

PRULink Dana Urus

All data is as of 30 September 2023 unless otherwise stated
 除非另有说明，否则以下皆属截至2023年9月30日的数据
 Semua data seperti pada 30 September 2023 melainkan jika dinyatakan

Objective / 目标 / Objektif Dana

PRULink Dana Urus is a managed fund that seeks to maximise returns over medium to long term. This is achieved by investing in Shariah-approved shares and Islamic debt securities through PRULink Dana Unggul and PRULink Dana Aman and in any other such PRULink funds that may become available in the future.

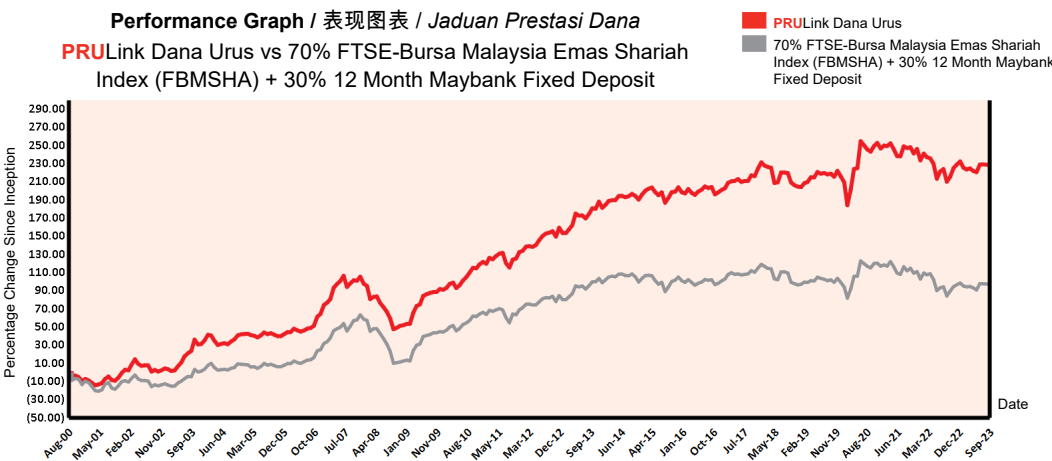
PRULink Dana Urus乃是一项管理基金,其目标为在中至长期内赚取最高的回酬。为达致此目标,本基金通过PRULink Dana Unggul, PRULink Dana Aman以及其他将会推介的PRULink fund以投资于回教教义批准的股票与回教债务证券。

PRULink Dana Urus merupakan satu dana terurus yang bertujuan menyediakan pulangan maksimum bagi jangka sederhana hingga panjang. Ini boleh dicapai dengan pelaburan dalam saham-saham patuh Shariah dan sekuriti hutang Islam melalui PRULink Dana Unggul dan PRULink Dana Aman dan mana-mana dana PRULink yang mungkin ada di masa depan.

Fund Details / 基金详情 / Maklumat Terperinci Dana

Investment Manager / 投资经理 / Pengurus Pelaburan	Eastspring Al-Wara' Investments Berhad 瀚亚伊斯兰投资有限公司
Inception Date / 基金设立日 / Tarikh Diterbitkan	01/08/2000
Current Fund Size / 目前所管理的基金数额 / Saiz Dana Terkini	RM110,521,138.45
Annual Fund Management Charge / 常年管理费 / Caj Pengurusan Dana Tahunan	1.50%
Current NAV / 目前的净资产值 / NAB Terkini	RM3.29121

How the Fund has performed / 基金表现 / Prestasi Dana



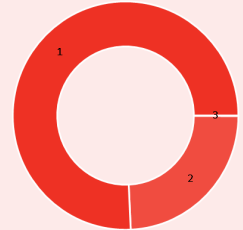
Total Price Movement Over the Following Periods / 各期限总价差 / Jumlah Pergerakan Harga Dalam Tempoh Tersebut

