2023

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

Investment-Linked Funds
Dana-Dana Berkaitan Pelaburan



eTiQa
Life Insurance



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Market Review and Outlook



Equity Market Review

A 'V' Shape Year

- **A bad 1HCY23 but with a better 2HCY23.** In 1HCY23, our local equity market's sentiment was affected by high interest rates globally, led by the US Federal Reserves that continuously hiked their interest rate to cool off the stubbornly high inflation. At the same time, BNM also raised the OPR by 25bps to 3.00% in May-23. Besides the concern of the high interest rates environment, global equity market sentiments were hit by the collapse of Silicon Valley Bank and global market participants feared of contagious effect on other banks in their respective countries. Nevertheless, this issue was well contained and our local market sentiment saw great improvement in 2HCY23 after the Prime Minister launched the Madani Economic Framework, the National Energy Transition Roadmap, Malaysia New Industrial Master Plan 2030 as well as tabling of the 12MP midterm review. With these key initiatives in place, we saw our property, construction and building material sectors attracting the limelight of both local and foreign investors. The Market was also positive on the return of various infrastructure projects which include both new and old ones such as LRT3, MRT3, Penang LRT, Johor LRT and HSR.

- **Foreigners turned back to become net sellers in 2023** after being net buyers in 2022, especially in the 1HCY23 where we saw 6 months of consecutive net selling by them. Besides the negative market sentiment, foreigners were also concerned about the weakening of Ringgit. Nevertheless, after our Prime Minister launched the initiatives mentioned above, we saw them returning as net buyers on a monthly basis during 2HCY23 except Oct-23. They remained positive on the government's initiatives.

- **FBMKLCI still closed the year well.** Although there were minimal window dressing activities toward year end, the FBMKLCI still closed 2023 well, thus preparing for a positive start for 2024.



Source: Bloomberg



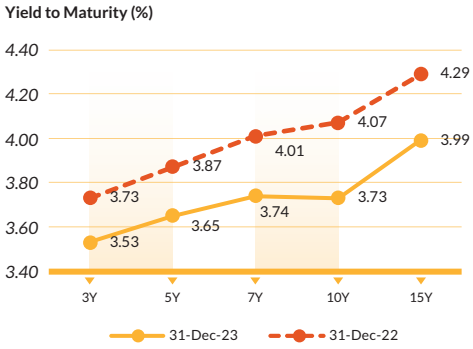
Market Review and Outlook

Bond Market Review

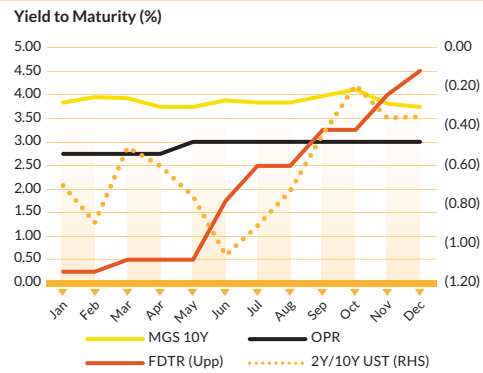
Bond market reflects slower growth in 2023

- The year 2023 saw massive hikes by the Fed of 100bps (albeit lower than 425bps in 2022) that saw the US Treasury yield curve inverted for the whole year, reaching its deepest trough in Jun-23 of -106bps to -35bps in Dec-23. This would mean that the UST yield curve has inverted for 18 months since the first inversion in Jul-22.
- Throughout the year, yields saw large swings swayed by anticipation of a US recession (that did not materialize), global economic recovery from endemic and sticky inflation as well as wildcards such as the US regional banking crisis, the collapse of Credit Suisse and the Israel-Gaza war started in Oct-23.
- Locally, BNM hiked the OPR only once (+25bps) compared to 4 times (100bps) in 2022 as inflationary pressures were more muted locally vis-à-vis in developed markets.
- Local bond yields were also swayed by the volatility in global bond markets, the weaker MYR against USD, and to some extent, the feeble recovery of China.
- As such, the MGS yield curve shifted lower and flatter with the 3Y and 10Y yield closing lower by 20bps and 34bps, respectively.

MGS yield term structure 2023 vs 2022



10Y MGS yield MoM vs Interest rate movements



Source: Bond Pricing Agency Malaysia (BPAM)

Market Review and Outlook





Outlook

Risks & Opportunities

- **A year full of elections, geopolitical risks and growth concerns.** 2024 is being termed as the biggest election year in history, with half of the world participating in regional and presidential elections. Geopolitical tensions were already some of the biggest investing risks going into the new year and the ongoing conflicts will determine how those pressures will be exacerbated or resolved. Elevated geopolitical clashes, if any, would raise downside risk to global growth besides the current tightening financial conditions. Therefore, a timely and concerted policy rate cuts amongst central bankers will be crucial ahead.

- **For 2024, expectations are for a pivot in policy rates especially by the Developed Markets that will drive global bond yields.** We expect the Fed and the ECB to begin cutting earliest in 2Q24. As such, we foresee some upward pressure on yields in 1Q24 as markets dialed back on a Mar-24 rate cut expectations as well as some risk of the Bank of Japan's exit from its Negative Interest Rate Policy. We also see the Fed continue cutting in 3Q24 and 4Q24 to the tune of 100bps. Wildcards remain on potential recession in Developed Markets, the US Presidential Elections in Nov-24 as well as geopolitics. Locally, we expect Malaysia's GDP growth to improve in 2024 while headline CPI could trend higher amidst the rationalization of fuel subsidy in 2H24. As such, the movement in local yields could decouple from the US Treasury yields and trend a tad higher especially in 2H24 as noises on the OPR hike could emerge. However, on a YoY basis, we still expect local yields to close slightly lower while opportunity remains in fixed income markets.

- **Risks and opportunities.** It seems that the tide might be turning in 2024 for a more positive equity markets in Asia as the USD is expected to weaken alongside the potential US policy rate cuts while China's monetary policy remains accommodative coupled with the targeted fiscal stimulus from the Chinese government. We shall increasingly see more fund flows coming back to this region which has relatively underperformed versus developed equity markets in the past 1-2 years. Furthermore, we will see Malaysia's economic structural reform and subsidy rationalization gradually materialize from 2024 onwards which are expected to regain more domestic as well as foreign investors' confidence back to the laggard domestic equity market in the past many years.

2023

PREMIER INVEST FUNDS



eTiQa
Life Insurance

Equity Funds
Dana Ekuiti Prima

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

Fund Details

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

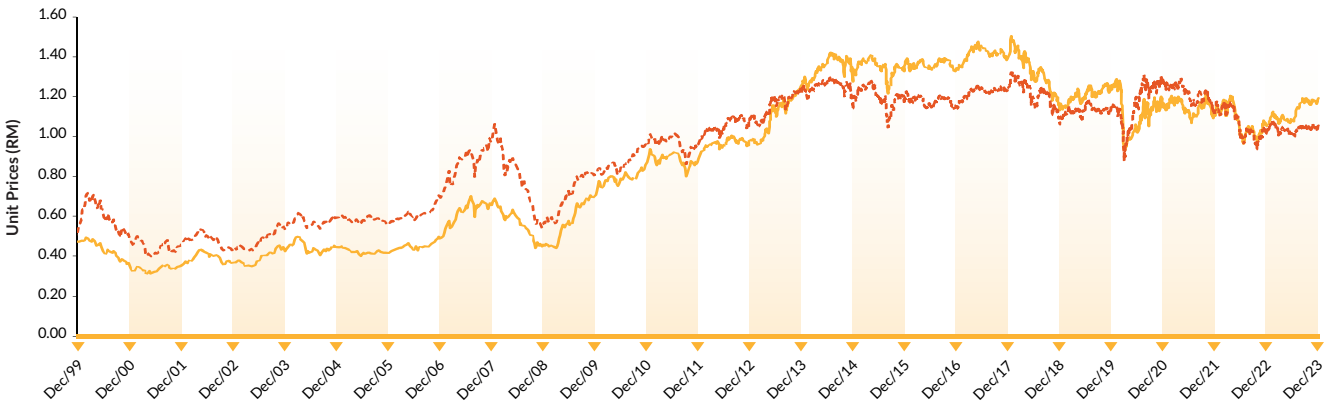
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	12.35%	2.94%	2.76%	150.95%	3.87%
Benchmark	0.46%	-16.49%	-4.48%	121.99%	3.34%
Variance	11.89%	19.43%	7.24%	28.96%	0.53%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	1.192	1.061	1.155	1.158	1.248
chg (%)	*12.3*	*-8.1*	*-0.3*	*-7.2*	*7.6*
1-yr high	1.194	1.204	1.216	1.289	1.268
1-yr low	1.06	0.965	1.070	0.929	1.137

Unit Price Performance



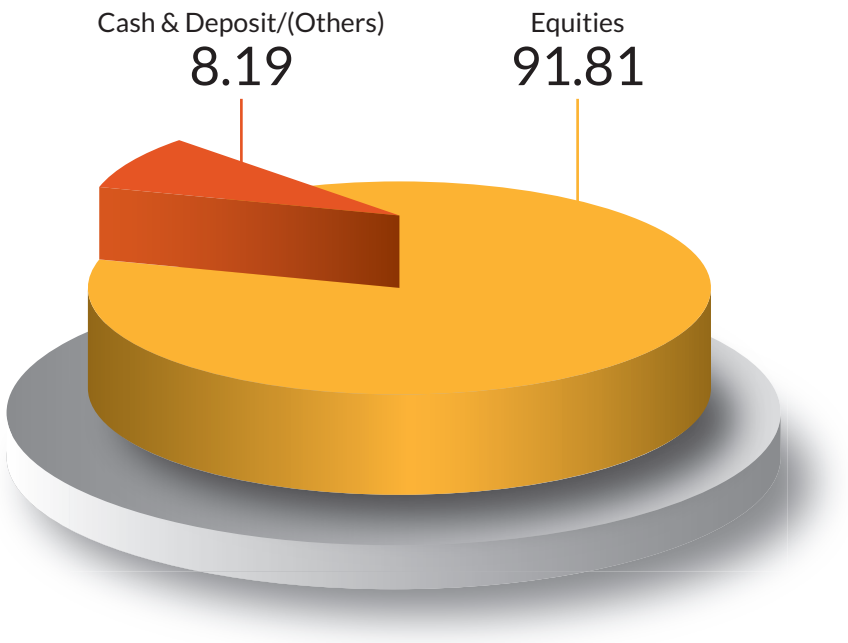
* DEP benchmark change from KLSI Index to FTSE Bursa Malaysia Index effective 1 Nov 2007

Equity Funds
Dana Ekuiti Prima

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Equities	200,005,300	196,761,485	210,949,337	208,519,128	205,910,360
Cash & Deposit/(Others)	17,842,213	5,805,527	10,247,666	5,216,166	4,048,747
Total Fund Size (NAV)	217,847,513	202,567,012	221,197,003	213,735,294	209,959,107

Asset Allocation (in % as at 31 December 2023)



Equity Funds
Premier Equity Fund

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

Fund Details

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

Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	10.56%	1.55%	9.88%	162.32%	4.06%
Benchmark	-0.34%	-11.61%	-10.20%	127.45%	3.45%
Variance	10.90%	13.16%	20.08%	34.87%	0.61%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	1.246	1.127	1.188	1.227	1.166
chg (%)	*10.6*	*-5.1*	*-3.2*	*5.2*	*2.8*
1-yr high	1.247	1.251	1.288	1.254	1.231
1-yr low	1.104	1.061	1.129	0.879	1.124

Unit Price Performance



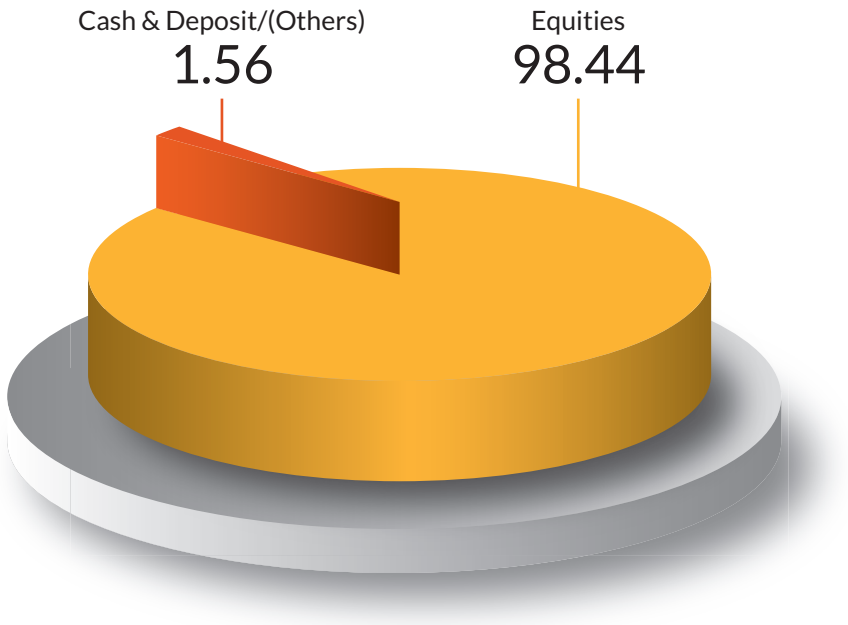
Equity Funds

Premier Equity Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Equities	188,657,843	183,648,700	170,175,450	184,404,948	159,046,100
Cash & Deposit/(Others)	2,994,894	3,304,839	15,550,706	1,737,787	2,182,496
Total Fund Size (NAV)	191,652,737	186,953,539	185,726,156	186,142,735	161,228,596

Asset Allocation (in % as at 31 December 2023)



Equity Funds
Premier Index Fund

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

Fund Details

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

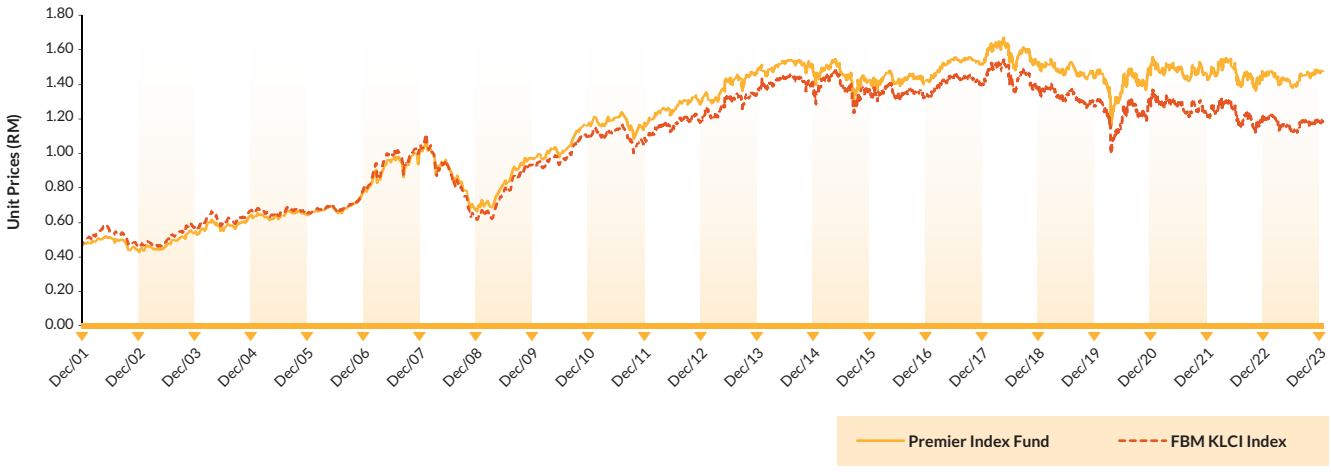
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	0.00%	-2.38%	-2.77%	210.32%	5.20%
Benchmark	0.37%	-1.37%	0.18%	220.56%	5.35%
Variance	-0.37%	-1.01%	-2.95%	-10.24%	-0.15%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	1.474	1.474	1.500	1.510	1.462
chg (%)	*0.0*	*-1.7*	*-0.7*	*3.3*	*-3.6*
1-yr high	1.485	1.552	1.532	1.556	1.547
1-yr low	1.383	1.363	1.414	1.159	1.429

Unit Price Performance



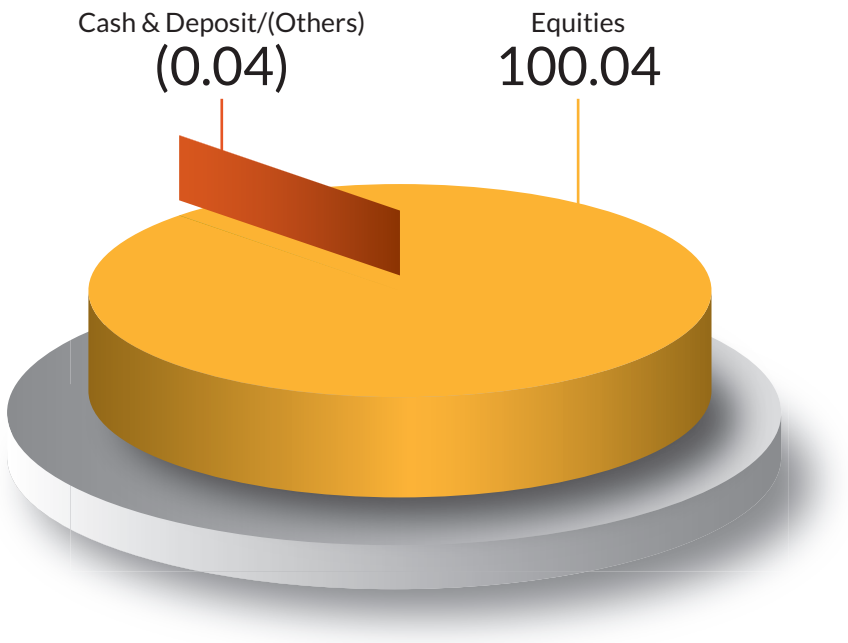
Equity Funds

Premier Index Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Equities	212,680,090	222,068,667	228,991,293	228,611,306	216,353,590
Cash & Deposit/(Others)	(81,193)	1,290,851	1,067,136	879,245	6,089
Total Fund Size (NAV)	212,598,897	223,359,518	230,058,429	229,490,551	216,359,679

Asset Allocation (in % as at 31 December 2023)



Fixed Income Funds
Premier Income Fund

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

Fund Details

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

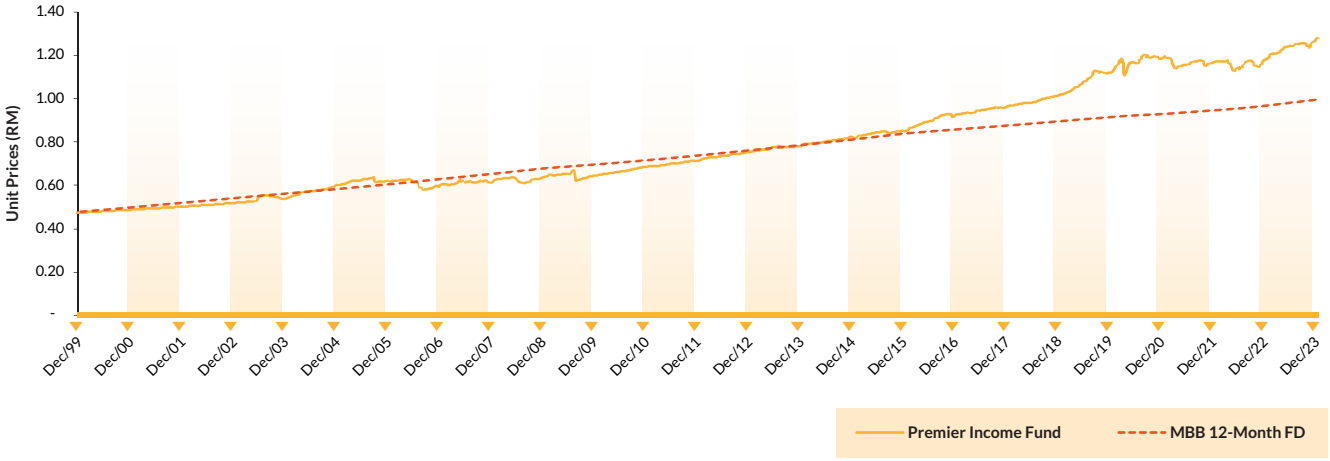
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	8.20%	7.38%	25.61%	169.47%	4.17%
12-mth FD	2.84%	7.12%	12.94%	117.10%	3.25%
Variance	5.36%	0.26%	12.67%	52.37%	0.92%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	1.28	1.183	1.172	1.192	1.123
chg (%)	*8.2*	*0.9*	*-1.7*	*6.1*	*10.2*
1-yr high	1.28	1.183	1.195	1.203	1.130
1-yr low	1.183	1.128	1.139	1.105	1.020

Unit Price Performance



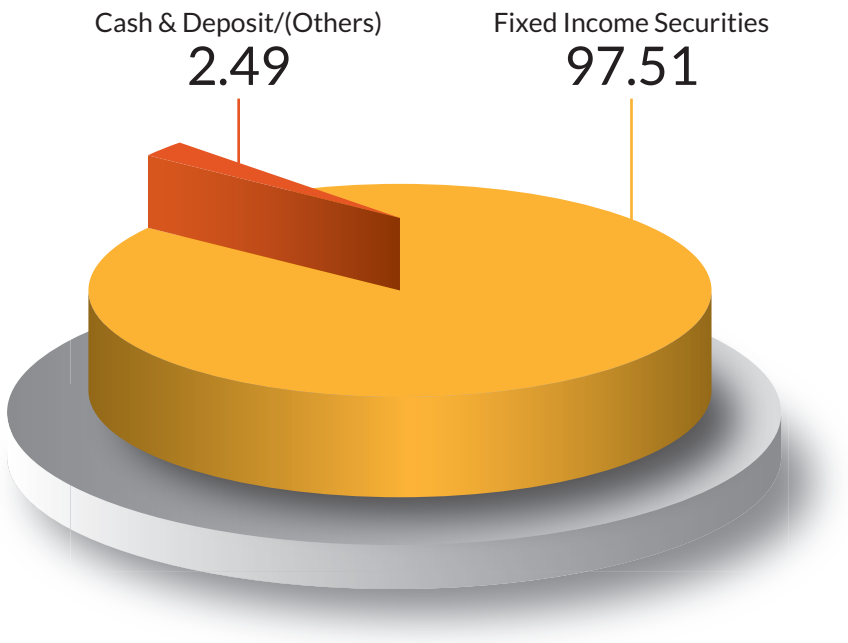
Fixed Income Funds

Premier Income Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Fixed Income Securities	421,164,462	322,822,441	296,374,532	279,226,466	173,058,640
Cash & Deposit/(Others)	10,776,822	28,899,254	39,180,696	60,950,274	34,468,483
Total Fund Size (NAV)	431,941,284	351,721,695	335,555,228	340,176,740	207,527,123

Asset Allocation (in % as at 31 December 2023)



Fixed Income Funds
Dana Pendapatan Prima

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

Fund Details

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

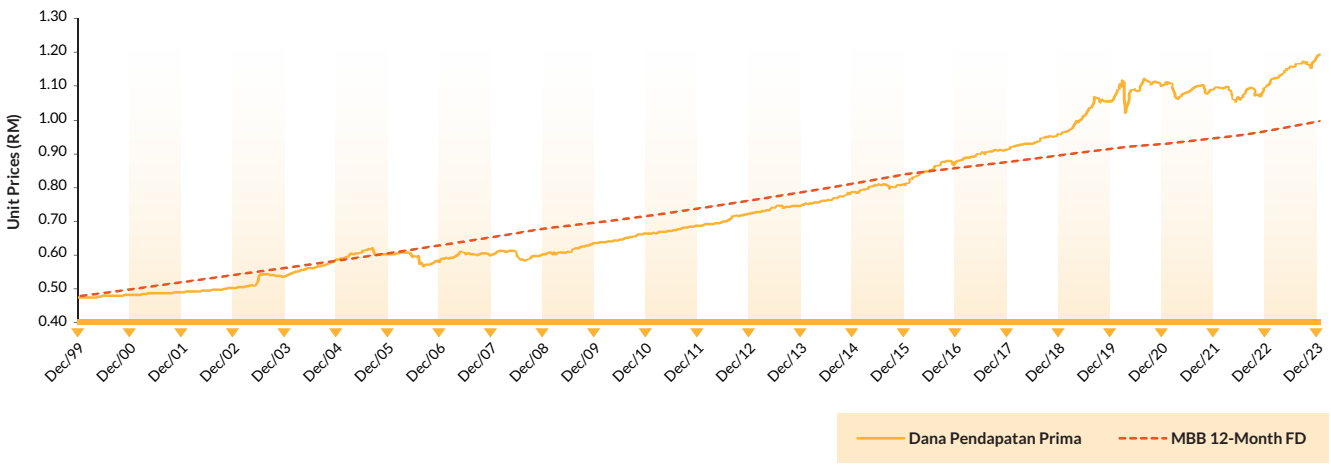
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	8.34%	7.85%	24.35%	151.58%	3.88%
12-mth FD	2.84%	7.12%	12.94%	117.10%	3.25%
Variance	5.50%	0.73%	11.41%	34.48%	0.63%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	1.195	1.103	1.096	1.108	1.059
chg (%)	*8.3*	*0.6*	*-1.1*	*4.6*	*10.2*
1-yr high	1.195	1.103	1.111	1.122	1.068
1-yr low	1.103	1.055	1.060	1.023	0.962

Unit Price Performance



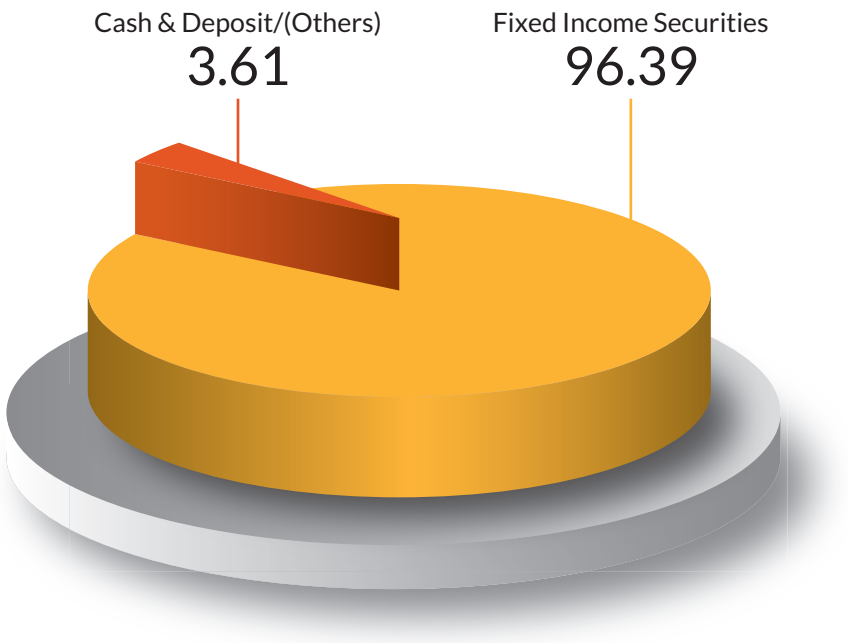
Fixed Income Funds

Dana Pendapatan Prima

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Fixed Income Securities	139,744,244	125,982,380	112,666,106	102,333,630	91,527,720
Cash & Deposit/(Others)	5,233,388	4,318,720	11,474,932	12,681,710	4,242,784
Total Fund Size (NAV)	144,977,632	130,301,100	124,141,038	115,015,340	95,770,504

Asset Allocation (in % as at 31 December 2023)



PREMIER INVEST FUNDS
OF ETIQA LIFE INSURANCE BERHAD
201701025113 (1239279-P)
(Incorporated in Malaysia)

Statement by the Manager and Audited Financial Information
31 December 2023

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Statement by the Manager

In the opinion of the Manager, the accompanying financial information of the Premier Invest Funds (comprising Dana Ekuiti Prima, Premier Equity Fund, Premier Income Fund, Dana Pendapatan Prima and Premier Index Fund) set out on pages 21 to 53 have been prepared in accordance with the accounting policies as described in Note 2.2 to the financial information and the policy document on Investment-linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia.

