



Innovating

FOR PROTECTION & PROGRESS



Inside This Report

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GROUP CHIEF EXECUTIVE OFFICER'S STATEMENT

I am pleased to present the Annual Report of Takaful Malaysia's Investment-Linked Funds consisting of *myEquity* Index Fund, *myGrowth* Fund, *myBlue Chips* Fund, *myDividend* Fund, *myBalanced* Fund and our two feeder funds, namely *myGlobal Sustainable* Fund and *myGlobal Sukuk* Fund for the year ended 31 December 2025.

Global stock markets recorded mixed performance in 2025, following the robust rally of the prior year. Investor sentiment reflected a more cautious stance amid evolving expectations for policy rate normalization, persistent geopolitical uncertainties, and uneven economic recoveries across regions. Although selective opportunities persisted in technology and structural growth sectors, overall equity returns were less broad-based compared to 2024, leading to heightened volatility and greater dispersion across sectors and markets.

Locally, the FTSE Bursa Malaysia KLCI ("FBMKLCI") delivered modest gains in 2025, reflecting a relatively subdued equity market despite supportive domestic economic fundamentals. Malaysia's economy expanded at a healthy pace, supported by resilient domestic demand, the services sector growth, and continued infrastructure and construction activities. However, equity market performance was constrained by persistent foreign fund outflows, valuation concerns, and selective investor participation. Accordingly, our range of ILP funds recorded mixed performance during the year amid a challenging market environment. Against their respective benchmarks, four of our ILP funds outperformed namely *myDividend* Fund, *myEquity* Index Fund, *myGlobal Sustainable* Fund, and *myGlobal Sukuk* Fund. More information about the funds, including the financial performance, is available on the following pages.

Looking ahead, market performance will continue to be shaped by global policy rate trends, external trade developments, and domestic policy initiatives aimed at sustainability and economic transformation. Robust foreign direct investment ("FDI") into Malaysia as seen in the growing approved investment, timely policy reforms by the government, and strong domestic consumption supported by low inflation could encourage investors' confidence. Additionally, potential capital inflow due to U.S. monetary easing strengthens the positive outlook. In this environment, we remain focused on prudent portfolio management, disciplined stock selection, and long-term investment strategies to manage risks and deliver sustainable returns.

We extend our sincere gratitude to all valued customers for your continued confidence and trust in Takaful Malaysia. Your steadfast support forms the foundation of our success, and we remain firmly committed to delivering exceptional service. We are dedicated to generating sustainable value for all stakeholders through unwavering innovation, service excellence, and ethical business practices. Moving forward, we will uphold the core principles of trust, integrity, and customer-centricity to provide optimal protection solutions tailored to your needs.

Nor Azman Zainal
Group Chief Executive Officer

FUND PROFILE

myEQUITY INDEX FUND

Investment Objective	To achieve returns that track the performance of the FBM Emas Shariah Index.
Investment Strategy	- Invest mainly in the top 40 of the Index component stocks, closely tracking the movement of the Benchmark in the medium to long term; - Constant rebalancing of component stocks to closely track the benchmark performance.
Asset Allocation	90% - 95% in Malaysian shares approved by the Shariah Advisory Council of the Securities Commission; - The balance in Islamic money market instruments.
Performance Benchmark	FBM Emas Shariah Index ("FBMSI").

myGROWTH FUND

Investment Objective	To achieve capital growth opportunities and dividend income through selective investments in Shariah-approved shares listed in Bursa Malaysia.
Investment Strategy	- Invest primarily in selected Shariah-compliant equities comprising a diversified portfolio of index-linked companies, blue-chip stocks and companies with growth prospects and attractive dividend yields that are listed on Bursa Malaysia; - Active portfolio management – constant review on asset allocation and stocks holding. Stock / portfolio turnover would be practically high in search for opportunities in capital gain and dividend yield stocks.
Asset Allocation	- At least 50% and a maximum of 95% in Malaysian shares approved by the Shariah Advisory Council of the Securities Commission; - The balance in cash, long and short-term sukuk and other liquid Islamic investments.
Performance Benchmark	FBM Emas Shariah Index ("FBMSI").

myBLUE CHIPS FUND

Investment Objective	To achieve consistent capital growth in the long run through investments in Shariah-compliant blue-chip stocks.
Investment Strategy	- Invest primarily in Shariah-compliant equities with higher market capitalisation to achieve long-term capital growth; - Active portfolio management - constant review of asset allocation and stock holding in search of stocks that meet the objective of the Fund.
Asset Allocation	- At least 40% and a maximum of 90% in Malaysian shares approved by the Shariah Advisory Council of the Securities Commission; - The balance in Islamic money market instruments.
Performance Benchmark	FBM Emas Shariah Index ("FBMSI").

myDIVIDEND FUND

Investment Objective	- To achieve dividend income in the long term through selective investments in high dividend yield shares that provide a minimum annual gross dividend of 4.00%. - To achieve capital growth through selective investments in blue-chip stocks that could potentially provide capital growth in the long run.
Investment Strategy	- Invest primarily in dividend yield stocks that provide a minimum annual gross dividend of 4.00%, as well as blue-chip stocks that could potentially grow in the long run; - At all times, exposure in stocks that yield a minimum of 4% annual gross dividend shall be at least 50% of the equity exposure; - Constant review of asset allocation and stock holding in search of stocks that comply with the objectives of the Fund.
Asset Allocation	- At least 40% and a maximum of 90% in Malaysian shares approved by the Shariah Advisory Council of the Securities Commission; - At least 50% of the equity exposure is in dividend yield shares; - The balance in Islamic money market instruments.
Performance Benchmark	FBM Emas Shariah Index ("FBMSI").

myBALANCED FUND

Investment Objective	- To achieve moderate streams of income and consistent capital growth over the medium to long term period by investing in a diversified portfolio of investments; - To construct a diversified portfolio containing a balanced mixture of equities and fixed income securities.
Investment Strategy	Invest in a balanced asset allocation comprising Shariah-compliant equity, sukuk and money market.
Asset Allocation	- At least 10% and a maximum of 40% in Malaysian shares approved by the Shariah Advisory Council of the Securities Commission; - At least 10% and a maximum of 60% in sukuk and Malaysian Government Investment Issues; - The balance in Islamic money market instruments.
Performance Benchmark	40% FBM Emas Shariah Index ("FBMSI") and 60% 12 months return Maybank General Investment Account-i rate ("GIA-i").

myGLOBAL SUSTAINABLE FUND

Investment Objective	The Fund aims to provide capital appreciation over the medium to long term between 3 and 7 years by investing in a portfolio of Shariah-compliant equities.
Investment Strategy	The Fund seeks to adopt an investment approach that integrates both Shariah principles and principles of sustainable investing. The portfolio is constructed based on a bottom-up approach, focusing on innovation from diverse securities within the Dow Jones Islamic Markets World Index.
Asset Allocation	- The Fund will invest up to 95% of its NAV in Shariah-compliant global equities; - The balance of the Fund's NAV shall be invested in Shariah-compliant Cash / Deposits.
Performance Benchmark	Dow Jones Islamic Markets World Index.

myGLOBAL SUKUK FUND

Investment Objective	The Fund aims to provide income and medium to long-term capital growth between 3 and 7 years by investing in global sukuk.
Investment Strategy	In managing the Fund, the Manager will actively seek out global Shariah-compliant fixed income instruments that offer attractive yields and/or capital appreciation.
Asset Allocation	90% to 100% of NAV in global Shariah-compliant fixed income instruments, of which at least 80% of NAV in sukuk. - Up to 10% of NAV Investments in Shariah-compliant Cash / Deposits.
Performance Benchmark	RHB Islamic Bank Berhad's 12-month Commodity Murabahah Deposit-i.

GLOBAL AND LOCAL ECONOMIC REVIEW

Economic Review

This annual report is for the financial year from 1 January 2025 to 31 December 2025.

The year 2025 saw much of the dynamics driven by the reordering of policies in the United States (U.S.) and the adaptation of these policies in other economies. Trade tariff news dominated the headlines and, along with it, the prospects for the global economy fluctuated. As observed in April 2025, a series of tariff measures imposed by the U.S. have lifted tariff rates to levels not seen in a century, reaching a peak of more than 100% for China. Countermeasures by U.S. trading partners followed, including trade deals between the U.S. and several of its trading partners and a reset to higher tariff rates for countries without a trade deal. Nonetheless, trade policy uncertainty remains elevated in the absence of clear, transparent, and durable agreements.

U.S. President Donald Trump began announcing tariff in February on more than 90 countries, including China, Mexico, and Canada. China retaliated with its own tariff measures shortly after. Both U.S. and China's tariff rates have become increasingly complex, shaped by years of escalating trade actions and policy shifts. This ongoing situation, which first began under the first Trump administration and continued throughout the Biden presidency, has escalated significantly since Trump took office again in January 2025.

That fragile backdrop began to change in the later part of the year with tariff truce and their extensions, which created space for further negotiations. The U.S. Federal Reserve's (U.S. Fed) signals for imminent rate cuts also bodes well for equities. These broad market shifts were amplified further by a series of supportive micro drivers that sustained the rally thereafter. U.S. corporate results remained solid, reassured investors that profits could hold up despite tariff concerns. At the same time, inflation readings began to ease, which strengthened expectations for rate cuts. Together, these forces lifted risk appetite and helped equities regaining lost ground earlier in the year.

Locally, Malaysia focused on structural reforms in 2025, including a targeted subsidy system for RON95 petrol and the expansion of the minimum wage, which anchored investor confidence. As anticipated by the market, Bank Negara Malaysia ("BNM") kept the Overnight Policy Rates ("OPR") unchanged at 2.75%, following the pre-emptive 25 basis points (bps) cut in July as inflation remained modest and employment conditions stayed steady. The annual inflation rate for 2025 was recorded at 1.4%, a slower rate as compared to 1.8% in 2024. In terms of employment condition, Malaysia's labor market continues to strengthen as the unemployment rate declined to 2.9% in November 2025, its lowest level since November 2014. Due to fading expectations of a rate cut and renewed optimism in the nation's growth outlook, the MYR strengthened by around 7% against the USD, emerged as one of ASEAN's best-performing currencies.

Budget 2026 was tabled in October 2025, with three pillars: raising the ceiling of national growth, raising the floor of living standards, and driving good governance. According to Budget 2026, the government could save approximately RM15.5 billion per year with subsidy targeting, which can then be channelled to vulnerable groups. In regard to infrastructure projects, Budget 2026 reaffirmed upgrades to airports and spending on water-related projects. Generally, the budget encourages investment, fiscal prudence, and emphasizes reducing the cost of living. Towards the end of the year, the market saw RON95 subsidy rationalisation with the scheme expected to benefit all citizens and save the government between RM2-4 billion annually.

EQUITY AND FIXED INCOME MARKET REVIEW

Equity Market

The Malaysian equity market in 2025 was characterized by a divergent performance compared to global peers. While our FTSE Bursa Malaysia KLCI ("FBMKLCI") recorded a steady +2.3% gain for the full year, it significantly lagged the massive rallies seen in both of our neighbours, the Jakarta Composite Index and Singapore's Straits Times Index, which grew +22.1% and +22.7% respectively. A similar magnitude can also be seen in Dow Jones Industrial Average and Euro Stoxx 50, which grew +13.0% and +18.3%, respectively. This global surge was primarily fuelled by the U.S. Fed's pivot toward rate cuts and a persistent artificial intelligence ("AI") driven technology boom.

Initially, the FBM KLCI opened 2025 at 1,632 points, immediately dampened by cautious sentiment over U.S. President Donald Trump's impending return to power and his protectionist agenda. In January, the U.S. Government announced plans to restrict AI and chips exports, triggering a selloff in data centre-linked stocks like YTL Power, Gamuda, and Sunway Construction. Sentiment remained weak, further pressured by China's launch of its low-cost AI model, DeepSeek, which was seen as a competitor to U.S. companies. This raised investor concerns over data centre-related asset investments. The first half of 2025 was marked by weakness across almost all Bursa Malaysia benchmarks.

Malaysia's equity market in 2025 has not been uniformly weak. Instead, it has split into two halves: steady large-cap benchmarks, versus persistent pressure in mid and small caps. It is a landscape where selectivity mattered and where investors were rewarding resilience while shying away from risk. Plantation (+8.8%), REIT (+8.3%) and Financial Services (+2.8%) sectors emerged as the top performers on Bursa Malaysia in 2025. These sectors benefited from a defensive yield-seeking strategy as the U.S. Fed pivoted to a lower policy rate environment. REITs were further bolstered by the optimistic launch of the Visit Malaysia campaign, while the Financial Services were bolstered by steady domestic loan/Islamic financing growth.

Conversely, growth and cyclical sectors faced significant headwinds, with Healthcare (-35.9%) being the year's worst performer as the glove industry completed its post-pandemic normalization. The Technology (-14.5%) and Telecommunications (-13.6%) sectors also struggled due to global trade uncertainties sparked by tariff rhetoric and the shift in global investor appetite toward AI plays.

As for money flow, foreign investors continued to be net sellers of Malaysian equities, with outflows of -RM22.3b in 2025, 4.3 times more than the previous year. It was predominantly a negative pattern for foreign equity flows throughout the year. This led to a steady erosion in foreign shareholding, which touched its weakest point in September at 18.7%. Trading value and volume saw a noticeable increase in October and November 2025, which recorded some of the highest values. This surge in both trading volume and value to above 3.0 billion shares daily and RM2.5 billion daily respectively in the final quarter of 2025 provided ample liquidity to the market. As at 31 Dec 2025, the FBM KLCI closed at 1,680 points (+2.3% year-on-year).

Fixed Income Market

At the beginning of the year, the U.S. market was heavily clouded by trade concerns as the U.S. significantly raised trade tariffs to roughly 18% - 27% by mid-to-late 2025, a historical peak not seen since the 1930s. Tariffs levied put upward pressure on the inflation rate, which hovered between 2.3% and 3.0% throughout the year, above the target level of 2.0%. Defensively, the U.S. Fed cut the federal funds rate by the same quantum of 25 bps in September, October, and December to a range of 3.50% - 3.75% from 4.00% - 4.50% at the end of 2024. Consequently, the U.S. Treasury yield curve bullishly steepened, with the 2-year UST yield, 10-year UST yield, and 30-year yield tightened by 77 bps, 40 bps, and 6 bps to 3.473%, 4.16%, and 4.84%, respectively, suggesting caution about the long-term economic outlook. Nonetheless, fixed income market indices largely recorded broad gains in 2025, especially portfolios with heavy exposure in the short to medium term.

Locally, BNM cut the OPR for the first time in five years by 25 bps in July to 2.75% amid global trade uncertainties as the U.S. imposed steep trade tariffs on more than 90 countries, including Malaysia. The U.S. initially imposed a 25% tariff on Malaysia but reduced it to 19%, effective in August 2025. Nevertheless, Malaysia's economic growth remained robust, with the economy expanding by 6.3% year-on-year in the fourth quarter 2025 (previous quarter: 5.4%), surpassing the government's upper target of 4.8%. The inflation rate recorded was well below BNM's expectation of the 2.0% - 3.5% range for the year, averaging at 1.4% in the first eleven months of 2025. Malaysian Government Securities (MGS) yield curve trended lower, with the 3-year MGS yield, 10-year MGS yield, and 20-year MGS yield reduced by 44 bps, 31 bps, and 22 bps to 3.094%, 3.530%, and 3.856%, respectively. Therefore, Malaysian fixed income indices continued to exhibit better returns; for example, the FTSE BPAM Sukuk Index recorded a 5.61% return in 2025 (2024: +4.45%).

The remarkable performance in Malaysia's fixed income market was supported by ample liquidity, with gross issuance of Private Debt Securities (PDS) totalling up to RM167 billion, and unceasing demand as the market seeks safer assets amid external uncertainties. In 2025, local credit conditions improved, with the upgrade-to-downgrade ratio being 15 to 1 and no default cases recorded for the third consecutive year.

Foreign holdings on ringgit-denominated bonds recorded slightly higher levels at RM278 billion as compared to RM275 billion in 2024, with total foreign holding exposure at 21.6% of the total outstanding (2024: 21.2%).