	1 month	3 months	6 months	1 year	3 years	5 years	Since Inception
Price Movement / 价差 / Pergerakan Harga	-0.26%	2.41%	1.46%	5.88%	-4.98%	2.71%	228.67%
Benchmark / 基准指标 / Penanda Aras	-0.22%	3.32%	1.51%	7.03%	-9.06%	-5.90%	97.48%
Outperformance / 表现对比 / Perbezaan Prestasi	-0.04%	-0.91%	-0.05%	-1.15%	4.08%	8.61%	131.19%

Source / 资料来源 / Sumber: Lipper for Investment Management and Bloomberg, 30 September 2023

For more information on benchmark kindly refer to / 有关基准的更多详情, 请参考 / Untuk maklumat lanjut berkenaan penanda aras, sila layari www.maybank2u.com.my and www.bursamalaysia.com/market

Where the Fund invests 基金投资所在 Komposisi Pelaburan Dana



Asset Allocation 资产配置 / Peruntukan Aset

	% NAV
1 PRULink Dana Unggul	75.73
2 PRULink Dana Aman	24.20
3 Cash, Deposits & Others	0.07

PRULink Dana Unggul Top 10 Holdings 10大持股 / 10 Pegangan Teratas

	%
1 Tenaga Nasional Bhd	6.93
2 IHH Healthcare Bhd	4.91
3 Press Metal Aluminium Holdings Bhd	4.77
4 Petronas Chemicals Group Bhd	4.35
5 Sime Darby Plantation Bhd	3.84
6 Telekom Malaysia Bhd	3.72
7 Inari Amertron Bhd	3.16
8 Celcomdigi Bhd	3.06
9 Dialog Group Bhd	3.05
10 Time Dotcom Bhd	2.95

PRULink Dana Aman Top 10 Holdings 10大持股 / 10 Pegangan Teratas

	%
1 Ponsb Capital Bhd	4.38
2 Danainfra Nasional	4.36
3 Manjung Island Energy Bhd	4.28
4 Projek Lebuhraya Usahasama Bhd	4.28
5 YTL Power International Bhd*	4.28
6 YTL Power International Bhd*	4.25
7 Rp Hydro Kelantan Sdn Bhd	4.17
8 Lebuhraya DUKE Fasa 3 Sdn Bhd	4.03
9 Bank Pembangunan Malaysia Bhd	3.50
10 Danainfra Nasional Bhd	3.40

* Different coupon rates & maturity dates for each.

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Monthly Update / 每月简报 / Peningkatan Bulanan

Market Review / 市场回顾 / Tinjauan Bulanan

Equity / 股票市场 / Ekuiti

Malaysian equity markets outperformed regional markets for the third consecutive month in September, managing to report a lower decline. September was another relatively eventful month with the announcements of the New Industrial Master Plan (NIMP) 2030, which is targeting a 6.5% increase in manufacturing value-added by 2030 to RM587.8bn, expecting to require a total investment of RM95bn over seven years. News that the Malaysian prosecution was withdrawing all 47 charges of criminal breach of trust, graft, and money laundering faced by Deputy Prime Minister Datuk Seri Dr Ahmad Zahid Hamidi, after applying to discharge all the charges, came as a surprise. Corporate earnings reported in September were overall weaker than expected, resulting in downgrades to consensus earnings. Foreign investors continued to be net buyers of equity in September 2023, for the third consecutive month, after previously being net sellers for 10 consecutive months.

The FBM Ems Shariah Index closed the month at 10,874.52, down 0.42% MoM. The FBM Small Cap Shariah index rose by 1.09% for the month, outperforming the FBM Emas Shariah Index.

