,171	(604,139)
Akaun Pemegang Unit	7	425,606,994	62,703,915	68,838,669
NAV Seunit	7	1.792	1.252	0.959

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

Penyata Pendapatan dan Perbelanjaan bagi tahun/tempoh kewangan berakhir 31 Disember 2022

	Nota	Dana Ekuiti Global Premier	Dana Asia Pasifik Ekuiti Premier	Dana Dividen Ekuiti Asian Premier	Dana Ekuiti Premier Lestari Global
		01.01.2022 hingga 31.12.2022 RM	01.01.2022 hingga 31.12.2022 RM	01.01.2022 hingga 31.12.2022 RM	27.05.2022 hingga 31.12.2022 RM
Pendapatan pelaburan bersih					
Pendapatan faedah		108,558	33,966	58,706	23,798
Pendapatan dividen		-	-	3,278,503	-
Perbelanjaan pelaburan		(2,262)	(1,770)	(2,231)	(1,904)
		106,296	32,196	3,334,978	21,894
Laba modal belum terialisasi atas pelaburan		-	-	-	878,865
Laba tukaran asing belum terealisasi		20,427,092	2,549,282	2,887,216	-
Jumlah Pendapatan		20,533,388	2,581,478	6,222,194	900,759
Perbelanjaan pengurusan		(4,312)	(4,312)	(4,312)	(4,158)
Rugi tukaran asing terealisasi		(1,208,069)	(257,436)	(376,182)	(474,419)
Rugi modal belum terealisasi atas pelaburan		(67,120,218)	(14,921,837)	(12,251,625)	-
Rugi tukaran asing belum terealisasi		-	-	-	(1,040,752)
Yuran pengurusan		(6,567,810)	(909,252)	(766,364)	(119,449)
Jumlah Perbelanjaan		(74,900,409)	(16,092,837)	(13,398,483)	(1,638,778)
Lebihan perbelanjaan ke atas pendapatan sebelum cukai		(54,367,021)	(13,511,359)	(7,176,289)	(738,019)
Cukai	8	3,823,494	1,020,216	512,387	49,153
Lebihan perbelanjaan ke atas pendapatan selepas cukai		(50,543,527)	(12,491,143)	(6,663,902)	(688,866)
Pendapatan belum agih/(Kerugian terkumpul) dihantar ke depan		72,624,249	1,087,171	(604,139)	-
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		22,080,722	(11,403,972)	(7,268,041)	(688,866)

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

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

	Nota	Dana Ekuiti Global Premier	Dana Asia Pasifik Ekuiti Premier	Dana Dividen Ekuiti Asian Premier
		01.01.2021 hingga 31.12.2021 RM	01.01.2021 hingga 31.12.2021 RM	09.07.2021 hingga 31.12.2021 RM
Pendapatan pelaburan bersih				
Pendapatan faedah		124,676	340,379	17,321
Pendapatan dividen		-	-	631,544
Perbelanjaan pelaburan		(2,494)	(1,522)	(1,129)
		122,182	338,857	647,736
Laba atas pelupusan perlaburan		-	1,941,880	-
Laba modal belum terealisasi atas pelaburan		50,813,494	-	633,795
Laba tukaran asing belum terealisasi		5,744,840	768,223	-
Jumlah Pendapatan		56,680,516	3,048,960	1,281,531
Perbelanjaan pengurusan		(3,719)	(3,719)	(3,597)
Rugi tukaran asing terealisasi		(3,312,508)	(11,850)	(1,081,426)
Rugi modal belum terealisasi atas pelaburan		-	(8,472,710)	-
Rugi tukaran asing belum terealisasi		-	-	(609,754)
Yuran pengurusan		(4,061,598)	(761,182)	(223,665)
Jumlah Perbelanjaan		(7,377,825)	(9,249,461)	(1,918,442)
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai		49,302,691	(6,200,501)	(636,911)
Cukai	8	(4,269,453)	439,971	32,772
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) selepas cukai		45,033,238	(5,760,530)	(604,139)
Pendapatan belum agih dihantar ke depan		27,591,011	6,847,701	-
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		72,624,249	1,087,171	(604,139)