MARKET OUTLOOK AND INVESTMENT STRATEGY

Market Outlook

Looking ahead to 2026, geopolitical tensions in the Middle East have entered a more volatile phase following strikes on Iranian nuclear and military infrastructure during the second Trump presidency. Volatility has affected equity markets as traders interpret conflicting signals regarding the outlook for oil supplies as the war in Iran rattles energy markets. Brent crude oil price surged as high as USD119.5 per barrel marking the largest rise since early 2022 as Kuwait and Iraq began reducing oil output amid fears of prolonged disruption to shipping via the Strait of Hormuz, a key maritime passage connecting the Persian Gulf to the open ocean and is one of the world's most strategically important route.

Markets have experienced disruptions to trade and economic activity, alongside surges in energy prices and increased financial market volatility. The situation remains highly fluid and adds to an already uncertain global economic environment following the U.S.-imposed 15% global surcharge after the Supreme Court ruled that the previous tariffs were unconstitutional, triggering tariff shock. Earlier, the U.S. Supreme Court struck down tariffs imposed by President Donald Trump, stating that they exceeded the powers granted to the president by Congress under a 1977 law.

The concern over U.S. cutting rates in 2026 may encourage some investors to redirect their funds to countries/regions with more stable policy rates and good economic growth potential. In this regard, Malaysia is expected to be able to attract some of the funds since BNM is expected to keep the OPR unchanged for the foreseeable future, and Malaysia's economy is expected to remain healthy with resilient domestic-led growth.

In 2026, it is expected that pent-up buying from the return inflow of foreign funds to lift the local equity market higher. The stronger expectation of the ringgit is coming from the easing of trade tensions, lower U.S. Fed rates, and positive domestic economic prospects, which are supported by continuously coordinated efforts by the government. Recall that in 2025, foreign investors exited Malaysian equity by a larger number of RM22.3b compared with RM4b exited the year before and has put the foreign shareholding below 20%.

Domestically and externally, the prevailing baseline GDP projections for 2026 point toward continued growth. However, investments remain vulnerable to externally driven downside risks. Foremost is the risk of severe U.S. economic underperformance, which could embroil the rest of the world. Furthermore, the risk of major geopolitical escalations, albeit of limited probability, but with high consequences to the economy.

Overall, the outlook for equity markets entering 2026 remains positive, following the modest performance of the FBM KLCI in 2025 (+2.3%). This optimism is underpinned by sustained investments in data centres and digital infrastructure, which are poised to continue as key growth drivers. Complementary momentum is expected from demand in property development and energy-related supply chains. Additionally, low unemployment, rising disposable incomes, a stronger ringgit, and anticipated increases in tourist arrivals will further bolster the outlook.

Heading into 2026, Malaysia's fixed income market is expected to remain steady, supported by (1) moderate economic growth of 4.0% - 4.5% forecasted by BNM as the economy begins adapting to a shifting trade landscape, (2) higher projected government bond/sukuk supply at RM185 billion (2025: RM169 billion) with Private Debt Securities (PDS) issuance expected to reach RM150 billion, (3) sustainable demand as investors continue to opt for less risky assets while the market is still navigating the "tail-end" of the global high-uncertainties, and (4) a stable BNM rate at 2.75%, at least for the first half of 2026, as the inflation rate remains manageable, the labour market is solid, and the ringgit is strengthening.

Investment Strategy

Excluding any prolonged trade escalation in the U.S.-China relationship, the landscape for equities remains constructive. The catalyst is rate cuts in the U.S., which is likely to prompt broad USD weakness and hence diversification into emerging markets, of which Malaysia could be beneficiary. Liquidity in the market remains ample as major funds may have completed their profit taking exercises during the yearly window dressing activities in December 2025.

The improved clarity on the U.S. reciprocal tariff rate for Malaysia and encouraging domestic macroeconomic data points have helped to reinforce investor sentiment and expectations that 2026 will offer an improved backdrop for corporate earnings growth. It is expected that Malaysia's relative political & social stability within ASEAN, continued emphasis on good governance, and reform may prove to be a winning formula in 2026. While higher oil prices are expected to increase Malaysia's petrol subsidy bill, the government is likely to maintain its 2026 fiscal deficit target of -3.5%. Similar to last year's conflict, which lasted less than a month, the ongoing war in Iran is anticipated to be short-lived. Nonetheless, investors remain realistic about the likelihood of a sustained return of foreign flows into domestic equity markets.

We will focus on companies with consistent earnings, stable or expanding margins, clear cash-flow visibility, and sustainable dividends, given heightened geopolitical risks, rising cost pressures, and uneven demand. For 2026, we will prioritise opportunities related to the Johor-Singapore Special Economic Zone, renewable energy, and water infrastructure, while keeping selective exposure to defensive stocks to enhance portfolio resilience.

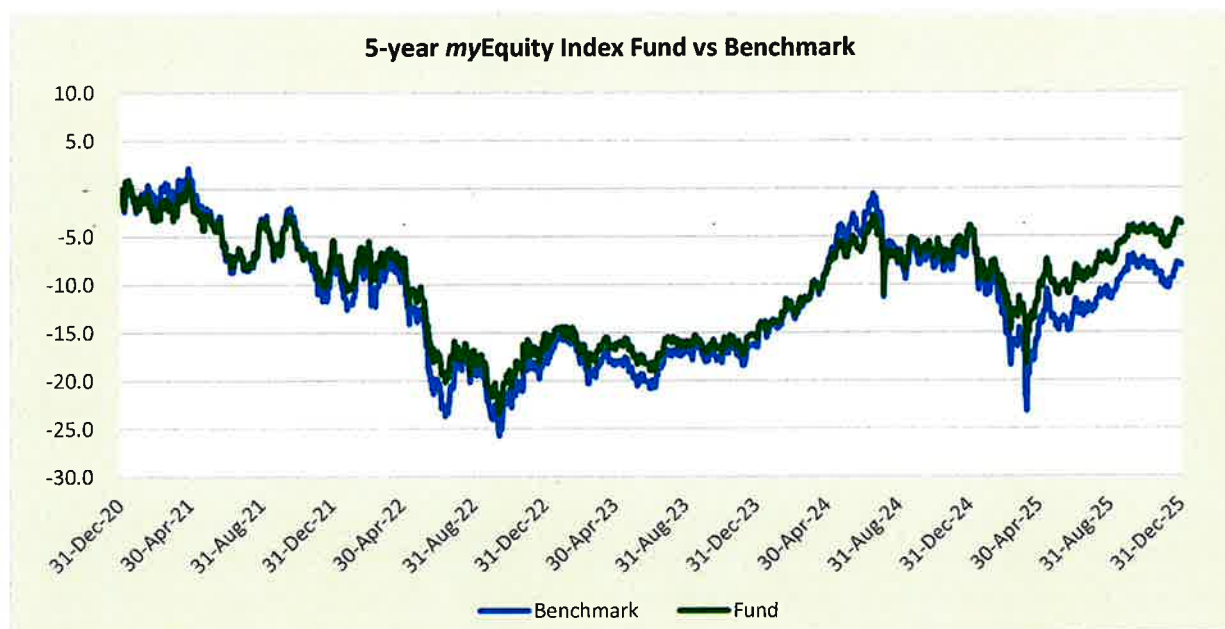
For sukuk, we expect yields to be relatively stable amid the absence of prominent catalysts that would meaningfully move the yields. For 2026, our strategy is to stay invested to achieve desired asset allocation exposure. To achieve higher yields, we plan to increase our credit risk appetite by going down the credit rating and/or taking duration risk warranted by improving local and global economic conditions.

FUND PERFORMANCE REPORT

myEQUITY INDEX FUND

Performance Review

For the period under review, myEquity Index Fund outperformed FBMSI by 400 bps as detailed below. Additionally, the tracking error was within the parameters set for the fund and its strategy to closely track its benchmark. For the period, the fund's tracking error stood at 1.06%.

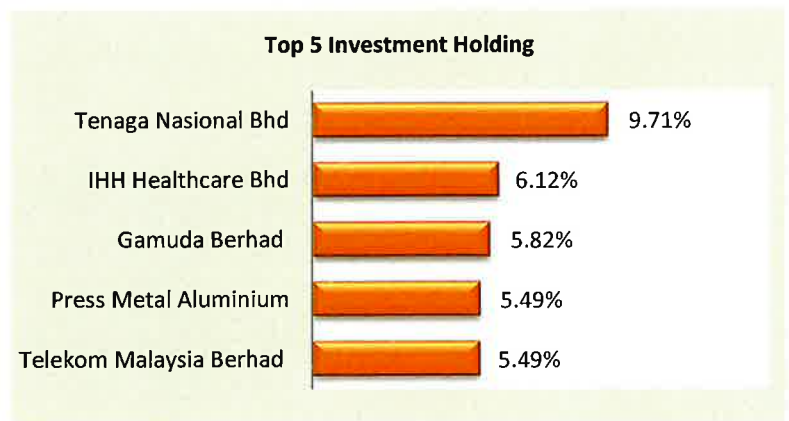
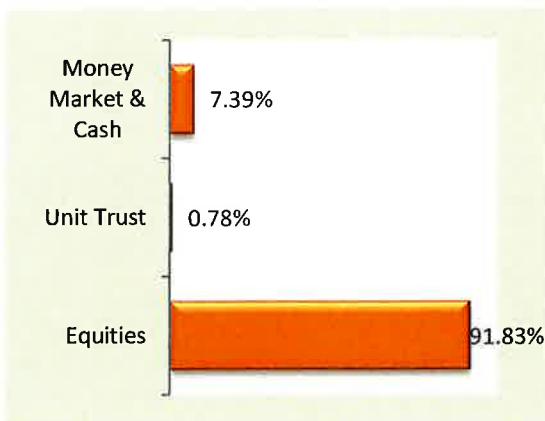
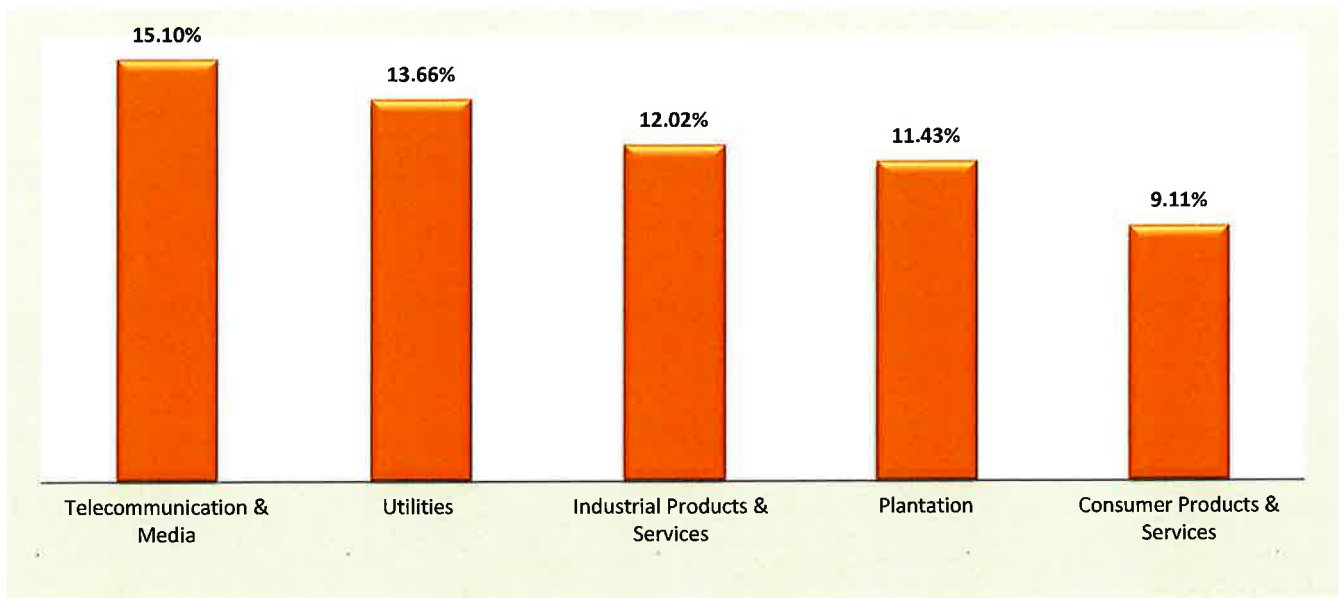


	Total Return (%)			Average Annual Return (%)		
	1-Year	3-Year	5-Year	1-Year	3-Year	5-Year
myEquity Index	0.1%	13.4%	-3.8%	0.1%	4.3%	-0.8%
Benchmark	-3.9%	10.6%	-8.1%	-3.9%	3.4%	-1.7%
Tracking Error	1.06%	-	-	-	-	-

Note: **Tracking error** (also called active risk) measures the deviation from the benchmark. It measures how closely a portfolio follows the index to which it is benchmarked. The index fund could have a tracking error close to zero, while an actively managed portfolio would normally have a higher tracking error.

Asset Allocation

Regarding asset allocation, the fund invested 91.83% in equity, 0.78% in unit trust, and the remainder in money market / cash. On equity sectoral allocation, Telecommunications & Media was the top sector the fund has invested in, with a 15.1% exposure. The details of asset allocation and the top 5 investment holdings are listed below.



Fees / Charges levied to the Fund

Among the fees/charges levied on the fund are as follows:

- Management fee, which is calculated based on 1.5% per annum of the equity market value and 1% of the remaining Gross Net Asset Value (NAV);
- Custodian fee, which is calculated based on 0.01% per annum of equity market value and at par value of sukuk.

Details on Distribution

There was no distribution declared for *myEquity* Index Fund for the year ended 31 December 2025.

Descriptions of any changes in the Fund's Objectives and Strategies

There were no material changes in the fund's objectives and strategies for the year ended 31 December 2025.

Fund Manager

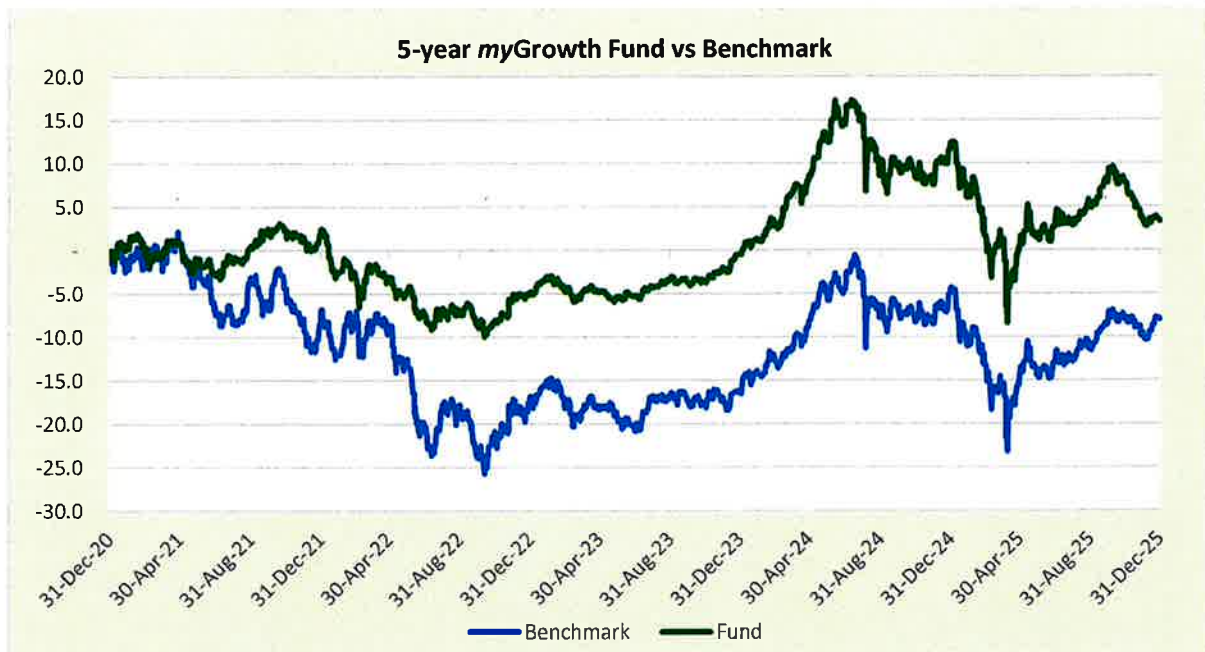
Syarikat Takaful Malaysia Keluarga Berhad