Signed for and on behalf of Etiqa Life Insurance Berhad.



Kamaludin bin Ahmad

Kuala Lumpur, Malaysia
18 April 2024

Independent auditors' report

to the unitholders of Premier Invest Funds
of Etiqa Life Insurance Berhad
201701025113 (1239279-P)
(Incorporated in Malaysia)

Report on the audit of the financial information

Opinion

We have audited the financial information of the Premier Invest Funds (comprising Dana Ekuiti Prima, Premier Equity Fund, Premier Income Fund, Dana Pendapatan Prima and Premier Index Fund) (collectively referred to as "the Funds") of Etiqa Life Insurance Berhad, which comprise the statements of assets and liabilities as at 31 December 2023, and the statements of income and expenditure and statements of changes in net asset value of the Funds for the financial year then ended, and notes to the financial information, including material accounting policy information, as set out on pages 21 to 53.

In our opinion, the accompanying financial information give a true and fair view of the financial position of the Fund as at 31 December 2023, and of its financial performance for the year then ended in accordance with the Fund's Accounting Policies as described in Note 2 to the financial information.

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 audit opinion.

Emphasis of matter – Basis of accounting

We draw attention to Note 2.1 to the financial information of the Funds, which describes the basis of accounting. The financial information of the Funds is prepared to assist the Funds in meeting the requirements as stipulated in BNM/RH/PD 029-36 Investment-Linked Business (the "Policy Document") issued by Bank Negara Malaysia ("BNM"). As a result, the financial information of the Funds may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

Independence and other ethical responsibilities

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

Information other than the financial information and auditors' report thereon

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

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

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

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

Responsibilities of the directors of the Manager and the Manager for the financial information

The Manager is responsible for the preparation of financial information of the Funds that give a true and fair view in accordance with the Fund's Accounting Policies as described in Note 2 to the financial information. The Manager is also responsible for such internal control as the Manager determines is necessary to enable the preparation of financial information of the Funds that are free from material misstatement, whether due to fraud or error.

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

The directors of the Manager are responsible for overseeing the Funds' financial reporting process. The directors of the Manager are also responsible for ensuring that the Manager maintains proper accounting and other records as are necessary to enable true and fair presentation of these financial information.

Independent auditors' report

to the unitholders of Premier Invest Funds
of Etiqa Life Insurance Berhad (cont'd.)
201701025113 (1239279-P)
(Incorporated in Malaysia)

Auditors' responsibilities for the audit of the financial information

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

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

- Identify and assess the risks of material misstatement of the financial information of the Funds, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Manager's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Manager.
- 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 of the Funds or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Funds to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial information of the Funds, including the disclosures, and whether the financial information of the Funds represent the underlying transactions and events in a manner that achieves fair presentation.

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 Manager and policyholders of the Funds, for the purpose of meeting the requirements as stipulated in the Policy Document issued by BNM and for no other purpose. We do not assume responsibility to any other person for the content of this report.



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



Brandon Bruce Sta Maria
No. 02937/09/2025 J
Chartered Accountant

Kuala Lumpur, Malaysia
18 April 2024

Statements of Assets and Liabilities

as at 31 December 2023

	Note	Dana Ekuiti Prima RM	Premier Equity Fund RM	Premier Income Fund RM	Dana Pendapatan Prima RM	Premier Index Fund RM
Assets						
Investments	4					
- Malaysian Government Securities		-	-	51,193,440	-	-
- Government Investment Issues		-	-	69,947,800	24,536,060	-
- Debt securities		-	-	300,023,222	115,208,184	-
- Equity securities		200,005,300	188,657,844	-	-	212,680,090
- Deposit with financial institution		19,602,738	7,587,270	8,948,235	2,710,710	1,096,906
		219,608,038	196,245,114	430,112,697	142,454,954	213,776,996
Tax recoverable		-	-	-	-	348,847
Interest/dividend receivables		660,224	453,822	5,460,342	1,983,067	148,210
Amount due from stockbrokers		275,455	1,357,276	-	-	362,204
Amount due from life fund		-	-	-	1,524,846	-
Sundry receivables		17,264	44,659	12,814	9,519	5,058
Cash and bank balances		-	-	-	-	77
Total Assets		220,560,981	198,100,871	435,585,853	145,972,386	214,641,392
Liabilities						
Tax liabilities		609,523	209,994	1,144,817	576,272	-
Deferred tax liabilities	5	1,094,464	796,772	948,437	411,896	17,196
Amount due to stockbrokers		383,610	2,870,348	-	-	404,241
Amount due to life fund		615,843	2,561,482	1,541,272	-	1,607,968
Sundry payables		10,028	9,538	10,043	6,586	13,090
Total Liabilities		2,713,468	6,448,134	3,644,569	994,754	2,042,495
Net Asset Value ("NAV")		217,847,513	191,652,737	431,941,284	144,977,632	212,598,897
Represented By:						
Unitholders' capital		216,646,409	139,798,675	326,492,886	98,745,086	80,198,996
Undistributed income carried forward		1,201,104	51,854,062	105,448,398	46,232,546	132,399,901
Unitholders' Account	6	217,847,513	191,652,737	431,941,284	144,977,632	212,598,897
NAV Per Unit	6	1.192	1.246	1.280	1.195	1.474

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

Statements of Assets and Liabilities

as at 31 December 2022

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

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

Statements of Income and Expenditure

for the financial year ended 31 December 2023

	Note	Dana Ekuiti Prima RM	Premier Equity Fund RM	Premier Income Fund RM	Dana Pendapatan Prima RM	Premier Index Fund RM
Net investment income						
Interest income		688,111	431,840	18,592,616	6,684,042	30,523
Dividend income		5,983,312	5,752,625	-	-	8,862,975
Investment expenses		(69,383)	(68,906)	(78,210)	(28,748)	(87,478)
		6,602,040	6,115,559	18,514,406	6,655,294	8,806,020
Gains on disposal of investments		7,000,311	2,261,987	2,250,100	548,100	-
Unrealised capital gains on investments		15,634,413	14,644,075	22,825,131	6,188,834	-
Total Income		29,236,764	23,021,621	43,589,637	13,392,228	8,806,020
Management expenses		(4,283)	(4,283)	(4,283)	(4,283)	(4,283)
Losses on disposal of investments		-	-	(6,454,300)	-	(4,303,634)
Unrealised capital losses on investments		-	-	(30,260)	-	(2,795,253)
Management fees		(3,100,772)	(2,781,464)	(3,832,415)	(1,342,586)	(2,625,128)
Total Outgo		(3,105,055)	(2,785,747)	(10,321,258)	(1,346,869)	(9,728,298)
Excess of income over outgo/ (outgo over income) before taxation		26,131,709	20,235,874	33,268,379	12,045,359	(922,278)
Taxation	7	(1,863,331)	(1,384,481)	(2,971,782)	(1,072,677)	567,497
Excess of income over outgo/ (outgo over income) after taxation		24,268,378	18,851,393	30,296,597	10,972,682	(354,781)
(Accumulated losses)/Undistributed income brought forward		(23,067,274)	33,002,669	75,151,801	35,259,864	132,754,682
Undistributed income carried forward		1,201,104	51,854,062	105,448,398	46,232,546	132,399,901

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

Statements of Income and Expenditure

for the financial year ended 31 December 2022

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

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

Statements of Changes in Net Asset Value

for the financial year ended 31 December 2023

	Note	Dana Ekuiti Prima RM	Premier Equity Fund RM	Premier Income Fund RM	Dana Pendapatan Prima RM	Premier Index Fund RM
Net asset value at the beginning of the financial year		202,567,012	186,953,539	351,721,695	130,301,100	223,359,518
Net income after taxation for the financial year (excluding changes in net unrealised capital gains/(losses))		8,633,965	4,207,318	7,501,726	4,783,848	2,440,472
Net unrealised capital gains/(losses)		15,634,413	14,644,075	22,794,871	6,188,834	(2,795,253)
Excess of income over outgo/ (outgo over income) after taxation		24,268,378	18,851,393	30,296,597	10,972,682	(354,781)
Amounts received for creation of units during the financial year	6	38,113,346	25,292,565	163,066,623	40,334,740	19,471,666
Amounts paid for cancellation of units during the financial year	6	(47,101,223)	(39,444,760)	(113,143,631)	(36,630,890)	(29,877,506)
Net asset value at the end of the financial year		217,847,513	191,652,737	431,941,284	144,977,632	212,598,897

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

Statements of Changes in Net Asset Value

for the financial year ended 31 December 2022

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

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

Notes to the Financial Information

1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

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

The Manager is a public limited liability company, incorporated and domiciled in Malaysia and licensed under the Financial Services Act, 2013. Its principal activities are the underwriting of the life insurance and investment-linked businesses. The immediate, penultimate and ultimate holding companies of the Manager are Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn. Bhd. ("EIHSB") and Malayan Banking Berhad ("Maybank") respectively, all of which are incorporated in Malaysia. Maybank is a licensed commercial bank listed on the Main Market of Bursa Malaysia Securities Berhad.

The objective of the Dana Ekuiti Prima is to deliver performance that exceeds the FTSE Bursa Malaysia EMAS Shariah Index over a 5-year period.

The objective of the Premier Equity Fund is to deliver performance that exceeds the performance of the FTSE Bursa Malaysia 100 Index over a 5-year period.

The objective of the Premier Income Fund is to deliver performance that exceeds the 12-month fixed deposit rate over a 5-year period.

The objective of the Dana Pendapatan Prima is to deliver performance that exceeds the 12-month fixed deposit rate over a 5-year period.

The objective of the Premier Index Fund is to deliver performance of the FTSE Bursa Malaysia KLCI Index.

The financial information were authorised for issue by the Board of Directors of the Manager in accordance with a resolution dated 18 April 2024.

2. MATERIAL ACCOUNTING POLICY INFORMATION

2.1 Basis of preparation and presentation of the financial information

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

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

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

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information

(a) Financial instruments

(i) Financial assets

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

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

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

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

Financial assets at FVTPL

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

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

- the designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognising gains or losses on a different basis; or

- the assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.

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

Financial assets classified as FVTPL include equity securities, Malaysian Government Securities ("MGS"), Government Investment Issues ("GII") and debt securities.

Financial assets at AC

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

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

Financial assets classified as AC are deposits with financial institutions.

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(a) Financial instruments (cont'd.)

(i) Financial assets (cont'd.)

Fair value of financial assets

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

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

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

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

Derecognition of financial assets

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

(ii) Financial liabilities

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

(b) Other revenue recognition

(i) Interest income is recognised at a point of time using the effective interest yield method over the term of the underlying investments;

(ii) Dividend income is recognised at a point of time when the Funds' right to receive payment is established; and

(iii) Proceeds arising from disposal of investments are set off against the weighted average cost of investments. The resulting gains or losses are taken to the statements of income and expenditure.

(c) Management fees

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

Dana Ekuiti Prima	1.50% per annum
Premier Equity Fund	1.50% per annum
Premier Income Fund	1.00% per annum
Dana Pendapatan Prima	1.00% per annum
Premier Index Fund	1.25% per annum

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(d) Income tax

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

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

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

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

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

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

(e) Unitholders' capital

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

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

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

3. SOFT COMMISSIONS

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

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

Notes to the Financial Information

4. INVESTMENTS

(i) Dana Ekuiti Prima

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4 (i)(a))	**200,005,300**	196,761,485
AC (Note 4 (i)(b))	**19,602,738**	3,769,655
	219,608,038	200,531,140

(a) FVTPL
Held-for-Trading

Equity Securities
Quoted in Malaysia

Shares:		
Cost	**186,324,508**	198,715,106
Unrealised capital gains/(losses), net	**13,680,792**	(1,953,621)
Fair value	**200,005,300**	196,761,485

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
Quoted in Malaysia				
Shares:				
Construction				
Ekovest Berhad	**2,460,700**	**1,171,326**	**1,205,743**	**0.55%**
Gamuda Berhad	**1,191,300**	**4,821,283**	**5,468,067**	**2.51%**
JAKS Resources Berhad	**7,083,200**	**3,405,343**	**1,310,392**	**0.60%**
MGB Berhad	**1,862,200**	**1,854,337**	**1,247,674**	**0.57%**
Sunway Construction Group Berhad	**896,600**	**1,461,785**	**1,739,404**	**0.80%**
WCT Holdings Berhad	**3,170,848**	**1,564,198**	**1,569,569**	**0.72%**

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Dana Ekuiti Prima (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Consumer Products and Services				
DRB-HICOM Berhad	3,140,700	4,945,789	4,365,573	2.00%
Innature Berhad	791,600	415,878	288,934	0.13%
MBM Resources Berhad	120,000	457,607	508,800	0.23%
Mr D.I.Y. Group (M) Berhad	1,432,700	2,240,798	2,077,415	0.95%
Nestle (Malaysia) Berhad	11,300	1,571,674	1,328,880	0.61%
Padini Holdings Berhad	3,059,800	10,352,149	10,739,898	4.93%
PPB Group Berhad	64,000	1,025,149	926,720	0.43%
QL Resources Berhad	366,800	1,945,492	2,094,428	0.96%
Sime Darby Berhad	314,100	693,550	738,135	0.34%
Energy				
Uzma Berhad	211,000	151,830	158,250	0.07%
Financial Services				
Bank Islam Malaysia Berhad	1,350,100	2,665,355	2,983,721	1.37%
Health Care				
Hartalega Holdings Berhad	970,600	1,904,482	2,620,620	1.20%
Top Glove Corporation Berhad	2,871,300	2,693,590	2,584,170	1.19%
Industrial Products and Services				
Ancom Nylex Berhad	2,412,900	2,660,556	2,726,577	1.25%
Aurelius Technologies Berhad	2,383,200	3,929,661	6,196,320	2.84%
Hextar Global Berhad	6,291,360	1,027,764	4,875,804	2.24%
HSS Engineers Berhad	397,900	202,900	385,963	0.18%
Kelington Group Berhad	379,900	587,124	824,383	0.38%
Malayan Cement Berhad	2,945,400	8,266,472	12,459,042	5.72%
Malaysia Steel Works (KL) Berhad	186,600	62,526	61,578	0.03%
P.I.E. Industrial Berhad	395,600	1,129,074	1,285,700	0.59%
Petronas Chemicals Group Berhad	231,800	1,626,153	1,659,688	0.76%
Press Metal Aluminium Holdings Berhad	665,300	3,106,923	3,200,093	1.47%
Scientex Berhad	188,100	583,706	716,661	0.33%
Southern Cable Group Berhad	4,145,000	1,449,393	1,740,900	0.80%
Sunway Berhad	1,823,200	3,088,743	3,755,792	1.72%
UCHI Technologies Berhad	283,000	838,747	1,049,930	0.48%
V.S. Industry Berhad	1,446,900	1,303,822	1,179,223	0.54%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Dana Ekuiti Prima (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Plantation				
IOI Corporation Berhad	790,800	3,094,759	3,107,844	1.43%
Kuala Lumpur Kepong Berhad	189,900	4,286,303	4,143,618	1.90%
Sime Darby Plantation Berhad	1,221,200	5,806,103	5,446,552	2.50%
Property				
Eco World Development Group Berhad	9,841,400	6,477,573	10,333,470	4.74%
Eco World International Berhad	5,524,000	2,005,102	1,712,440	0.79%
Iskandar Waterfront City Berhad	2,319,600	1,020,573	1,693,308	0.78%
Kerjaya Prospek Property Berhad	1,723,700	1,952,943	1,292,775	0.59%
Lagenda Properties Berhad	4,600,300	4,974,208	5,704,372	2.62%
LBS Bina Group Berhad	3,003,300	1,569,861	1,726,898	0.79%
Mah Sing Group Berhad	885,400	749,860	734,882	0.34%
Sime Darby Property Berhad	10,280,300	6,446,994	6,425,188	2.95%
UEM Sunrise Berhad	775,100	619,860	631,707	0.29%
Technology				
D&O Green Technologies Berhad	326,900	1,225,781	1,183,378	0.54%
Dagang NeXchange Berhad	5,461,300	4,404,066	2,184,520	1.00%
Frontken Corporation Berhad	568,000	1,648,563	1,840,320	0.84%
Genetec Technology Berhad	837,500	2,009,208	1,976,500	0.91%
Greatech Technology Berhad	1,029,000	4,186,204	4,939,200	2.27%
Inari Amertron Berhad	1,562,400	4,173,412	4,702,824	2.16%
JHM Consolidation Berhad	1,158,000	987,936	833,760	0.38%
Malaysian Pacific Industries Berhad	214,300	6,403,580	6,043,260	2.77%
Mi Technovation Berhad	570,100	894,162	1,054,685	0.48%
Pentamaster Corporation Berhad	504,500	1,924,346	2,320,700	1.07%
UWC Berhad	865,400	3,455,090	3,046,208	1.40%
ViTrox Corporation Berhad	306,700	2,602,973	2,235,843	1.03%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Dana Ekuiti Prima (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Telecommunications and Media				
Axiata Group Berhad	1,542,900	4,604,055	3,672,102	1.69%
CelcomDigi Berhad	920,400	3,978,993	3,755,232	1.72%
Maxis Berhad	963,200	4,101,712	3,708,320	1.70%
Telekom Malaysia Berhad	574,000	2,933,345	3,185,700	1.46%
Time dotCom Berhad	590,200	2,050,070	3,187,080	1.46%
Transportation and Logistics				
MISC Berhad	142,100	1,043,369	1,035,909	0.48%
Westports Holdings Berhad	345,400	1,518,520	1,260,710	0.58%
Utilities				
Tenaga Nasional Berhad	1,873,700	17,969,805	18,811,948	8.64%
Total equity securities		186,324,508	200,005,300	

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**19,602,738**	3,769,655

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

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Premier Equity Fund

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4 (ii)(a))	**188,657,844**	183,648,700
AC (Note 4 (ii)(b))	**7,587,270**	2,107,404
	196,245,114	185,756,104

(a) FVTPL
Held-for-Trading

Equity Securities
Quoted in Malaysia

Warrants/shares:		
Cost	**178,698,188**	188,333,119
Unrealised capital gains/(losses), net	**9,959,656**	(4,684,419)
Fair value	**188,657,844**	183,648,700

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
Quoted in Malaysia				
Warrants:				
Eco World Development Group Berhad	**900,000**	-	**198,000**	**0.10%**
JAKS Resources Berhad	**1,555,400**	-	**62,216**	**0.03%**
		-	**260,216**	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Premier Equity Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares:				
Construction				
Ekovest Berhad	2,101,100	1,010,666	1,029,539	0.54%
Gadang Holdings Berhad	2,103,900	958,137	704,806	0.37%
Gamuda Berhad	721,400	2,814,124	3,311,226	1.73%
JAKS Resources Berhad	8,005,500	3,765,812	1,481,018	0.77%
MGB Berhad	4,915,100	4,228,489	3,293,117	1.72%
Sunway Construction Group Berhad	29,700	58,928	57,618	0.03%
WCT Holdings Berhad	3,795,900	2,032,988	1,878,970	0.98%
Consumer Products and Services				
DRB-HICOM Berhad	2,517,500	4,000,247	3,499,325	1.83%
Genting Malaysia Berhad	1,387,000	3,806,597	3,731,030	1.95%
Innature Berhad	3,482,400	2,054,882	1,271,076	0.66%
Kawan Food Berhad	2,112,600	3,975,802	3,802,680	1.98%
Leong Hup International Berhad	842,300	517,042	475,900	0.25%
Mr D.I.Y. Group (M) Berhad	801,000	1,239,457	1,161,450	0.61%
Mynews Holdings Berhad	1,148,400	990,066	597,168	0.31%
Only World Group Holdings Berhad	4,187,500	1,777,342	1,968,125	1.03%
Padini Holdings Berhad	1,255,600	3,775,117	4,407,156	2.30%
PPB Group Berhad	57,000	913,132	825,360	0.43%
Sime Darby Berhad	264,700	584,465	622,045	0.32%
Energy				
Uzma Berhad	178,000	128,083	133,500	0.07%
Financial Services				
AMMB Holdings Berhad	801,200	2,653,522	3,212,812	1.68%
Bank Islam Malaysia Berhad	311,900	649,739	689,299	0.36%
CIMB Group Holdings Berhad	2,339,253	12,276,157	13,684,630	7.14%
Hong Leong Bank Berhad	160,200	2,997,720	3,027,780	1.58%
Public Bank Berhad	2,409,500	9,938,479	10,336,755	5.39%
RHB Bank Berhad	1,751,400	9,743,339	9,545,130	4.98%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Premier Equity Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Health Care				
Hartalega Holdings Berhad	475,500	901,799	1,283,850	0.67%
Top Glove Corporation Berhad	1,790,400	1,748,150	1,611,360	0.84%
Industrial Products and Services				
Ancom Nylex Berhad	936,500.00	1,123,698.00	1,058,245.00	0.55%
Ann Joo Resources Berhad	520,300.00	569,770.00	556,721.00	0.29%
Aurelius Technologies Berhad	1,548,400	3,136,784	4,025,840	2.10%
Cape EMS Berhad	1,694,700	1,900,408	1,796,382	0.94%
Hextar Global Berhad	1,051,520	171,778	814,928	0.43%
HSS Engineers Berhad	468,000	249,693	453,960	0.24%
Malayan Cement Berhad	2,502,800	7,180,955	10,586,844	5.52%
Malaysia Steel Works (KL) Berhad	158,600	53,240	52,338	0.03%
Petronas Chemicals Group Berhad	187,300	1,308,419	1,341,068	0.70%
Press Metal Aluminium Holdings Berhad	281,100	1,294,460	1,352,091	0.71%
Southern Cable Group Berhad	2,665,000	934,896	1,119,300	0.58%
Sunway Berhad	1,005,700	1,938,058	2,071,742	1.08%
V.S. Industry Berhad	937,400	843,733	763,981	0.40%
Plantation				
Genting Plantations Berhad	287,400	2,303,014	1,632,432	0.85%
IOI Corporation Berhad	295,000	1,167,452	1,159,350	0.60%
Kuala Lumpur Kepong Berhad	72,000	1,626,979	1,571,040	0.82%
Sime Darby Plantation Berhad	576,300	2,623,109	2,570,298	1.34%
Property				
Eco World Development Group Berhad	4,146,800	2,695,215	4,354,140	2.27%
Eco World International Berhad	4,673,600	1,688,831	1,448,816	0.76%
IOI Properties Group Berhad	783,500	927,445	1,371,125	0.72%
Iskandar Waterfront City Berhad	2,019,600	888,876	1,474,308	0.77%
LBS Bina Group Berhad	4,400,099	2,412,038	2,530,057	1.32%
Mah Sing Group Berhad	754,900	639,354	626,567	0.33%
NCT Alliance Berhad	4,773,100	2,804,692	1,575,123	0.82%
Sime Darby Property Berhad	3,265,300	2,314,352	2,040,813	1.06%
UEM Sunrise Berhad	655,700	524,373	534,396	0.28%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Premier Equity Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Technology				
D&O Green Technologies Berhad	279,100	1,030,685	1,010,342	0.53%
Dagang NeXchange Berhad	3,827,200	3,231,115	1,530,880	0.80%
Frontken Corporation Berhad	812,100	2,391,914	2,631,204	1.37%
Genetec Technology Berhad	748,700	1,796,218	1,766,932	0.92%
Greatech Technology Berhad	473,200	1,988,598	2,271,360	1.19%
Inari Amertron Berhad	1,411,200	3,769,721	4,247,712	2.22%
JHM Consolidation Berhad	978,000	834,371	704,160	0.37%
Malaysian Pacific Industries Berhad	71,800	2,045,504	2,024,760	1.06%
Mi Technovation Berhad	640,000	1,013,621	1,184,000	0.62%
Pentamaster Corporation Berhad	188,500	786,057	867,100	0.45%
UWC Berhad	790,900	2,741,472	2,783,968	1.45%
ViTrox Corporation Berhad	248,600	1,912,665	1,812,294	0.95%
Telecommunications and Media				
Astro Malaysia Holdings Berhad	4,386,000	3,012,970	1,732,470	0.90%
Axiata Group Berhad	403,800	1,245,766	961,044	0.50%
CelcomDigi Berhad	382,500	1,535,526	1,560,600	0.81%
Maxis Berhad	513,800	2,072,454	1,978,130	1.03%
Telekom Malaysia Berhad	430,300	1,973,025	2,388,165	1.25%
Utilities				
Tenaga Nasional Berhad	1,661,800	15,751,091	16,684,472	8.71%
YTL Corporation Berhad	4,076,300	3,388,651	7,704,207	4.02%
YTL Power International Berhad	2,373,700	3,314,861	6,029,198	3.15%
		178,698,188	**188,397,628**	
Total equity securities		**178,698,188**	**188,657,844**	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Premier Equity Fund (cont'd.)