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

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

	Nota	Dana Ekuiti Global Premier	Dana Asia Pasifik Ekuiti Premier	Dana Dividen Ekuiti Asian Premier	Dana Ekuiti Premier Lestari Global
		01.01.2022 hingga 31.12.2022 RM	01.01.2022 hingga 31.12.2022 RM	01.01.2022 hingga 31.12.2022 RM	27.05.2022 hingga 31.12.2022 RM
Nilai aset bersih pada awal tahun kewangan/tarikh pelancaran		425,606,994	62,703,915	68,838,669	-
Pendapatan/(Perbelanjaan) bersih selepas cukai bagi tahun/ tempoh kewangan (kecuali perubahan pada (rugi)/laba bersih modal belum terealisasi)		16,576,691	2,430,694	5,587,723	(1,567,731)
(Rugi)/laba bersih modal belum terealisasi		(67,120,218)	(14,921,837)	(12,251,625)	878,865
Lebih perbelanjaan ke atas atas pendapatan selepas cukai		(50,543,527)	(12,491,143)	(6,663,902)	(688,866)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun/ tempoh kewangan	7	195,589,543	28,765,401	39,747,156	39,526,177
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun/ tempoh kewangan	7	(112,434,491)	(8,041,056)	(10,014,939)	(3,234,239)
Nilai aset bersih pada akhir tahun/tempoh kewangan		458,218,519	70,937,117	91,906,984	35,603,072

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

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

	Nota	Dana Ekuiti Global Premier	Dana Asia Pasifik Ekuiti Premier	Dana Dividen Ekuiti Asian Premier
		01.01.2021 hingga 31.12.2021 RM	01.01.2021 hingga 31.12.2021 RM	09.07.2021 hingga 31.12.2021 RM
Nilai aset bersih pada awal tahun kewangan/tarikh pelancaran		128,735,063	21,272,985	-
(Perbelanjaan)/Pendapatan bersih selepas cukai bagi tahun/tempoh (kecuali perubahan pada laba/(rugi) bersih modal belum terealisasi)		(5,780,256)	2,712,180	(1,237,934)
Laba/(rugi) bersih modal belum terealisasi		50,813,494	(8,472,710)	633,795
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai		45,033,238	(5,760,530)	(604,139)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun/tempoh kewangan	7	366,236,548	67,563,906	76,463,920
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun/tempoh kewangan	7	(114,397,855)	(20,372,446)	(7,021,112)
Nilai aset bersih pada akhir tahun/tempoh kewangan		425,606,994	62,703,915	68,838,669

Nota-nota yang disertakan merupakan sebahagian asasi maklumat kewangan ini.

Nota-nota kepada Maklumat Kewangan

1. PENGURUS DAN KEGIATAN UTAMANYA

Dana Ekuiti Global Premier, Dana Asia Pasifik Ekuiti Premier, Dana Dividen Ekuiti Asian Premier dan Dana Ekuiti Premier Lestari Global (dirujuk secara kolektif sebagai "Dana-dana") telah dilancarkan pada 15 Mac 2016, 1 Julai 2019, 9 Julai 2021 dan 27 Mei 2022. Dana ini diuruskan oleh Etiqa Life Insurance Berhad ("ELIB" atau "Pengurus").

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan, 2013. Kegiatan utamanya adalah pengunderitan insurans hayat dan perniagaan 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 Ekuiti Global Premier dibentuk bagi menyampaikan prestasi dari pelaburan dalam ekuiti global yang melebihi Indeks Dunia Antarabangsa Morgan Stanley Capital ("Indeks Dunia MSCI") bagi tempoh 5-tahun.

Objektif Dana Ekuiti Perdana Asia Pasifik dibentuk untuk menyampaikan prestasi dari pelaburan ekuiti bagi syarikat-syarikat Asia (tidak termasuk Jepun) yang melebihi Indeks MSCI AC Asia Pacific ex Japan sepanjang tempoh 5-tahun.

Objektif Dana Dividen Ekuiti Asian Premier dibentuk untuk memberikan pendapatan dan pertumbuhan modal dengan melabur dalam ekuiti syarikat Asia Pasifik (tidak termasuk Jepun) dalam jangka masa pelaburan jangka sederhana hingga panjang.