FUND PERFORMANCE REPORT

myGROWTH FUND

Performance Review

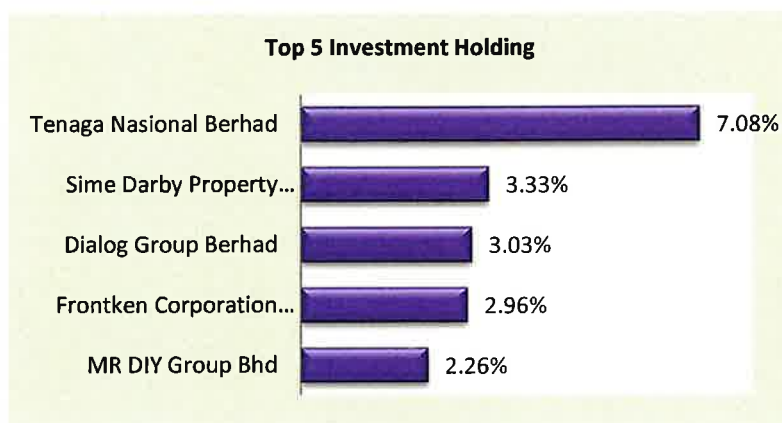
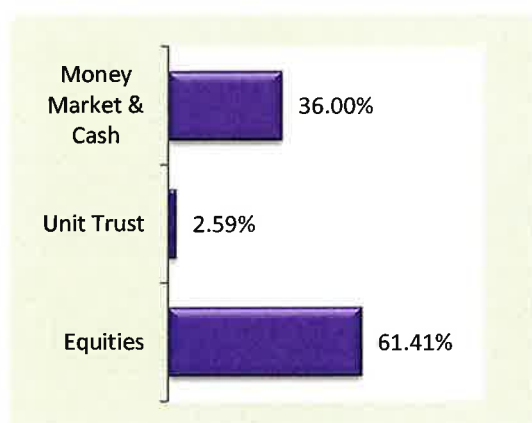
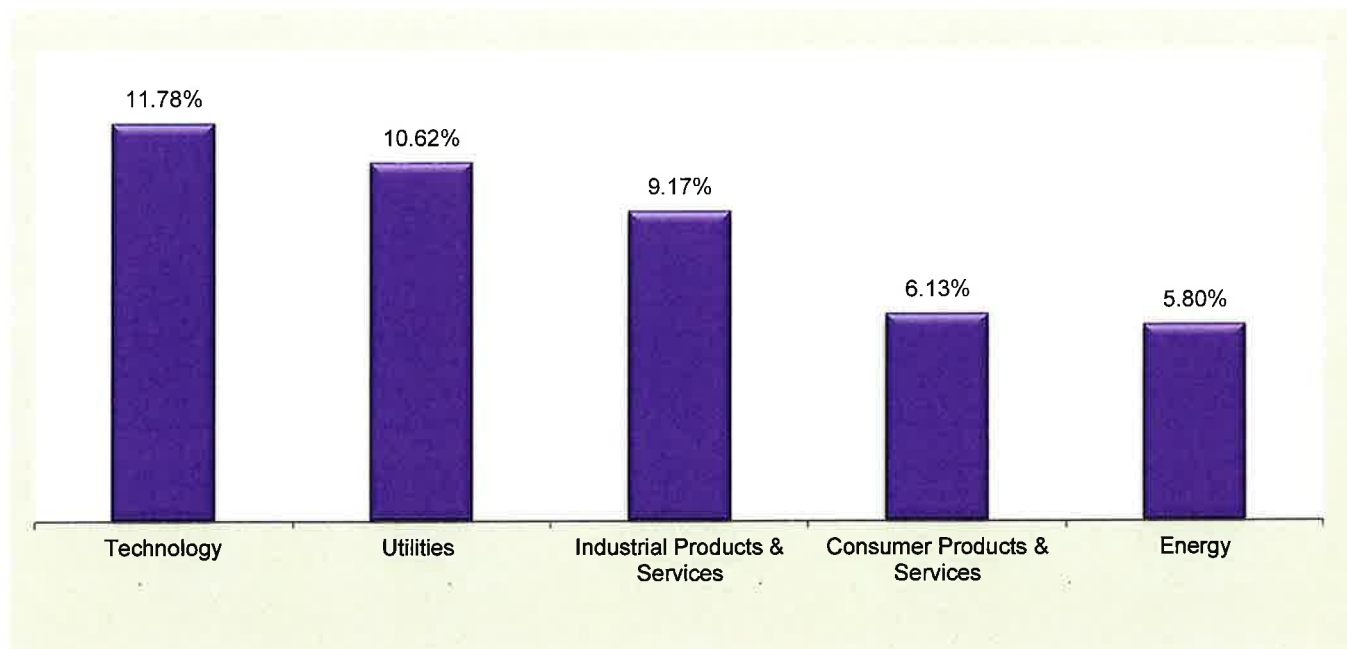
For the financial year ended 31 December 2025, *myGrowth* Fund recorded an 8.1% contraction, underperforming its benchmark, FBMSI by 420 bps. The benchmark recorded a contraction of 3.9%.



	Total Return (%)			Average Annual Return (%)		
	1-Year	3-Year	5-Year	1-Year	3-Year	5-Year
<i>myGrowth</i>	-8.1%	8.5%	3.2%	-8.1%	2.8%	0.6%
Benchmark	-3.9%	10.6%	-8.1%	-3.9%	3.4%	-1.7%

Asset Allocation

Regarding asset allocation, the fund invested 61.41% in equity, 2.59% in unit trust, and the remainder in money market / cash. On equity sectoral allocation, technology was the top sector in which the fund invested, with an 11.78% exposure. The details of the asset allocation and the top 5 investment holdings are listed below.



Fees / Charges levied to the Fund

Among the fees/charges levied on the fund are as follows:

- Management fee, which is calculated based on 1.5% per annum of the equity market value and 1% of the remaining Gross Net Asset Value (NAV);
- Custodian fee, which is calculated based on 0.01% per annum of equity market value and at par value of sukuk.

Details on Distribution

There was no distribution declared for *myGrowth* Fund for the year ended 31 December 2025.

Descriptions of any changes in the Fund's Objectives and Strategies

There were no material changes in the fund's objectives and strategies for the year ended 31 December 2025.

Fund Manager

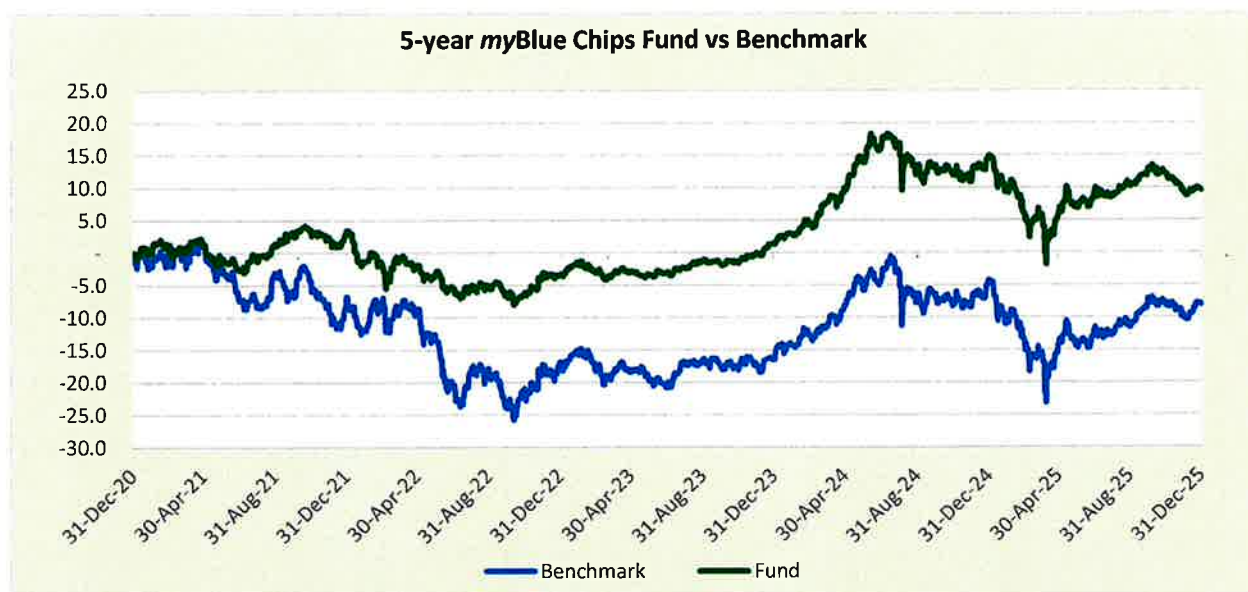
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FUND PERFORMANCE REPORT

myBLUE CHIPS FUND

Performance Review

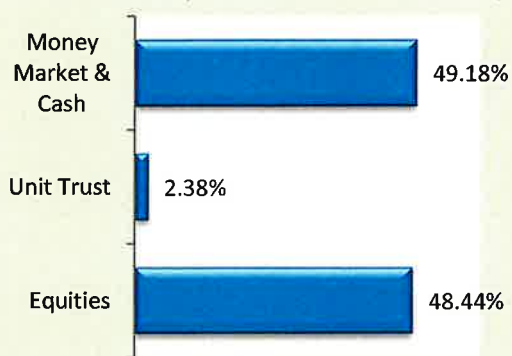
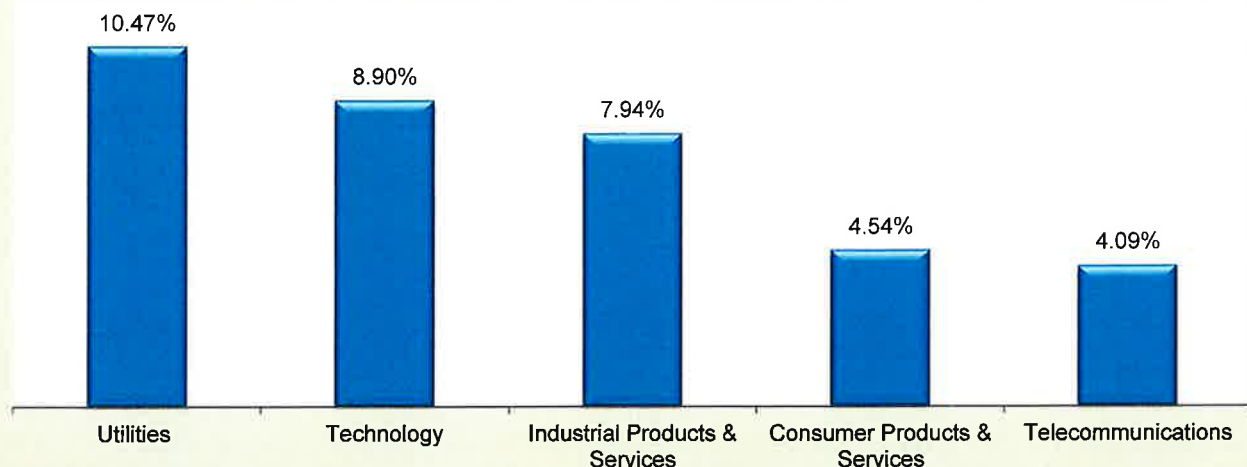
For the period under review, *myBlueChips* Fund underperformed its benchmark, FBMSI, by 80 bps with a loss of 4.7% against its benchmark's loss of 3.9%, as detailed below.



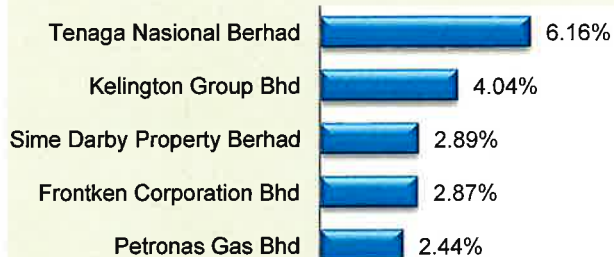
	Total Return (%)			Average Annual Return (%)		
	1-Year	3-Year	5-Year	1-Year	3-Year	5-Year
<i>myBlue Chips</i>	-4.7%	13.3%	9.5%	-4.7%	4.2%	1.8%
Benchmark	-3.9%	10.6%	-8.1%	-3.9%	3.4%	-1.7%

Asset Allocation

In terms of asset allocation, the fund invested 48.44% in equity, 2.38% in unit trust, and the remainder in money market / cash. On equity sectoral allocation, the Utilities sector was the top sector the fund has invested in, as most of the blue-chip companies are included in this sector. The details of the asset allocation and the top 5 investment holdings are listed below.



Top 5 Investment Holding



Fees / Charges levied to the Fund

Among the fees/charges levied on the fund are as follows:

- Management fee, which is calculated based on 1.5% per annum of the equity market value and 1% of the remaining Gross Net Asset Value (NAV);
- Custodian fee, which is calculated based on 0.01% per annum of equity market value and at par value of sukuk.

Details on Distribution

There was no distribution declared for *myBlue Chips Fund* for the year ended 31 December 2025.

Descriptions of any changes in the Fund's Objectives and Strategies

There were no material changes in the fund's objectives and strategies for the year ended 31 December 2025.

Fund Manager

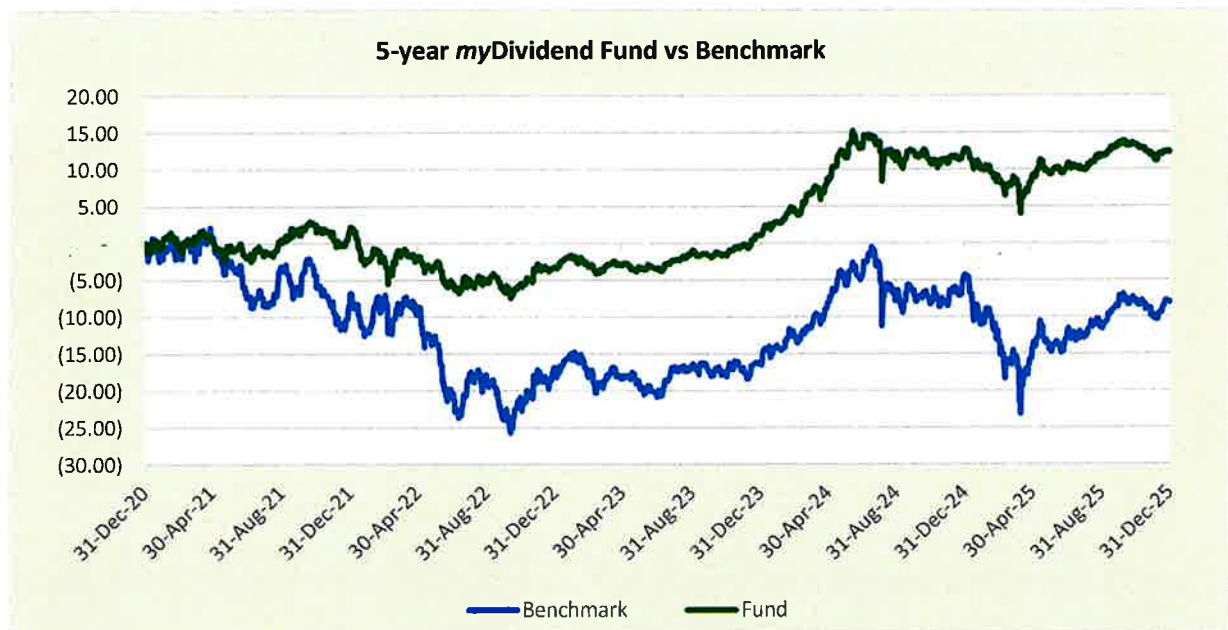
Syarikat Takaful Malaysia Keluarga Berhad

FUND PERFORMANCE REPORT

myDIVIDEND FUND

Performance Review

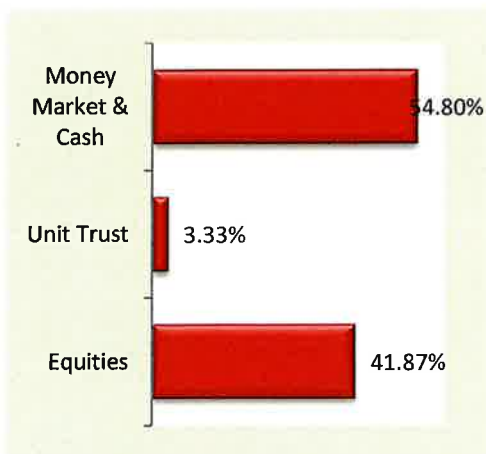
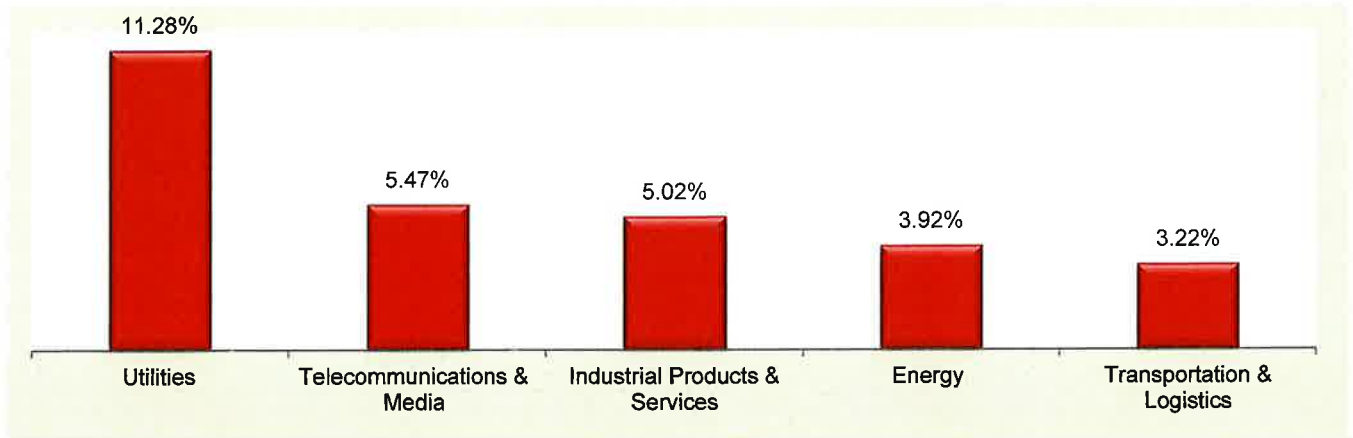
For the 12 months ending 31 December 2025, the fund outperformed its benchmark, FBMSI, by 350 bps with a loss of 0.4% against its benchmark's loss of 3.9%, as detailed below.