9月份，马来西亚股市连续第三个月跑赢区域市场，并得以收窄跌幅。检讨月份下，各大重要事件依然充斥大马市场，其中包括2030年新工业大蓝图（NIMP）的公布；目标是到了2030年，制造业附加值可增长6.5%至5,878亿令吉，预计七年内需要总投资额950亿令吉。马来西亚检察署在副首相拿督斯里阿末扎希此前申请撤销所有指控后撤回了其面对的全部47项刑事失信、贪污和洗钱指控，令市场感到意外。9月份出炉的企业收益普遍低于预期，导致市场平均收益评级下调。2023年9月，外资连续第三个月继续净买入股票，此前是连续10个月的净卖家。

富马回教全股项指数以10,874.52点结束检讨月份下的交易，按月走低0.42%。富马回教小资本指数月内上涨1.09%，表现超越富马回教全股项指数。

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Indeks FBM Emas Shariah menutup bulan pada 10,874.52, turun 0.42% MoM. Indeks FBM Small Cap Shariah meningkat 1.09% pada bulan tinjauan, mengatasi prestasi Indeks FBM Emas Shariah.

Fixed Income / 固定收益市场 / Pendapatan Tetap

The Federal Reserve maintained its benchmark federal funds rate ("FFR") at 5.25% to 5.50%. Real GDP growth projection was revised upwards to 2.1% and 1.5% for 2023 and 2024 respectively, while core Personal Consumption Expenditures ("PCE") inflation was revised downwards by 20bps to 3.7% for 2023 and is expected to moderate further to 2.6% in 2024. The U.S. also had avoided the shutdown of Federal agencies as the Congress passed a compromise legislation to keep the government running until November 17.

Although the U.S. PCE price index for August increased marginally to 3.5% YoY, from the upwardly revised 3.4% recorded in July, U.S. Core PCE eased to 3.9% YoY compared to the upwardly revised 4.3% recorded in July. The University of Michigan Consumer Sentiment index for September moderated to 68.1 compared to 69.5 in August. The U.S. Composite Purchasing Managers' Index ("PMI") also declined marginally from the revised 50.2 in August to 50.1 in September, despite Manufacturing PMI showing an increase to 49.8 in September (August: 47.9).

Malaysia's CPI remained at 2.0% in August while core CPI also continued to retreat to 2.5% from 2.8% in the previous month. The unemployment rate remained unchanged at 3.4% in July. Bank Negara Malaysia's ("BNM") international reserves declined to US\$ 111.5bn as of mid-Sep (mid-Aug: US\$ 112.2bn). The reserves position is sufficient to finance 5.2 months of imports and is 1.0x of the total short-term external debt.

Malaysia's MGS curve shifted upwards in the month of September. The yields of the 3Y, 5Y, 10Y and 15Y MGS increased by 13bps, 11bps, 13bps and 11bps to close the month at 3.56%, 3.71%, 3.97% and 4.15% respectively. The yields of MGII also followed a similar trend with the 3Y, 5Y, 10Y and 15Y MGII increased by 13bps, 17bps, 12bps and 12bps to end the month at 3.60%, 3.79%, 4.00% and 4.12% respectively.

美联储将基准联邦基金利率（FFR）目标区间维持在5.25%至5.50%之间不变。2023年和2024年实际国内生产总值（GDP）增长预测分别上调至2.1%和1.5%，2023年核心个人消费支出（PCE）通胀则下调20个基点至3.7%，预计2024年将进一步放缓至2.6%。此外，美国国会通过了一项折衷立法，让政府继续运转至11月17日，从而避免联邦机构停摆。

尽管美国8月份PCE物价指数按年升3.5%，较7月份向上修正的3.4%有所增加；美国核心PCE物价指数按年升幅收窄至3.9%，较7月向上修订至4.3%的升幅回落。密歇根大学9月份消费者信心指数从8月份的69.5下跌至68.1。此外，9月份制造业采购经理人指数（PMI）上涨至49.8（8月份：47.9）；尽管如此，美国综合采购经理人指数从8月份修正后的50.2微跌至9月份的50.1。

马来西亚8月份消费价格指数（CPI）维持在2.0%，核心CPI也从之前一个月的2.8%继续回落至2.5%。7月份失业率保持在3.4%不变。截至9月中旬，国行国际储备从8月中旬的1,122亿美元减少到1,115亿美元，足以融资5.2个月的进口需求，同时相等于短期外债的1.0倍。