Objektif Dana Ekuiti Premier Lestari Global ini direka untuk memberikan prestasi melalui pelaburan dalam syarikat yang aktiviti utamanya dikaitkan dengan tema pelaburan mampan dalam tempoh jangka sederhana hingga panjang.

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

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").

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 dalam penyata aset dan liabiliti apabila, dan hanya apabila, Dana menjadi pihak kepada peruntukan kontrak instrumen kewangan.

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 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.

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.)

Aset Kewangan pada FVTPL

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

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

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

Selepas pengiktirafan awal, aset kewangan pada FVTPL ini dinilai pada nilai saksama. Laba atau rugi yang diperolehi daripada perubahan nilai saksama diiktiraf dalam penyata pendapatan dan perbelanjaan. Laba atau rugi bersih bagi aset kewangan pada FVTPL tidak termasuk perbezaan pertukaran, pendapatan faedah dan dividen. Perbezaan pertukaran, pendapatan faedah 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 adalah amanah saham luar negara.

Aset Kewangan pada 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, sebarang laba atau rugi di catat dalam penyata pendapatan atau perbelanjaan.

Aset kewangan yang diklasifikasikan sebagai AC termasuk deposit dengan institusi kewangan.

Nilai Saksama Aset Kewangan

Bagi aset kewangan dalam amanah saham yang disebutharga, nilai saksama ditentukan dengan merujuk kepada harga yang diterbitkan pada penutup perniagaan pada tarikh pelaporan.

Nilai saksama bagi kadar terapan 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, faedah belum terima, amaun tertunggak daripada dana insurans hayat dan pelbagai belum terima dianggap menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

Pembatalan Rekod Bagi Aset Kewangan

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

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

(a) Instrumen Kewangan (samb.)

(ii) Liabiliti Kewangan

Liabiliti kewangan Dana-dana merangkumi amaun tertunggak kepada insurans hayat dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama balasan yang akan dibayar pada masa hadapan, untuk perkhidmatan yang diterima. Amaun dibawa bagi liabiliti kewangan dianggar 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 faedah diiktirafkan pada satu masa dengan menggunakan kaedah faedah 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 Pengurusan

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

Dana Ekuiti Global Premier	1.50% setahun
Dana Asia Pasifik Ekuiti Premier	1.50% setahun
Dana Dividen Ekuiti Asian Premier	1.00% setahun
Dana Ekuiti Premier Lestari Global	1.00% setahun

(d) Cukai Pendapatan

Cukai pendapatan ke atas lebihan pendapatan ke atas perbelanjaan atau lebihan perbelanjaan ke atas pendapatan untuk sesuatu tahun kewangan terdiri daripada cukai semasa dan cukai tertunda. Cukai semasa ialah jumlah cukai pendapatan yang dijangka akan dibayar ke atas pendapatan boleh cukai atau lebihan 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 pendapatan 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 pendapatan 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 pendapatan 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.

Nota-nota kepada Maklumat Kewangan

2. DASAR-DASAR PENTING PERAKAUNAN (SAMB.)

2.2 Ringkasan Dasar-dasar Penting Perakaunan (samb.)

(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 premium dibayar oleh pemegang unit, sebagai bayaran bagi kontrak baru atau ke atas bayaran berturutan untuk meningkat jumlah kontrak.

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

3. KOMISEN RINGAN

Pengurus ini dihadkan oleh peraturan-peraturan daripada menerima apa-apa bahagian daripada komisen dari mana-mana broker 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 seperti bahan-bahan penyelidikan dan perisian komputer yang berkaitan dengan pengurusan pelaburan Dana-dana tersebut dikekalkan oleh Pengurus.

Sepanjang tahun kewangan, Pengurus telah menerima komisen ringan 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 akan disimpan oleh Pengurus.