	Total Return (%)			Average Annual Return (%)		
	1-Year	3-Year	5-Year	1-Year	3-Year	5-Year
myDividend	-0.4%	16.0%	9.9%	-0.4%	5.1%	2.3%
Benchmark	-3.9%	19.6%	17.5%	3.9%	6.2%	-0.1%

Asset Allocation

Regarding asset allocation, the fund invested 41.87% in equity, 3.33% in unit trust, and the remainder in money market/cash. On equity sectoral allocation, the Utilities sector was the top sector in which the fund was invested, with an allocation of 11.28%. The details of the asset allocation and the top 5 investment holdings are listed below.



Fees / Charges levied to the Fund

Among the fees/charges levied on the fund are as follows:

- Management fee, which is calculated based on 1.5% per annum of the equity market value and 1% of the remaining Gross Net Asset Value (NAV);
- Custodian fee, which is calculated based on 0.01% per annum of equity market value and at par value of sukuk.

Details on Distribution

There was no distribution declared for *myDividend Fund* for the year ended 31 December 2025.

Descriptions of any changes in the Fund's Objectives and Strategies

There were no material changes in the fund's objectives and strategies for the year ended 31 December 2025.

Fund Manager

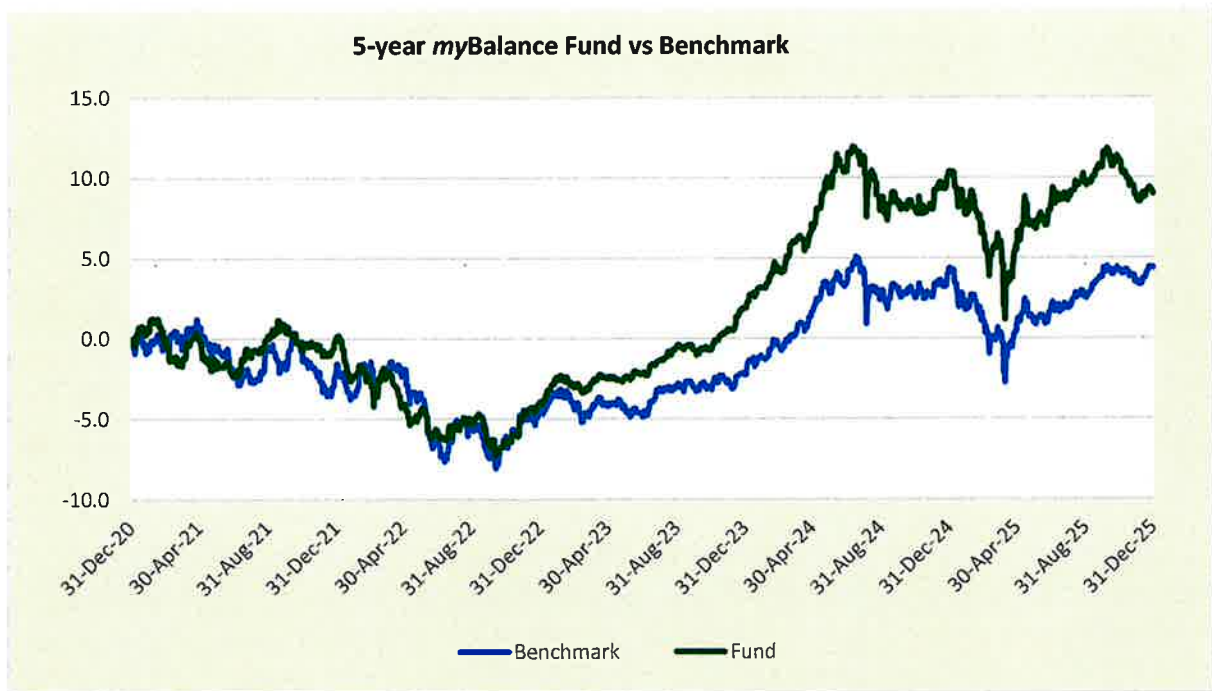
Syarikat Takaful Malaysia Keluarga Berhad

FUND PERFORMANCE REPORT

myBALANCED FUND

Performance Review

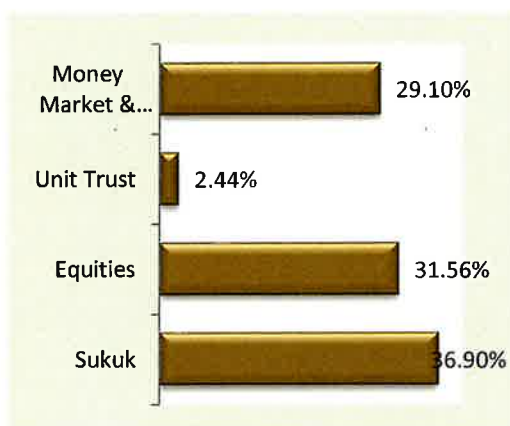
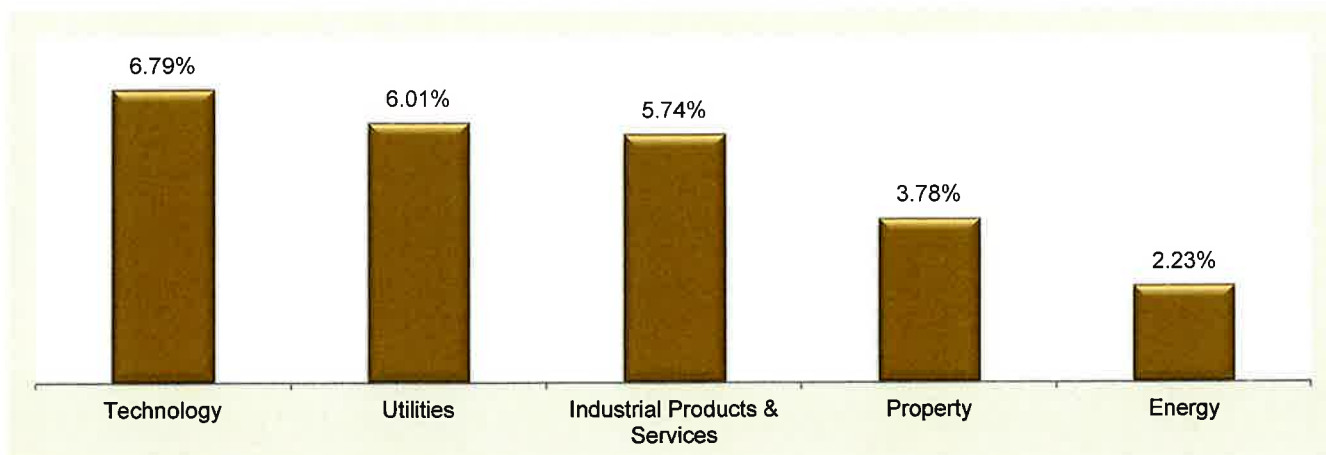
For the financial year ended 31 December 2025, myBalanced Fund recorded a loss of 1.3%, underperforming its blended benchmark loss of 0.1% FBMSI and 60% 12-Month Maybank GIA-i rate by 120 bps.



	Total Return (%)			Average Annual Return (%)		
	1-Year	3-Year	5-Year	1-Year	3-Year	5-Year
myBalanced	-1.3%	13.4%	9.0%	-1.3%	4.3%	1.7%
Benchmark	-0.1%	9.6%	4.7%	-0.1%	3.1%	0.9%

Asset Allocation

As at 31 December 2025, the majority of the fund's asset allocation was invested in sukuk, in line with its stated asset allocation mandate to invest up to 60% in sukuk. The fund invested 36.9% in sukuk, with the remainder in equity (31.56%), unit trusts (2.44%), and money market / cash (29.10%). The details of the asset allocation and the top 5 investment holdings are listed below.



Fees / Charges levied to the fund

Among the fees/charges levied on the fund are as follows:

- Management fee, which is calculated based on 1.2% per annum of the Gross Net Asset Value (NAV);
- Custodian fee, which is calculated based on 0.01% per annum of equity market value and at par value of sukuk.

Details on Distribution

There was no distribution declared for *myBalanced Fund* for the year ended 31 December 2025.

Descriptions of any changes in the Fund's Objectives and Strategies

There were no material changes in the fund's objectives and strategies for the year ended 31 December 2025.

Fund Manager

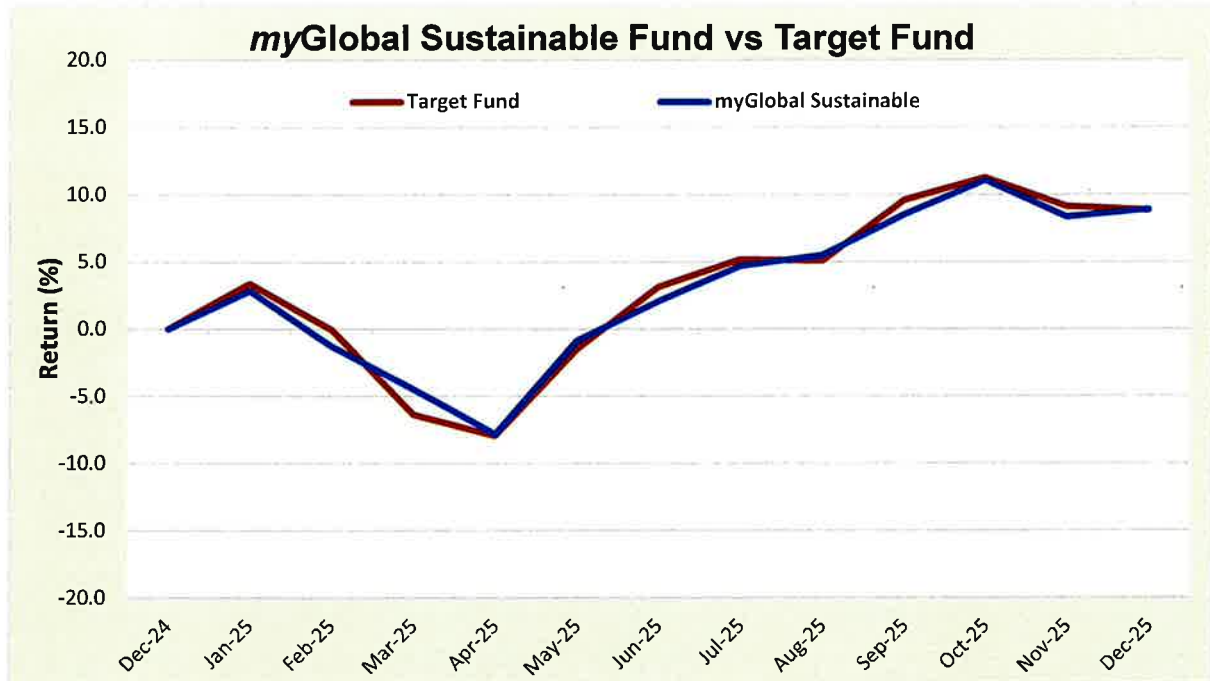
Syarikat Takaful Malaysia Keluarga Berhad

FUND PERFORMANCE REPORT

myGLOBAL SUSTAINABLE FUND

Performance Review

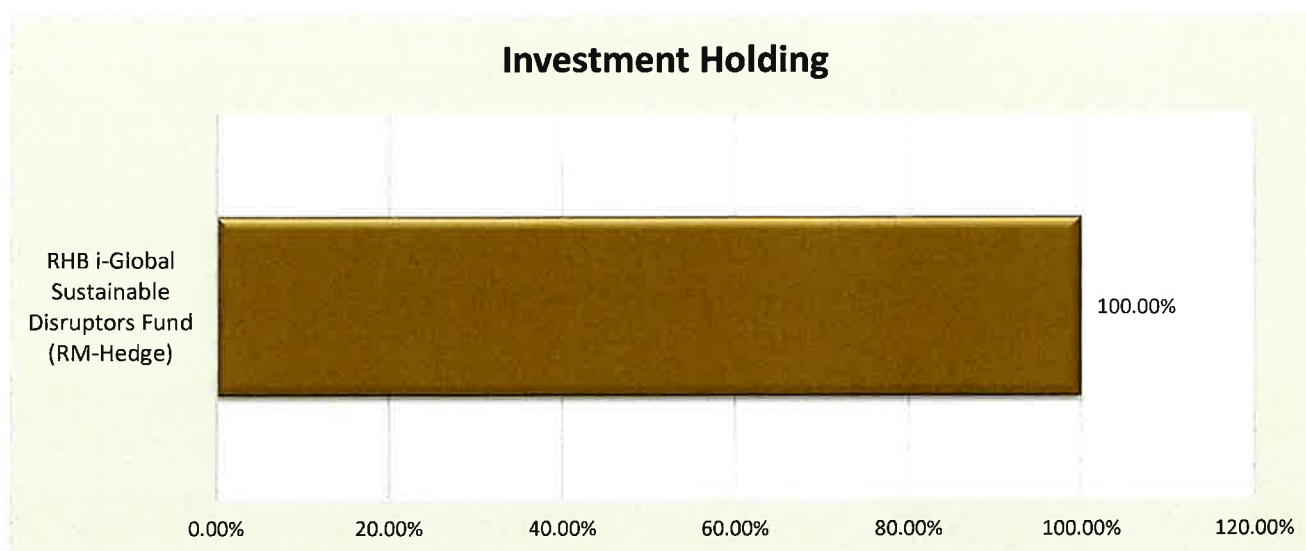
For the financial year ended 31 December 2025, myGlobal Sustainable Fund has recorded a gain of 8.9%, outperforming the target fund by 10 bps, which recorded a gain of 8.8%.



	Total Return (%)			Average Annual Return (%)		
	3-Month	6-Month	1-Year	3-Month	6-Month	1-Year
myGlobal Sustainable Fund	0.4%	6.7%	8.9%	0.1%	2.2%	-1.7%
Target Fund	-0.7%	5.5%	8.8%	-0.2%	1.8%	-1.7%

Asset Allocation

As at 31 December 2025, the majority of the fund's asset allocation was invested in a collective investment scheme. The details of the asset allocation are listed below.



Fees / Charges levied to the fund

Management fee, which is calculated based on 1.5% per annum of the Gross Net Asset Value (NAV).

Details on Distribution

There was no distribution declared for *myGlobal Sustainable Fund* for the year ended 31 December 2025.

Descriptions of any changes in the Fund's Objectives and Strategies

There were no material changes in the fund's objectives and strategies for the year ended 31 December 2025.

Target Fund

RHB i-Global Sustainable Disruptors Fund (RM-Hedge).