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**7,587,270**	2,107,404

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

(iii) Premier Income Fund

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4 (iii)(a))	**421,164,462**	322,822,441
AC (Note 4 (iii)(b))	**8,948,235**	22,498,918
	430,112,697	345,321,359

(a) FVTPL
Held-for-Trading

Malaysian Government Securities

Cost	**49,738,800**	28,344,000
Unrealised capital gains, net	**1,454,640**	1,484,900
Fair value	**51,193,440**	29,828,900

Government Investment Issues

Cost	**68,661,950**	17,541,900
Unrealised capital gains, net	**1,285,850**	129,800
Fair value	**69,947,800**	17,671,700

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Premier Income Fund (cont'd.)

	31.12.2023 RM	31.12.2022 RM
(a) FVTPL		
Held-for-Trading (cont'd.)		
Debt Securities		
Unquoted in Malaysia		
Government guaranteed bonds:		
Cost	**10,000,000**	5,000,000
Unrealised capital gains/(losses), net	**347,050**	(195,550)
Fair value	**10,347,050**	4,804,450
Corporate bonds:		
Cost	**280,908,245**	282,875,945
Unrealised capital gains/(losses), net	**8,767,927**	(12,358,554)
Fair value	**289,676,172**	270,517,391
Total debt securities	**300,023,222**	275,321,841
Total	**421,164,462**	322,822,441

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Malaysian Government Securities				
Government of Malaysia	**48,000,000**	**49,738,800**	**51,193,440**	**11.85%**
Government Investment Issues				
Government of Malaysia	**65,000,000**	**68,661,950**	**69,947,800**	**16.19%**

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Premier Income Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Debt Securities				
Unquoted in Malaysia				
Government guaranteed bond:				
DanaInfra Nasional Berhad	5,000,000	5,000,000	5,155,950	1.19%
Prasarana Malaysia Berhad	5,000,000	5,000,000	5,191,100	1.20%
		10,000,000	10,347,050	
Corporate bonds:				
AmBank (M) Berhad	15,000,000	15,011,500	15,285,850	3.54%
Bumitama Agri Ltd	5,000,000	5,000,000	5,019,950	1.16%
CIMB Group Holdings Berhad	5,000,000	5,000,000	5,027,850	1.16%
Danum Capital Berhad	2,000,000	2,000,000	1,879,340	0.44%
Edra Energy Sdn. Bhd.	15,000,000	16,417,300	17,943,550	4.15%
EKVE Sdn. Bhd.	3,000,000	3,051,600	3,527,340	0.82%
Infracap Resources Sdn. Bhd.	17,000,000	17,000,000	17,357,560	4.02%
Jimah East Power Sdn. Bhd.	5,000,000	5,583,500	5,321,550	1.23%
Johor Port Berhad	5,000,000	5,000,000	5,257,600	1.22%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	6,800,000	7,264,400	7,160,876	1.66%
Northern Gateway Infrastructure Sdn. Bhd.	8,000,000	8,033,600	8,696,800	2.01%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	10,000,000	10,000,000	9,933,000	2.30%
Penang Port Sdn. Bhd.	15,000,000	15,169,000	15,316,350	3.55%
Pengurusan Air Selangor Sdn. Bhd.	20,000,000	20,031,500	22,518,350	5.21%
Projek Lebuhraya Usahasama Berhad	15,000,000	17,675,500	17,305,950	4.01%
Quantum Solar Park (Semenanjung) Sdn. Bhd.	10,000,000	11,440,500	11,243,600	2.60%
Sarawak Energy Berhad	25,700,000	28,024,000	27,504,491	6.37%
Sarawak Petchem Sdn. Bhd.	15,000,000	15,000,000	16,705,650	3.87%
Sime Darby Plantation Berhad	6,000,000	6,000,000	6,191,760	1.43%
Sinar Kamiri Sdn. Bhd.	5,000,000	5,016,000	5,358,750	1.24%
Solar Management (Seremban) Sdn. Bhd.	10,000,000	10,207,000	9,849,700	2.28%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Premier Income Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Debt Securities (cont'd.)				
Unquoted in Malaysia (cont'd.)				
Corporate bonds (cont'd.):				
Southern Power Generation Sdn. Bhd.	8,000,000	8,385,700	8,561,300	1.98%
Tanjung Bin Energy Sdn. Bhd.	8,000,000	8,922,300	8,416,730	1.95%
Tenaga Nasional Berhad	17,000,000	17,116,000	18,606,990	4.31%
TRIplc Medical Sdn. Bhd.	1,500,000	1,532,745	1,658,805	0.38%
UMW Holdings Berhad	9,000,000	9,000,000	9,639,630	2.23%
YTL Power International Berhad	8,000,000	8,026,100	8,386,850	1.94%
		280,908,245	289,676,172	
Total debt securities		290,908,245	300,023,222	

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	8,948,235	22,498,918

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

The following investments mature after 12 months:

FVTPL	421,164,462	312,825,141

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iv) Dana Pendapatan Prima

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4 (iv)(a))	**139,744,244**	125,982,380
AC (Note 4 (iv)(b))	**2,710,710**	2,973,758
	142,454,954	128,956,138

(a) FVTPL
Held-for-Trading

Government Investment Issues

Cost	**24,104,230**	13,091,000
Unrealised capital gains, net	**431,830**	213,500
Fair value	**24,536,060**	13,304,500

Debt Securities
Unquoted in Malaysia

Corporate bonds:		
Cost	**110,491,310**	113,931,510
Unrealised capital gains/(losses), net	**4,716,874**	(1,253,630)
Fair value	**115,208,184**	112,677,880
Total debt securities	**115,208,184**	112,677,880
Total	**139,744,244**	125,982,380

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Government Investment Issues				
Government of Malaysia	23,000,000	24,104,230	24,536,060	16.92%
Debt Securities				
Unquoted in Malaysia				
Government guaranteed bond:				
Prasarana Malaysia Berhad	500,000	500,000	519,110	0.36%
Corporate bonds:				
Bumitama Agri Ltd	5,000,000	5,000,000	5,019,950	3.46%
Danum Capital Berhad	5,000,000	5,260,500	5,250,200	3.62%
Edra Energy Sdn. Bhd.	6,000,000	6,222,720	7,196,200	4.96%
EKVE Sdn. Bhd.	2,000,000	2,034,400	2,351,560	1.62%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	5,000,000	4,904,500	5,045,000	3.48%
Leader Energy Sdn. Bhd.	5,000,000	5,000,000	4,889,250	3.37%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	4,500,000	4,972,400	4,831,595	3.33%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	5,000,000	5,000,000	4,966,500	3.43%
Penang Port Sdn. Bhd.	5,000,000	4,892,500	5,105,450	3.52%
Pengurusan Air Selangor Sdn. Bhd.	5,000,000	5,000,000	5,540,050	3.82%
Projek Lebuhraya Usahasama Berhad	5,000,000	5,505,500	5,768,650	3.98%
Public Islamic Bank Berhad	1,000,000	1,000,000	1,020,750	0.70%
Sarawak Energy Berhad	2,300,000	2,300,000	2,335,949	1.61%
Sarawak Petchem Sdn. Bhd.	5,000,000	5,000,000	5,568,550	3.84%
Sime Darby Plantation Berhad	3,000,000	3,000,000	3,095,880	2.14%
Sinar Kamiri Sdn. Bhd.	2,000,000	2,006,200	2,130,400	1.47%
Solar Management (Seremban) Sdn. Bhd.	5,000,000	5,105,000	4,930,150	3.40%
Southern Power Generation Sdn. Bhd.	5,000,000	5,244,500	5,344,150	3.69%
Tanjung Bin Energy Sdn. Bhd.	3,000,000	3,338,700	3,150,840	2.17%
Tenaga Power Generation Berhad	4,000,000	4,000,000	4,278,280	2.95%
Tenaga Nasional Berhad	7,000,000	7,046,400	7,758,460	5.35%
TRIplc Medical Sdn. Bhd.	3,000,000	3,065,490	3,317,610	2.29%
UMW Holdings Berhad	5,000,000	5,000,000	5,355,350	3.69%
YTL Power International Berhad	10,000,000	10,092,500	10,438,300	7.20%
Total debt securities		110,491,310	115,208,184	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**2,710,710**	2,973,758

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

The following investments mature after 12 months:

FVTPL	**139,744,244**	125,982,380

(v) Premier Index Fund

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4 (v)(a))	**212,680,090**	222,068,667
AC (Note 4 (v)(b))	**1,096,906**	864,206
	213,776,996	222,932,873

(a) FVTPL
Held-for-Trading

Equity Securities
Quoted in Malaysia

Shares:		
Cost	**212,465,140**	219,058,464
Unrealised capital gains, net	**214,950**	3,010,203
Fair value	**212,680,090**	222,068,667

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(v) Premier Index Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
Quoted in Malaysia				
Shares:				
Consumer Products and Services				
Genting Berhad	934,600	5,605,314	4,317,852	2.03%
Genting Malaysia Berhad	1,213,000	3,964,070	3,262,970	1.53%
Mr D.I.Y. Group (M) Berhad	1,128,450	2,324,235	1,636,252	0.77%
Nestle (Malaysia) Berhad	26,200	3,192,205	3,081,120	1.45%
Petronas Dagangan Berhad	112,800	2,328,129	2,463,552	1.16%
PPB Group Berhad	289,000	4,361,004	4,184,720	1.97%
QL Resources Berhad	465,200	2,648,262	2,656,292	1.25%
Sime Darby Berhad	1,664,067	3,219,513	3,910,557	1.84%
Financial Services				
AMMB Holdings Berhad	951,600	3,861,404	3,815,916	1.79%
CIMB Group Holdings Berhad	3,413,734	17,695,454	19,970,344	9.39%
Hong Leong Bank Berhad	287,000	4,786,104	5,424,300	2.55%
Hong Leong Financial Group Berhad	97,641	1,607,078	1,605,218	0.76%
Malayan Banking Berhad	3,184,982	27,909,920	28,314,490	13.32%
Public Bank Berhad	6,156,745	23,289,613	26,412,436	12.42%
RHB Bank Berhad	831,227	4,489,102	4,530,187	2.13%
Health Care				
IHH Healthcare Berhad	1,265,300	7,062,807	7,629,759	3.59%
Industrial Products and Services				
Petronas Chemicals Group Berhad	1,221,600	9,344,450	8,746,656	4.11%
Press Metal Aluminium Holdings Berhad	1,518,100	5,721,190	7,302,061	3.43%
Plantation				
IOI Corporation Berhad	1,240,306	5,225,637	4,874,403	2.29%
Kuala Lumpur Kepong Berhad	235,350	5,070,101	5,135,337	2.42%
Sime Darby Plantation Berhad	1,553,467	7,526,558	6,928,463	3.26%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(v) Premier Index Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Telecommunications and Media				
Axiata Group Berhad	1,993,775	7,590,514	4,745,185	2.23%
CelcomDigi Berhad	1,695,600	7,118,947	6,918,048	3.25%
Maxis Berhad	1,260,600	6,027,933	4,853,310	2.28%
Telekom Malaysia Berhad	1,140,400	5,314,948	6,329,220	2.98%
Transportation and Logistics				
MISC Berhad	745,700	4,995,813	5,436,153	2.56%
Utilities				
Petronas Gas Berhad	330,000	5,559,556	5,742,000	2.70%
Tenaga Nasional Berhad	1,587,075	18,020,189	15,934,233	7.49%
YTL Corporation Berhad	2,013,800	3,925,410	3,806,082	1.79%
YTL Power International Berhad	1,068,100	2,679,680	2,712,974	1.28%
Total equity securities		212,465,140	212,680,090	

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	1,096,906	864,206

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

Notes to the Financial Information

5. DEFERRED TAX (ASSETS)/LIABILITIES

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

	2023 Fair value adjustment RM	2022 Fair value adjustment RM
(i) Dana Ekuiti Prima		
At 1 January	**(156,289)**	1,143,089
Recognised in the statement of income and expenditure (Note 7)	**1,250,753**	(1,299,378)
At 31 December	**1,094,464**	(156,289)
(ii) Premier Equity Fund		
At 1 January	**(374,754)**	265,549
Recognised in the statement of income and expenditure (Note 7)	**1,171,526**	(640,303)
At 31 December	**796,772**	(374,754)
(iii) Premier Income Fund		
At 1 January	**(875,153)**	(234,945)
Recognised in the statement of income and expenditure (Note 7)	**1,823,590**	(640,208)
At 31 December	**948,437**	(875,153)
(iv) Dana Pendapatan Prima		
At 1 January	**(83,211)**	170,916
Recognised in the statement of income and expenditure (Note 7)	**495,107**	(254,127)
At 31 December	**411,896**	(83,211)
(v) Premier Index Fund		
At 1 January	**240,816**	191,016
Recognised in the statement of income and expenditure (Note 7)	**(223,620)**	49,800
At 31 December	**17,196**	240,816

Notes to the Financial Information

6. UNITHOLDERS' ACCOUNT

(i) Dana Ekuiti Prima

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**35,318,329**	**38,113,346**	41,021,192	44,728,730
Amounts paid for cancellations during the financial year	**(43,404,194)**	**(47,101,223)**	(41,660,255)	(45,310,878)
	(8,085,865)	**(8,987,877)**	(639,063)	(582,148)
Unitholders' account brought forward	**190,856,646**	**202,567,012**	191,495,709	221,197,003
Excess of income over outgo/ (outgo over income) after taxation	**-**	**24,268,378**	-	(18,047,843)
	182,770,781	**217,847,513**	190,856,646	202,567,012
NAV per unit		**1.192**		1.061

(ii) Premier Equity Fund

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**24,958,582**	**25,292,565**	34,340,901	37,892,450
Amounts paid for cancellations during the financial year	**(36,923,164)**	**(39,444,760)**	(24,822,314)	(26,652,079)
	(11,964,582)	**(14,152,195)**	9,518,587	11,240,371
Unitholders' account brought forward	**165,813,602**	**186,953,539**	156,295,015	185,726,156
Excess of income over outgo/ (outgo over income) after taxation	**-**	**18,851,393**	-	(10,012,988)
	153,849,020	**191,652,737**	165,813,602	186,953,539
NAV per unit		**1.246**		1.127

(iii) Premier Income Fund

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**139,271,149**	**163,066,623**	73,422,121	80,814,857
Amounts paid for cancellations during the financial year	**(99,049,858)**	**(113,143,631)**	(62,637,460)	(68,322,628)
	40,221,291	**49,922,992**	10,784,661	12,492,229
Unitholders' account brought forward	**297,194,138**	**351,721,695**	286,409,477	335,555,228
Excess of income over outgo after taxation	**-**	**30,296,597**	-	3,674,238
	337,415,429	**431,941,284**	297,194,138	351,721,695
NAV per unit		**1.280**		1.183

Notes to the Financial Information

6. UNITHOLDERS' ACCOUNT (CONT'D.)

(iv) Dana Pendapatan Prima

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**36,365,163**	**40,334,740**	30,090,714	32,305,540
Amounts paid for cancellations during the financial year	**(33,186,508)**	**(36,630,890)**	(25,162,312)	(27,007,084)
	3,178,655	**3,703,850**	4,928,402	5,298,456
Unitholders' account brought forward	**118,182,219**	**130,301,100**	113,253,817	124,141,038
Excess of income over outgo after taxation	**-**	**10,972,682**	-	861,606
	121,360,874	**144,977,632**	118,182,219	130,301,100
NAV per unit		**1.195**		1.103

(v) Premier Index Fund

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**14,158,767**	**19,471,666**	15,205,237	22,632,147
Amounts paid for cancellations during the financial year	**(21,406,359)**	**(29,877,506)**	(17,071,580)	(25,278,051)
	(7,247,592)	**(10,405,840)**	(1,866,343)	(2,645,904)
Unitholders' account brought forward	**151,520,015**	**223,359,518**	153,386,358	230,058,429
Excess of outgo over income after taxation	**-**	**(354,781)**	-	(4,053,007)
	144,272,423	**212,598,897**	151,520,015	223,359,518
NAV per unit		**1.474**		1.474

Notes to the Financial Information

7. TAXATION

	31.12.2023 RM	31.12.2022 RM
(i) Dana Ekuiti Prima		
Income tax:		
Current financial year's tax provision/(recoverable)	**609,523**	(495,283)
Under provision of taxation in prior financial year	**3,055**	3,190
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**1,250,753**	(1,299,378)
Tax expense/(credit) for the financial year	**1,863,331**	(1,791,471)
(ii) Premier Equity Fund		
Income tax:		
Current financial year's tax provision/(recoverable)	**209,994**	(481,024)
Under provision of taxation in prior financial year	**2,961**	2,966
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**1,171,526**	(640,303)
Tax expense/(credit) for the financial year	**1,384,481**	(1,118,361)
(iii) Premier Income Fund		
Income tax:		
Current financial year's tax provision	**1,144,817**	1,238,573
Under provision of taxation in prior financial year	**3,375**	2,659
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**1,823,590**	(640,208)
Tax expense for the financial year	**2,971,782**	601,024
(iv) Dana Pendapatan Prima		
Income tax:		
Current financial year's tax provision	**576,272**	434,940
Under provision of taxation in prior financial year	**1,298**	903
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**495,107**	(254,127)
Tax expense for the financial year	**1,072,677**	181,716
(v) Premier Index Fund		
Income tax:		
Current financial year's tax recoverable	**(348,847)**	(965,554)
Under provision of taxation in prior financial year	**4,970**	3,654
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**(223,620)**	49,800
Tax credit for the financial year	**(567,497)**	(912,100)

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

Notes to the Financial Information

7. TAXATION (CONT'D.)

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

	31.12.2023 RM	31.12.2022 RM
(i) Dana Ekuiti Prima		
Excess of income over outgo/(outgo over income) before taxation	**26,131,709**	(19,839,314)
Taxation at rate of 8%	**2,090,537**	(1,587,145)
Income not subject to tax	**(478,665)**	(449,069)
Expenses not deductible for tax purposes	**248,404**	241,553
Under provision of taxation in prior financial year	**3,055**	3,190
Tax expense/(credit) for the financial year	**1,863,331**	(1,791,471)
(ii) Premier Equity Fund		
Excess of income over outgo/(outgo over income) before taxation	**20,235,874**	(11,131,349)
Taxation at rate of 8%	**1,618,870**	(890,508)
Income not subject to tax	**(460,210)**	(449,897)
Expenses not deductible for tax purposes	**222,860**	219,078
Under provision of taxation in prior financial year	**2,961**	2,966
Tax expense/(credit) for the financial year	**1,384,481**	(1,118,361)
(iii) Premier Income Fund		
Excess of income over outgo before taxation	**33,268,379**	4,275,262
Taxation at rate of 8%	**2,661,471**	342,020
Expenses not deductible for tax purposes	**306,936**	256,345
Under provision of taxation in prior financial year	**3,375**	2,659
Tax expense for the financial year	**2,971,782**	601,024

Notes to the Financial Information

7. TAXATION (CONT'D.)

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

	31.12.2023 RM	31.12.2022 RM
(iv) Dana Pendapatan Prima		
Excess of income over outgo before taxation	**12,045,359**	1,043,322
Taxation at rate of 8%	**963,629**	83,466
Expenses not deductible for tax purposes	**107,750**	97,347
Under provision of taxation in prior financial year	**1,298**	903
Tax expense for the financial year	**1,072,677**	181,716
(v) Premier Index Fund		
Excess of outgo over income before taxation	**(922,278)**	(4,965,107)
Taxation at rate of 8%	**(73,782)**	(397,209)
Income not subject to tax	**(709,038)**	(736,935)
Expenses not deductible for tax purposes	**210,353**	218,390
Under provision of taxation in prior financial year	**4,970**	3,654
Tax credit for the financial year	**(567,497)**	(912,100)

Comparative Performance Table

(i) **Dana Ekuiti Prima**

	2023	2022	2021	2020	2019
Description (%)					
Equities					
Construction	**5.76**	3.58	7.88	4.98	10.44
Consumer Products and Services	**10.59**	8.41	4.67	8.94	9.80
Energy	**0.07**	3.78	4.37	3.10	15.66
Financial Services	**1.37**	1.49	0.70	0.66	-
Health Care	**2.39**	2.68	6.20	12.31	5.77
Industrial Products and Services	**19.33**	19.47	27.34	17.27	15.16
Plantation	**5.83**	3.50	5.01	7.35	7.02
Property	**13.89**	14.32	15.05	10.20	3.54
Technology	**14.85**	22.00	10.44	9.77	16.87
Telecommunications and Media	**8.04**	7.24	6.16	9.66	6.77
Transportation and Logistics	**1.05**	2.12	2.13	2.49	0.07
Utilities	**8.64**	8.54	5.09	10.15	6.82
Warrants	**-**	-	0.33	0.68	0.15
Cash and Deposit	**8.19**	2.87	4.63	2.44	1.93
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**217,847,513**	202,567,012	221,197,003	213,735,294	209,959,107
Total Number of Units	**182,770,781**	190,856,646	191,495,709	184,520,904	168,291,112
NAV Per Unit (RM)	**1.192**	1.061	1.155	1.158	1.248
Highest NAV per unit during the financial year (RM)	**1.194**	1.204	1.216	1.289	1.268
Lowest NAV per unit during the financial year (RM)	**1.060**	0.965	1.070	0.929	1.137
Total annual return of the fund based on capital growth (%)	**12.35**	(8.14)	(0.26)	(7.21)	7.59
Average annual return (%)					
1-Year	**12.35**	(8.14)	(0.26)	(7.21)	7.59
3-Year	**0.97**	(5.27)	(0.14)	(6.77)	(2.25)
5-Year	**0.55**	(5.78)	(2.87)	(3.52)	(1.31)
Average performance of Benchmark Index (%)					
1-Year	**0.46**	(10.80)	(6.81)	10.14	3.85
3-Year	**(5.83)**	(2.90)	2.15	(0.36)	(0.18)
5-Year	**(0.91)**	(3.84)	0.41	0.55	(0.91)