Nota-nota kepada Maklumat Kewangan

4. PELABURAN

(i) Dana Ekuiti Global Premier

	31.12.2022 RM	31.12.2021 RM
AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	2,860,859	7,613,194

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

(ii) Dana Asia Pasifik Ekuiti Premier

AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	2,950,880	3,487,675

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

(iii) Dana Dividen Ekuiti Asian Premier

AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	5,130	1,368,085

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

(iv) Dana Ekuiti Premier Lestari Global

	31.12.2022 RM
AC	
Deposit dengan institusi kewangan	
Deposit tetap dan panggilan dengan:	
Bank berlesen	183,204

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Nota-nota kepada Maklumat Kewangan

5. ASET LUAR NEGARA

(i) Dana Ekuiti Global Premier

	31.12.2022 RM	31.12.2021 RM
FVTPL		
Disebut di luar Malaysia		
Amanah Saham:		
Kos	422,044,394	335,448,479
Laba modal belum terealisasi, bersih	13,255,020	80,375,238
Laba tukaran asing belum terealisasi, bersih	21,630,684	1,203,594
Nilai saksama	456,930,098	417,027,311

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				
JP Morgan Investment Funds - Global Select Equity Fund	246,552	422,044,394	456,930,098	99.72%

(ii) Dana Asia Pasifik Ekuiti Premier

	31.12.2022 RM	31.12.2021 RM
FVTPL		
Disebut di luar Malaysia		
Amanah Saham:		
Kos	79,991,915	61,536,970
Rugi modal belum terealisasi, bersih	(17,470,008)	(2,548,171)
Laba/(rugi) tukaran asing belum terealisasi, bersih	2,334,161	(215,119)
Nilai saksama	64,856,068	58,773,680

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				
JP Morgan Asia Growth Fund	2,118,572	79,991,915	64,856,068	91.43%

Nota-nota kepada Maklumat Kewangan

5. ASET LUAR NEGARA (SAMB.)

(iii) Dana Dividen Ekuiti Asian Premier

	31.12.2022 RM	31.12.2021 RM
FVTPL		
Disebut di luar Malaysia		
Amanah Saham:		
Kos	95,317,688	67,468,009
(Rugi)/laba modal belum terealisasi, bersih	(11,617,830)	633,795
Laba/(rugi) tukaran asing belum terealisasi, bersih	2,345,262	(619,934)
Nilai saksama	86,045,120	67,481,870

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				
JP Morgan Investment Funds - Asia Equity Dividend Fund	2,152,963	95,317,688	86,045,120	93.62%

(iv) Dana Ekuiti Premier Lestari Global

	31.12.2022 RM
FVTPL	
Disebut di luar Malaysia	
Amanah Saham:	
Kos	31,741,617
Laba modal belum terealisasi, bersih	878,865
Rugi tukaran asing belum terealisasi, bersih	(964,654)
Nilai saksama	31,655,828

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				
JP Morgan Global Sustainable Equity Fund	32,760	31,741,617	31,655,828	88.91%

Nota-nota kepada Maklumat Kewangan

6. (ASET)/LIABILITI CUKAI TERTUNDA

(i) Dana Ekuiti Global Premier

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
Liabiliti cukai tertunda	2,832,227	6,567,677

Komponen dan pergerakan liabiliti cukai tertunda dalam tahun kewangan semasa sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terrealisasi RM	Jumlah RM
31.12.2022			
Pada 1 Januari	6,430,019	137,658	6,567,677
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(5,369,617)	1,634,167	(3,735,450)
Pada 31 Disember	1,060,402	1,771,825	2,832,227
31.12.2021			
Pada 1 Januari	2,364,939	(321,929)	2,043,010
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	4,065,080	459,587	4,524,667
Pada 31 Disember	6,430,019	137,658	6,567,677

Nota-nota kepada Maklumat Kewangan

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

(ii) Dana Asia Pasifik Ekuiti Premier

Aset 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
Aset cukai tertunda	(1,195,913)	(206,109)

Komponen dan pergerakan aset cukai tertunda dalam tahun kewangan semasa sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terrealisasi RM	Jumlah RM
31.12.2022			
Pada 1 Januari	(203,854)	(2,255)	(206,109)
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(1,193,747)	203,943	(989,804)
Pada 31 Disember	(1,397,601)	201,688	(1,195,913)
31.12.2021			
Pada 1 Januari	473,963	(63,713)	410,250
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(677,817)	61,458	(616,359)
Pada 31 Disember	(203,854)	(2,255)	(206,109)