Fund Manager

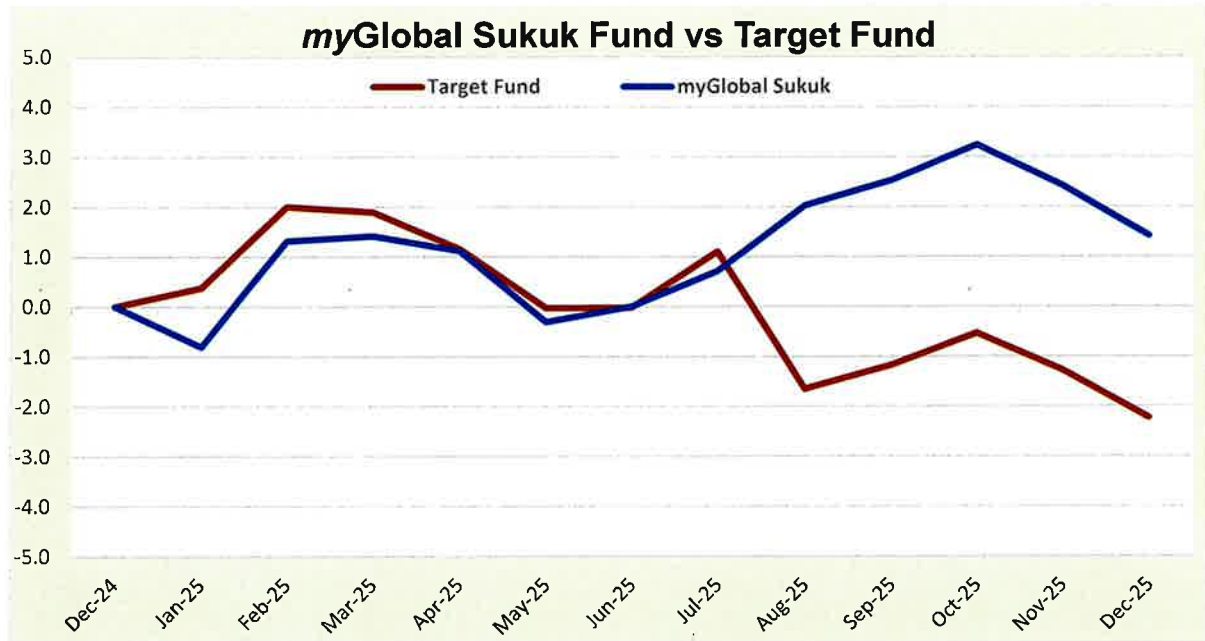
RHB Islamic International Asset Management Berhad

FUND PERFORMANCE REPORT

myGLOBAL SUKUK FUND

Performance Review

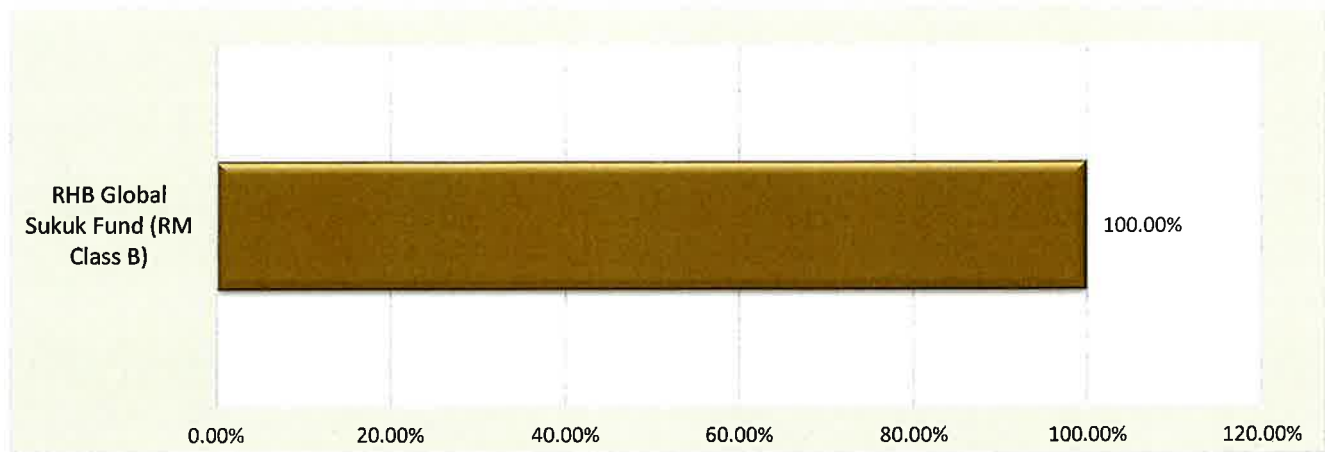
For the financial year ended 31 December 2025, myGlobal Sukuk Fund recorded a gain of 1.4%, outperforming the target fund by 360 bps, which recorded a loss of 2.2%.



	Total Return (%)			Average Annual Return (%)		
	3-Month	6-Month	1-Year	3-Month	6-Month	1-Year
myGlobal Sukuk Fund	-1.1%	1.4%	1.4%	-0.4%	0.5%	0.3%
Target Fund	-1.1%	-2.2%	-2.2%	-0.4%	-0.7%	-0.4%

Asset Allocation

As at 31 December 2025, the majority of the fund's asset allocation was invested in a collective investment scheme. The details of the asset allocation are listed below.



Fees / Charges levied to the fund

Management fee, which is calculated based on 1.0% per annum of the Gross Net Asset Value (NAV).

Details on Distribution

There was no distribution declared for *myGlobal Sukuk Fund* for the year ended 31 December 2025.

Descriptions of any changes in the Fund's Objectives and Strategies

There were no material changes in the fund's objectives and strategies for the year ended 31 December 2025.

Target Fund

RHB Global Sukuk Fund (RM Class B).

Fund Manager

RHB Islamic International Asset Management Berhad

SOFT COMMISSION RECEIVED FROM BROKERS

The Company may retain soft commissions received from brokers on behalf of the funds, provided that the services rendered are related to the management of the investment-linked funds and are of demonstrable benefit to certificate owners as per the requirements of Clause 10.5 of the Guidelines on Investment-Linked Business.

During the financial year under review, the management company received soft commissions in the form of research materials and investment-related publications on behalf of the funds, which are incidental to the investment management of the funds. Meanwhile, all dealings with brokers are executed at arm's-length market rates.

STATEMENT BY DIRECTORS

In the opinion of the Directors of Manager, the Takaful Investment-Linked Funds ("Funds") financial information set out on pages 32 to 41, comprising the Statements of Assets and Liabilities as at 31 December 2025 and the related Statements of Income and Expenditure, and Changes in Net Asset Value of the Funds for the financial year ended 31 December 2025 together with the notes thereto, have been drawn up in accordance with the Guidelines on Investment-Linked Insurance / Takaful Business issued by Bank Negara Malaysia and give true and fair view of the financial position of the Funds as at 31 December 2025 and their financial performance and the movements in the Statements of Changes in Net Assets attributable to the unitholders of the Funds for year ended on that date.

Signed in accordance with a resolution of the Directors:



.....
Dato' Charon Wardini Bin Mokhzani



.....
Ch'ng Sok Heang

Kuala Lumpur,
Date: 26 March 2026



**INDEPENDENT AUDITORS' REPORT
TO THE CERTIFICATE HOLDERS OF INVESTMENT-LINKED FUNDS OF
SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**

(Incorporated in Malaysia)

Registration No. 198401019089 (131646-K)

myEQUITY INDEX

myGROWTH

myBLUE CHIPS

myDIVIDEND

myBALANCED

myGLOBAL SUSTAINABLE

myGLOBAL SUKUK

(HEREINAFTER REFERRED TO COLLECTIVELY AS "THE FUNDS")

REPORT ON THE AUDIT OF THE FINANCIAL INFORMATION

Our opinion

In our opinion, the accompanying financial information of the Funds for the financial year ended 31 December 2025 are prepared, in all material respects, in accordance with the accounting policies set out in Note 1 to the financial information and the Guidelines on Investment-linked Business issued by Bank Negara Malaysia.

What we have audited

We have audited the financial information of the Funds, which comprise the statements of assets and liabilities as at 31 December 2025, and the statements of income and expenditure and statements of changes in net asset value for the financial year then ended, and notes to the financial information, including a summary of material accounting policies, as set out on pages 32 to 41.

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 – basis of accounting and restriction on distribution and use

We draw attention to Note 1 to the financial information, which describes the basis of accounting. The financial information is prepared to assist the Funds to meet the requirements of the Guidelines on Investment-linked Business issued by Bank Negara Malaysia. As a result, the financial information may not be suitable for another purpose. Our report is intended solely for the certificate holders of the Funds as a body and should not be distributed to or used by parties other than the certificate holders of the Funds. Our opinion is not modified in respect of this matter.



**INDEPENDENT AUDITORS' REPORT
TO THE CERTIFICATE HOLDERS OF INVESTMENT-LINKED FUNDS OF
SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD (CONTINUED)**

(Incorporated in Malaysia)

Registration No. 198401019089 (131646-K)

myEQUITY INDEX

myGROWTH

myBLUE CHIPS

myDIVIDEND

myBALANCED

myGLOBAL SUSTAINABLE

myGLOBAL SUKUK

(HEREINAFTER REFERRED TO COLLECTIVELY AS "THE FUNDS")

REPORT ON THE AUDIT OF THE FINANCIAL INFORMATION (CONTINUED)

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 Ethics Standards Board for Accountants' 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 Syarikat Takaful Malaysia Keluarga Berhad ("the Manager") are responsible for the other information. The other information comprises the information contained in the Investment-Linked Funds Annual Report 2025, 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 Manager for the financial information

The Manager is responsible for the preparation of the financial information in accordance with the accounting policies set out in Note 1 to the financial information and the Guidelines on Investment-linked Business issued by Bank Negara Malaysia, and for such internal control as the Manager determines is necessary to enable the preparation of financial information that are free from material misstatement, whether due to fraud or error.



**INDEPENDENT AUDITORS' REPORT
TO THE CERTIFICATE HOLDERS OF INVESTMENT-LINKED FUNDS OF
SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD (CONTINUED)**

(Incorporated in Malaysia)

Registration No. 198401019089 (131646-K)

myEQUITY INDEX

myGROWTH

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myDIVIDEND

myBALANCED

myGLOBAL SUSTAINABLE

myGLOBAL SUKUK

(HEREINAFTER REFERRED TO COLLECTIVELY AS "THE FUNDS")

REPORT ON THE AUDIT OF THE FINANCIAL INFORMATION (CONTINUED)

Responsibilities of the Manager for the financial information (continued)

In preparing the financial information, the Manager is responsible for assessing the Funds' ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the Manager either intends to liquidate the Funds or to cease operations, or has no realistic alternative but to do so.

The Manager is responsible for overseeing the Funds' financial reporting process.

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 scepticism throughout the audit. We also:

- (a) 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.
- (b) 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 Manager's internal control.



**INDEPENDENT AUDITORS' REPORT
TO THE CERTIFICATE HOLDERS OF INVESTMENT-LINKED FUNDS OF
SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD (CONTINUED)**

(Incorporated in Malaysia)

Registration No. 198401019089 (131646-K)

myEQUITY INDEX

myGROWTH

myBLUE CHIPS

myDIVIDEND

myBALANCED

myGLOBAL SUSTAINABLE

myGLOBAL SUKUK

(HEREINAFTER REFERRED TO COLLECTIVELY AS "THE FUNDS")

REPORT ON THE AUDIT OF THE FINANCIAL INFORMATION (CONTINUED)

Auditors' responsibilities for the audit of the financial statements (continued)

- (c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Manager.
- (d) Conclude on the appropriateness of the Manager's 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 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 Manager 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.

OTHER MATTERS

This report is made solely to the certificate holders of the Funds, as a body, and for no other purpose. We do not assume responsibility to any other person for the content of this report.

PricewaterhouseCoopers PLT

PRICEWATERHOUSECOOPERS PLT

LLP0014401-LCA & AF1146

Chartered Accountants

Kuala Lumpur
26 March 2026

STATEMENTS OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025

		my EQUITY INDEX	my GROWTH	my BLUE CHIPS	my DIVIDEND	my BALANCED	my GLOBAL SUSTAIN ABLE	my GLOBAL SUKUK
	Note	RM	RM	RM	RM	RM	RM	RM
ASSETS								
Sukuk	2	-	-	-	-	10,711,812	-	-
Quoted Shares	3	58,533,736	11,943,696	8,435,591	8,992,659	9,165,609	-	-
Unit Trusts	4	494,016	503,120	414,160	713,280	708,640	14,026,512	4,060,264
Other Assets		2,140,725	644,746	391,686	745,009	490,504	18,639	3,453
Deposits with Financial Institutions		4,681,050	7,367,850	8,830,800	11,923,250	9,209,550	-	-
Cash and Cash Equivalents		82	72	73	52	53	255	6
		65,849,609	20,459,484	18,072,310	22,374,250	30,286,168	14,045,406	4,063,723
LIABILITIES								
Other Liabilities		2,120,570	1,009,387	658,447	905,549	1,255,266	151,162	5,373
		2,120,570	1,009,387	658,447	905,549	1,255,266	151,162	5,373
Net Asset Value		63,729,039	19,450,097	17,413,863	21,468,701	29,030,902	13,894,244	4,058,350
REPRESENTED BY								
Certificate Holders Capital		57,218,975	15,886,095	13,461,442	17,926,144	21,643,171	12,947,931	4,036,450
Accumulated Income Carried Forward		6,510,064	3,564,002	3,952,421	3,542,557	7,387,731	946,313	21,900
		63,729,039	19,450,097	17,413,863	21,468,701	29,030,902	13,894,244	4,058,350
Number of Units		36,056,665	12,483,360	10,250,189	13,678,406	18,094,970	12,495,981	4,050,446
Net Asset Value Per Unit		1.767	1.558	1.699	1.570	1.604	1.112	1.002

The accompanying notes form an integral part of these financial statements.

STATEMENTS OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

		my EQUITY INDEX	my GROWTH	my BLUE CHIPS	my DIVIDEND	my BALANCED	my GLOBAL SUSTAIN ABLE	my GLOBAL SUKUK
	Note	RM	RM	RM	RM	RM	RM	RM
ASSETS								
Sukuk	2	-	-	-	-	10,705,544	-	-
Quoted Shares	3	56,152,992	15,297,126	10,636,227	10,577,613	9,116,765	-	-
Unit Trusts	4	366,241	715,020	563,320	742,200	737,930	9,717,713	2,544,808
Other Assets		1,450,395	265,219	311,774	352,270	603,235	22,290	4,224
Deposits with Financial Institutions		4,825,500	4,281,250	4,930,600	9,175,369	6,679,300	-	-
Cash and Cash Equivalents		36,696	675	530	55	57	1,842	59
		62,831,824	20,559,290	16,442,451	20,847,507	27,842,831	9,741,845	2,549,091
LIABILITIES								
Other Liabilities		1,824,268	545,137	395,383	601,094	621,800	13,217	2,070
		1,824,268	545,137	395,383	601,094	621,800	13,217	2,070
Net Asset Value		61,007,556	20,014,153	16,047,068	20,246,413	27,221,031	9,728,628	2,547,021
REPRESENTED BY								
Certificate Holders Capital Accumulated Income Carried Forward		54,740,517	14,830,099	11,358,381	16,616,603	19,530,370	9,833,126	2,571,928
		6,267,039	5,184,054	4,688,687	3,629,810	7,690,661	(104,498)	(24,907)
		61,007,556	20,014,153	16,047,068	20,246,413	27,221,031	9,728,628	2,547,021
Number of Units		34,560,138	11,803,675	9,005,335	12,840,235	16,746,744	9,530,356	2,577,602
Net Asset Value Per Unit		1.765	1.696	1.782	1.577	1.625	1.021	0.988

The accompanying notes form an integral part of these financial statements.