9月份，大马政府债券（MGS）收益率曲线走高。3年期、5年期、10年期和15年期MGS收益率分别上涨13个基点、11个基点、13个基点和11个基点，以3.56%、3.71%、3.97%和4.15%结束当月交易。大马政府投资票据（MGII）收益率曲线也追随类似走势，3年期、5年期、10年期和15年期MGII收益率分别起13个基点、17个基点、12个基点和12个基点，以3.60%、3.79%、4.00%和4.12%挂收。

Rizab Persekutuan (Fed) mengekalkan penanda aras kadar dana persekutuan ("FFR") pada 5.25% hingga 5.50%. Unjuran pertumbuhan KDNK sebenar disemak naik kepada 2.1% dan 1.5% masing-masing bagi 2023 dan 2024, manakala inflasi teras Perbelanjaan Penggunaan Peribadi ("PCE") disemak ke bawah sebanyak 20 mata asas (bps) kepada 3.7% untuk 2023 dan dijangka menyederhana lagi kepada 2.6% pada tahun 2024. US juga telah mengelak penutupan agensi Persekutuan apabila Kongres meluluskan undang-undang berkompromi untuk memastikan kerajaan berterusan sehingga 17 November.

Walaupun indeks harga PCE US pada Ogos meningkat sedikit kepada 3.5% YoY, daripada 3.4% yang disemak naik yang dicatatkan pada Julai, PCE Teras US susut

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kepada 3.9% YoY berbanding 4.3% yang disemak naik sebagaimana catatan pada Julai. Indeks Sentimen Pengguna Universiti Michigan bagi September menyederhana kepada 68.1 berbanding 69.5 pada Ogos. Indeks Pengurus Pembelian Komposit US ("PMI") juga turun sedikit daripada 50.2 yang disemak pada Ogos kepada 50.1 pada September, walaupun PMI Pembuatan menunjukkan peningkatan kepada 49.8 pada September (Ogos: 47.9).

Indeks Harga Pengguna (CPI) Malaysia kekal pada 2.0% pada Ogos manakala CPI teras juga terus berundur kepada 2.5% daripada 2.8% pada bulan sebelumnya. Kadar pengangguran kekal tidak berubah pada 3.4% pada Julai. Rizab antarabangsa Bank Negara Malaysia ("BNM") merosot kepada USD111.5 bilion pada pertengahan September (pertengahan Ogos: USD112.2 bilion). Kedudukan rizab ini memadai untuk membiayai 5.2 bulan import dan ianya 1.0x daripada jumlah hutang luar negeri jangka pendek.

Keluk MGS Malaysia berganjak ke atas pada September. Hasil MGS 3Y, 5Y, 10Y dan 15Y meningkat sebanyak 13bps, 11bps, 13bps dan 11bps lalu masing-masing menutup bulan tinjauan pada 3.56%, 3.71%, 3.97% dan 4.15%. Hasil MGII juga mengikuti arah aliran yang sama dengan MGII 3Y, 5Y, 10Y dan 15Y meningkat sebanyak 13bps, 17bps, 12bps dan 12bps lalu mengakhiri bulan masing-masing pada 3.60%, 3.79%, 4.00% dan 4.12%.

Market Outlook / 市场展望 / Gambaran Bulanan

Equity / 股票市场 / Ekuiti

Global political issues continue to fester, without any resolution on the Russia-Ukraine conflict, and US-China relations remain tense. There are still some diverging views on the risk of a recession, but for now given the continued resilience of the US economic data, and the persistent stickiness of inflation, investors are now accepting that interest rates in the US will be higher for longer. Domestically, equity markets were relatively resilient in September versus our regional peers. Budget 2024 will be unveiled on the 13 October and will be an event to watch. We are expecting more details to be released regarding the mechanism for the targeted fuel subsidy, and how they will carry out the luxury tax mentioned at the re-tabled Budget 2023. However, investor sentiment may be under pressure from the continued weak corporate earnings and challenging consumer environment, potentially hampering earnings growth for 2024. M&A as a thematic play met with some hurdles as the KLK-Boustead Plantation acquisition has fallen through and now LTAT will step in to take over Boustead Plantations. There is also downside risk from policy execution of the various new measures and policies as announced by the government. Persistent inflation will likely continue to be a bug-bear for the market, tighter household disposable incomes will continue to plague demand. Nevertheless, we remain cautiously optimistic, and any correction in the market will provide us the opportunity to accumulate fundamentally sound stocks.