Comparative Performance Table

(ii) Premier Equity Fund

	2023	2022	2021	2020	2019
Description (%)					
Equities					
Construction	**6.13**	7.20	7.90	5.49	7.37
Consumer Products and Services	**11.67**	15.48	12.90	12.15	25.44
Energy	**0.07**	2.45	4.91	2.43	7.87
Financial Services	**21.13**	27.36	12.79	20.31	14.69
Health Care	**1.51**	3.67	4.78	8.70	1.86
Industrial Products and Services	**13.56**	8.14	19.84	6.24	6.05
Plantation	**3.62**	2.64	2.16	5.97	6.15
Property	**8.33**	5.33	8.60	3.43	2.56
Real Estate Investment Trust	**-**	-	-	-	1.80
Technology	**11.91**	10.35	6.00	13.73	7.82
Telecommunications and Media	**4.50**	8.21	4.40	7.39	8.52
Transportation and Logistics	**-**	2.14	3.41	4.29	2.21
Utilities	**15.87**	5.17	3.74	8.57	6.19
Warrants	**0.14**	0.09	0.20	0.37	0.12
Cash and Deposit	**1.56**	1.77	8.37	0.93	1.35
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**191,652,737**	186,953,539	185,726,156	186,142,735	161,228,596
Total Number of Units	**153,849,020**	165,813,602	156,295,015	151,760,063	138,232,949
NAV Per Unit (RM)	**1.246**	1.127	1.188	1.227	1.166
Highest NAV per unit during the financial year (RM)	**1.247**	1.251	1.288	1.254	1.231
Lowest NAV per unit during the financial year (RM)	**1.104**	1.061	1.129	0.879	1.124
Total annual return of the fund based on capital growth (%)	**10.56**	(5.13)	(3.18)	5.23	2.82
Average annual return (%)					
1-Year	**10.56**	(5.13)	(3.18)	5.23	2.82
3-Year	**0.51**	(1.13)	1.56	(3.21)	0.58
5-Year	**1.90**	(3.59)	0.72	1.16	1.26
Average performance of Benchmark Index (%)					
1-Year	**(0.34)**	(7.08)	(4.55)	3.83	(2.16)
3-Year	**(4.03)**	(2.71)	(1.02)	(2.18)	(0.03)
5-Year	**(2.13)**	(3.65)	(0.20)	0.19	(1.20)

Comparative Performance Table

(iii) Premier Income Fund

	2023	2022	2021	2020	2019
Description (%)					
Fixed Income Securities					
Construction	**4.38**	5.13	5.65	7.44	9.45
Financial Services	**9.16**	13.77	27.37	8.30	7.92
Government	**-**	-	-	30.08	10.29
Government Agency	**29.24**	14.87	8.82	5.95	15.16
Infrastructure Project Company	**35.35**	35.01	23.26	15.86	25.34
Transportation and Logistics	**12.27**	13.19	6.00	1.60	2.39
Oil and Gas	**2.28**	2.57	9.38	6.36	-
Plantation	**1.16**	1.40	1.51	1.54	2.44
Telecommunications and Media	**-**	-	-	-	-
Trading/services	**3.67**	5.84	6.33	4.95	10.40
Cash & Deposit	**2.49**	8.22	11.68	17.92	16.61
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**431,941,284**	351,721,695	335,555,228	340,176,740	207,527,123
Total Number of Units	**337,415,429**	297,194,138	286,409,477	285,335,701	184,869,922
NAV Per Unit (RM)	**1.280**	1.183	1.172	1.192	1.123
Highest NAV per unit during the financial year (RM)	**1.280**	1.183	1.195	1.203	1.130
Lowest NAV per unit during the financial year (RM)	**1.183**	1.128	1.139	1.105	1.020
Total annual return of the fund based on capital growth (%)	**8.20**	0.94	(1.68)	6.14	10.21
Average annual return (%)					
1-Year	**8.20**	0.94	(1.68)	6.14	10.21
3-Year	**2.40**	1.75	4.77	7.18	6.56
5-Year	**4.67**	4.09	4.78	6.87	6.41
Average performance of Benchmark Index (%)					
1-Year	**2.84**	2.27	1.85	2.18	3.18
3-Year	**2.32**	2.10	2.40	2.90	3.21
5-Year	**2.46**	2.56	2.73	3.00	3.23

Comparative Performance Table

(iv) **Dana Pendapatan Prima**

	2023	2022	2021	2020	2019
Description (%)					
Fixed Income Securities					
Construction	**9.46**	10.05	10.96	12.70	14.83
Financial Services	**7.70**	14.91	23.52	9.19	-
Government	**-**	-	-	16.35	5.52
Government Agency	**16.92**	10.21	4.02	9.76	23.68
Infrastructure Project Company	**38.34**	35.55	29.37	24.24	28.47
Transportation and Logistics	**11.28**	12.28	4.00	-	-
Oil and Gas	**3.40**	3.48	3.83	4.37	-
Plantation	**3.46**	3.79	4.08	4.55	5.28
Telecommunications and Media	**-**	-	-	-	3.34
Trading/services	**5.83**	6.42	10.98	7.81	14.45
Cash & Deposit	**3.61**	3.31	9.24	11.03	4.43
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**144,977,632**	130,301,100	124,141,038	115,015,340	95,770,504
Total Number of Units	**121,360,874**	118,182,219	113,253,817	103,788,602	90,432,216
NAV Per Unit (RM)	**1.195**	1.103	1.096	1.108	1.059
Highest NAV per unit during the financial year (RM)	**1.195**	1.103	1.111	1.122	1.068
Lowest NAV per unit during the financial year (RM)	**1.103**	1.055	1.060	1.023	0.962
Total annual return of the fund based on capital growth (%)	**8.34**	0.64	(1.08)	4.63	10.20
Average annual return (%)					
1-Year	**8.34**	0.64	(1.08)	4.63	10.20
3-Year	**2.55**	1.37	4.48	6.47	6.37
5-Year	**4.46**	3.74	4.49	6.41	6.12
Average performance of Benchmark Index (%)					
1-Year	**2.84**	2.27	1.85	2.18	3.18
3-Year	**2.32**	2.10	2.40	2.90	3.21
5-Year	**2.46**	2.56	2.73	3.00	3.23

Comparative Performance Table

(v) **Premier Index Fund**

	2023	2022	2021	2020	2019
Description (%)					
Equities					
Consumer Products and Services	**12.00**	13.15	11.29	10.39	11.79
Energy	**-**	2.11	2.36	3.02	3.14
Financial Services	**42.37**	41.91	35.41	32.32	35.84
Health Care	**3.59**	2.79	8.64	14.74	6.41
Industrial Products and Services	**7.55**	8.73	9.32	8.14	7.20
Plantation	**7.97**	8.28	6.98	8.20	9.07
Technology	**-**	1.51	2.15	-	-
Telecommunications and Media	**10.74**	9.50	11.75	10.89	9.95
Transportation and Logistics	**2.56**	2.76	2.40	2.27	3.73
Utilities	**13.26**	8.68	9.24	9.65	12.87
(Others)/Cash and Deposit	**(0.04)**	0.58	0.46	0.38	-
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**212,598,897**	223,359,518	230,058,429	229,490,551	216,359,679
Total Number of Units	**144,272,423**	151,520,015	153,386,358	151,951,551	148,024,131
NAV Per Unit (RM)	**1.474**	1.474	1.500	1.510	1.462
Highest NAV per unit during the financial year (RM)	**1.485**	1.552	1.532	1.556	1.547
Lowest NAV per unit during the financial year (RM)	**1.383**	1.363	1.414	1.159	1.429
Total annual return of the fund based on capital growth (%)	**-**	(1.73)	(0.66)	3.28	(3.56)
Average annual return (%)					
1-Year	**0.00**	(1.73)	(0.66)	3.28	(3.56)
3-Year	**(0.80)**	0.27	(0.35)	(1.50)	0.83
5-Year	**(0.56)**	(1.38)	1.02	0.93	(0.01)
Average performance of Benchmark Index (%)					
1-Year	**0.37**	(1.33)	(0.41)	4.52	(2.83)
3-Year	**(0.46)**	0.90	0.38	(0.50)	2.18
5-Year	**0.03**	(0.64)	2.12	2.22	1.12

2023

MAYBAN LINKED INVEST FUNDS



eTiQa
Life Insurance

Managed Funds
Balanced Fund

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

Fund Details

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

Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	12.55%	7.01%	10.64%	135.00%	4.56%
Benchmark	1.61%	-0.44%	3.85%	87.04%	3.32%
Variance	10.94%	7.45%	6.79%	47.96%	1.24%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	2.35	2.088	2.193	2.196	2.337
chg (%)	*12.5*	*-4.8*	*-0.1*	*-6.0*	*10.0*
1-yr high	2.351	2.240	2.271	2.386	2.356
1-yr low	2.086	1.965	2.092	1.919	2.115

Unit Price Performance

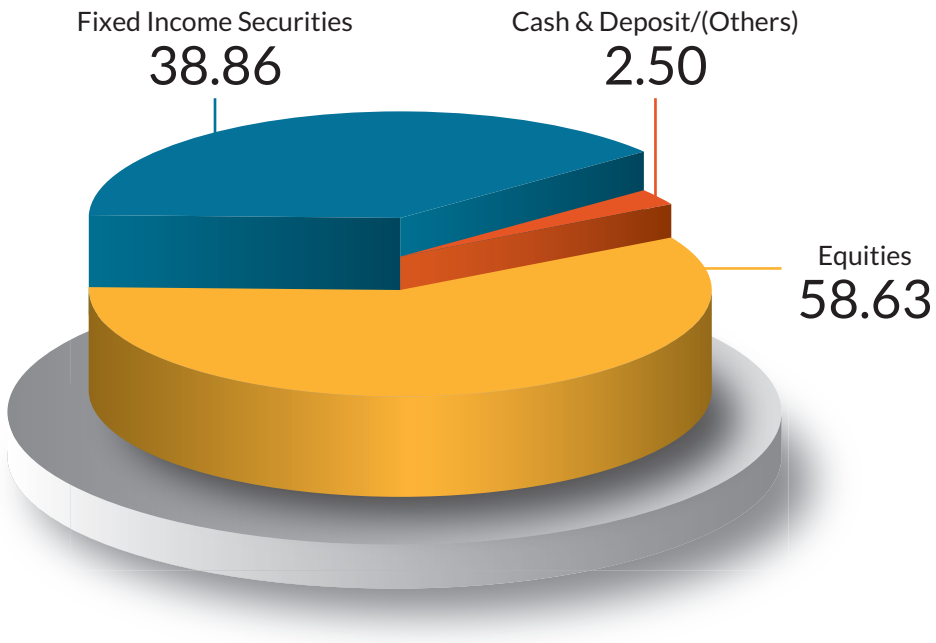


Managed Funds
Balanced Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Equities	155,369,127	131,773,945	128,224,732	129,373,735	129,838,554
Fixed Income Securities	102,973,655	88,651,118	69,979,153	71,935,855	83,037,752
Cash & Deposit/(Others)	6,635,806	11,518,276	36,989,598	24,315,935	10,004,174
Total Fund Size (NAV)	264,978,588	231,943,339	235,193,483	225,625,525	222,880,480

Asset Allocation (in % as at 31 December 2023)



Managed Funds
Growth Fund

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

Fund Details

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

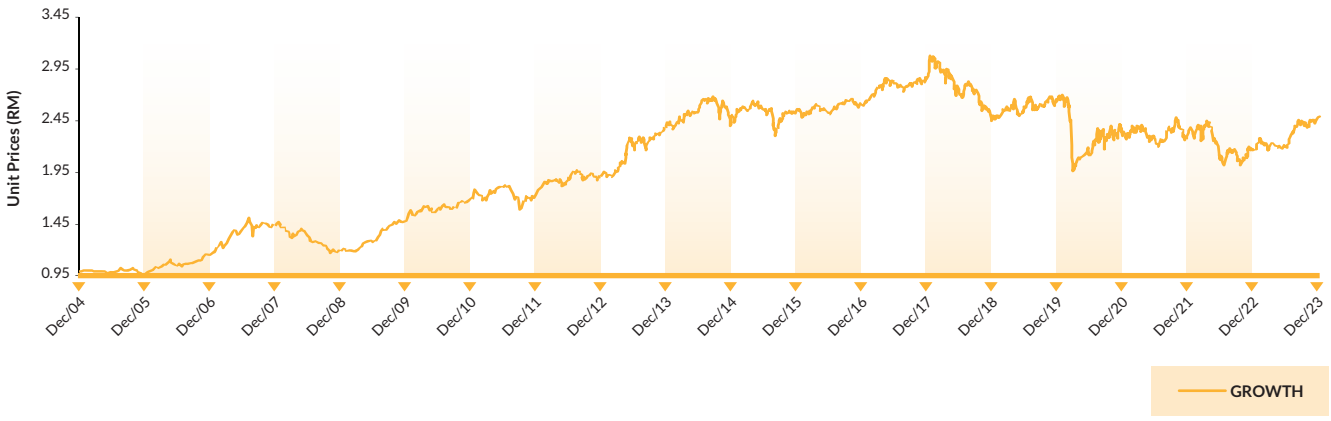
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	14.62%	6.29%	0.16%	148.50%	4.86%
Benchmark	0.16%	-8.84%	-6.68%	87.90%	3.35%
Variance	14.46%	15.13%	6.84%	60.60%	1.51%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	2.485	2.168	2.369	2.338	2.658
chg (%)	*14.6*	*-8.5*	*1.3*	*-12.0*	*7.1*
1-yr high	2.487	2.445	2.485	2.703	2.694
1-yr low	2.164	2.023	2.196	1.963	2.463

Unit Price Performance

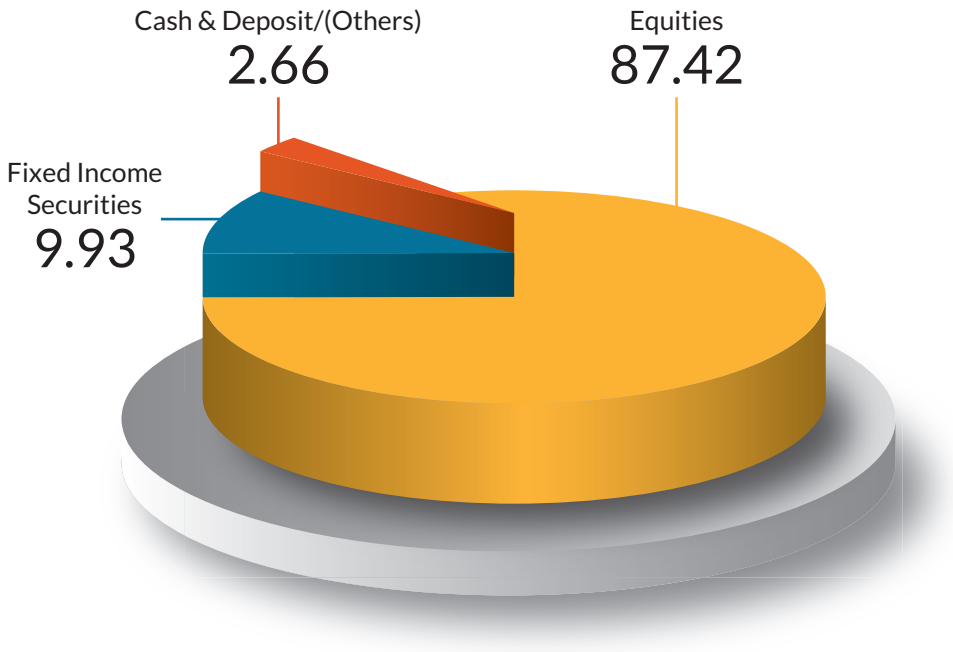


Managed Funds
Growth Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Equities	370,959,463	333,551,268	348,516,026	323,106,569	316,645,626
Fixed Income Securities	42,117,399	32,574,634	27,230,643	26,768,713	30,766,632
Cash & Deposit/(Others)	11,248,944	11,260,460	23,981,363	21,513,558	11,176,581
Total Fund Size (NAV)	424,325,806	377,386,362	399,728,032	371,388,840	358,588,839

Asset Allocation (in % as at 31 December 2023)



Managed Funds
Stable Fund

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

Fund Details

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

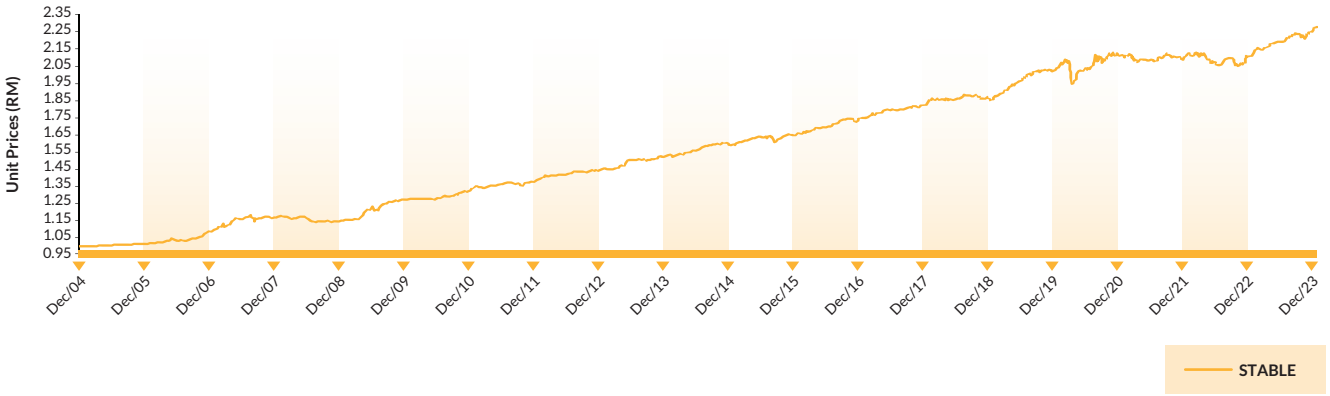
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	7.76%	7.66%	22.42%	127.70%	4.39%
Benchmark	2.58%	5.22%	10.63%	78.79%	3.08%
Variance	5.18%	2.44%	11.79%	48.91%	1.31%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	2.277	2.113	2.122	2.115	2.034
chg (%)	*7.8*	*-0.4*	*0.3*	*4.0*	*9.4*
1-yr high	2.277	2.131	2.124	2.128	2.038
1-yr low	2.113	2.052	2.072	1.942	1.858

Unit Price Performance

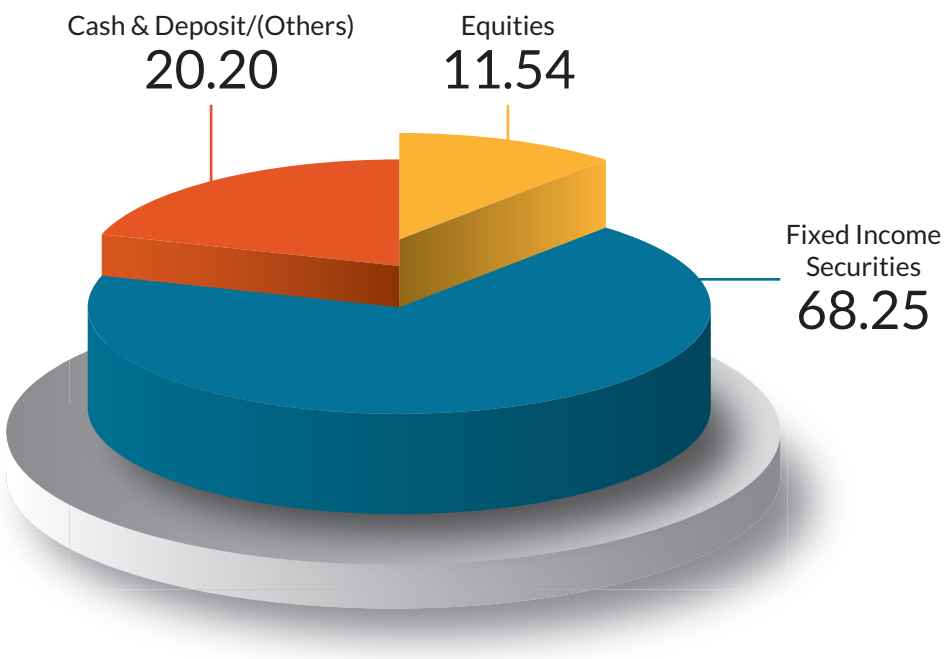


Managed Funds
Stable Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Equities	8,598,233	8,337,608	9,276,528	8,187,454	7,662,670
Fixed Income Securities	50,836,710	42,745,977	30,697,825	36,798,361	31,938,116
Cash & Deposit/(Others)	15,048,541	15,179,729	23,459,106	14,699,211	11,970,593
Total Fund Size (NAV)	74,483,484	66,263,314	63,433,459	59,685,026	51,571,379

Asset Allocation (in % as at 31 December 2023)



MAYBAN LINKED INVEST FUNDS
OF ETIQA LIFE INSURANCE BERHAD
201701025113 (1239279-P)
(Incorporated in Malaysia)

Statement by the Manager and Audited Financial Information
31 December 2023

CONTENTS

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Statement by the Manager

In the opinion of the Manager, the accompanying financial information of the Mayban Linked Invest Funds (comprising Balanced Fund, Growth Fund and Stable Fund) set out on pages 70 to 101 have been prepared in accordance with the accounting policies as described in Note 2.2 to the financial information and the policy document on Investment-linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia.

Signed for and on behalf of Etiqa Life Insurance Berhad.



Kamaludin bin Ahmad

Kuala Lumpur, Malaysia
18 April 2024

Independent auditors' report

to the unitholders of Mayban Linked Invest Funds of Etiqa Life Insurance Berhad
201701025113 (1239279-P)
(Incorporated in Malaysia)

Report on the audit of the financial information

Opinion

We have audited the financial information of the Mayban Linked Invest Funds (comprising Balanced Fund, Growth Fund and Stable Fund) (collectively referred to as "the Funds") of Etiqa Life Insurance Berhad, which comprise the statements of assets and liabilities as at 31 December 2023, and the statements of income and expenditure and statements of changes in net asset value of the Funds for the financial year then ended, and notes to the financial information, including material accounting policy information, as set out on pages 70 to 101.

In our opinion, the accompanying financial information give a true and fair view of the financial position of the Fund as at 31 December 2023, and of its financial performance for the year then ended in accordance with the Fund's Accounting Policies as described in Note 2 to the financial information.

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 audit opinion.

Emphasis of matter – Basis of accounting

We draw attention to Note 2.1 to the financial information of the Funds, which describes the basis of accounting. The financial information of the Funds is prepared to assist the Funds in meeting the requirements as stipulated in BNM/RH/PD 029-36 Investment-Linked Business (the "Policy Document") issued by Bank Negara Malaysia ("BNM"). As a result, the financial information of the Funds may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

Independence and other ethical responsibilities

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

Information other than the financial information and auditors' report thereon

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

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

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

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

Responsibilities of the directors of the Manager and the Manager for the financial information

The Manager is responsible for the preparation of financial information of the Funds that give a true and fair view in accordance with the Fund's Accounting Policies as described in Note 2 to the financial information. The Manager is also responsible for such internal control as the Manager determines is necessary to enable the preparation of financial information of the Funds that are free from material misstatement, whether due to fraud or error.

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

The directors of the Manager are responsible for overseeing the Funds' financial reporting process. The directors of the Manager are also responsible for ensuring that the Manager maintains proper accounting and other records as are necessary to enable true and fair presentation of these financial information.

Independent auditors' report

to the unitholders of Mayban Linked Invest Funds of Etiqa Life Insurance Berhad (cont'd.)