STATEMENTS OF INCOME AND EXPENDITURE FOR FINANCIAL YEAR ENDED 31 DECEMBER 2025

	my EQUITY INDEX	my GROWTH	my BLUE CHIPS	my DIVIDEND	my BALANCED	my GLOBAL SUSTAIN ABLE	my GLOBAL SUKUK
	RM	RM	RM	RM	RM	RM	RM
Income							
Gross Dividend Income	1,833,231	420,761	316,616	432,802	314,486	-	-
Profit Income:							
Islamic Debts Securities	-	-	-	-	546,611	-	-
Islamic Investment							
Deposits with Financial Institutions	141,477	170,826	214,216	350,364	241,433	-	-
Gain on Disposal:							
Quoted Shares	-	1,085,884	774,716	807,480	607,782	146,577	2,867
Unrealised Capital Gain	499,032	-	-	-	-	959,512	48,066
Other Income	-	248,896	146,957	110,120	247,505	141,830	33,019
	2,473,740	1,926,367	1,452,505	1,700,766	1,957,817	1,247,919	83,952
Outgo							
Fees	(876,025)	(262,600)	(216,489)	(257,246)	(344,319)	(182,482)	(36,916)
Loss on Disposal:							
Quoted Shares	(1,246,313)	-	-	-	-	-	-
Unrealised Capital Loss	-	(3,149,621)	(1,867,838)	(1,403,521)	(1,770,846)	-	-
Other Outgo	(50,105)	-	-	-	-	-	-
	(2,172,443)	(3,412,221)	(2,084,327)	(1,660,767)	(2,115,165)	(182,482)	(36,916)
Excess of Income over Outgo before tax	301,297	(1,485,854)	(631,822)	39,999	(157,348)	1,065,437	47,036
Tax Expense	(58,272)	(134,198)	(104,444)	(127,252)	(145,582)	(14,626)	(229)
Excess of Income over Outgo after tax	243,025	(1,620,052)	(736,266)	(87,253)	(302,930)	1,050,811	46,807
Undistributed Income brought forward	6,267,039	5,184,054	4,688,687	3,629,810	7,690,661	(104,498)	(24,907)
Amount Available for Distribution	6,510,064	3,564,002	3,952,421	3,542,557	7,387,731	946,313	21,900
Undistributed Income carried forward	6,510,064	3,564,002	3,952,421	3,542,557	7,387,731	946,313	21,900

The accompanying notes form an integral part of these financial statements.

STATEMENTS OF INCOME AND EXPENDITURE FOR FINANCIAL YEAR ENDED 31 DECEMBER 2024

	my EQUITY INDEX	my GROWTH	my BLUE CHIPS	my DIVIDEND	my BALANCED	my GLOBAL SUSTAIN ABLE	my GLOBAL SUKUK
	RM	RM	RM	RM	RM	RM	RM
Income							
Gross Dividend Income	1,632,233	521,858	381,402	483,229	296,947	-	-
Profit Income:							
Sukuk	-	-	-	-	593,135	-	-
Islamic Investment Deposits with Financial Institutions	133,783	128,363	110,508	229,677	111,967	-	-
Gain on Disposal:							
Quoted Shares	144,534	1,685,207	1,113,033	1,628,424	1,134,050	-	-
Unrealised Capital Gain	6,949,471	260,333	518,526	124,534	268,560	-	-
Other Income	-	-	-	-	-	73,080	10,602
	8,860,021	2,595,761	2,123,469	2,465,864	2,404,659	73,080	10,602
Outgo							
Investment Management Fees	(843,529)	(260,979)	(200,650)	(252,123)	(297,083)	(53,130)	(8,637)
Loss on Disposal:							
Quoted Shares	-	-	-	-	-	(123,612)	(26,932)
Sukuk	-	-	-	-	(16,150)	-	-
Other Outgo	(564,838)	(25,635)	(45,409)	(13,804)	(43,303)	-	-
	(1,408,367)	(286,614)	(246,059)	(265,927)	(356,536)	(176,742)	(35,569)
Excess of Income over Outgo before tax	7,451,654	2,309,147	1,877,410	2,199,937	2,048,123	(103,662)	(24,967)
Tax Expense	(152,844)	(186,834)	(128,395)	(187,307)	(168,183)	(816)	80
Excess of Income over Outgo after tax	7,298,810	2,122,313	1,749,015	2,012,630	1,879,940	(104,478)	(24,887)
Undistributed Income brought forward	(1,031,771)	3,061,741	2,939,672	1,617,180	5,810,721	(20)	(20)
Amount Available for Distribution	6,267,039	5,184,054	4,688,687	3,629,810	7,690,661	(104,498)	(24,907)
Undistributed Income carried forward	6,267,039	5,184,054	4,688,687	3,629,810	7,690,661	(104,498)	(24,907)

The accompanying notes form an integral part of these financial statements.

STATEMENTS OF CHANGES IN NET ASSET VALUE FOR FINANCIAL YEAR ENDED 31 DECEMBER 2025

	my EQUITY INDEX RM	my GROWTH RM	my BLUE CHIPS RM	my DIVIDEND RM	my BALANCED RM	my GLOBAL SUSTAINABLE RM	my GLOBAL SUKUK RM
Net Asset Value at the Beginning of the Financial Year	61,007,556	20,014,153	16,047,068	20,246,413	27,221,031	9,728,628	2,547,021
Amount Received from Units Creation	5,624,582	2,127,923	3,166,335	2,818,984	4,401,335	6,594,170	1,952,017
Amount Paid from Units Cancellation	(4,634,853)	(1,401,265)	(1,277,580)	(1,892,138)	(2,573,300)	(3,479,365)	(487,495)
Net Income / (Outgo)	243,025	(1,620,052)	(736,266)	(87,253)	(302,930)	1,050,811	46,807
Distribution to Takaful Participant	1,488,729	329,338	214,306	382,695	284,766	-	-
Net Asset Value at the End of Financial Year	63,729,039	19,450,097	17,413,863	21,468,701	29,030,902	13,894,244	4,058,350

STATEMENTS OF CHANGES IN NET ASSET VALUE FOR FINANCIAL YEAR ENDED 31 DECEMBER 2024

	my EQUITY INDEX RM	my GROWTH RM	my BLUE CHIPS RM	my DIVIDEND RM	my BALANCED RM	my GLOBAL SUSTAINABLE RM	my GLOBAL SUKUK RM
Net Asset Value at the Beginning of the Financial Year	52,223,870	16,519,228	13,006,797	17,119,342	22,205,662	(20)	(20)
Amount Received from Units Creation	6,627,588	2,627,296	2,107,410	2,539,495	5,167,594	9,833,126	2,713,273
Amount Paid from Units Cancellation	(5,142,712)	(1,254,684)	(816,154)	(1,425,054)	(2,032,153)	-	(141,345)
Net Income / (Outgo)	7,298,810	2,122,313	1,749,015	2,012,630	1,879,928	(104,478)	(24,887)
Distribution to Takaful Participant	-	-	-	-	-	-	-
Net Asset Value at the End of Financial Year	61,007,556	20,014,153	16,047,068	20,246,413	27,221,031	9,728,628	2,547,021

The accompanying notes form an integral part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

The Manager and its principal activities

The Manager is a public limited liability company, incorporated and domiciled in Malaysia and is listed on the Main Market of Bursa Malaysia Securities Berhad. The address of its registered office and principal place of business of the Company is located at:

Tingkat 27, Blok Annex
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Wilayah Persekutuan
Malaysia

The Manager is principally engaged in managing family takaful business. The family takaful business includes investment-linked products.

The financial information were approved by the Board of Directors of the Manager on 26 March 2026.

1. Summary of material accounting policies

The accounting policies set out below have been applied consistently to the periods presented in this financial information, unless otherwise stated.

(a) Basis of accounting

The financial information has been prepared in accordance with the notes set out in Note 1 and the Guidelines on Investment-Linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia ("BNM").

The financial information has been prepared under the historical cost convention except as disclosed in the significant accounting policies.

(b) Functional and presentation currency

This financial information is presented in Ringgit Malaysia (RM), which is the Funds' functional currency.

(c) Investments

Quoted shares, which are Shariah approved, are stated at the closing market prices as at the date of the statement of assets and liabilities.

Islamic debt securities are valued at cost adjusted for amortisation of premiums or accretion of discounts over their par values at the time of acquisition using the effective yield method. The carrying value is subsequently revalued to reflect their fair values by using prices quoted by Bond Pricing Agency Malaysia.

Any increase or decrease in value of investments at each reporting date is taken into the Statement of Income and Expenditure.

(d) Cash and Cash Equivalents

Cash and cash equivalents consist of cash on hand and deposits held at call with financial institutions with original maturities of three months or less.

1. Summary of material accounting policies (continued)

(e) Financial liabilities

Financial liabilities are recognised in the Statements of Assets and Liabilities when and only when, the Funds become a party to the contractual provisions of the instrument.

The Funds' financial liabilities are measured at amortised cost using the effective profit rate method.

A financial liability is derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in profit or loss when the liabilities are derecognised, and through the amortisation process.

(f) Net Creation of Units

Net creation of units represents contributions paid by participants as payment for new certificates / top-ups for existing certificates. Net creation of units is recognised on a receipt basis.

(g) Net Cancellation of Units

Net cancellation of units represents cancellation of units arising from the surrenders and withdrawals by participants. Net cancellation of units is recognised upon surrendering of / withdrawal from the related takaful certificates.

(h) Income Recognition

Dividend income is recognised when the right to receive payment is established.

Income is recognised on a time proportion basis, which takes into account the effective yield of the asset.

Gains or losses on disposal of quoted shares are credited or charged to the Statement of Income and Expenditure.

(i) Investment management fees

Investment management fees are calculated in accordance with the provisions of the certificate document.

(j) Other income

Other income is recognised to the extent that it is probable that the economic benefits will flow to the Funds and the income can be reliably measured. Income is measured at the fair value of the consideration received or receivable.

(k) Other outgo

Other outgo, other than the outgo directly attributable to the principal activities, is recognised in the Statement of Income and Expenditure.

(l) Taxation

Current tax assets or liabilities position as at the reporting date are measured at the net amount expected to be recovered from or paid to the tax authorities. The tax rates and tax laws used to compute the tax expense for the financial year are those that are enacted or substantively enacted by the reporting date.

Current taxes are recognised in the Statements of Income and Expenditure.

2. Sukuk

	31 December 2025 RM	31 December 2024 RM
(i) myBalanced		
Cost	10,534,925	10,534,925
Unrealised capital gain	176,887	170,619
Market value	10,711,812	10,705,544

3. Quoted shares

	31 December 2025 RM	31 December 2024 RM
(i) myEquity Index		
Cost	55,311,810	53,385,514
Unrealised capital gain	3,221,926	2,767,478
Market value	58,533,736	56,152,992
(ii) myGrowth		
Cost	13,888,614	14,043,578
Unrealised capital gain/(loss)	(1,944,918)	1,253,548
Market value	11,943,696	15,297,126
(iii) myBlue Chips		
Cost	9,309,800	9,603,552
Unrealised capital gain/(loss)	(874,209)	1,032,675
Market value	8,435,591	10,636,227
(iv) myDividend		
Cost	9,766,741	9,890,365
Unrealised capital gain/(loss)	(774,082)	687,248
Market value	8,992,659	10,577,613
(v) myBalanced		
Cost	10,139,946	8,255,972
Unrealised capital gain/(loss)	(974,337)	860,793
Market value	9,165,609	9,116,765

4. Unit Trusts

	31 December 2025 RM	31 December 2024 RM
(i) myEquity Index		
Cost	473,017	389,827
Unrealised capital gain/(loss)	20,999	(23,586)
Market value	494,016	366,241
(ii) myGrowth		
Cost	422,071	682,817
Unrealised capital gain	81,049	32,203
Market value	503,120	715,020
(iii) myBlue Chips		
Cost	348,798	537,004
Unrealised capital gain	65,362	26,316
Market value	414,160	563,320
(iv) myDividend		
Cost	623,116	709,844
Unrealised capital gain	90,164	32,356
Market value	713,280	742,200
(v) myBalanced		
Cost	595,434	682,740
Unrealised capital gain	113,206	55,190
Market value	708,640	737,930
(vi) myGlobal Sustainable		
Cost	14,026,512	9,717,713
Unrealised capital gain	-	-
Market value	14,026,512	9,717,713
(vii) myGlobal Sukuk		
Cost	4,060,264	2,544,808
Unrealised capital gain	-	-
Market value	4,060,264	2,544,808

5. Financial Instruments

The Funds are exposed to market, credit, liquidity and profit rate risks.

Market risk

Market risk arises when the value of securities fluctuates in response to the activities of the individual companies, general market or economic conditions. The market risk is managed through portfolio diversification and asset allocation whereby the securities exposure will be reduced in the event of anticipated market weakness.

Credit risk

Credit risk refers to the ability of an issuer or a counterparty to make timely profit and principal payments. The maximum exposure to credit risk is represented by the carrying amount of each financial asset as disclosed in the Statement of Assets and Liabilities.

Liquidity risk

This may come about when realisation of units is required in excess of normal amounts. The extent of exposure to the risk is contained in provisions set out in the prospectus.

Profit rate risk

When the profit rate rises, sukuk prices fall and vice versa. The profit rate risk is monitored through periodic reviews of its asset and liability positions with the objective to limit the net changes in the value of assets and liabilities arising from profit rate movements.

Shariah risk

Shariah risk arises when transaction entered by Islamic Financial Institution (IFI) are declared impermissible. Any profit sourced from shariah non-compliance activities shall be cleansed in order to retain compliance and it also will impact the reputation of IFI.

Fair values

The fair values of investments have been disclosed in Notes 2, 3 and 4. The basis of deriving the fair values is disclosed in Note 1(c).

6. Comparative Performance Table

The performances tables of the Funds are set out on page 54 to 60 of the Funds' Performance Report.

DETAILS OF INVESTMENTS

myEQUITY Index Fund

<u>Security Name</u>	<u>Number of Units</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>% of NAV</u>
Construction				
Gamuda Bhd	744,300	1,841,208	3,706,614	5.82
IJM Corporation Bhd	481,000	1,444,147	1,091,870	1.71
Sunway Construction Group Bhd	67,100	421,499	379,786	0.60
Consumer Products & Services				
Mr. D.I.Y Group (M) Berhad	475,500	937,316	727,515	1.14
Nestle (Malaysia) Berhad	9,000	1,115,585	1,026,000	1.61
Petronas Dagangan Bhd	48,400	1,096,006	966,064	1.52
PPB Group Berhad	84,720	1,442,065	937,003	1.47
QL Resources Bhd	230,950	716,928	875,301	1.37
Sime Darby Berhad	592,814	1,233,739	1,274,550	2.00
Energy				
Dialog Group Bhd	611,584	1,357,012	1,027,461	1.61
Financial Services				
Bursa Malaysia Bhd	91,000	661,051	766,220	1.20
Health Care				
IHH Healthcare Bhd	445,500	2,721,719	3,898,125	6.12
KPJ Healthcare Bhd	342,300	564,330	920,787	1.44
Top Glove Corp Bhd	735,600	1,436,125	474,462	0.74
Industrial Products & Services				
Kelington Group Bhd	76,200	415,595	396,240	0.62
Petronas Chemicals Group Bhd	403,700	2,835,126	1,465,431	2.30
Press Metal Aluminium Holdings Bhd	491,800	1,691,073	3,501,616	5.49
Scientex Bhd	83,700	286,369	292,950	0.46
Sunway Bhd	357,600	1,030,192	2,009,712	3.15
Plantation				
IOI Corporation Berhad	409,400	1,714,783	1,637,600	2.57
Kuala Lumpur Kepong Bhd	74,200	1,690,106	1,484,000	2.33
SD Guthrie Berhad	528,214	2,598,054	3,026,667	4.75
United Plantations Bhd	37,800	474,794	1,136,268	1.78
Property				
IOI Property Group Bhd	232,000	485,771	612,480	0.96
Sime Darby Property Bhd	477,900	641,460	664,281	1.04
SP Setia Bhd	425,600	595,952	310,688	0.49

Technology

Frontken Corp Bhd	190,600	558,741	796,707	1.25
Inari Amertron Bhd	439,700	1,074,867	738,696	1.16
Vitrox Corporation Bhd	91,300	380,190	363,374	0.57
Zetrix AI Bhd	738,802	569,582	598,430	0.94

Telecommunications & Media

Axiata Group Bhd	647,333	2,792,839	1,631,279	2.56
CelcomDigi Bhd	554,800	2,405,054	1,769,812	2.78
Maxis Bhd	414,100	2,058,277	1,569,439	2.46
Telekom Malaysia Bhd	434,771	2,393,401	3,499,907	5.49
Time Dotcom Bhd	206,400	816,549	1,153,776	1.81

Transportation & Logistics

MISC Bhd	289,400	2,138,558	2,257,320	3.54
Westports Holdings Bhd	148,200	610,294	840,294	1.32

Utilities

Petronas Gas Bhd	138,600	2,540,677	2,514,204	3.95
Tenaga Nasional Bhd	451,225	5,524,780	6,190,807	9.71