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Fixed Income / 固定收益市场 / Pendapatan Tetap

After months of aggressive interest rate hikes by the central banks in developed countries, future monetary decisions will be dependent on economic data. Although inflation rates seem to have peaked in the U.S., U.K. and the Eurozone, they are still far from the target of 2% while rising crude oil and food prices may keep inflation elevated.

For Malaysia, BNM's decision on the OPR will also be data dependent as the central bank assesses the sustainability of the domestic growth momentum, upside risks to inflation with potential subsidies rationalisation, global economic growth in developed economies and China, as well as the performance of the Ringgit. Malaysian market awaits Budget 2024, expected to be tabled in Parliament on October 13.

There will be three auctions in the month of October 2023, with the re-opening of the 20 Y MGS 10/42, the re-opening 10Y MGII 08/33 and the re-opening of 7Y MGS 04/30. While there is still ample liquidity in the system, the outcome of these auctions is likely to be influenced by prevailing market sentiment both from local and foreign investors. On the corporate front, we expect mixed demand for corporate bonds as investors continue to be selective in their investments.

Developed central banks' aggressive rate hikes since the start of the year, future monetary decisions will be data dependent as the central bank assesses the sustainability of the domestic growth momentum, upside risks to inflation with potential subsidies rationalisation, global economic growth in developed economies and China, as well as the performance of the Ringgit. Malaysian market awaits Budget 2024, expected to be tabled in Parliament on October 13.

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Menyotot Malaysia, keputusan BNM mengenai OPR juga akan bergantung kepada data kerana bank pusat menilai kemampuan momentum pertumbuhan domestik, risiko peningkatan inflasi dengan potensi rasionalisasi subsidi, pertumbuhan ekonomi global di negara maju dan China, serta prestasi Ringgit. Pasaran Malaysia

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menunggu-nunggu Belanjawan 2024, yang dijangka akan dibentangkan di Parlimen pada 13 Oktober.

Terdapat tiga lelongan pada Oktober 2023, dengan pembukaan semula MGS 10/42 20Y, pembukaan semula MGII 08/33 10Y dan pembukaan semula MGS 04/30 7Y. Walaupun masih terdapat kecairan yang mencukupi dalam sistem, hasil lelongan ini mungkin dipengaruhi oleh sentimen pasaran semasa kedua-dua pelabur tempatan dan asing. Menyorot sektor korporat, kami menjangkakan permintaan ke atas bon korporat akan bercampur-campur kerana pelabur terus selektif mengenai pelaburan.

Fund Review & Strategy / 基金表现评论与投资策略 / Tinjauan dan Strategi Dana

The Fund returned -0.26% in September, underperforming the benchmark return of -0.22% by 0.04%. Year-to-date, the Fund returned -0.19%, underperforming the benchmark return of 0.30% by 0.49%.

For equity, the outperformance was mainly due to the Fund's overweight in selected telecommunication stocks (ie. fixed line players) as well as underweight positions in consumer staple, plantation and material sectors. For fixed income, the underperformance was mainly attributed to higher domestic yields on the back of weak global bond market sentiment.

As of end-September 2023, the Fund has 75.7% exposure in equities and 24.2% in bonds (versus Neutral position of 70:30 equity:bond).