201701025113 (1239279-P)
(Incorporated in Malaysia)

Auditors' responsibilities for the audit of the financial information

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

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

- Identify and assess the risks of material misstatement of the financial information of the Funds, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Manager's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Manager.
- 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 of the Funds or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Funds to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial information of the Funds, including the disclosures, and whether the financial information of the Funds represent the underlying transactions and events in a manner that achieves fair presentation.

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 Manager and policyholders of the Funds, for the purpose of meeting the requirements as stipulated in the Policy Document issued by BNM and for no other purpose. We do not assume responsibility to any other person for the content of this report.



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



Brandon Bruce Sta Maria
No. 02937/09/2025 J
Chartered Accountant

Kuala Lumpur, Malaysia
18 April 2024

Statements of Assets and Liabilities

as at 31 December 2023

	Note	Balanced Fund RM	Growth Fund RM	Stable Fund RM
Assets				
Investments	4			
- Malaysian Government Securities		-	-	2,147,960
- Government Investment Issues		12,145,315	5,887,055	5,336,270
- Debt securities		90,828,340	36,230,344	43,352,480
- Equity securities		155,369,127	370,959,463	8,598,233
- Deposit with financial institution		9,332,608	14,288,042	14,034,300
		267,675,390	427,364,904	73,469,243
Interest/dividend receivables		1,865,975	1,426,491	1,033,754
Amount due from stockbrokers		1,292,619	3,824,034	133,380
Amount due from life fund		-	-	318,052
Sundry receivables		17,294	61,500	6,062
Total Assets		270,851,278	432,676,929	74,960,491
Liabilities				
Tax liabilities		801,692	1,043,291	278,558
Deferred tax liabilities	5	1,401,686	2,762,275	192,541
Amount due to stockbrokers		3,503,289	4,348,917	-
Amount due to life fund		155,909	183,063	-
Sundry payables		10,116	13,577	5,908
Total Liabilities		5,872,692	8,351,123	477,007
Net Asset Value ("NAV")		264,978,586	424,325,806	74,483,484
Represented by:				
Unitholders' capital		190,392,107	372,054,376	46,998,718
Undistributed income carried forward		74,586,479	52,271,430	27,484,766
Unitholders' Account	6	264,978,586	424,325,806	74,483,484
NAV Per Unit	6	2.350	2.485	2.277

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

Statements of Assets and Liabilities

as at 31 December 2022

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

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

Statements of Income and Expenditure

for the financial year ended 31 December 2023

	Note	Balanced Fund RM	Growth Fund RM	Stable Fund RM
Net investment income				
Interest income		5,212,627	2,741,756	2,912,846
Dividend income		4,663,642	11,738,031	227,957
Investment expenses		(78,279)	(119,193)	(20,453)
		9,797,990	14,360,594	3,120,350
Gains on disposal of investments		4,985,673	10,418,568	628,876
Unrealised capital gains on investments		20,277,843	40,745,816	2,840,951
Total Income		35,061,506	65,524,978	6,590,177
Management expenses		(4,283)	(4,283)	(4,283)
Losses on disposal of investments		(98,869)	-	(39,292)
Unrealised capital losses on investments		(267,300)	(95,600)	(134,440)
Management fees		(3,037,583)	(5,917,065)	(689,199)
Total Outgo		(3,408,035)	(6,016,948)	(867,214)
Excess of income over outgo before taxation		31,653,471	59,508,030	5,722,963
Taxation	7	(2,405,669)	(4,300,457)	(495,893)
Excess of income over outgo after taxation		29,247,802	55,207,573	5,227,070
Undistributed income/(Accumulated losses) brought forward		45,338,677	(2,936,143)	22,257,696
Undistributed income carried forward		74,586,479	52,271,430	27,484,766

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

Statements of Income and Expenditure

for the financial year ended 31 December 2022

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

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

Statements of Changes in Net Asset Value

for the financial year ended 31 December 2023

	Note	Balanced Fund RM	Growth Fund RM	Stable Fund RM
Net asset value at the beginning of the financial year		231,943,339	377,386,363	66,263,313
Net income after taxation for the financial year (excluding changes in net unrealised capital gains)		9,237,259	14,557,357	2,520,559
Net unrealised capital gains		20,010,543	40,650,216	2,706,511
Excess of income over outgo after taxation		29,247,802	55,207,573	5,227,070
Amounts received for creation of units during the financial year	6	52,631,521	71,741,239	17,731,990
Amounts paid for cancellation of units during the financial year	6	(48,844,076)	(80,009,369)	(14,738,889)
Net asset value at the end of the financial year		264,978,586	424,325,806	74,483,484

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

Statements of Changes in Net Asset Value

for the financial year ended 31 December 2022

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

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

Notes to the Financial Information

1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

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

The Manager is a public limited liability company incorporated and domiciled in Malaysia and licensed under the Financial Services Act, 2013. Its principal activities are the underwriting of life insurance and investment-linked businesses. The immediate, penultimate and ultimate holding companies of the Company are Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn. Bhd. ("EIHSB") and Malayan Banking Berhad ("Maybank") respectively, all of which are incorporated in Malaysia. Maybank is a licensed commercial bank listed on the Main Market of Bursa Malaysia Securities Berhad.

The objective of the Balanced Fund is to deliver performance that exceeds the 12-month fixed deposit rate over a 5-year period.

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

The objective of the Stable Fund is to deliver performance that exceeds the 12-month fixed deposit rate over a 5-year period.

The financial information were authorised for issue by the Board of Directors of the Manager in accordance with a resolution dated 18 April 2024.

2. MATERIAL ACCOUNTING POLICY INFORMATION

2.1 Basis of preparation and presentation of the financial information

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

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

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

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information

(a) Financial instruments

(i) Financial assets

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

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

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

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

Financial assets at FVTPL

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

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

- the designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognising gains or losses on a different basis; or

- the assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.

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

Financial assets classified as FVTPL include equity securities, Malaysian Government Securities ("MGS"), Government Investment Issues ("GII") and debt securities.

Financial assets at AC

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

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

Financial assets classified as AC are deposits with financial institutions.

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(a) Financial instruments (cont'd.)

(i) Financial assets (cont'd.)

Fair value of financial assets

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

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

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

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

Derecognition of financial assets

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

(ii) Financial liabilities

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

(b) Other revenue recognition

(i) Interest income is recognised at a point of time using the effective interest yield method over the term of the underlying investments;

(ii) Dividend income is recognised at a point of time when the Funds' right to receive payment is established; and

(iii) Proceeds arising from disposal of investments are set off against the weighted average cost of investments. The resulting gains or losses are taken to the statements of income and expenditure.

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(c) Management fees

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

Balanced Fund	1.25% per annum
Growth Fund	1.50% per annum
Stable Fund	1.00% per annum

(d) Income tax

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

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

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

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

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

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

(e) Unitholders' capital

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

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

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

3. SOFT COMMISSIONS

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

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

Notes to the Financial Information

4. INVESTMENTS

(i) Balanced Fund

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(i)(a))	**258,342,782**	220,425,063
AC (Note 4(i)(b))	**9,332,608**	9,024,332
	267,675,390	229,449,395

(a) FVTPL
Held-for-Trading

Malaysian Government Securities

Cost	-	4,941,200
Unrealised capital gains, net	-	239,000
Fair value	-	5,180,200

Government Investment Issues

Cost	**11,922,660**	2,926,350
Unrealised capital gains, net	**222,655**	82,380
Fair value	**12,145,315**	3,008,730

Debt Securities
Unquoted in Malaysia

Government guaranteed bonds:		
Cost	**14,000,000**	12,500,000
Unrealised capital gains, net	**885,105**	65,225
Fair value	**14,885,105**	12,565,225
Corporate bonds:		
Cost	**72,478,515**	68,011,984
Unrealised capital gains/(losses), net	**3,464,720**	(115,021)
Fair value	**75,943,235**	67,896,963
Total debt securities	**90,828,340**	80,462,188

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Balanced Fund (cont'd.)

	31.12.2023 RM	31.12.2022 RM
(a) FVTPL		
Held-for-Trading (cont'd.)		
Equity Securities		
Quoted in Malaysia		
Warrants/shares:		
Cost	**142,420,544**	134,535,009
Unrealised capital gains/(losses), net	**12,948,583**	(2,761,064)
Fair value	**155,369,127**	131,773,945
Total	**258,342,782**	220,425,063

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Government Investment Issues				
Government of Malaysia	**11,500,000**	**11,922,660**	**12,145,315**	**4.58%**
Debt Securities				
Unquoted in Malaysia				
Government guaranteed bonds:				
DanaInfra Nasional Berhad	**2,500,000**	**2,500,000**	**2,577,975**	**0.97%**
Perbadanan Tabung Pendidikan Tinggi Nasional	**10,000,000**	**10,000,000**	**10,749,800**	**4.06%**
Prasarana Malaysia Berhad	**1,500,000**	**1,500,000**	**1,557,330**	**0.59%**
		14,000,000	**14,885,105**	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Balanced Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Debt Securities (cont'd.)				
Unquoted in Malaysia (cont'd.)				
Corporate bonds:				
AmBank (M) Berhad	6,000,000	6,000,000	6,131,640	2.31%
Bank Islam Malaysia Berhad	2,000,000	2,000,000	2,021,580	0.76%
Danum Capital Berhad	1,500,000	1,500,000	1,409,505	0.53%
Edra Energy Sdn. Bhd.	4,500,000	4,672,215	5,354,655	2.02%
Infracap Resources Sdn. Bhd.	1,000,000	1,000,000	1,013,510	0.38%
Jimah East Power Sdn. Bhd.	3,000,000	3,217,800	3,128,100	1.18%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	3,400,000	3,515,600	3,526,514	1.33%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	1,400,000	1,429,400	1,456,938	0.55%
Northern Gateway Infrastructure Sdn. Bhd.	1,000,000	1,004,200	1,087,100	0.41%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	3,000,000	3,000,000	2,979,900	1.12%
Pengurusan Air Selangor Sdn. Bhd.	5,500,000	5,500,000	6,094,055	2.30%
Projek Lebuhraya Usahasama Berhad	5,000,000	5,505,500	5,768,650	2.18%
Public Islamic Bank Berhad	1,500,000	1,500,000	1,531,125	0.58%
Sarawak Petchem Sdn. Bhd.	5,500,000	5,500,000	6,078,710	2.29%
Sime Darby Plantation Berhad	4,300,000	4,300,000	4,437,428	1.67%
Sinar Kamiri Sdn. Bhd.	4,000,000	4,012,000	4,224,480	1.59%
Southern Power Generation Sdn. Bhd.	4,000,000	4,195,600	4,257,400	1.61%
Tenaga Nasional Berhad	8,000,000	8,069,600	8,663,140	3.27%
YTL Power International Berhad	6,500,000	6,556,600	6,778,805	2.56%
		72,478,515	75,943,235	
Total debt securities		86,478,515	90,828,340	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Balanced Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
Quoted in Malaysia				
Warrants:				
JAKS Resources Berhad	1,415,000	-	56,600	0.02%
Shares:				
Construction				
Ekovest Berhad	1,768,000	844,343	866,320	0.33%
Gamuda Berhad	524,800	2,103,231	2,408,832	0.91%
JAKS Resources Berhad	4,465,900	2,182,166	826,192	0.31%
MGB Berhad	1,840,800	1,717,180	1,233,336	0.47%
Sunway Construction Group Berhad	537,200	851,131	1,042,168	0.39%
WCT Holdings Berhad	3,760,337	1,993,362	1,861,366	0.70%
Consumer Products and Services				
DRB-HICOM Berhad	2,124,400	3,395,072	2,952,916	1.11%
Genting Malaysia Berhad	1,048,000	2,876,567	2,819,120	1.06%
Innature Berhad	526,400	272,714	192,136	0.07%
Leong Hup International Berhad	706,500	433,732	399,173	0.15%
MBM Resources Berhad	85,000	331,796	360,400	0.14%
Mr D.I.Y. Group (M) Berhad	667,600	1,032,945	968,020	0.37%
Mynews Holdings Berhad	665,000	583,018	345,800	0.13%
Padini Holdings Berhad	1,609,200	5,399,166	5,648,292	2.13%
PPB Group Berhad	43,000	689,100	622,640	0.23%
Sime Darby Berhad	221,900	489,964	521,465	0.20%
Energy				
Uzma Berhad	2,598,500	1,936,273	1,948,875	0.74%
Financial Services				
AMMB Holdings Berhad	587,900	2,076,117	2,357,479	0.89%
CIMB Group Holdings Berhad	1,997,300	10,115,942	11,684,205	4.41%
Hong Leong Bank Berhad	149,800	3,040,453	2,831,220	1.07%
Public Bank Berhad	2,052,500	8,777,304	8,805,225	3.32%
RHB Bank Berhad	1,491,700	8,423,800	8,129,765	3.07%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Balanced Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Health Care				
Hartalega Holdings Berhad	350,900	695,759	947,430	0.36%
Top Glove Corporation Berhad	1,335,100	1,266,580	1,201,590	0.45%
Industrial Products and Services				
Ancom Nylex Berhad	694,500	832,640	784,785	0.30%
Ann Joo Resources Berhad	435,100	476,524	465,557	0.18%
Aurelius Technologies Berhad	1,191,000	2,884,546	3,096,600	1.17%
Cape EMS Berhad	1,421,600	1,594,243	1,506,896	0.57%
Hextar Global Berhad	2,280,720	358,611	1,767,558	0.67%
HSS Engineers Berhad	260,000	132,617	252,200	0.10%
Malayan Cement Berhad	1,836,700	5,226,145	7,769,241	2.93%
Malaysia Steel Works (KL) Berhad	133,700	44,954	44,121	0.02%
P.I.E. Industrial Berhad	13,700	39,849	44,525	0.02%
Petronas Chemical Group Berhad	108,800	762,879	779,008	0.29%
Press Metal Aluminium Holdings Berhad	231,200	869,305	1,112,072	0.42%
Southern Cable Group Berhad	2,205,000	773,525	926,100	0.35%
Sunway Berhad	840,800	1,601,226	1,732,048	0.65%
V.S. Industry Berhad	781,300	704,858	636,759	0.24%
Plantation				
Genting Plantations Berhad	46,300	467,198	262,984	0.10%
IOI Corporation Berhad	212,200	839,758	833,946	0.31%
Kuala Lumpur Kepong Berhad	59,500	1,344,578	1,298,290	0.49%
Sime Darby Plantation Berhad	468,900	2,160,388	2,091,294	0.79%
Property				
Eco World Development Group Berhad	7,706,400	4,080,964	8,091,720	3.05%
Eco World International Berhad	3,902,900	1,415,935	1,209,899	0.46%
IOI Properties Group Berhad	578,900	685,243	1,013,075	0.38%
Iskandar Waterfront City Berhad	1,563,600	687,667	1,141,428	0.43%
Kerjaya Prospek Property Berhad	967,000	1,095,606	725,250	0.27%
Lagenda Properties Berhad	816,600	1,111,586	1,012,584	0.38%
LBS Bina Group Berhad	1,582,600	827,082	909,995	0.34%
Mah Sing Group Berhad	633,300	536,395	525,639	0.20%
Sime Darby Property Berhad	7,540,000	4,671,661	4,712,500	1.78%
UEM Sunrise Berhad	549,400	439,367	447,761	0.17%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Balanced Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Technology				
D&O Green Technologies Berhad	234,900	867,352	850,338	0.32%
Dagang NeXchange Berhad	4,393,000	3,332,719	1,757,200	0.66%
Frontken Corporation Berhad	524,400	1,523,331	1,699,056	0.64%
Genetec Technology Berhad	658,600	1,579,956	1,554,296	0.59%
Greatech Tecnology Berhad	514,300	2,120,817	2,468,640	0.93%
Inari Amertron Berhad	1,051,200	2,808,687	3,164,112	1.19%
JHM Consolidation Berhad	817,000	697,015	588,240	0.22%
Malaysian Pacific Industries Berhad	63,700	1,916,838	1,796,340	0.68%
Mi Technovation Berhad	404,400	634,271	748,140	0.28%
Pentamaster Corporation Berhad	207,700	834,887	955,420	0.36%
UWC Berhad	540,100	2,173,227	1,901,152	0.72%
ViTrox Corporation Berhad	159,000	1,333,531	1,159,110	0.44%
Telecommunications and Media				
Astro Malaysia Holdings Berhad	917,000	402,529	362,215	0.14%
Axiata Group Berhad	343,700	1,007,595	818,006	0.31%
CelcomDigi Berhad	280,200	1,135,256	1,143,216	0.43%
Maxis Berhad	594,000	2,422,980	2,286,900	0.86%
Telekom Malaysia Berhad	49,800	238,713	276,390	0.10%
Utilities				
Tenaga Nasional Berhad	1,387,300	13,380,309	13,928,492	5.26%
YTL Corporation Berhad	3,469,000	2,994,686	6,556,410	2.47%
YTL Power International Berhad	2,020,100	2,822,780	5,131,054	1.94%
		142,420,544	155,312,527	
Total equity securities		142,420,544	155,369,127	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Balanced Fund (cont'd.)

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**9,332,608**	36,749,325

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

The following investments mature after 12 months:

FVTPL	**102,973,655**	86,151,793

(ii) Growth Fund

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(ii)(a))	**413,076,862**	366,125,902
AC (Note 4(ii)(b))	**14,288,042**	7,659,359
	427,364,904	373,785,261

(a) FVTPL
Held-for-Trading

Malaysian Government Securities

Cost	-	1,976,480
Unrealised capital gains, net	-	95,600
Fair value	-	2,072,080

Government Investment Issues

Cost	**5,773,660**	975,450
Unrealised capital gains, net	**113,395**	27,460
Fair value	**5,887,055**	1,002,910

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Growth Fund (cont'd.)

	31.12.2023 RM	31.12.2022 RM
(a) FVTPL		
Held-for-Trading (cont'd.)		
Debt Securities		
Unquoted in Malaysia		
Government guaranteed bonds:		
Cost	**7,000,000**	5,000,000
Unrealised capital gains, net	**407,550**	26,090
Fair value	**7,407,550**	5,026,090
Corporate bonds:		
Cost	**27,636,540**	24,632,640
Unrealised capital gains/(losses), net	**1,186,254**	(159,086)
Fair value	**28,822,794**	24,473,554
Total debt securities	**36,230,344**	29,499,644
Equity Securities		
Quoted in Malaysia		
Warrants/shares:		
Cost	**338,138,222**	339,663,108
Unrealised capital gains/(losses), net	**32,821,241**	(6,111,840)
Fair value	**370,959,463**	333,551,268
Total	**413,076,862**	363,050,912

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Growth Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Government Investment Issues				
Government of Malaysia	5,500,000	5,773,660	5,887,055	1.39%
Debt Securities				
Unquoted in Malaysia				
Government guaranteed bonds:				
DanaInfra Nasional Berhad	1,000,000	1,000,000	1,031,190	0.24%
Perbadanan Tabung Pendidikan Tinggi Nasional	4,000,000	4,000,000	4,299,920	1.01%
Prasarana Malaysia Berhad	2,000,000	2,000,000	2,076,440	0.49%
		7,000,000	7,407,550	
Corporate bonds:				
AmBank (M) Berhad	2,000,000	2,000,000	2,043,880	0.48%
Bank Islam Malaysia Berhad	1,000,000	1,000,000	1,010,790	0.24%
Edra Energy Sdn. Bhd.	2,000,000	2,077,040	2,375,620	0.56%
Jimah East Power Sdn. Bhd.	2,000,000	2,145,200	2,085,400	0.49%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	1,000,000	1,034,000	1,037,210	0.24%
Northern Gateway Infrastructure Sdn. Bhd.	500,000	502,100	543,550	0.13%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	2,000,000	2,000,000	1,986,600	0.47%
Pengurusan Air Selangor Sdn. Bhd.	2,000,000	2,000,000	2,216,020	0.52%
Projek Lebuhraya Usahasama Berhad	2,000,000	2,202,200	2,307,460	0.54%
Public Bank Berhad	1,000,000	1,000,000	1,020,750	0.24%
Sarawak Petchem Sdn. Bhd.	2,000,000	2,000,000	2,210,440	0.52%
Sime Darby Plantation Berhad	400,000	400,000	412,784	0.10%
Sinar Kamiri Sdn. Bhd.	2,000,000	2,006,100	2,121,320	0.50%
Southern Power Generation Sdn. Bhd.	1,000,000	1,048,900	1,064,350	0.25%
Tanjung Bin Energy Sdn. Bhd.	2,000,000	2,216,000	2,092,240	0.49%
Tenaga Power Generation Berhad	1,500,000	1,500,000	1,604,355	0.38%
TNB Power Generation Sdn. Bhd.	1,000,000	1,000,000	1,115,820	0.26%
YTL Power International Berhad	1,500,000	1,505,000	1,574,205	0.37%
		27,636,540	28,822,794	
Total debt securities		34,636,540	36,230,344	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Growth Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
Quoted in Malaysia				
Shares:				
Construction				
Ekovest Berhad	4,125,700	1,968,953	2,021,593	0.48%
Gamuda Berhad	1,272,900	5,098,832	5,842,611	1.38%
JAKS Resources Berhad	9,387,100	4,597,068	1,736,614	0.41%
MGB Berhad	5,059,800	4,670,334	3,390,066	0.80%
Sunway Construction Group Berhad	1,344,800	2,128,647	2,608,912	0.61%
WCT Holdings Berhad	9,201,696	4,875,689	4,554,839	1.07%
Consumer Products and Services				
DRB-HICOM Berhad	4,605,200	7,563,166	6,401,228	1.51%
Genting Malaysia Berhad	2,571,000	7,054,357	6,915,990	1.63%
Innature Berhad	1,144,700	607,129	417,816	0.10%
Leong Hup International Berhad	1,651,900	1,013,754	933,323	0.22%
Mr D.I.Y. Group (M) Berhad	1,574,000	2,435,580	2,282,300	0.54%
Mynews Holdings Berhad	2,485,000	2,168,609	1,292,200	0.30%
Nestle (Malaysia) Berhad	14,500	2,013,825	1,705,200	0.40%
Padini Holdings Berhad	3,981,800	13,530,009	13,976,118	3.29%
PPB Group Berhad	107,000	1,713,248	1,549,360	0.37%
QL Resources Berhad	406,150	2,370,784	2,319,116	0.55%
Sime Darby Berhad	499,700	1,103,427	1,174,295	0.28%
UMW Holdings Berhad	394,300	1,138,142	1,963,614	0.46%
Energy				
Uzma Berhad	346,100	249,042	259,575	0.06%
Financial Services				
AMMB Holdings Berhad	1,483,200	5,132,270	5,947,632	1.40%
CIMB Group Holdings Berhad	4,125,600	20,226,915	24,134,760	5.69%
Hong Leong Bank Berhad	442,400	8,859,664	8,361,360	1.97%
Public Bank Berhad	3,758,000	16,105,189	16,121,820	3.80%
RHB Bank Berhad	3,446,900	19,181,747	18,785,605	4.43%
Health Care				
Hartalega Holdings Berhad	886,200	1,751,461	2,392,740	0.56%
Top Glove Corporation Berhad	3,335,400	3,167,833	3,001,860	0.71%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Growth Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Industrial Products and Services				
Ancom Nylex Berhad	1,671,000	2,006,668	1,888,230	0.44%
Ann Joo Resources Berhad	1,019,000	1,115,724	1,090,330	0.26%
Aurelius Technologies Berhad	3,291,400	4,811,607	8,557,640	2.02%
Cape EMS Berhad	3,335,900	3,741,421	3,536,054	0.83%
Hextar Global Berhad	5,217,960	852,412	4,043,919	0.95%
HSS Engineers Berhad	694,200	354,019	673,374	0.16%
Malayan Cement Berhad	4,693,700	13,272,528	19,854,351	4.68%
Malaysia Steel Works (KL) Berhad	310,700	103,725	102,531	0.02%
P.I.E. Industrial Berhad	6,100	17,711	19,825	0.00%
Petronas Chemicals Group Berhad	368,400	2,565,379	2,637,744	0.62%
Press Metal Aluminium Holdings Berhad	558,100	2,212,494	2,684,461	0.63%
Southern Cable Group Berhad	5,185,000	1,802,783	2,177,700	0.51%
Sunway Berhad	1,974,400	3,803,572	4,067,264	0.96%
V.S. Industry Berhad	1,862,400	1,679,170	1,517,856	0.36%
Plantation				
Genting Plantations Berhad	142,800	1,440,511	811,104	0.19%
IOI Corporation Berhad	342,500	1,355,057	1,346,025	0.32%
Kuala Lumpur Kepong Berhad	181,200	4,030,979	3,953,784	0.93%
Sime Darby Plantation Berhad	1,141,300	5,284,802	5,090,198	1.20%
Property				
Eco World Development Group Berhad	16,367,800	10,190,659	17,186,190	4.05%
Eco World International Berhad	9,172,400	3,313,029	2,843,444	0.67%
IOI Properties Group Berhad	1,451,200	1,717,499	2,539,600	0.60%
Iskandar Waterfront City Berhad	3,851,500	1,694,799	2,811,595	0.66%
Kerjaya Prospek Property Berhad	2,662,800	3,016,938	1,997,100	0.47%
Lagenda Properties Berhad	4,462,500	4,979,628	5,533,500	1.30%
LBS Bina Group Berhad	4,707,099	2,597,495	2,706,581	0.64%
Mah Sing Group Berhad	1,479,500	1,252,948	1,227,985	0.29%
Sime Darby Property Berhad	15,039,700	9,461,653	9,399,813	2.22%
UEM Sunrise Berhad	1,286,300	1,028,676	1,048,335	0.25%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Growth Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Technology				
D&O Green Technologies Berhad	548,100	2,033,322	1,984,122	0.47%
Dagang NeXchange Berhad	10,077,200	7,917,312	4,030,880	0.95%
Frontken Corporation Berhad	922,200	2,675,989	2,987,928	0.70%
Genetec Technology Berhad	1,541,200	3,696,940	3,637,232	0.86%
Greatech Tecnology Berhad	1,578,800	6,945,940	7,578,240	1.79%
Inari Amertron Berhad	2,292,300	6,076,797	6,899,823	1.63%
JHM Consolidation Berhad	1,900,000	1,620,654	1,368,000	0.32%
Malaysian Pacific Industries Berhad	136,500	4,110,563	3,849,300	0.91%
Mi Technovation Berhad	986,800	1,552,403	1,825,580	0.43%
Pentamaster Corporation Berhad	502,500	2,019,208	2,311,500	0.54%
UWC Berhad	1,381,300	5,532,758	4,862,176	1.15%
ViTrox Corporation Berhad	371,000	3,110,240	2,704,590	0.64%
Telecommunications and Media				
Astro Malaysia Holdings Berhad	2,156,000	946,402	851,620	0.20%
Axiata Group Berhad	873,800	2,717,365	2,079,644	0.49%
CelcomDigi Berhad	844,000	3,388,072	3,443,520	0.81%
Maxis Berhad	892,500	3,567,537	3,436,125	0.81%
Telekom Malaysia Berhad	414,000	1,986,144	2,297,700	0.54%
Time Dotcom Berhad	386,700	1,311,453	2,088,180	0.49%
Transportation and Logistics				
Westports Holdings Berhad	377,000	1,657,428	1,376,050	0.32%
Utilities				
Tenaga Nasional Berhad	3,271,300	31,565,686	32,843,852	7.74%
YTL Corporation Berhad	8,033,700	6,743,635	15,183,693	3.58%
YTL Power International Berhad	4,678,200	6,532,814	11,882,628	2.80%
Total equity securities		338,138,222	370,959,463	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Growth Fund (cont'd.)