Total Malaysian Equities	13,303,113	55,311,814	58,533,736	91.83
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Unit Trust
Real Estate Investment Trust

Axis REITs	257,300	473,017	494,016	0.78
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Total Unit Trust	257,300	473,017	494,016	0.78
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Total Malaysian Equities & Unit Trust	13,560,413	55,784,831	59,027,752	92.61
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myGROWTH

<u>Security Name</u>	<u>Number of Units</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>% of NAV</u>
Construction				
Bnastra Corporation Bhd	169,000	281,763	368,420	1.89
Gamuda Bhd	22,000	96,260	109,560	0.56
Kerjaya Prospek Group Bhd	19,300	37,610	51,338	0.26
Muhibbah Engineering Bhd	493,000	471,023	251,430	1.29
WCT Holdings Bhd	303,000	371,756	175,740	0.90
Consumer Products & Services				
MBM Resources Bhd	37,000	112,964	192,770	0.99
MR D.I.Y Group Bhd	287,000	555,140	439,110	2.26
Petronas Dagangan Bhd	10,000	251,280	199,600	1.03
Power Root Bhd	90,000	187,032	113,400	0.58
Sime Darby Bhd	115,347	255,441	247,996	1.28
Energy				
Cypark Resources Bhd	147,000	100,836	101,430	0.52
Dialog Group Bhd	350,812	773,673	589,364	3.03
Uzma Bhd	1,153,066	1,134,768	438,165	2.25
Financial Services				
BIMB Holdings Bhd	33,300	78,390	76,257	0.39
Bursa Malaysia Bhd	11,000	82,964	92,620	0.48
Health Care				
Duopharma Biotech Bhd	239,000	243,548	298,750	1.54
IHH Healthcare Bhd	7,000	39,946	61,250	0.31
Kossan Rubber Industries	95,200	213,799	103,768	0.53
Industrial Products & Services				
Favelle Favco Bhd	86,000	240,743	129,860	0.67
Kelington Group Bhd	67,100	46,956	348,920	1.79
Nationgate Holdings Bhd	147,000	229,054	130,830	0.67
Petronas Chemicals Group Bhd	118,800	840,202	431,244	2.22
Press Metal Aluminium Holdings Bhd	5,300	28,454	37,736	0.19
Scientex Bhd	90,000	270,061	315,000	1.62
SKP Resources Bhd	161,375	168,323	91,177	0.47
Sunway Bhd	29,000	47,321	162,980	0.84
UEM Edgenta Bhd	71,300	199,689	74,152	0.38
VS Industry Bhd	127,600	96,470	61,886	0.32
Plantation				
Kuala Lumpur Kepong Bhd	3,000	76,671	60,000	0.31
Property				
Mah Sing Group Bhd	134,400	216,810	129,696	0.67
Matrix Concepts Holdings Berhad	186,300	193,696	242,190	1.25
Sime Darby Property Bhd	466,000	392,346	647,740	3.33

Technology

D&O Green Technologies Bhd	125,100	339,890	93,826	0.48
Frontken Corp Bhd	137,600	133,811	575,168	2.96
Genetec Technology Bhd	249,000	442,209	67,230	0.35
Greatech technology Bhd	252,200	571,917	398,476	2.05
Inari Amertron Bhd	135,000	417,043	226,800	1.17
Pentamaster Corporation Bhd	102,400	438,342	397,312	2.04
Vitrox Corp Bhd	83,000	322,957	330,340	1.70
Zetrix AI Bhd	250,000	231,832	202,500	1.04

Telecommunications & Media

Axiata Group Berhad	49,000	219,476	123,480	0.63
CelcomDigi Bhd	51,300	190,722	163,647	0.84
Telekom Malaysia Bhd	13,729	81,651	110,518	0.57
Time Dotcom Bhd	3,000	8,255	16,770	0.09

Transportation & Logistics

Misc Bhd	50,900	386,226	397,020	2.04
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Utilities

Gas Malaysia Bhd	81,800	237,067	357,466	1.84
Petronas Gas Bhd	18,300	358,256	331,962	1.71
Tenaga Nasional Bhd	100,350	1,173,968	1,376,802	7.08

Total Malaysian Equities	6,977,879	13,888,611	11,943,696	61.41
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Unit Trust
Real Estate Investment Trust

Axis Real Estate Investment	94,000	169,035	180,480	0.93
KLCC Stapled Group	37,000	253,036	322,640	1.66

Total Unit Trust	131,000	422,071	503,120	2.59
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Total Malaysian Equities & Unit Trust	7,108,879	14,310,682	12,446,816	64.00
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myBLUECHIPS

<u>Security Name</u>	<u>Number of Units</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>% of NAV</u>
Construction				
Gamuda Bhd	21,000	93,078	104,580	0.60
Consumer Products & Services				
Fraser & Neave Holdings Bhd	5,300	189,427	188,150	1.08
MBM Resources Bhd	17,000	51,949	88,570	0.51
Mr. D.I.Y Group (M) Berhad	238,000	472,493	364,140	2.09
Sime Darby Berhad	69,756	156,772	149,975	0.86
Energy				
Dialog Group Bhd	235,512	514,713	395,660	2.27
Uzma Bhd	656,533	644,193	249,483	1.43
Financial Services				
BIMB Holdings Bhd	57,800	141,737	132,362	0.76
Bursa Malaysia Bhd	8,600	72,159	72,412	0.42
Health Care				
IHH Healthcare Bhd	5,000	28,372	43,750	0.25
Kossan Rubber Industries	76,800	171,832	83,712	0.48
Industrial Products & Services				
Favelle Favco Bhd	78,000	217,700	117,780	0.68
Kelington Group Bhd	39,600	27,870	205,920	1.18
Nationgate Holdings Bhd	129,000	198,731	114,810	0.66
Petronas Chemicals Group Bhd	83,800	592,818	304,194	1.75
Press Metal Aluminium Holdings Bhd	2,700	14,445	19,224	0.11
Scientex Bhd	87,000	283,352	304,500	1.75
SKP Resources Bhd	89,625	92,699	50,638	0.29
Sunway Bhd	26,000	41,911	146,120	0.84
UEM Edgenta Bhd	61,000	172,311	63,440	0.36
VS Industry Bhd	114,200	86,339	55,387	0.32
Plantation				
Kuala Lumpur Kepong Bhd	4,600	100,864	92,000	0.53
Property				
Mah Sing Group Bhd	110,600	177,307	106,729	0.61
Sime Darby Property Bhd	362,000	296,845	503,180	2.89
Technology				
D&O Green Technologies Bhd	67,900	226,846	50,925	0.29
Frontken Corp Bhd	119,450	144,826	499,301	2.87
Greatech technology Bhd	209,800	472,151	331,484	1.90
Inari Amertron Bhd	111,000	348,608	186,480	1.07
Pentamaster Corporation Bhd	61,200	261,978	237,456	1.36
Zetrix AI Bhd	300,968	283,660	243,784	1.40

Telecommunications & Media

Axiata Group Berhad	38,000	172,910	95,760	0.55
CelcomDigi Bhd	51,100	199,483	163,009	0.94
Maxis Bhd	66,000	239,492	250,140	1.44
Telekom Malaysia Bhd	23,000	136,767	185,150	1.06
Time Dotcom Bhd	3,300	9,219	18,447	0.11

Transportation & Logistics

Misc Bhd	50,400	377,198	393,120	2.26
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Utilities

Gas Malaysia Berhad	74,700	215,283	326,439	1.87
Petronas Gas Bhd	23,400	461,449	424,476	2.44
Tenaga Nasional Bhd	78,200	920,015	1,072,904	6.16

Total Malaysian Equities	3,857,844	9,309,802	8,435,591	48.44
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Unit Trust
Real Estate Investment Trust

Axis Real Estate Investment	84,000	150,564	161,280	0.93
KLCC	29,000	198,234	252,880	1.45

Total Unit Trust	113,000	348,798	414,160	2.38
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Total Malaysian Equities & Unit Trust	3,970,844	9,658,600	8,849,751	50.82
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myDIVIDEND

<u>Security Name</u>	<u>Number of Units</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>% of NAV</u>
Construction				
Kerjaya Prospek Group Bhd	18,900	39,100	50,274	0.23
Muhibbah Engineering Bhd	507,000	466,312	258,570	1.20
Consumer Products & Services				
MBM Resources Bhd	60,000	183,937	312,600	1.46
Power Root Bhd	118,000	247,906	148,680	0.69
Sime Darby Bhd	88,190	198,939	189,609	0.88
Energy				
Dialog Group Bhd	307,300	665,783	516,263	2.40
Uzma Bhd	857,066	836,322	325,685	1.52
Financial Services				
BIMB Holdings Bhd	153,200	382,235	350,828	1.63
Bursa Malaysia Bhd	26,900	214,751	226,498	1.06
Health Care				
Duopharma Biotech Bhd	172,400	175,682	215,500	1.00
Industrial Products & Services				
Favelle Favco Bhd	98,000	272,366	147,980	0.69
Kelington Group Bhd	48,500	34,065	252,200	1.17
Petronas Chemicals Group Bhd	97,000	685,290	352,110	1.64
SKP Resources Bhd	116,500	121,790	65,823	0.31
Sunway Bhd	31,000	51,571	174,220	0.81
UEM Edgenta Bhd	81,100	232,086	84,344	0.39
Plantation				
Kuala Lumpur Kepong Bhd	3,000	76,671	60,000	0.28
Property				
Mahsing Group Bhd	86,000	104,404	82,990	0.39
Matrix Concepts Holdings Bhd	227,400	265,460	295,620	1.38
Sime Darby Property Bhd	99,000	81,089	137,610	0.64
UOA Development Bhd	122,400	281,695	226,440	1.05
Technology				
Frontken Corp Bhd	45,700	35,124	191,026	0.89
Inari Amertron Bhd	24,000	76,969	40,320	0.19
Telecommunications & Media				
Axiata Group Berhad	45,000	201,387	113,400	0.53
CelcomDigi Bhd	126,300	526,796	402,897	1.88
Maxis Bhd	105,000	379,921	397,950	1.85
Telekom Malaysia Bhd	30,200	135,939	243,110	1.13
Time Dotcom Bhd	3,000	8,483	16,770	0.08
Transportation & Logistics				

Misc Bhd	88,600	666,922	691,080	3.22
Utilities				
Gas Malaysia Bhd	94,800	274,276	414,276	1.93
Petronas Gas Bhd	30,900	591,486	560,526	2.61
Tenaga Nasional Bhd	105,500	1,251,982	1,447,460	6.74
Total Malaysian Equities	4,017,856	9,766,739	8,992,659	41.87
<u>Unit Trust</u>				
Real Estate Investment Trust				
Axis Real Estate Investment	99,000	178,240	190,080	0.89
KLCC	60,000	444,876	523,200	2.44
Total Unit Trust	159,000	623,116	713,280	3.33
Total Malaysian Equities & Unit Trust	4,176,856	10,389,855	9,705,939	45.20

myBALANCED

<u>Security Name</u>	<u>Number of Units</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>% of NAV</u>
Construction				
Gamuda Bhd	33,000	144,379	164,340	0.57
Kerjaya Prospek Group Bhd	27,700	52,113	73,682	0.25
Consumer Products & Services				
MBM Resources Bhd	14,000	44,774	72,940	0.25
MR D.I.Y Group Bhd	63,000	131,473	96,390	0.33
Petronas Dagangan Bhd	7,000	127,088	139,720	0.48
Sime Darby Bhd	36,804	89,204	79,129	0.27
Energy				
Dialog Group Bhd	385,004	881,738	646,807	2.23
Financial Services				
BIMB Holdings Bhd	44,400	104,520	101,676	0.35
Bursa Malaysia Bhd	14,500	113,072	122,090	0.42
Health Care				
IHH Healthcare Bhd	9,000	53,705	78,750	0.27
Industrial Products & Services				
Favelle Favco Bhd	76,000	212,521	114,760	0.40
Kelington Group Bhd	67,900	43,935	353,080	1.22
Natingate Holdings Bhd	233,000	355,114	207,370	0.71
Petronas Chemicals Group Bhd	94,400	672,750	342,672	1.18
Scientex Bhd	57,000	209,515	199,500	0.69
SKP Resources Bhd	72,000	75,208	40,680	0.14
Sunway Bhd	44,000	71,071	247,280	0.85
UEM Edgenta Bhd	65,000	183,788	67,600	0.23
VS Industry Bhd	191,200	144,544	92,732	0.32
Plantation				
Kuala Lumpur Kepong Bhd	2,000	51,114	40,000	0.14
Property				
Mah Sing Group Bhd	187,000	290,996	180,455	0.62
Matrix Concepts Holdings Berhad	93,500	97,286	121,550	0.42
Sime Darby Property Bhd	573,000	705,106	796,470	2.74
Technology				
Frontken Corp Bhd	131,500	288,798	549,670	1.89
Genetec Technology Bhd	344,000	599,740	92,880	0.32
Greatech technology Bhd	265,400	628,500	419,331	1.44
Inari Amertron Bhd	126,000	399,234	211,680	0.73
Pentamaster Corporation Bhd	137,200	576,008	532,336	1.83
Zetrix AI Bhd	208,000	193,893	168,480	0.58

Telecommunications & Media

Axiata Group Berhad	45,000	195,507	113,400	0.39
CelcomDigi Bhd	39,900	147,470	127,281	0.44
Telekom Malaysia Bhd	39,000	231,110	313,950	1.08
Time DotCom Bhd	5,000	13,901	27,950	0.10

Transportation & Logistics

MISC Bhd	62,000	450,456	483,600	1.67
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Utilities

Gas Malaysia Bhd	68,600	247,029	299,782	1.03
Petronas Gas Bhd	39,000	682,938	707,460	2.44
Tenaga Nasional Bhd	53,800	630,345	738,136	2.54

Total Malaysian Equities	3,954,808	10,139,943	9,165,609	31.56
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Unit Trust
Real Estate Investment Trust

Axis Real Estate Investment	142,000	253,011	272,640	0.94
KLCC	50,000	342,423	436,000	1.50

Total Unit Trust	192,000	595,434	708,640	2.44
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Sukuk
Electric/Power Generation

Jimah East Power Sdn Bhd	800,000	856,640	850,472	2.93
Jimah East Power Sdn Bhd	200,000	200,000	212,618	0.73
Malakoff Power Berhad	500,000	537,300	531,060	1.83
Malakoff Power Berhad	200,000	215,160	212,424	0.73
Malakoff Power Berhad	200,000	207,240	212,424	0.73
Sarawak Energy Berhad	500,000	531,750	505,310	1.74
Tanjung Bin Energy Sdn Bhd	500,000	530,600	511,020	1.76
Tenaga Nasional Berhad	1,000,000	1,000,000	1,125,460	3.88
TNB Northern Energy Berhad	200,000	189,160	204,004	0.70
TNB Northern Energy Berhad	250,000	250,000	255,005	0.88

Financial Services

Ranhill Sabah Energy II Sdn Bhd	200,000	204,800	208,146	0.72
Ranhill Sabah Energy II Sdn Bhd	250,000	275,100	260,183	0.90

Manufacturing/ Industrial & Consumer Products

PONSB Capital Berhad	1,000,000	1,000,000	1,010,450	3.48
UMW Holdings Berhad	1,000,000	1,049,200	1,055,690	3.64

Transportation & Toll Roads

Cerah Sama Sdn Bhd	500,000	506,200	520,880	1.79
Cerah Sama Sdn Bhd	200,000	201,260	208,352	0.72
Cerah Sama Sdn Bhd	200,000	197,000	208,352	0.72
Malaysia Airport Holdings Berhad	1,000,000	1,000,000	1,016,510	3.50

MMC Corporation Berhad	700,000	722,260	728,763	2.51
PLUS Berhad	100,000	100,880	101,354	0.35
PLUS Berhad	250,000	252,675	253,385	0.87
PLUS Berhad	500,000	507,700	519,950	1.79
Total Malaysian Sukuk	10,250,000	10,534,925	10,711,812	36.90
Total Malaysian Equities, Unit Trust & Debt Securities	14,396,808	21,270,302	20,586,061	70.90

myGlobal Sustainable Fund

<u>Collective Investment Scheme</u>	<u>Number of Units</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>% of NAV</u>
Collective Investment Scheme				
RHB i-Global Sustainable Disruptors Fund (RM-Hedge)	12,111,659	13,190,612	14,026,512	100.00
Total Collective Investment Scheme	12,111,659	13,190,612	14,026,512	100.00

myGlobal Sukuk Fund

<u>Collective Investment Scheme</u>	<u>Number of Units</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>% of NAV</u>
Collective Investment Scheme				
RHB Global Sukuk Fund (RM B Class)	4,450,092	4,038,125	4,060,264	100.00
Total Collective Investment Scheme	4,450,092	4,038,125	4,060,264	100.00