Nota-nota kepada Maklumat Kewangan

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

(iii) Dana Dividen Ekuiti Asian Premier

(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
Aset cukai tertunda	(747,230)	-
Liabiliti cukai tertunda	-	1,923
	(747,230)	1,923

Komponen dan pergerakan (aset)/liabiliti cukai tertunda dalam tahun kewangan semasa sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terrealisasi RM	Jumlah RM
31.12.2022			
Pada 1 Januari	50,704	(48,781)	1,923
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(980,130)	230,977	(749,153)
Pada 31 Disember	(929,426)	182,196	(747,230)
31.12.2021			
Pada tarikh pelancaran	-	-	-
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	50,704	(48,781)	1,923
Pada akhir tempoh	50,704	(48,781)	1,923

Nota-nota kepada Maklumat Kewangan

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

(iv) Dana Ekuiti Premier Lestari Global

Aset cukai tertunda bersih yang ditunjukkan dalam penyata aset dan liabiliti telah ditentukan selepas mengimbangi sewajarnya seperti berikut:

	31.12.2022 RM
Aset cukai tertunda	(12,951)

Komponen dan pergerakan aset cukai tertunda dalam tempoh kewangan semasa sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terrealisasi RM	Jumlah RM
31.12.2022			
Pada tarikh perlawanan	-	-	-
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	70,309	(83,260)	(12,951)
Pada akhir tempoh	70,309	(83,260)	(12,951)

Nota-nota kepada Maklumat Kewangan

7. AKAUN PEMEGANG UNIT

(i) Dana Ekuiti Global Premier

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	117,550,518	195,589,543	218,401,645	366,236,548
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(67,920,612)	(112,434,491)	(67,748,997)	(114,397,855)
Akaun pemegang unit dihantar ke depan	49,629,906	83,155,052	150,652,648	251,838,693
Lebihan (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan selepas cukai	237,552,711	425,606,994	86,900,063	128,735,063
	-	(50,543,527)	-	45,033,238
	287,182,617	458,218,519	237,552,711	425,606,994
NAV seunit		1.596		1.792

(ii) Dana Asia Pasifik Ekuiti Premier

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	28,335,456	28,765,401	49,926,578	67,563,906
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(9,013,282)	(8,041,056)	(16,019,089)	(20,372,446)
Akaun pemegang unit dihantar ke depan	19,322,174	20,724,345	33,907,489	47,191,460
Lebihan perbelanjaan ke atas pendapatan selepas cukai	50,097,450	62,703,915	16,189,961	21,272,985
	-	(12,491,143)	-	(5,760,530)
	69,419,624	70,937,117	50,097,450	62,703,915
NAV seunit		1.022		1.252

Nota-nota kepada Maklumat Kewangan

7. AKAUN PEMEGANG UNIT (SAMB.)

(iii) Dana Dividen Ekuiti Asian Premier

	← 31.12.2022 →		← 31.12.2021 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun/ tempoh kewangan	47,997,494	39,747,156	79,699,326	76,463,920
Jumlah dibayar bagi pembatalan sepanjang tahun/ tempoh kewangan	(11,840,584)	(10,014,939)	(7,945,289)	(7,021,112)
	36,156,910	29,732,217	71,754,037	69,442,808
Akaun pemegang unit dihantar ke depan	71,754,037	68,838,669	-	-
Lebihan perbelanjaan ke atas pendapatan selepas cukai	-	(6,663,902)	-	(604,139)
	107,910,947	91,906,984	71,754,037	68,838,669
NAV seunit		0.852		0.959

(iv) Dana Ekuiti Premier Lestari Global

	← 31.12.2022 →	
	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tempoh kewangan	42,200,807	39,526,177
Jumlah dibayar bagi pembatalan sepanjang tempoh kewangan	(5,595,275)	(3,234,239)
	36,605,532	36,291,938
Lebihan perbelanjaan ke atas pendapatan selepas cukai	-	(688,866)
	36,605,532	35,603,072
NAV seunit		0.973