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**14,288,042**	25,090,733

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

The following investments mature after 12 months:

FVTPL	**42,117,399**	32,574,634

(iii) Stable Fund

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(iii)(a))	**59,434,943**	51,083,585
AC (Note 4(iii)(b))	**14,034,300**	14,533,604
	73,469,243	65,617,189
(a) FVTPL		
Held-for-Trading		
Malaysian Government Securities		
Cost	**2,139,000**	2,964,720
Unrealised capital gains, net	**8,960**	143,400
Fair value	**2,147,960**	3,108,120
Government Investment Issues		
Cost	**5,234,500**	975,450
Unrealised capital gains, net	**101,770**	27,460
Fair value	**5,336,270**	1,002,910

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund (cont'd.)

	31.12.2023 RM	31.12.2022 RM
(a) FVTPL		
Held-for-Trading (cont'd.)		
Debt Securities		
Unquoted in Malaysia		
Government guaranteed bonds:		
Cost	**3,500,000**	2,500,000
Unrealised capital gains/(losses), net	**159,985**	(42,365)
Fair value	**3,659,985**	2,457,635
Corporate bonds:		
Cost	**38,034,740**	36,458,232
Unrealised capital gains/(losses), net	**1,657,755**	(280,920)
Fair value	**39,692,495**	36,177,312
Total debt securities	**43,352,480**	38,634,947
Equity Securities		
Quoted in Malaysia		
Warrant/shares:		
Cost	**8,119,949**	8,484,940
Unrealised capital gains/(losses), net	**478,284**	(147,332)
Fair value	**8,598,233**	8,337,608
Total	**59,434,943**	51,083,585

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Malaysian Government Securities				
Government of Malaysia	**2,000,000**	**2,139,000**	**2,147,960**	**2.88%**
Government Investment Issues				
Government of Malaysia	**5,000,000**	**5,234,500**	**5,336,270**	**7.16%**

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Debt Securities				
Unquoted in Malaysia				
Government guaranteed bonds:				
DanaInfra Nasional Berhad	1,500,000	1,500,000	1,546,785	2.08%
Perbadanan Tabung Pendidikan Tinggi Nasional	1,000,000	1,000,000	1,074,980	1.44%
Prasarana Malaysia Berhad	1,000,000	1,000,000	1,038,220	1.39%
		3,500,000	3,659,985	
Corporate bonds:				
AmBank (M) Berhad	2,000,000	2,000,000	2,043,880	2.74%
Bank Islam Malaysia Berhad	2,000,000	2,000,000	2,021,580	2.71%
Danum Capital Berhad	1,500,000	1,500,000	1,409,505	1.89%
Edra Energy Sdn. Bhd.	2,500,000	2,594,425	2,985,375	4.01%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	600,000	620,400	622,326	0.84%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,300,000	2,348,300	2,393,541	3.21%
Northern Gateway Infrastructure Sdn. Bhd.	500,000	502,100	543,550	0.73%
Pengurusan Air Selangor Sdn. Bhd.	2,500,000	2,500,000	2,770,025	3.72%
Projek Lebuhraya Usahasama Berhad	3,000,000	3,303,300	3,461,190	4.65%
Public Bank Berhad	1,500,000	1,500,000	1,531,125	2.06%
Sarawak Energy Berhad	2,000,000	2,000,000	2,031,260	2.73%
Sarawak Petchem Sdn. Bhd.	2,500,000	2,500,000	2,763,050	3.71%
Sime Darby Plantation Berhad	1,300,000	1,300,000	1,341,548	1.80%
Sinar Kamiri Sdn. Bhd.	2,000,000	2,006,200	2,130,400	2.86%
Southern Power Generation Sdn. Bhd.	2,000,000	2,097,800	2,128,700	2.86%
Tanjung Bin Energy Sdn. Bhd.	2,000,000	2,216,000	2,092,240	2.81%
Tenaga Power Generation Berhad	500,000	500,000	534,785	0.72%
TNB Power Generation Sdn. Bhd.	1,000,000	1,000,000	1,115,820	1.50%
TRIplc Medical Sdn. Bhd	500,000	510,915	552,935	0.74%
UMW Holdings Berhad	1,000,000	1,000,000	1,071,070	1.44%
YTL Power International Berhad	4,000,000	4,035,300	4,148,590	5.57%
		38,034,740	39,692,495	
Total debt securities		41,534,740	43,352,480	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
Quoted in Malaysia				
Warrants:				
Eco World Development Group Berhad	28,680	-	6,310	0.01%
SKP Resources Berhad	3,960	-	198	0.00%
		-	6,508	
Shares:				
Construction				
Ekovest Berhad	94,400	45,264	46,256	0.06%
Gamuda Berhad	26,600	105,423	122,094	0.16%
MGB Berhad	326,900	305,098	219,023	0.29%
Sunway Construction Group Berhad	37,900	60,046	73,526	0.10%
WCT Holdings Berhad	91,500	39,587	45,292	0.06%
Consumer Products and Services				
DRB-HICOM Berhad	192,600	301,893	267,714	0.36%
Genting Malaysia Berhad	49,000	134,652	131,810	0.18%
Leong Hup International Berhad	38,000	22,691	21,470	0.03%
MBM Resources Berhad	22,500	86,918	95,400	0.13%
Mr D.I.Y. Group (M) Berhad	35,600	55,188	51,620	0.07%
Padini Holdings Berhad	46,800	145,315	164,268	0.22%
PPB Group Berhad	2,000	32,053	28,960	0.04%
Sime Darby Berhad	23,900	52,868	56,165	0.08%
Energy				
Uzma Berhad	55,600	40,503	41,700	0.06%
Financial Services				
AMMB Holdings Berhad	29,600	108,321	118,696	0.16%
Bank Islam Malaysia Berhad	22,200	46,324	49,062	0.07%
CIMB Group Holdings Berhad	76,000	382,087	444,600	0.60%
Hong Leong Bank Berhad	12,600	249,287	238,140	0.32%
Public Bank Berhad	130,700	559,000	560,703	0.75%
RHB Bank Berhad	100,700	571,151	548,815	0.74%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Health Care				
Hartalega Holdings Berhad	18,000	35,394	48,600	0.07%
Top Glove Corporation Berhad	68,200	61,811	61,380	0.08%
Industrial Products and Services				
Ancom Nylex Berhad	48,400	58,188	54,692	0.07%
Ann Joo Resources Berhad	23,200	25,945	24,824	0.03%
Aurelius Technologies Berhad	74,700	178,217	194,220	0.26%
Cape EMS Berhad	76,200	85,565	80,772	0.11%
HSS Engineers Berhad	15,800	7,918	15,326	0.02%
Malayan Cement Berhad	77,900	231,201	329,517	0.44%
Malaysia Steel Works (KL) Berhad	14,400	5,321	4,752	0.01%
P.I.E. Industrial Berhad	61,400	172,521	199,550	0.27%
Petronas Chemical Group Berhad	7,700	53,844	55,132	0.07%
Press Metal Aluminium Holdings Berhad	12,300	60,138	59,163	0.08%
Southern Cable Group Berhad	250,000	79,069	105,000	0.14%
Sunway Berhad	47,200	88,012	97,232	0.13%
V.S. Industry Berhad	26,600	23,866	21,679	0.03%
Plantation				
IOI Corporation Berhad	1,400	5,516	5,502	0.01%
Kuala Lumpur Kepong Berhad	4,100	87,632	89,462	0.12%
Sarawak Oil Palms Berhad	35,100	105,968	90,909	0.12%
Sime Darby Plantation Berhad	30,400	137,557	135,584	0.18%
Property				
Eco World Development Group Berhad	132,200	88,617	138,810	0.19%
Eco World International Berhad	232,500	87,054	72,075	0.10%
IOI Properties Group Berhad	35,900	42,527	62,825	0.08%
Iskandar Waterfront City Berhad	82,200	36,258	60,006	0.08%
LBS Bina Group Berhad	111,400	60,039	64,055	0.09%
Mah Sing Group Berhad	34,000	29,291	28,220	0.04%
NCT Alliance Berhad	355,600	142,994	117,348	0.16%
Sime Darby Property Berhad	69,200	43,841	43,250	0.06%
UEM Sunrise Berhad	29,500	23,663	24,043	0.03%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund (cont'd.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Technology				
D&O Green Technologies Berhad	12,500	47,408	45,250	0.06%
Dagang NeXchange Berhad	240,300	169,806	96,120	0.13%
Frontken Corporation Berhad	48,000	132,602	155,520	0.21%
Genetec Technology Berhad	35,200	85,915	83,072	0.11%
Greatech Tecnology Berhad	12,000	46,057	57,600	0.08%
Inari Amertron Berhad	73,800	200,481	222,138	0.30%
JHM Consolidation Berhad	44,000	37,538	31,680	0.04%
Malaysian Pacific Industries Berhad	8,200	229,497	231,240	0.31%
Mi Technovation Berhad	24,000	36,449	44,400	0.06%
Pentamaster Corporation Berhad	15,500	59,869	71,300	0.10%
UWC Berhad	32,400	110,626	114,048	0.15%
Telecommunications and Media				
Astro Malaysia Holdings Berhad	162,800	111,995	64,306	0.09%
Axiata Group Berhad	24,400	75,966	58,072	0.08%
CelcomDigi Berhad	29,400	118,177	119,952	0.16%
Maxis Berhad	41,600	166,544	160,160	0.22%
Telekom Malaysia Berhad	7,900	48,064	43,845	0.06%
Utilities				
Tenaga Nasional Berhad	75,200	725,372	755,008	1.01%
YTL Corporation Berhad	186,600	164,756	352,674	0.47%
YTL Power International Berhad	108,700	151,191	276,098	0.37%
		8,119,949	8,591,725	
Total equity securities		8,119,949	8,598,233	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Stable Fund (cont'd.)

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**14,034,300**	23,147,083

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

The following investments mature after 12 months:

FVTPL	**50,836,710**	40,246,652

5. DEFERRED TAX LIABILITIES/(ASSETS)

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

	2023 Fair value adjustment RM	2022 Fair value adjustment RM
(i) Balanced Fund		
At 1 January	**(199,158)**	828,997
Recognised in the statement of income and expenditure (Note 7)	**1,600,844**	(1,028,155)
At 31 December	**1,401,686**	(199,158)
(ii) Growth Fund		
At 1 January	**(489,742)**	2,036,188
Recognised in the statement of income and expenditure (Note 7)	**3,252,017**	(2,525,930)
At 31 December	**2,762,275**	(489,742)
(iii) Stable Fund		
At 1 January	**(23,980)**	95,137
Recognised in the statement of income and expenditure (Note 7)	**216,521**	(119,117)
At 31 December	**192,541**	(23,980)

Notes to the Financial Information

6. UNITHOLDERS' ACCOUNT

(i) Balanced Fund

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**24,544,396**	**52,631,521**	24,322,118	51,371,743
Amounts paid for cancellations during the financial year	**(22,846,776)**	**(48,844,076)**	(20,505,286)	(43,483,184)
	1,697,620	**3,787,445**	3,816,832	7,888,559
Unitholders' account brought forward	**111,059,111**	**231,943,339**	107,242,279	235,193,483
Excess of income over outgo/ (outgo over income) after taxation	**-**	**29,247,802**	-	(11,138,703)
	112,756,731	**264,978,586**	111,059,111	231,943,339
NAV per unit		**2.350**		2.088

(ii) Growth Fund

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**32,805,282**	**71,741,239**	36,990,242	82,238,451
Amounts paid for cancellations during the financial year	**(36,136,952)**	**(80,009,369)**	(31,645,026)	(70,526,413)
	(3,331,670)	**(8,268,130)**	5,345,216	11,712,038
Unitholders' account brought forward	**174,071,348**	**377,386,363**	168,726,132	399,728,032
Excess of income over outgo/ (outgo over income) after taxation	**-**	**55,207,573**	-	(34,053,707)
	170,739,678	**424,325,806**	174,071,348	377,386,363
NAV per unit		**2.485**		2.168

(iii) Stable Fund

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**8,448,619**	**17,731,990**	7,900,345	16,505,351
Amounts paid for cancellations during the financial year	**(7,096,433)**	**(14,738,889)**	(6,428,496)	(13,437,965)
	1,352,186	**2,993,101**	1,471,849	3,067,386
Unitholders' account brought forward	**31,358,095**	**66,263,313**	29,886,246	63,433,459
Excess of income over outgo/ (outgo over income) after taxation	**-**	**5,227,070**	-	(237,532)
	32,710,281	**74,483,484**	31,358,095	66,263,313
NAV per unit		**2.277**		2.113

Notes to the Financial Information

7. TAXATION

	31.12.2023 RM	31.12.2022 RM
(i) Balanced Fund		
Income tax:		
Current financial year's tax provision/(recoverable)	**801,692**	(31,477)
Under provision of taxation in prior financial year	**3,133**	3,724
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**1,600,844**	(1,028,155)
Tax expense/(credit) for the financial year	**2,405,669**	(1,055,908)
(ii) Growth Fund		
Income tax:		
Current financial year's tax provision/(recoverable)	**1,043,291**	(808,766)
Under provision of taxation in prior financial year	**5,149**	5,088
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**3,252,017**	(2,525,930)
Tax expense/(credit) for the financial year	**4,300,457**	(3,329,608)
(iii) Stable Fund		
Income tax:		
Current financial year's tax provision	**278,558**	133,899
Under provision of taxation in prior financial year	**814**	954
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**216,521**	(119,117)
Tax expense for the financial year	**495,893**	15,736

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

Notes to the Financial Information

7. TAXATION (CONT'D.)

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

	31.12.2023 RM	31.12.2022 RM
(i) Balanced Fund		
Excess of income over outgo/(outgo over income) before taxation	**31,653,471**	(12,194,611)
Taxation at rate of 8%	**2,532,278**	(975,569)
Income not subject to tax	**(373,091)**	(306,768)
Expenses not deductible for tax purposes	**243,349**	222,705
Under provision of taxation in prior financial year	**3,133**	3,724
Tax expense/(credit) for the financial year	**2,405,669**	(1,055,908)
(ii) Growth Fund		
Excess of income over outgo/(outgo over income) before taxation	**59,508,030**	(37,383,315)
Taxation at rate of 8%	**4,760,642**	(2,990,665)
Income not subject to tax	**(939,042)**	(789,376)
Expenses not deductible for tax purposes	**473,708**	445,345
Under provision of taxation in prior financial year	**5,149**	5,088
Tax expense/(credit) for the financial year	**4,300,457**	(3,329,608)
(iii) Stable Fund		
Excess of income over outgo/(outgo over income) before taxation	**5,722,963**	(221,796)
Taxation at rate of 8%	**457,837**	(17,744)
Income not subject to tax	**(18,237)**	(17,030)
Expenses not deductible for tax purposes	**55,479**	49,556
Under provision of taxation in prior financial year	**814**	954
Tax expense for the financial year	**495,893**	15,736

Comparative Performance Table

(i) Balanced Fund

	2023	2022	2021	2020	2019
Description (%)					
Equities					
Construction	**3.11**	2.49	5.31	3.03	7.05
Consumer Products and Services	**5.60**	3.71	3.99	8.00	10.76
Energy	**0.74**	2.07	3.11	0.87	7.92
Financial Services	**12.76**	15.08	7.78	9.02	2.77
Health Care	**0.81**	1.96	3.71	5.36	1.18
Industrial Products and Services	**7.89**	6.34	10.65	9.23	7.43
Plantation	**1.69**	1.22	1.73	3.63	4.17
Property	**7.47**	7.21	8.59	3.04	1.97
Technology	**7.04**	12.57	6.59	6.23	8.63
Telecommunications and Media	**1.84**	2.37	1.17	3.47	3.50
Transportation and Logistics	**-**	0.59	0.53	1.51	0.41
Utilities	**9.67**	1.16	1.14	3.38	2.35
Warrants	**0.02**	0.04	0.21	0.57	0.12
Fixed Income Securities					
Construction	**3.35**	3.64	3.74	4.21	4.14
Financial Services	**4.57**	5.70	6.40	1.98	4.83
Government	**-**	-	-	3.80	-
Government Agency	**9.61**	8.95	8.09	10.61	14.30
Infrastructure Project Company	**15.77**	18.02	9.58	9.15	9.00
Telecommunications and Media	**-**	-	-	-	0.48
Trading/services	**5.56**	1.91	1.95	2.13	4.50
Cash and Deposit	**2.50**	4.97	15.73	10.78	4.49
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**264,978,586**	231,943,339	235,193,483	225,625,525	222,880,480
Total Number of Units	**112,756,731**	111,059,111	107,242,279	102,752,430	95,356,317
NAV Per Unit (RM)	**2.350**	2.088	2.193	2.196	2.337
Highest NAV per unit during the financial year (RM)	**2.351**	2.240	2.271	2.386	2.356
Lowest NAV per unit during the financial year (RM)	**2.086**	1.965	2.092	1.919	2.115
Total annual return of the fund based on capital growth (%)	**12.55**	(4.79)	(0.14)	(6.03)	10.03
Average annual return (%)					
1-Year	**12.55**	(4.79)	(0.14)	(6.03)	10.03
3-Year	**2.28**	(3.69)	1.07	(2.73)	1.50
5-Year	**2.04**	(2.63)	(0.38)	(0.65)	1.17
Average performance of Benchmark Index (%)					
1-Year	**1.61**	(1.38)	(0.66)	3.23	1.04
3-Year	**(0.15)**	0.38	1.19	1.03	2.21
5-Year	**0.76**	0.20	1.83	2.16	1.69

Comparative Performance Table

(ii) Growth Fund

	2023	2022	2021	2020	2019
Description (%)					
Equities					
Construction	**4.75**	3.74	7.46	4.20	10.38
Consumer Products and Services	**9.65**	8.82	8.16	12.07	15.96
Energy	**0.06**	2.17	3.98	1.45	12.08
Financial Services	**17.29**	20.77	13.01	14.49	4.00
Health Care	**1.27**	2.52	5.19	7.43	1.78
Industrial Products and Services	**12.44**	10.98	18.44	13.08	10.51
Plantation	**2.64**	1.72	2.57	5.50	6.28
Property	**11.15**	11.37	12.64	5.76	4.63
Technology	**10.39**	18.01	9.67	9.12	12.95
Telecommunications and Media	**3.34**	5.02	2.89	6.06	5.28
Transportation and Logistics	**0.32**	2.05	1.30	2.16	0.42
Utilities	**14.12**	1.20	1.66	5.12	3.80
Warrants	**-**	-	0.22	0.57	0.23
Fixed Income Securities					
Construction	**0.62**	0.67	0.66	0.76	0.77
Financial Services	**0.96**	0.92	0.75	0.27	0.86
Government Agency	**2.64**	2.15	1.93	2.77	2.79
Infrastructure Project Company	**4.10**	4.79	3.36	3.28	3.30
Telecommunications and Media	**-**	-	-	-	0.15
Trading/services	**1.60**	0.11	0.11	0.12	0.71
Cash and Deposit	**2.66**	2.99	6.00	5.79	3.12
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**424,325,806**	377,386,363	399,728,032	371,388,840	358,588,839
Total Number of Units	**170,739,678**	174,071,348	168,726,132	158,868,434	134,928,373
NAV Per Unit (RM)	**2.485**	2.168	2.369	2.338	2.658
Highest NAV per unit during the financial year (RM)	**2.487**	2.445	2.485	2.703	2.694
Lowest NAV per unit during the financial year (RM)	**2.164**	2.023	2.196	1.963	2.463
Total annual return of the fund based on capital growth (%)	**14.62**	(8.48)	1.33	(12.04)	7.13
Average annual return (%)					
1-Year	**14.62**	(8.48)	1.33	(12.04)	7.13
3-Year	**2.05**	(6.57)	(1.53)	(7.23)	0.74
5-Year	**0.03**	(5.83)	(1.84)	(1.86)	1.37
Average performance of Benchmark Index (%)					
1-Year	**0.16**	(5.63)	(3.56)	3.79	(1.36)
3-Year	**(3.04)**	(1.88)	(0.42)	(1.33)	0.98
5-Year	**(1.37)**	(2.65)	0.61	1.01	(0.13)

Comparative Performance Table

(iii) Stable Fund

	2023	2022	2021	2020	2019
Description (%)					
Equities					
Construction	**0.68**	0.64	1.68	0.39	0.89
Consumer Products and Services	**1.10**	0.97	0.83	1.48	2.50
Energy	**0.06**	0.44	0.82	1.17	2.64
Financial Services	**2.63**	4.83	1.43	2.33	1.08
Health Care	**0.15**	0.41	0.97	1.07	0.47
Industrial Products and Services	**1.67**	0.89	3.49	1.38	1.67
Plantation	**0.43**	0.18	0.42	0.52	1.04
Property	**0.82**	0.76	2.12	2.65	0.44
Technology	**1.55**	2.58	2.39	0.88	1.82
Telecommunications and Media	**0.60**	0.69	0.13	-	1.20
Transportation and Logistics	**-**	-	-	0.36	0.16
Utilities	**1.85**	0.18	0.34	1.16	0.92
Warrants	**-**	-	-	0.33	0.03
Fixed Income Securities					
Construction	**5.17**	5.53	6.04	6.93	7.77
Financial Services	**9.41**	10.27	10.99	4.95	7.97
Government	**-**	-	-	17.76	-
Government Agency	**13.57**	9.91	6.35	3.82	4.31
Infrastructure Project Company	**30.83**	27.62	21.09	23.86	26.93
Plantation	**-**	-	-	-	2.97
Telecommunications and Media	**-**	-	-	-	1.03
Trading/services	**9.28**	11.19	3.93	4.33	10.95
Cash and Deposit	**20.20**	22.91	36.98	24.63	23.21
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**74,483,484**	66,263,313	63,433,459	59,685,026	51,571,379
Total Number of Units	**32,710,281**	31,358,095	29,886,246	28,223,254	25,351,783
NAV Per Unit (RM)	**2.277**	2.113	2.122	2.115	2.034
Highest NAV per unit during the financial year (RM)	**2.277**	2.131	2.124	2.128	2.038
Lowest NAV per unit during the financial year (RM)	**2.113**	2.052	2.072	1.942	1.858
Total annual return of the fund based on capital growth (%)	**7.76**	(0.42)	0.33	3.98	9.35
Average annual return (%)					
1-Year	**7.76**	(0.42)	0.33	3.98	9.35
3-Year	**2.49**	1.28	4.49	4.83	5.18
5-Year	**4.13**	2.85	3.95	4.99	4.98
Average performance of Benchmark Index (%)					
1-Year	**2.58**	1.35	1.21	2.45	2.63
3-Year	**1.71**	1.67	2.09	2.43	2.94
5-Year	**2.04**	1.96	2.50	2.76	2.80