COMPARATIVE PERFORMANCE TABLE

Portfolio Composition	myEQUITY INDEX				
	31-Dec-25 (%)	31-Dec-24 (%)	31-Dec-23 (%)	31-Dec-22 (%)	31-Dec-21 (%)
a. Equities:	91.83	92.03	92.37	92.34	93.25
• Construction	8.13	7.56	2.94	3.92	2.76
• Consumer Products & Services	9.11	11.43	12.56	13.32	10.8
• Energy	1.61	1.54	2.30	2.98	2.91
• Financial Services	1.20	1.40	1.75	1.00	0.84
• Healthcare	8.30	10.05	8.31	5.88	11.65
• Industrial Products & Services	12.02	10.95	12.39	13.82	14.25
• Plantation	11.43	10.48	11.53	11.19	9.16
• Property	2.49	2.25	-	-	-
• Technology	3.92	4.49	6.55	7.44	10.02
• Telecommunications & Media	15.10	13.73	16.04	14.51	15.91
• Transportation & Logistics	4.86	4.48	4.47	6.38	4.12
• Utilities	13.66	13.67	13.53	11.9	10.83
b. Unit Trust	0.78	0.60	0.65	0.65	0.64
c. Sukuk	-	-	-	-	-
d. Money Market & Cash	7.39	7.37	6.98	7.01	6.11
TOTAL	100	100	100	100	100

	31-Dec-25	31-Dec-24	31-Dec-23	31-Dec-22	31-Dec-21
Total NAV (RM)	63,729,039	61,007,556	52,223,870	48,750,956	49,213,106
Number of units	36,056,665	34,560,138	33,673,269	31,285,225	28,338,427
NAV per Unit (RM)	1.767	1.765	1.551	1.558	1.737
Highest NAV (RM)	1.774	1.785	1.571	1.736	1.854
Lowest NAV (RM)	1.501	1.549	1.487	1.407	1.650

Total Annual Return (% p.a)					
a) Capital Growth	0.11%	13.80%	-0.40%	-10.31%	-5.40%
b) Income Distributions	-	-	-	-	-
Average Annual Return :					
One-Year	0.11%	13.80%	-0.40%	-10.31%	-5.40%
Three-Year	4.29%	0.53%	-5.50%	-2.90%	1.50%
Five-Year	-0.76%	0.73%	-1.40%	-2.86%	1.50%

Benchmark Performance (FBM Shariah Index)

Average Annual Return :					
One-Year	-3.93%	14.58%	0.50%	-10.80%	-6.80%
Three-Year	3.41%	0.88%	-5.80%	-2.90%	2.20%
Five-Year	-1.67%	1.05%	-0.90%	-3.84%	0.40%

Portfolio Composition	myGROWTH				
	31-Dec-25 (%)	31-Dec-24 (%)	31-Dec-23 (%)	31-Dec-22 (%)	31-Dec-21 (%)
a. Equities:	61.41	76.43	48.84	51.76	55.48
• Construction	4.90	7.15	1.46	1.27	1.25
• Consumer Products & Services	6.14	8.00	6.26	6.34	5.11
• Energy	5.80	6.57	2.17	2.78	1.22
• Financial Services	0.87	0.90	-	-	-
• Healthcare	2.38	3.09	5.56	5.92	8.09
• Industrial Products & Services	9.17	13.16	12.38	12.66	14.85
• Plantation	0.31	0.33	0.40	0.44	-
• Property	5.25	5.83	1.71	1.01	-
• Technology	11.79	14.49	8.41	8.81	12.88
• Telecommunications & Media	2.13	4.38	2.37	3.59	3.7
• Transportation & Logistics	2.04	1.67	3.55	4.07	2.9
• Utilities	10.63	10.86	4.57	4.87	4.49
• Warrants	-	-	-	-	0.99
b. Unit Trust	2.59	3.58	4.07	2.46	-
c. Sukuk	-	-	-	-	-
d. Money Market & Cash	36.00	19.99	47.09	45.78	44.52
TOTAL	100	100	100	100	100

	31-Dec-25	31-Dec-24	31-Dec-23	31-Dec-22	31-Dec-21
Total NAV (RM)	19,450,097	20,014,153	16,519,228	15,267,328	15,572,972
Number of units	12,483,360	11,803,675	11,002,191	10,634,114	10,074,081
NAV per Unit (RM)	1.558	1.696	1.501	1.436	1.546
Highest NAV (RM)	1.697	1.770	1.502	1.544	1.556
Lowest NAV (RM)	1.382	1.501	1.419	1.358	1.459

Total Annual Return (% p.a)

a) Capital Growth	-8.14%	12.99%	4.50%	-7.12%	2.50%
b) Income Distributions	-	-	-	-	-

Average Annual Return :

One-Year	-8.14%	12.99%	4.50%	-7.12%	2.50%
Three-Year	2.76%	3.13%	-0.20%	4.48%	7.90%
Five-Year	0.64%	6.14%	4.10%	0.59%	3.90%

Benchmark Performance (FBM Shariah Index)

Average Annual Return :

One-Year	-3.93%	14.58%	0.50%	-10.80%	-6.80%
Three-Year	3.41%	0.88%	-5.80%	-2.90%	2.20%
Five-Year	-1.67%	1.05%	-0.90%	-3.84%	0.40%

Portfolio Composition	myBLUE CHIPS				
	31-Dec-25 (%)	31-Dec-24 (%)	31-Dec-23 (%)	31-Dec-22 (%)	31-Dec-21 (%)
a. Equities:	48.44	66.28	46.05	49.44	57.8
• Construction	0.60	0.49	-	-	-
• Consumer Products & Services	4.54	9.16	10.17	10.49	8.25
• Energy	3.70	5.08	1.05	1.34	1.3
• Financial Services	1.18	1.37	-	-	-
• Healthcare	0.73	1.58	3.79	3.41	5.43
• Industrial Products & Services	7.94	12.99	11.74	11.45	14.71
• Plantation	0.53	1.18	0.34	0.38	1.06
• Property	3.50	4.54	-	-	-
• Technology	8.89	11.48	8.52	8.88	14.2
• Telecommunications & Media	4.10	6.06	2.30	4.1	4.2
• Transportation & Logistics	2.26	1.60	3.21	4.16	2.93
• Utilities	10.47	10.75	4.93	5.23	4.78
• Warrants	-	-	-	-	0.94
b. Unit Trust	2.38	3.51	3.73	2.44	-
c. Sukuk	-	-	-	-	-
d. Money Market & Cash	49.18	30.21	50.22	48.12	42.2
TOTAL	100	100	100	100	100

	31-Dec-25	31-Dec-24	31-Dec-23	31-Dec-22	31-Dec-21
Total NAV (RM)	17,413,863	16,047,068	13,006,797	12,111,208	12,382,703
Number of units	10,250,189	9,005,335	8,275,923	8,073,935	7,721,368
NAV per Unit (RM)	1.699	1.782	1.572	1.500	1.604
Highest NAV (RM)	1.779	1.835	1.572	1.604	1.616
Lowest NAV (RM)	1.521	1.571	1.486	1.426	1.503

Total Annual Return (% p.a)					
a) Capital Growth	-4.66%	13.36%	4.80%	-6.48%	3.40%
b) Income Distributions					
Average Annual Return :					
One-Year	-4.66%	13.36%	4.80%	-6.48%	3.40%
Three-Year	4.24%	3.57%	0.50%	3.68%	7.40%
Five-Year	1.84%	5.77%	4.00%	1.06%	4.30%

Benchmark Performance (FBM Shariah Index)

Average Annual Return :					
One-Year	-3.93%	14.58%	0.50%	-10.80%	-6.80%
Three-Year	3.41%	0.88%	-5.80%	-2.90%	2.20%
Five-Year	-1.67%	1.05%	-0.90%	-3.84%	0.40%

Portfolio Composition	myDIVIDEND				
	31-Dec-25 (%)	31-Dec-24 (%)	31-Dec-23 (%)	31-Dec-22 (%)	31-Dec-21 (%)
a. Equities:	41.87	52.23	42.89	45.00	57.86
• Construction	1.43	2.08	1.53	1.35	1.38
• Consumer Products & Services	3.03	6.35	5.80	6.24	7.92
• Energy	3.92	5.25	0.96	1.23	1.35
• Financial Services	2.69	2.35	-	-	-
• Healthcare	1.00	1.06	1.94	2.72	4.48
• Industrial Products & Services	5.01	9.79	9.94	9.98	13.07
• Plantation	0.28	0.32	0.37	0.42	-
• Property	3.46	3.06	2.60	2.11	3.38
• Technology	1.08	1.68	5.68	5.83	9.9
• Telecommunications & Media	5.47	6.65	5.35	7.28	7.76
• Transportation & Logistics	3.22	2.20	4.14	2.88	2.97
• Utilities	11.28	11.44	4.58	4.96	4.72
• Warrants	-	-	-	-	0.93
b. Unit Trust	3.33	3.67	3.94	4.17	1.91
c. Sukuk	-	-	-	-	-
d. Money Market & Cash	54.80	44.10	53.17	50.83	40.23
TOTAL	100	100	100	100	100

	31-Dec-25	31-Dec-24	31-Dec-23	31-Dec-22	31-Dec-21
Total NAV (RM)	21,468,701	20,246,413	17,119,342	15,636,742	15,315,577
Number of units	13,678,406	12,840,235	12,121,425	11,553,044	10,717,156
NAV per Unit (RM)	1.570	1.577	1.412	1.353	1.429
Highest NAV (RM)	1.592	1.611	1.413	1.427	1.44
Lowest NAV (RM)	1.454	1.413	1.340	1.294	1.364

Total Annual Return (% p.a)					
a) Capital Growth	-0.44%	11.69%	4.40%	-5.32%	2.20%
b) Income Distributions				-	-
Average Annual Return :					
One-Year	-0.44%	11.69%	4.40%	-5.32%	2.20%
Three-Year	5.08%	3.34%	0.30%	-1.06%	1.80%
Five-Year	2.35%	2.45%	0.80%	-2.29%	0.50%

Benchmark Performance (FBM Shariah Index)					
Average Annual Return :					
One-Year	3.93%	14.58%	0.50%	-10.80%	-6.80%
Three-Year	6.15%	0.88%	-5.80%	-2.90%	2.20%
Five-Year	-0.11%	1.05%	-0.90%	-3.84%	0.40%

Portfolio Composition	myBALANCED				
	31-Dec-25 (%)	31-Dec-24 (%)	31-Dec-23 (%)	31-Dec-22 (%)	31-Dec-21 (%)
a. Equities:	31.56	33.49	22.87	24.79	27.90
• Construction	0.82	0.75	0.88	0.70	0.67
• Consumer Products & Services	1.33	2.04	2.22	1.89	2.18
• Energy	2.23	2.62	0.79	0.96	0.79
• Financial Services	0.77	0.88	-	-	-
• Healthcare	0.27	0.24	2.45	2.11	3.11
• Industrial Products & Services	5.74	7.00	7.58	6.57	8.61
• Plantation	0.14	0.72	0.21	0.21	-
• Property	3.78	2.22	0.35	0.38	-
• Technology	6.79	9.47	4.07	4.09	6.62
• Telecommunications & Media	2.01	2.14	0.82	2.27	2.20
• Transportation & Logistics	1.67	0.82	0.90	2.97	0.88
• Utilities	6.01	4.59	2.60	2.64	2.28
• Warrants	-	-	-	-	0.56
b. Unit Trust	2.44	2.71	2.96	2.54	-
c. Sukuk	36.90	39.32	50.66	53.49	53.12
d. Money Market & Cash	29.10	24.48	23.51	19.18	18.98
TOTAL	100	100	100	100	100

	31-Dec-25	31-Dec-24	31-Dec-23	31-Dec-22	31-Dec-21
Total NAV (RM)	29,030,902	27,221,031	22,205,662	21,656,415	23,573,592
Number of units	18,094,970	16,746,744	14,804,084	15,312,012	15,990,561
NAV per Unit (RM)	1.604	1.625	1.500	1.414	1.474
Highest NAV (RM)	1.646	1.648	1.500	1.475	1.491
Lowest NAV (RM)	1.489	1.500	1.412	1.365	1.438

Total Annual Return (% p.a)					
a) Capital Growth	-1.29%	8.33%	6.10%	-4.07%	0.10%
b) Income Distributions	-	-	-	-	-
Average Annual Return :					
One-Year	-1.29%	8.33%	6.10%	-4.07%	0.10%
Three-Year	4.29%	3.30%	0.60%	2.06%	5.90%
Five-Year	1.73%	4.09%	3.80%	2.22%	4.20%

Benchmark Performance (40% FBM Shariah Index; 60% 12-Month Maybank GIA-i rate)					
Average Annual Return :					
One-Year	-0.09%	7.57%	2.00%	-2.93%	-1.60%
Three-Year	3.10%	2.11%	-0.90%	0.28%	2.50%
Five-Year	0.93%	2.04%	1.30%	0.21%	2.00%

Portfolio Composition	myGlobal Sustainable Fund				
	31-Dec-25 (%)	31-Dec-24 (%)	31-Dec-23 (%)	31-Dec-22 (%)	31-Dec-21 (%)
a. Collective Investment Scheme:	100.00	100.00	-	-	-
• Collective Investment Scheme	100.00	100.00	-	-	-
b. Money Market & Cash	0.00	0.00	-	-	-
TOTAL	100	100	0	0	0

	31-Dec-25	31-Dec-24	31-Dec-23	31-Dec-22	31-Dec-21
Total NAV (RM)	13,894,244	9,728,628	-	-	-
Number of units	12,495,981	9,530,356	-	-	-
NAV per Unit (RM)	1.112	1.021	-	-	-
Highest NAV (RM)	1.143	1.062	-	-	-
Lowest NAV (RM)	0.872	0.953	-	-	-

Total Annual Return (% p.a)					
a) Capital Growth	-1.72%	1.70%	-	-	-
b) Income Distributions					
Average Annual Return :					
Three-Month	0.12%	-1.35%	-	-	-
Six-Month	2.19%	-0.77%	-	-	-
One-year	-1.31%	-0.53%	-	-	-

Benchmark Performance (RHB i-Global Sustainable Disruptors Fund RM-Hedge)					
Average Annual Return :					
Three-Month	-0.24%	-2.17%	-	-	-
Six-Month	1.80%	-0.95%	-	-	-
One-year	1.70%	-0.43%	-	-	-

myGlobal Sukuk Fund					
Portfolio Composition	31-Dec-25	31-Dec-24	31-Dec-23	31-Dec-22	31-Dec-21
	(%)	(%)	(%)	(%)	(%)
a. Collective Investment Scheme:	100.00	100.00	-	-	-
• Collective Investment Scheme	100.00	100.00	-	-	-
b. Money Market & Cash	0.00	0.00	-	-	-
TOTAL	100	100	0	0	0

	31-Dec-25	31-Dec-24	31-Dec-23	31-Dec-22	31-Dec-21
Total NAV (RM)	4,058,350	2,547,021	-	-	-
Number of units	4,050,446	2,577,602	-	-	-
NAV per Unit (RM)	1.002	0.988	-	-	-
Highest NAV (RM)	1.020	1.014	-	-	-
Lowest NAV (RM)	0.970	0.953	-	-	-
Total Annual Return (% p.a)					
a) Capital Growth	0.28%	-2.11%	-	-	-
b) Income Distributions	-	-	-	-	-
Average Annual Return :					
Three-Month	-0.36%	-0.40%	-	-	-
Six-Month	0.47%	-0.10%	-	-	-
One-year	0.40%	-0.51%	-	-	-

Benchmark Performance RHB Global Sukuk Fund (RM B Class)					
Average Annual Return :					
Three-Month	-0.35%	-0.74%	-	-	-
Six-Month	-0.74%	-0.10%	-	-	-
One-year	-0.45%	-1.51%	-	-	-



SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD
[198401019089 (131646-K)]

27th Floor, Annexe Block, Menara Takaful Malaysia,
No.4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur

1-300 88 252 385 | +603-2274 0237

csu@takaful-malaysia.com.my