Nota-nota kepada Maklumat Kewangan

8. CUKAI

(i) Dana Ekuiti Global Premier

	31.12.2022 RM	31.12.2021 RM
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	(88,142)	(255,226)
Peruntukan berkurangan cukai tahun kewangan lepas	98	12
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	(3,735,450)	4,524,667
(Kredit)/perbelanjaan cukai bagi tahun kewangan	(3,823,494)	4,269,453

(ii) Dana Asia Pasifik Ekuiti Premier

Cukai pendapatan:		
(Cukai boleh pulih)/Peruntukan tahun kewangan semasa	(18,019)	181,511
Peruntukan lebihan cukai tahun kewangan lepas	(12,393)	(5,123)
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	(989,804)	(616,359)
Kredit cukai bagi tahun kewangan	(1,020,216)	(439,971)

Nota-nota kepada Maklumat Kewangan

8. CUKAI (SAMB.)

(iii) Dana Dividen Ekuiti Asian Premier

	01.01.2022 hingga 31.12.2022 RM	09.07.2021 hingga 31.12.2021 RM
Cukai pendapatan:		
Peruntukan/(Cukai boleh pulih) tahun/tempoh kewangan semasa	236,704	(34,695)
Peruntukan lebihan cukai tempoh kewangan lepas	62	-
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	(749,153)	1,923
Kredit cukai bagi tahun/tempoh kewangan	(512,387)	(32,772)

(iv) Dana Ekuiti Premier Lestari Global

	27.05.2022 hingga 31.12.2022 RM
Cukai pendapatan:	
Cukai boleh pulih tempoh kewangan semasa	(36,202)
Cukai tertunda:	
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	(12,951)
Kredit cukai bagi tempoh kewangan	(49,153)

(Kredit)/perbelanjaan cukai pendapatan Dana-dana yang berkaitan dengan pendapatan pelaburan bersih pada 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 perndapatan)/pendapatan ke atas perbelanjaan sebelum cukai pada kadar cukai pendapatan berkanun bagi Dana-dana, berbanding dengan perbelanjaan cukai pendapatan pada kadar cukai berkesan adalah, seperti berikut:

(i) Dana Ekuiti Global Premier

	31.12.2022 RM	31.12.2021 RM
Lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan sebelum cukai	(54,367,021)	49,302,691
Cukai pada kadar 8%	(4,349,362)	3,944,216
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	525,770	325,225
Peruntukan berkurang cukai tahun kewangan lepas	98	12
(Kredit)/perbelanjaan cukai bagi tahun kewangan	(3,823,494)	4,269,453

(ii) Dana Asia Pasifik Ekuiti Premier

Lebihan perbelanjaan ke atas pendapatan sebelum cukai	(13,511,359)	(6,200,501)
Cukai pada kadar 8%	(1,080,908)	(496,040)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	73,085	61,192
Peruntukan lebihan cukai tahun kewangan lepas	(12,393)	(5,123)
Kredit cukai bagi tahun kewangan	(1,020,216)	(439,971)

Nota-nota kepada Maklumat Kewangan

8. CUKAI (SAMB.)

(iii) Dana Dividen Ekuiti Asian Premier

	01.01.2022 hingga 31.12.2022 RM	09.07.2021 hingga 31.12.2021 RM
Lebihan perbelanjaan ke atas pendapatan sebelum cukai	(7,176,289)	(636,911)
Cukai pada kadar 8%	(574,103)	(50,953)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	61,654	18,181
Peruntukan berkurangan cukai tempoh kewangan lepas	62	-
Kredit cukai bagi tempoh kewangan	(512,387)	(32,772)

(iv) Dana Ekuiti Premier Lestari Global

	27.05.2022 hingga 31.12.2022 RM
Lebihan perbelanjaan ke atas pendapatan sebelum cukai	(738,019)
Cukai pada kadar 8%	(59,042)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	9,889
Kredit cukai bagi tempoh kewangan	(49,153)

9. ANGKA PERBANDINGAN

Tiada perbandingan yang disediakan bagi Dana Ekuiti Premier Lestari Global kerana ini adalah set maklumat kewangan pertama untuk Dana tersebut sejak tarikh pelancarannya pada 27 Mei 2022.