2023

GOLDEN RETIREMENT FUND



eTiQa
Life Insurance

Golden Retirement Fund

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

Fund Details

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

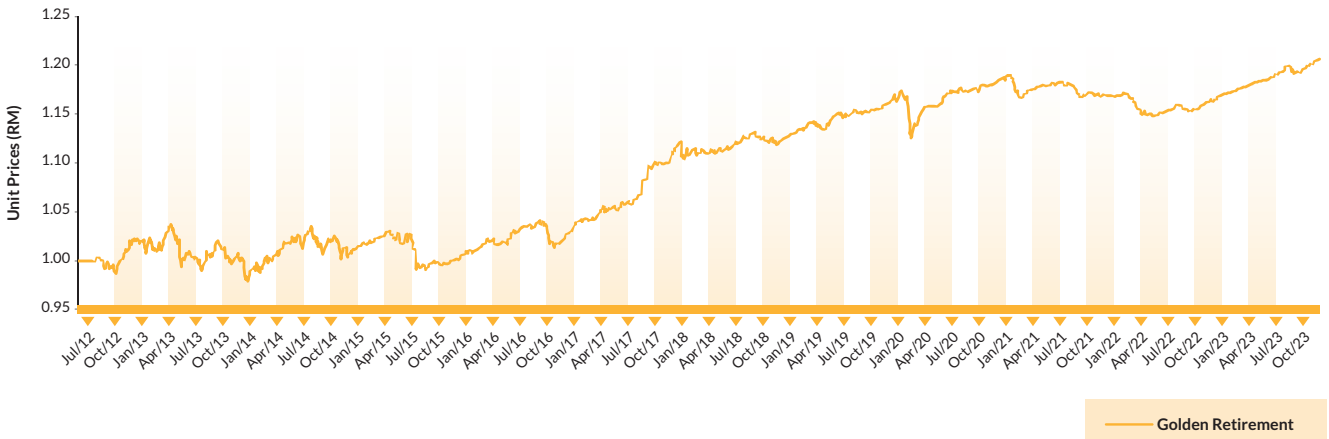
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	3.66%	2.45%	8.41%	21.44%	1.72%
Benchmark	2.84%	7.12%	12.94%	38.00%	2.86%
Variance	0.82%	-4.67%	-4.53%	-16.56%	-1.14%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	1.206	1.165	1.170	1.182	1.159
chg (%)	*3.5*	*-0.4*	*-1.0*	*2.0*	*3.5*
1-yr high	1.206	1.172	1.191	1.182	1.160
1-yr low	1.163	1.148	1.166	1.126	1.122

Unit Price Performance

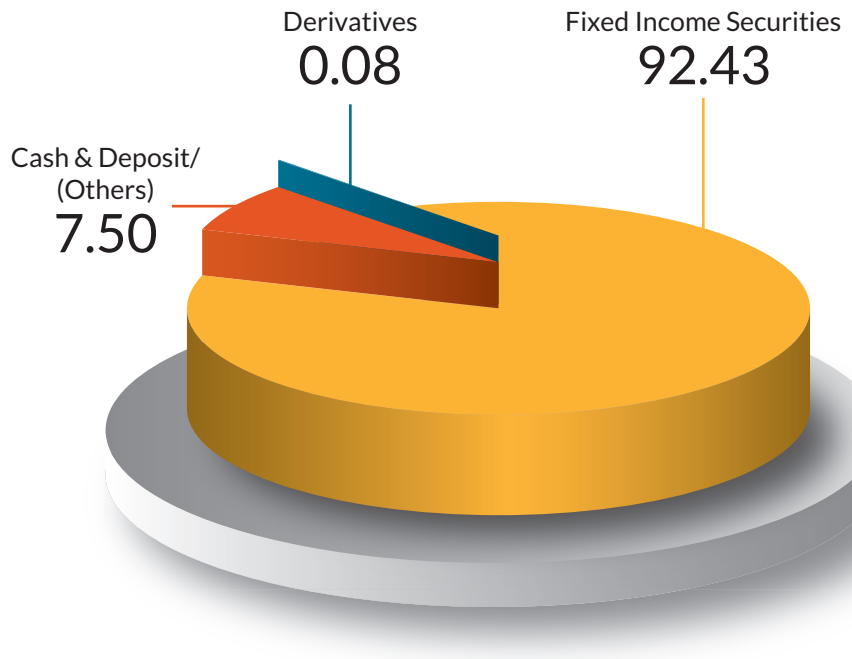


Golden Retirement Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Derivatives	8,119	89,308	316,637	600,799	1,339,618
Fixed Income Securities	9,706,461	12,418,106	14,883,327	17,520,738	19,088,796
Cash & Deposit/(Others)	787,349	327,453	706,892	722,216	842,762
Total Fund Size (NAV)	10,501,929	12,834,867	15,906,856	18,843,753	21,271,176

Asset Allocation (in % as at 31 December 2023)



GOLDEN RETIREMENT FUND
OF ETIQA LIFE INSURANCE BERHAD
201701025113 (1239279-P)
(Incorporated in Malaysia)

Statement by the Manager and Audited Financial Information
31 December 2023

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Statement by the Manager

In the opinion of the Manager, the accompanying financial information of the Golden Retirement Fund set out on pages 112 to 121 have been prepared in accordance with the accounting policies as described in Note 2.2 to the financial information and the policy document on Investment- linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia.

Signed for and on behalf of Etiqa Life Insurance Berhad.



Kamaludin bin Ahmad

Kuala Lumpur, Malaysia
18 April 2024

Independent auditors' report

to the unitholders of Golden Retirement Fund
of Etiqa Life Insurance Berhad
201701025113 (1239279-P)
(Incorporated in Malaysia)

Report on the audit of the financial information

Opinion

We have audited the financial information of the Golden Retirement Fund ("the Fund") of Etiqa Life Insurance Berhad, which comprise the statement of assets and liabilities as at 31 December 2023, and the statement of income and expenditure and statement of changes in net asset value of the Fund for the financial year then ended, and notes to the financial information, including material accounting policy information, as set out on pages 112 to 121.

In our opinion, the accompanying financial information give a true and fair view of the financial position of the Fund as at 31 December 2023, and of its financial performance for the year then ended in accordance with the Fund's Accounting Policies as described in Note 2 to the financial information.

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 audit opinion.

Emphasis of matter – Basis of accounting

We draw attention to Note 2.1 to the financial information of the Fund, which describes the basis of accounting. The financial information of the Fund is prepared to assist the Fund in meeting the requirements as stipulated in BNM/RH/PD 029-36 Investment-Linked Business (the "Policy Document") issued by Bank Negara Malaysia ("BNM"). As a result, the financial information of the Fund may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

Independence and other ethical responsibilities

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

Information other than the financial information and auditors' report thereon

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

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

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

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

Responsibilities of the directors of the Manager and the Manager for the financial information

The Manager is responsible for the preparation of financial information of the Fund that give a true and fair view in accordance with the Fund's Accounting Policies as described in Note 2 to the financial information. The Manager is also responsible for such internal control as the Manager determines is necessary to enable the preparation of financial information of the Fund that are free from material misstatement, whether due to fraud or error.

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

The directors of the Manager are responsible for overseeing the Fund's financial reporting process. The directors of the Manager are also responsible for ensuring that the Manager maintains proper accounting and other records as are necessary to enable true and fair presentation of these financial information.

Independent auditors' report

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

201701025113 (1239279-P)
(Incorporated in Malaysia)

Auditors' responsibilities for the audit of the financial information

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

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

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

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 Manager and policyholders of the Fund, for the purpose of meeting the requirements as stipulated in the Policy Document issued by BNM and for no other purpose. We do not assume responsibility to any other person for the content of this report.



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



Brandon Bruce Sta Maria
No. 02937/09/2025 J
Chartered Accountant

Kuala Lumpur, Malaysia
18 April 2024

Statements of Assets and Liabilities

as at 31 December 2023

	Note	2023 RM	2022 RM
Assets			
Investments	4		
- Debt securities		**9,706,461**	12,418,106
- Structured products		**8,119**	89,308
- Deposit with financial institution		**64,008**	1,170
		9,778,588	12,508,584
Deferred tax assets	5	**353,512**	365,018
Interest receivables		**88,261**	125,059
Amount due from life fund		**322,893**	-
Total Assets		**10,543,254**	12,998,661
Liabilities			
Tax liabilities		**37,288**	57,922
Amount due to life fund		**-**	102,023
Sundry payables		**4,037**	3,849
Total Liabilities		**41,325**	163,794
Net Asset Value ("NAV")		**10,501,929**	12,834,867
Represented By:			
Unitholders' capital		**5,556,154**	8,326,623
Undistributed income carried forward		**4,945,775**	4,508,244
Unitholders' Account	6	**10,501,929**	12,834,867
NAV Per Unit	6	**1.206**	1.165

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

Statements of Income and Expenditure

for the financial year ended 31 December 2023

	Note	2023 RM	2022 RM
Net investment income			
Interest income		**625,015**	775,312
Investment expenses		**(2,260)**	(2,585)
		622,755	772,727
Unrealised capital gains on investments		**225,013**	-
Total Income		**847,768**	772,727
Management expenses		**(3,755)**	(3,787)
Losses on disposal of investments		**(156,658)**	(48,708)
Unrealised capital losses on investments		**(81,189)**	(663,842)
Management fee		**(119,711)**	(144,128)
Total Outgo		**(361,313)**	(860,465)
Excess of income over outgo/(outgo over income) before taxation		**486,455**	(87,738)
Taxation	**7**	**(48,924)**	(4,944)
Excess of income over outgo/(outgo over income) after taxation		**437,531**	(92,682)
Undistributed income brought forward		**4,508,244**	4,600,926
Undistributed income carried forward		**4,945,775**	4,508,244

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

Statements of Changes in Net Asset Value

for the financial year ended 31 December 2023

	Note	2023 RM	2022 RM
Net asset value at the beginning of the financial year		**12,834,867**	15,906,856
Net income after taxation for the financial year (excluding changes in net unrealised capital losses)		**518,720**	571,160
Net unrealised capital losses		**(81,189)**	(663,842)
Excess of income over outgo/(outgo over income) after taxation		**437,531**	(92,682)
Amounts received for creation of units during the financial year	**6**	**-**	9,073
Amounts paid for cancellation of units during the financial year	**6**	**(2,770,469)**	(2,988,380)
Net asset value at the end of the financial year		**10,501,929**	12,834,867

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

Notes to the Financial Information

1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

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

The Manager is a public limited liability company, incorporated and domiciled in Malaysia and licensed under the Financial Services Act, 2013. Its principal activities are the underwriting of life insurance and investment-linked businesses. The immediate, penultimate and ultimate holding companies of the Manager are Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn. Bhd. ("EIHSB") and Malayan Banking Berhad ("Maybank") respectively, all of which are incorporated in Malaysia. Maybank is a licensed commercial bank listed on the Main Market of Bursa Malaysia Securities Berhad.

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

The financial information were authorised for issue by the Board of Directors of the Manager in accordance with a resolution dated 18 April 2024.

2. MATERIAL ACCOUNTING POLICY INFORMATION

2.1 Basis of preparation and presentation of the financial information

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

The financial information has been prepared under the historical cost convention, unless otherwise indicated in the summary of material accounting policy information in Note 2.2 to the financial information.

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

2.2 Summary of material accounting policy information

(a) Financial instruments

(i) Financial assets

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

Financial assets are recognised in the statement of assets and liabilities when, and only when, the Fund becomes a party to the contractual provisions of the financial instruments.

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

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

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(a) Financial instruments (cont'd.)

(i) Financial assets (cont'd.)

Financial assets at FVTPL

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

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

- the designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognising gains or losses on a different basis; or

- the assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.

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

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

Financial assets at AC

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

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

Financial assets classified as AC are deposits with financial institutions.

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(a) Financial instruments (cont'd.)

(i) Financial assets (cont'd.)

Fair value of financial assets

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

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

The carrying amounts of interest receivables approximate their fair values due to the relatively short-term maturity of these financial instruments.

Derecognition of financial assets

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

(ii) Financial liabilities

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

(b) Other revenue recognition

(i) Interest income is recognised at a point of time using the effective interest yield method over the term of the underlying investments;

(ii) Dividend income is recognised at a point of time when the Fund's right to receive payment is established; and

(iii) Proceeds arising from disposal of investments are set off against the weighted average cost of investments. The resulting gains or losses are taken to the statement of income and expenditure.

(c) Management fee

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

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(d) Income tax

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

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

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

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

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

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

(e) Unitholders' capital

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

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

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

3. SOFT COMMISSIONS

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

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

Notes to the Financial Information

4. INVESTMENTS

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4 (a))	**9,714,580**	12,507,414
AC (Note 4 (b))	**64,008**	1,170
	9,778,588	12,508,584

(a) FVTPL

Held-for-Trading

Debt Securities
Unquoted in Malaysia

Corporate bonds:		
Cost	**10,074,021**	13,010,679
Unrealised capital losses, net	**(367,560)**	(592,573)
Fair value	**9,706,461**	12,418,106

Structured Products

Index-linked Notes:		
Cost	**4,059,450**	4,059,450
Unrealised capital losses, net	**(4,051,331)**	(3,970,142)
Fair value	**8,119**	89,308
Total	**9,714,580**	12,507,414

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Debt Securities				
Unquoted in Malaysia				
Corporate bonds:				
Anih Berhad	**1,880,000**	**2,047,320**	**1,903,857**	**18.13%**
Cagamas MBS Berhad	**2,000,000**	**1,995,900**	**2,017,560**	**19.21%**
Sarawak Energy Berhad	**1,870,000**	**2,048,585**	**1,950,840**	**18.58%**
Tanjung Bin Energy Issuer Berhad	**1,880,000**	**2,019,120**	**1,923,353**	**18.31%**
Tanjung Bin Power Sdn. Bhd.	**1,880,000**	**1,963,096**	**1,910,851**	**18.20%**
Total debt securities		**10,074,021**	**9,706,461**	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

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

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

		31.12.2023			
	Maturity date	Notional Amount	Cost RM	Fair value RM	Fair value as % of NAV
Structured Product:					
Index-linked Notes: CPPI Index with Deutsche Bank (Malaysia) Berhad	**2 September 2027**	**27,063,000**	**4,059,450**	**8,119**	**0.08%**

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with: Licensed bank	**64,008**	1,170

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

The following investments mature after 12 months:

FVTPL	**7,810,723**	9,716,890

5. DEFERRED TAX ASSETS

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

	31.12.2023 Fair value adjustment RM	31.12.2022 Fair value adjustment RM
At 1 January	**365,018**	311,910
Recognised in the statement of income and expenditure (Note 7)	**(11,506)**	53,108
At 31 December	**353,512**	365,018

Notes to the Financial Information

6. UNITHOLDERS' ACCOUNT

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	-	-	-	9,073
Amounts paid for cancellations during the financial year	**(2,311,391)**	**(2,770,469)**	(2,576,611)	(2,988,380)
	(2,311,391)	**(2,770,469)**	(2,576,611)	(2,979,307)
Unitholders' account brought forward	**11,019,648**	**12,834,867**	13,596,259	15,906,856
Excess of income over outgo/ (outgo over income) after taxation	-	**437,531**	-	(92,682)
	8,708,257	**10,501,929**	11,019,648	12,834,867
NAV per unit		**1.206**		1.165

7. TAXATION

	31.12.2023 RM	31.12.2022 RM
Income tax:		
Current financial year's tax provision	**37,288**	57,922
Under provision of taxation in prior financial year	**130**	130
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**11,506**	(53,108)
Tax expense for the financial year	**48,924**	4,944

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

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

	31.12.2023 RM	31.12.2022 RM
Excess of income over outgo/(outgo over income) before taxation	**486,455**	(87,738)
Taxation at rate of 8%	**38,916**	(7,019)
Expenses not deductible for tax purposes	**9,878**	11,833
Under provision of taxation in prior financial year	**130**	130
Tax expense for the financial year	**48,924**	4,944

Comparative Performance Table

	2023	2022	2021	2020	2019
Description (%)					
Structured Products	**0.08**	0.70	1.99	3.19	6.30
Fixed Income Securities					
Financial Services	**19.21**	15.47	12.90	11.40	9.62
Infrastructure Project Company	**73.21**	66.61	68.54	71.11	70.96
Property	**-**	14.67	12.13	10.47	9.16
Cash and Deposit	**7.50**	2.55	4.44	3.83	3.96
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**10,501,929**	12,834,867	15,906,856	18,843,753	21,271,176
Total Number of Units	**8,708,257**	11,019,648	13,596,259	15,937,721	18,349,453
NAV Per Unit (RM)	**1.206**	1.165	1.170	1.182	1.159
Highest NAV per unit during the financial year (RM)	**1.206**	1.172	1.191	1.182	1.160
Lowest NAV per unit during the financial year (RM)	**1.163**	1.148	1.166	1.126	1.122
Total annual return of the fund based on					
Capital growth (%)	**3.52**	(0.43)	(1.02)	0.84	2.34
Income distribution (%)	**0.14**	0.14	0.14	1.14	1.14
Average annual return (%)					
1-Year	**3.66**	(0.29)	(0.88)	1.98	3.48
3-Year	**0.81**	0.31	1.51	2.39	4.35
5-Year	**1.63**	1.25	2.81	3.38	2.73
Average performance of Benchmark Index (%)					
1-Year	**2.84**	2.27	1.85	2.18	3.18
3-Year	**2.32**	2.10	2.40	2.90	3.21
5-Year	**2.46**	2.56	2.73	3.00	3.23

2023

GLOBAL BOND LIFE PLAN FUND



eTiQa
Life Insurance

Global Bond Life Plan Fund

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

Fund Details

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

Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	6.33%	3.80%	-3.90%	52.80%	2.97%
Benchmark	2.84%	7.12%	12.94%	50.90%	2.88%
Variance	3.49%	-3.32%	-16.84%	1.90%	0.09%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	1.528	1.437	1.444	1.472	1.578
chg (%)	*6.3*	*-0.5*	*-1.9*	*-6.7*	*-0.8*
1-yr high	1.535	1.505	1.503	1.626	1.663
1-yr low	1.414	1.391	1.433	1.472	1.574

Unit Price Performance

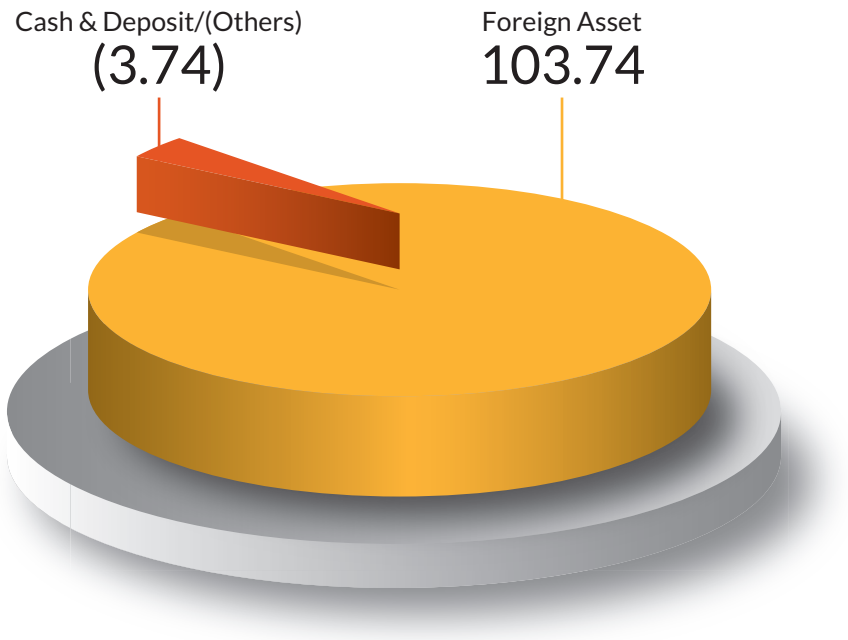


Global Bond Life Plan Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Foreign Asset	2,116,856	2,493,699	2,475,078	2,524,680	2,960,258
Cash & Deposit/(Others)	(76,398)	(399,529)	(22,402)	29,490	(218,044)
Total Fund Size (NAV)	2,040,458	2,094,170	2,452,676	2,554,170	2,742,214

Asset Allocation (in % as at 31 December 2023)



GLOBAL BOND LIFE PLAN FUND
OF ETIQA LIFE INSURANCE BERHAD
201701025113 (1239279-P)
(Incorporated in Malaysia)

Statement by the Manager and Audited Financial Information
31 December 2023

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Statement by the Manager

In the opinion of the Manager, the accompanying financial information of the Global Bond Life Plan Fund set out on pages 130 to 139 have been prepared in accordance with the accounting policies as described in Note 2.2 to the financial information and the policy document on Investment-linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia.

Signed for and on behalf of Etiqa Life Insurance Berhad.



Kamaludin bin Ahmad

Kuala Lumpur, Malaysia
18 April 2024

Independent auditors' report

to the unitholders of Global Bond Life Plan Fund
of Etiqa Life Insurance Berhad
201701025113 (1239279-P)
(Incorporated in Malaysia)

Report on the audit of the financial information

Opinion

We have audited the financial information of the Global Bond Life Plan Fund ("the Fund") of Etiqa Life Insurance Berhad, which comprise the statement of assets and liabilities as at 31 December 2023, and the statement of income and expenditure and statement of changes in net asset value of the Fund for the financial year then ended, and notes to the financial information, including material accounting policy information, as set out on pages 130 to 139.

In our opinion, the accompanying financial information give a true and fair view of the financial position of the Fund as at 31 December 2023, and of its financial performance for the year then ended in accordance with the Fund's Accounting Policies as described in Note 2 to the financial information.

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 audit opinion.

Emphasis of matter – Basis of accounting

We draw attention to Note 2.1 to the financial information of the Fund, which describes the basis of accounting. The financial information of the Fund is prepared to assist the Fund in meeting the requirements as stipulated in BNM/RH/PD 029-36 Investment-Linked Business (the "Policy Document") issued by Bank Negara Malaysia ("BNM"). As a result, the financial information of the Fund may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

Independence and other ethical responsibilities

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

Information other than the financial information and auditors' report thereon

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

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

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

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

Responsibilities of the directors of the Manager and the Manager for the financial information

The Manager is responsible for the preparation of financial information of the Fund that give a true and fair view in accordance with the Fund's Accounting Policies as described in Note 2 to the financial information. The Manager is also responsible for such internal control as the Manager determines is necessary to enable the preparation of financial information of the Fund that are free from material misstatement, whether due to fraud or error.

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

The directors of the Manager are responsible for overseeing the Fund's financial reporting process. The directors of the Manager are also responsible for ensuring that the Manager maintains proper accounting and other records as are necessary to enable true and fair presentation of these financial information.

Independent auditors' report

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

201701025113 (1239279-P)
(Incorporated in Malaysia)

Auditors' responsibilities for the audit of the financial information

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

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

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

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 Manager and policyholders of the Fund, for the purpose of meeting the requirements as stipulated in the Policy Document issued by BNM and for no other purpose. We do not assume responsibility to any other person for the content of this report.