9月份，此基金月内交出-0.26%回酬，较提供-0.22%回酬的基准逊色0.04%。年度至今，基金回酬为-0.19%，跑输回酬为0.30%的基准0.49%。

股票投资表现出色主要归功于基金加码特定电信股项（固定电话业者）以及减持必需消费、种植和材料领域。固定收益走势逊色则主要是因为全球债券市场情绪疲弱导致国内收益率上升。

截至2023年9月底，此基金在股票的投资比重为75.7%，债券的是24.2%（对比70:30股票：债券的中和部署）。

Dana menyampaikan pulangan -0.26% pada September, tidak mengatasi pulangan penanda aras -0.22% sebanyak 0.04%. Sejak awal tahun sehingga bulan tinjauan, Dana mengembalikan -0.19%, tidak mengatasi pulangan penanda aras 0.30% sebanyak 0.49%.

Meninjau ekuiti, prestasi baik disebabkan terutamanya oleh pegangan berlebihan Dana dalam saham telekomunikasi terpilih (iaitu penggiat talian tetap) serta kedudukan kekurangan pegangan dalam sektor pengguna asasi, perladangan dan bahan. Bagi pendapatan tetap, prestasi hambar disebabkan terutamanya oleh hasil domestik yang lebih tinggi berikutan sentimen pasaran bon global yang lemah.

Setakat akhir September 2023, Dana mempunyai 75.7% pendedahan dalam ekuiti dan 24.2% dalam bon (berbanding kedudukan Neutral pada 70:30 ekuiti:bon).

Source / 资料来源 / Sumber: Fund Commentary, September 2023, Eastspring Investments Berhad

Disclaimer

All data is as of last valuation date of the month.

Investments are subject to investment risks including the possible loss of the principal amount invested. The value of the units may fall as well as rise. Past performances of the funds and that of the fund managers are not necessarily indicative of future performance. The price movements indicated are not reflective of the actual return on your investments (which are subject to your premium allocation rate and deduction charges). The actual return on your invested premiums may fluctuate based on the underlying performance of the investment-linked funds. All PRULink Dana are invested in Shariah-approved securities and/or Islamic private debt securities. Prudential investment-linked products are not Shariah-compliant products. This leaflet is for illustrative purposes only. For further details on the terms and conditions, please refer to the policy document. For further details on how you can invest in these funds, please refer to the respective product brochures. In the event of any discrepancy between the information in this fact sheet and the policy document, the information in the policy document shall prevail. In case of discrepancy between the English, Bahasa Malaysia and Mandarin versions of this fact sheet, the English version shall prevail. The fund fact sheet of the Target Fund will be available at www.prudential.com.my

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Pelaburan adalah tertakluk kepada risiko-risiko pelaburan termasuk kemungkinan kehilangan jumlah wang pokok yang dilabur. Nilai unit mungkin naik ataupun jatuh. Prestasi masa dulu dana-dana atau pengurus-pengurus dana tidak semestinya mencerminkan prestasi masa depan. Pergerakan harga yang ditunjukkan tidak menggambarkan pulangan sebenar pelaburan anda (yang tertakluk kepada kadar peruntukan premium dan caj potongan). Pulangan sebenar ke atas premium yang anda labur mungkin berbeza, bergantung kepada prestasi dana-dana. Semua PRULink Dana dilaburkan dalam sekuriti yang diluluskan oleh Syariah dan/atau sekuriti hutang swasta Islam. Produk berkaitan pelaburan Prudential bukan merupakan produk yang mematuhi prinsip-prinsip Syariah. Risalah ini disediakan hanya untuk gambaran semata-mata. Sila rujuk kepada dokumen polisi untuk keterangan lanjut mengenai terma-terma dan syarat-syarat. Untuk keterangan lanjut mengenai bagaimana anda boleh melabur dalam dana-dana ini, sila rujuk kepada risalah-risalah produk yang berkenaan. Jika terdapat perbezaan di antara helaian fakta dan dokumen polisi, maklumat dalam dokumen polisi dianggap muktamad. Jika terdapat perbezaan di antara versi Bahasa Inggeris, Bahasa Malaysia dan Bahasa Cina bagi helaian fakta ini, versi Bahasa Inggeris dianggap muktamad. Lembaran Fakta Dana untuk Dana Sasaran akan tersedia di www.prudential.com.my