Perbandingan bagi Dana Dividen Ekuiti Asian Premier telah disediakan bagi tempoh dari 9 Julai 2021 hingga 31 Disember 2021.

Jadual Perbandingan Prestasi

(i) Dana Ekuiti Global Premier

	2022	2021	2020	2019	2018
Penerangan (%)					
Aset Luar Negara					
Amanah Saham	99.72	97.98	98.39	101.80	94.47
Tunai & Deposit/(Lain-lain)	0.28	2.02	1.61	(1.80)	5.53
Jumlah	100.00	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	458,218,519	425,606,994	128,735,063	92,626,798	79,136,841
Jumlah Bilangan Unit	287,182,617	237,552,711	86,900,063	69,527,955	72,658,212
NAV Seunit (RM)	1.596	1.792	1.481	1.332	1.089
NAV tertinggi seunit semasa tahun kewangan (RM)	1.819	1.801	1.496	1.347	1.239
NAV terendah seunit semasa tahun kewangan (RM)	1.500	1.478	0.970	1.071	1.070
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(10.94)	21.00	11.19	22.31	(8.41)
Purata pulangan tahunan (%)					
1-Tahun	(10.94)	21.00	11.19	22.31	(8.41)
3-Tahun	6.21	18.06	7.59	6.20	-
5-Tahun	6.06	10.01	-	-	-
Purata prestasi					
Indeks Penanda Aras (%)					
1-Tahun	(15.12)	25.21	11.46	23.79	(8.84)
3-Tahun	5.81	19.99	7.95	7.06	-
5-Tahun	5.98	11.36	-	-	-

Jadual Perbandingan Prestasi

(ii) Dana Asia Pasifik Ekuiti Premier

	2022	2021	2020	2019
Penerangan (%)				
Aset Luar Negara				
Amanah Saham	91.43	93.73	92.69	111.89
Tunai & Deposit/(Lain-lain)	8.57	6.27	7.31	(11.89)
Jumlah	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	70,937,117	62,703,915	21,272,985	12,656,762
Jumlah Bilangan Unit	69,419,624	50,097,450	16,189,961	12,257,072
NAV Seunit (RM)	1.022	1.252	1.314	1.033
NAV tertinggi seunit semasa tahun kewangan (RM)	1.290	1.473	1.314	1.048
NAV terendah seunit semasa tahun kewangan (RM)	0.922	1.239	0.878	0.969
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(18.37)	(4.72)	27.20	-
Purata pulangan tahunan (%)				
1-Tahun	(18.37)	(4.72)	27.20	-
3-Tahun	(0.36)	-	-	-
Purata prestasi Indeks Penanda Aras (%)				
1-Tahun	(15.39)	(0.86)	17.07	-
3-Tahun	(0.60)	-	-	-

Jadual Perbandingan Prestasi

(iii) Dana Dividen Ekuiti Asian Premier

	2022	2021
Penerangan (%)		
Aset Luar Negara		
Amanah Saham	93.62	98.03
Tunai & Deposit/(Lain-lain)	6.38	1.97
Jumlah	100.00	100.00
Jumlah NAV (RM)	91,906,984	68,838,669
Jumlah Bilangan Unit	107,910,947	71,754,037
NAV Seunit (RM)	0.852	0.959
NAV tertinggi seunit semasa tahun/tempoh kewangan (RM)	1.004	1.000
NAV terendah seunit semasa tahun/tempoh kewangan (RM)	0.816	0.932
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	(7.98)	-
Purata pulangan tahunan (%)		
1-Tahun	(7.98)	-
Purata prestasi Indeks Penanda Aras (%)		
1-Tahun	(4.01)	-

Jadual Perbandingan Prestasi

(iv) Dana Ekuiti Premier Lestari Global

	2022
Penerangan (%)	
Aset Luar Negara	
Amanah Saham	88.91
Tunai & Deposit/(Lain-lain)	11.09
Jumlah	100.00
Jumlah NAV (RM)	35,603,072
Jumlah Bilangan Unit	36,605,532
NAV Seunit (RM)	0.973
NAV tertinggi seunit semasa tempoh kewangan (RM)	1.045
NAV terendah seunit semasa tempoh kewangan (RM)	0.936

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