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



Brandon Bruce Sta Maria
No. 02937/09/2025 J
Chartered Accountant

Kuala Lumpur, Malaysia
18 April 2024

Statements of Assets and Liabilities

as at 31 December 2023

	Note	2023 RM	2022 RM
Assets			
Investments			
- Deposit with financial institution	4	**9,246**	142
Foreign asset	5	**2,116,856**	2,493,699
Interest receivable		**26**	-
Cash and bank balances		**40**	33,788
Total Assets		**2,126,168**	2,527,629
Liabilities			
Tax liabilities		**16,047**	-
Deferred tax liabilities	6	**61,619**	64,316
Amount due to life fund		**3,685**	364,986
Sundry payables		**4,359**	4,157
Total Liabilities		**85,710**	433,459
Net Asset Value ("NAV")		**2,040,458**	2,094,170
Represented By:			
Unitholders' capital		**(2,363,459)**	(2,180,472)
Undistributed income carried forward		**4,403,917**	4,274,642
Unitholders' Account	7	**2,040,458**	2,094,170
NAV Per Unit	7	**1.528**	1.437

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

Statements of Income and Expenditure

for the financial year ended 31 December 2023

	Note	2023 RM	2022 RM
Net investment income			
Interest income		**252**	3
Investment expenses		**(116)**	-
		136	3
Gains on disposal of investments		**71,363**	-
Realised gains on foreign exchange		**129,080**	-
Unrealised gains on foreign exchange		**12,306**	112,548
Total Income		**212,885**	112,551
Management expenses		**(4,283)**	(4,312)
Unrealised capital losses on investments		**(46,013)**	(92,198)
Management fee		**(19,964)**	(21,152)
Total Outgo		**(70,260)**	(117,662)
Excess of income over outgo/(outgo over income) before taxation		**142,625**	(5,111)
Taxation	**8**	**(13,350)**	(1,628)
Excess of income over outgo/(outgo over income) after taxation		**129,275**	(6,739)
Undistributed income brought forward		**4,274,642**	4,281,381
Undistributed income carried forward		**4,403,917**	4,274,642

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

Statements of Changes in Net Asset Value

for the financial year ended 31 December 2023

	Note	2023 RM	2022 RM
Net asset value at the beginning of the financial year		**2,094,170**	2,452,676
Net income after taxation for the financial year (excluding changes in net unrealised capital losses)		**175,288**	85,459
Net unrealised capital losses		**(46,013)**	(92,198)
Excess of income over outgo/(outgo over income) after taxation		**129,275**	(6,739)
Amounts paid for cancellation of units during the financial year	**7**	**(182,987)**	(351,767)
Net asset value at the end of the financial year		**2,040,458**	2,094,170

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

Notes to the Financial Information

1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

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

The Manager is a public limited liability company incorporated and domiciled in Malaysia and licensed under the Financial Services Act, 2013. Its principal activities are the underwriting of life insurance and investment-linked businesses. The immediate, penultimate and ultimate holding companies of the Manager are Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn. Bhd. ("EIHSB") and Malayan Banking Berhad ("Maybank") respectively, all of which are incorporated in Malaysia. Maybank is a licensed commercial bank listed on the Main Market of Bursa Malaysia Securities Berhad.

The objective of the Fund is to provide returns, better than 12-month fixed deposit rates whilst preserving initial capital outlay by investing in fixed income securities worldwide in order to maximise total return, consisting of a combination of interest income and capital appreciation and capital gain.

The financial information were authorised for issue by the Board of Directors of the Manager in accordance with a resolution dated 18 April 2024.

2. MATERIAL ACCOUNTING POLICY INFORMATION

2.1 Basis of preparation and presentation of the financial information

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

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

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

2.2 Summary of material accounting policy information

(a) Financial instruments

(i) Financial assets

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

Financial assets are recognised in the statement of assets and liabilities when, and only when, the Fund becomes a party to the contractual provisions of the financial instruments.

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

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

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(a) Financial instruments (cont'd.)

(i) Financial assets (cont'd.)

Financial assets at FVTPL

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

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

- the designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognising gains or losses on a different basis; or

- the assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.

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

Financial assets classified as FVTPL are foreign unit trusts.

Financial assets at AC

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

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

Financial assets classified as AC are deposits with financial institutions.

Fair value of financial assets

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

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

The carrying amounts of cash and cash equivalents and approximate their fair values due to the relatively short-term maturity of these financial instruments.

Derecognition of financial assets

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

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(a) Financial instruments (cont'd.)

(ii) Financial liabilities

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

(b) Other revenue recognition

(i) Interest income is recognised at a point of time using the effective interest yield method over the term of the underlying investments;

(ii) Dividend income is recognised at a point of time when the Fund's right to receive payment is established; and

(iii) Proceeds arising from disposal of investments are set off against the weighted average cost of investments. The resulting gains or losses are taken to the statement of income and expenditure.

(c) Management fee

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

(d) Income tax

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

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

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

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

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

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

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(e) Foreign currencies

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

(f) Unitholders' capital

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

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

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

3. SOFT COMMISSIONS

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

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

Notes to the Financial Information

4. INVESTMENTS

	31.12.2023 RM	31.12.2022 RM
AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**9,246**	142

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

5. FOREIGN ASSET

	31.12.2023 RM	31.12.2022 RM
FVTPL		
Quoted outside Malaysia		
Unit Trust:		
Cost	**1,291,346**	1,622,987
Unrealised capital gains, net	**333,446**	379,459
Unrealised gains on foreign exchange, net	**492,064**	491,253
Fair value	**2,116,856**	2,493,699

The composition, cost and fair value of the investment as at 31 December 2023 are detailed below:

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Quoted outside Malaysia				
Templeton Global Bond Fund	**17,436**	**1,291,346**	**2,116,856**	**103.74%**

Notes to the Financial Information

6. DEFERRED TAX LIABILITIES

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

	31.12.2023 RM	31.12.2022 RM
Deferred tax liabilities	**61,619**	64,316

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

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2023			
At 1 January	**30,356**	**33,960**	**64,316**
Recognised in statement of income and expenditure (Note 8)	**(3,681)**	**984**	**(2,697)**
At 31 December	**26,675**	**34,944**	**61,619**
31.12.2022			
At 1 January	37,732	24,956	62,688
Recognised in statement of income and expenditure (Note 8)	(7,376)	9,004	1,628
At 31 December	30,356	33,960	64,316

Notes to the Financial Information

7. UNITHOLDERS' ACCOUNT

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts paid for cancellations during the financial year	**(121,929)**	**(182,987)**	(241,014)	(351,767)
Unitholders' account brought forward	**1,457,374**	**2,094,170**	1,698,388	2,452,676
Excess of income over outgo/(outgo over income) after taxation	**-**	**129,275**	-	(6,739)
	1,335,445	**2,040,458**	1,457,374	2,094,170
NAV per unit		**1.528**		1.437

8. TAXATION

	31.12.2023 RM	31.12.2022 RM
Income tax:		
Current financial year's tax provision	**16,047**	-
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	**(2,697)**	1,628
Tax expense for the financial year	**13,350**	1,628

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

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

	31.12.2023 RM	31.12.2022 RM
Excess of income over outgo/(outgo over income) before taxation	**142,625**	(5,111)
Taxation at rate of 8%	**11,410**	(409)
Expenses not deductible for tax purposes	**1,940**	2,037
Tax expense for the financial year	**13,350**	1,628

Comparative Performance Table

	2023	2022	2021	2020	2019
Description (%)					
Foreign Asset					
Unit Trust	**103.74**	119.08	100.91	98.85	107.95
(Others)/Cash & Deposit	**(3.74)**	(19.08)	(0.91)	1.15	(7.95)
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**2,040,458**	2,094,170	2,452,676	2,554,170	2,742,214
Total Number of Units	**1,335,445**	1,457,374	1,698,388	1,735,053	1,737,749
NAV Per Unit (RM)	**1.528**	1.437	1.444	1.472	1.578
Highest NAV per unit during financial year (RM)	**1.535**	1.505	1.503	1.626	1.663
Lowest NAV per unit during financial year (RM)	**1.414**	1.391	1.433	1.472	1.574
Total annual return of the fund based on capital growth (%)	**6.33**	(0.48)	(1.90)	(6.72)	(0.75)
Average annual return (%)					
1-Year	**6.33**	(0.48)	(1.90)	(6.72)	(0.75)
3-Year	**1.25**	(3.07)	(3.16)	(0.38)	(1.30)
5-Year	**(0.79)**	(0.71)	(2.53)	(0.43)	3.94
Average performance of Benchmark Index (%)					
1-Year	**2.84**	2.27	1.85	2.18	3.18
3-Year	**2.32**	2.10	2.40	2.90	3.21
5-Year	**2.46**	2.56	2.73	3.00	3.23

2023

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



eTiQa
Life Insurance

Premier Global Equity Fund

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

Fund Details

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

Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	29.64%	39.70%	89.99%	106.90%	9.73%
Benchmark	27.39%	35.38%	86.80%	119.71%	10.57%
Variance	2.25%	4.32%	3.19%	-12.81%	-0.84%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	2.069	1.596	1.792	1.481	1.332
chg (%)	*29.6*	*-10.9*	*21.0*	*11.2*	*22.3*
1-yr high	2.078	1.819	1.801	1.496	1.347
1-yr low	1.596	1.500	1.478	0.970	1.071

Unit Price Performance

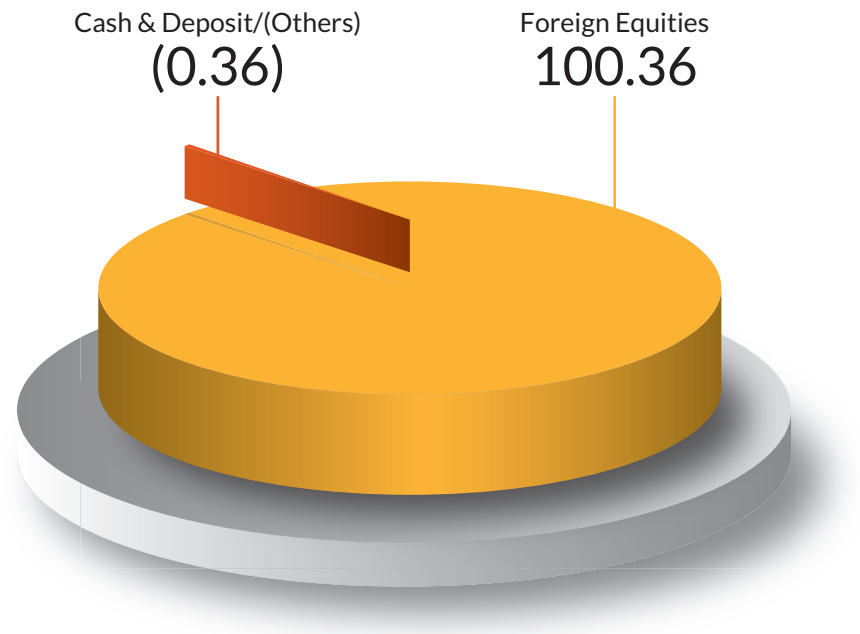


Premier Global Equity Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Foreign Equities	443,768,939	456,930,098	417,027,311	126,657,868	94,295,233
Cash & Deposit/(Others)	(1,591,143)	1,288,421	8,579,683	2,077,195	(1,668,435)
Total Fund Size (NAV)	442,177,796	458,218,519	425,606,994	128,735,063	92,626,798

Asset Allocation (in % as at 31 December 2023)



Premier Asia Pacific Equity Fund

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

Fund Details

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

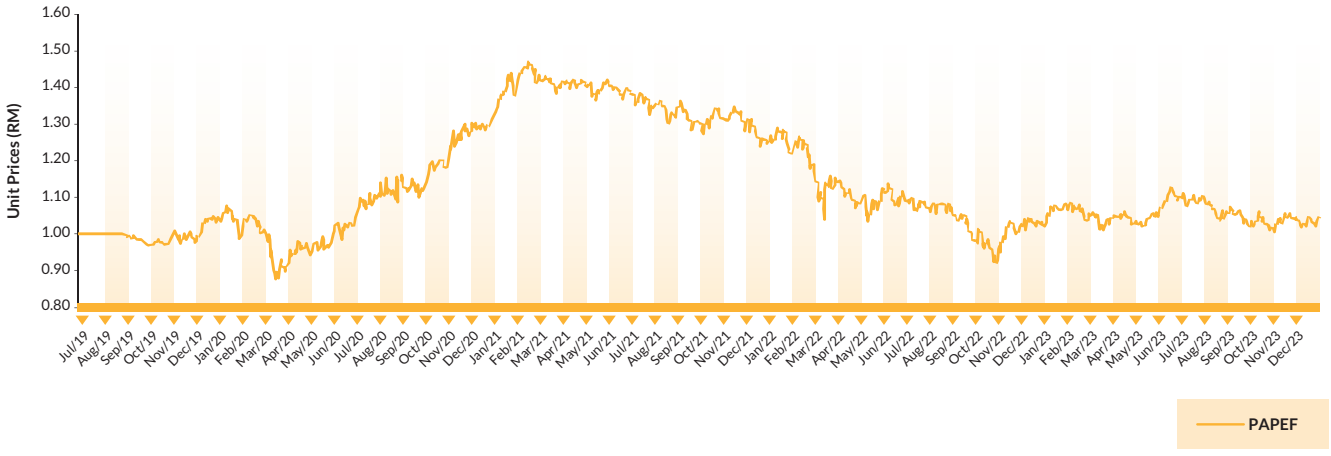
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	Total Since Inception	Annualised Since Inception
Total Return	2.25%	-20.47%	4.50%	0.98%
Benchmark	9.43%	-8.21%	10.45%	2.23%
Variance	-7.18%	-12.26%	-5.95%	-1.25%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	1.045	1.022	1.252	1.314	1.033
chg (%)	*2.3*	*-18.4*	*-4.7*	*27.2*	*n/a*
1-yr high	1.126	1.290	1.473	1.314	1.048
1-yr low	1.007	0.922	1.239	0.878	0.969

Unit Price Performance

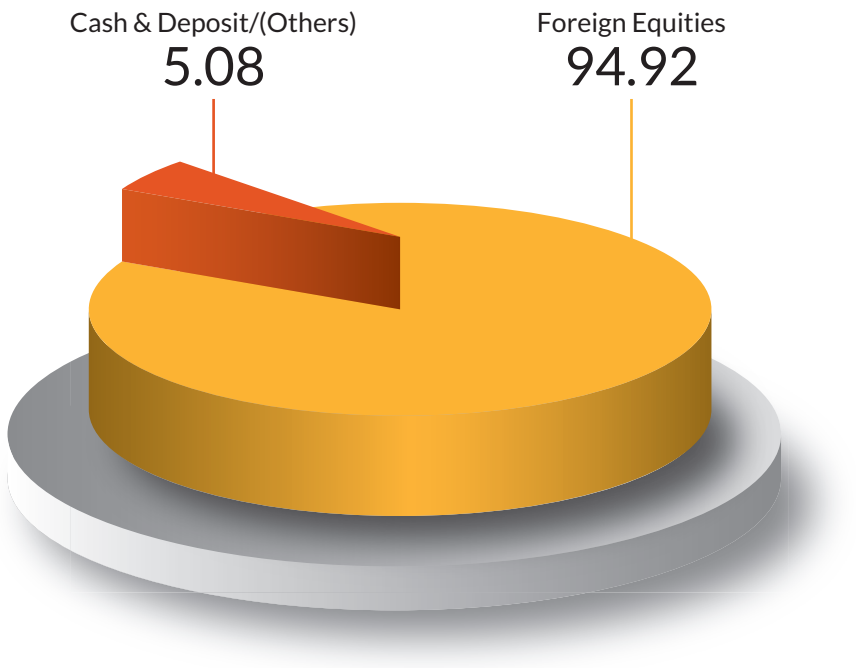


Premier Asia Pacific Equity Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Foreign Equities	124,320,365	64,856,068	58,773,680	19,718,749	14,161,509
Cash & Deposit/(Others)	6,651,844	6,081,049	3,930,235	1,554,236	(1,504,747)
Total Fund Size (NAV)	130,972,209	70,937,117	62,703,915	21,272,985	12,656,762

Asset Allocation (in % as at 31 December 2023)



Premier Asian Equity Dividend Fund

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

Fund Details

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

Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	Total Since Inception	Annualised Since Inception
Total Return	12.64%	n/a	0.24%	0.10%
Benchmark	23.03%	n/a	17.56%	6.69%
Variance	-10.39%	n/a	-17.32%	-6.59%

Price Performance (as at 31 December)

(RM)	2023	2022	2021
NAV	0.927	0.852	0.959
chg (%)	*8.8*	*-11.2*	*n/a*
1-yr high	0.962	1.004	1.000
1-yr low	0.852	0.816	0.932

Unit Price Performance

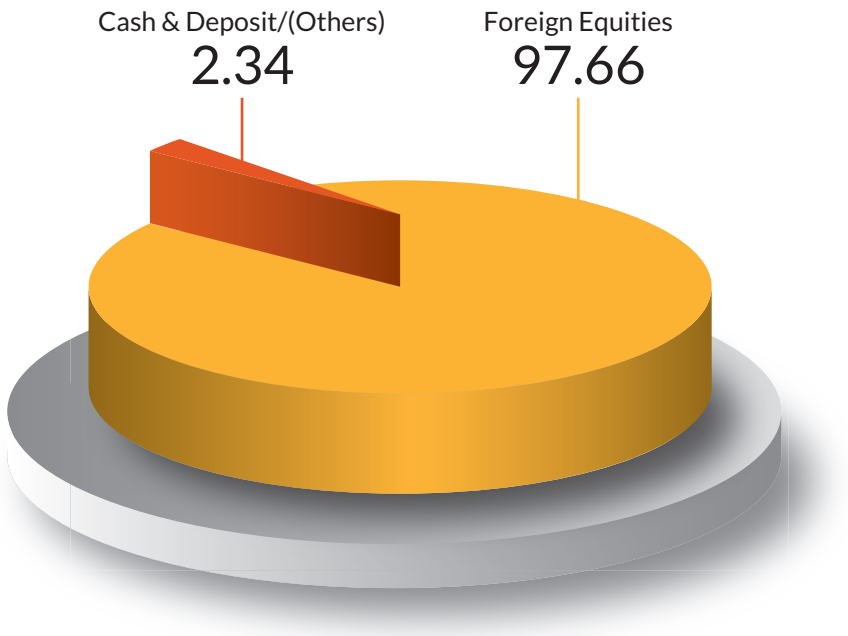


Premier Asian Equity Dividend Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021
Foreign Equities	129,600,029	86,045,120	67,481,870
Cash & Deposit/(Others)	3,104,574	5,861,864	1,356,799
Total Fund Size (NAV)	132,704,603	91,906,984	68,838,669

Asset Allocation (in % as at 31 December 2023)



Premier Global Sustainable Equity Fund

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

Fund Details

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

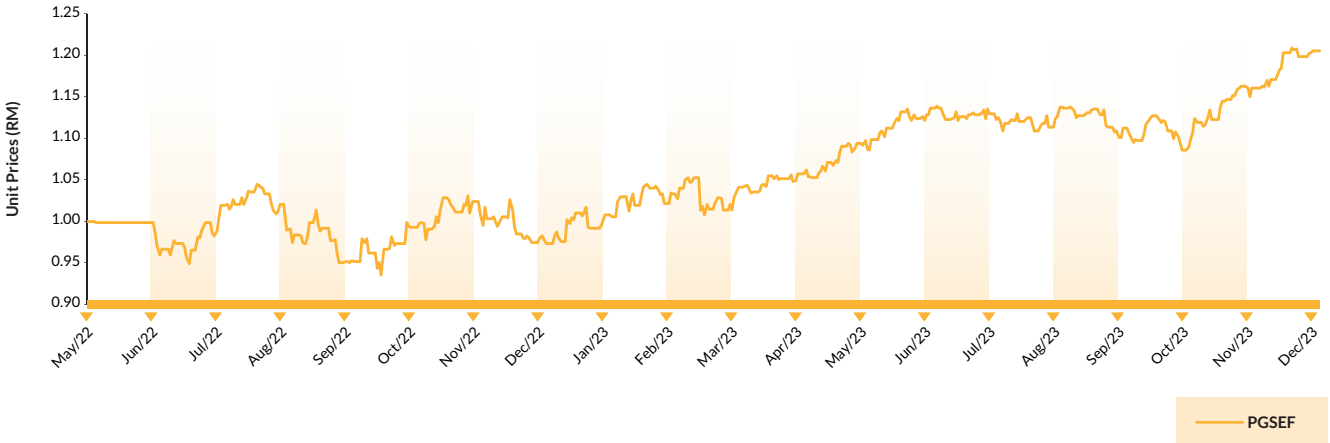
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	Total Since Inception	Annualised Since Inception
Total Return	23.84%	n/a	20.50%	11.84%
Benchmark	25.64%	n/a	16.99%	9.87%
Variance	-1.80%	n/a	3.51%	1.97%

Price Performance (as at 31 December)

(RM)	2023	2022
NAV	1.205	0.973
chg (%)	*23.8*	*n/a*
1-yr high	1.209	1.045
1-yr low	0.973	0.936

Unit Price Performance

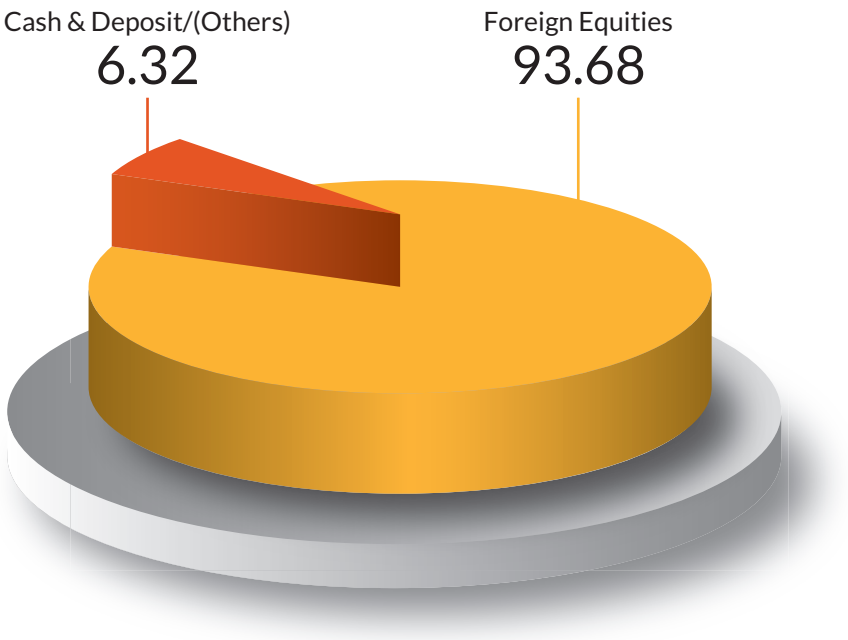


Premier Global Sustainable Equity Fund

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022
Foreign Equities	147,458,628	31,655,828
Cash & Deposit/(Others)	9,950,277	3,947,244
Total Fund Size (NAV)	157,408,905	35,603,072

Asset Allocation (in % as at 31 December 2023)



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

OF ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)

(Incorporated in Malaysia)

Statement by the Manager and Audited Financial Information

31 December 2023

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Statement by the Manager

In the opinion of the Manager, the accompanying financial information of the Premier Global Equity Fund, Premier Asia Pacific Equity Fund, Premier Asian Equity Dividend Fund and Premier Global Sustainable Equity Fund set out on pages 154 to 175 have been prepared in accordance with the accounting policies as described in Note 2.2 to the financial information and the policy document on Investment-linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia.

Signed for and on behalf of Etiqa Life Insurance Berhad.



Kamaludin bin Ahmad

Kuala Lumpur, Malaysia
18 April 2024

Independent auditors' report

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

201701025113 (1239279-P)
(Incorporated in Malaysia)

Report on the audit of the financial information

Opinion

We have audited the financial information of the Premier Global Equity Fund, Premier Asia Pacific Equity Fund, Premier Asian Equity Dividend Fund and Premier Global Sustainable Equity Fund ("the Funds") of Etiqa Life Insurance Berhad, which comprise the statements of assets and liabilities as at 31 December 2023, and the statements of income and expenditure and statements of changes in net asset value of the Funds for the financial year then ended, notes to the financial information, including material accounting policy information, as set out on pages 154 to 175.

In our opinion, the accompanying financial information give a true and fair view of the financial position of the Fund as at 31 December 2023, and of its financial performance for the year then ended in accordance with the Fund's Accounting Policies as described in Note 2 to the financial information.

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 audit opinion.

Emphasis of matter – Basis of accounting

We draw attention to Note 2.1 to the financial information of the Funds, which describes the basis of accounting. The financial information of the Funds is prepared to assist the Funds in meeting the requirements as stipulated in BNM/RH/PD 029-36 Investment-Linked Business (the "Policy Document") issued by Bank Negara Malaysia ("BNM"). As a result, the financial information of the Funds may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

Independence and other ethical responsibilities

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

Information other than the financial information and auditors' report thereon

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

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

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

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

Responsibilities of the directors of the Manager and the Manager for the financial information

The Manager is responsible for the preparation of financial information of the Funds that give a true and fair view in accordance with the Fund's Accounting Policies as described in Note 2 to the financial statements. The Manager is also responsible for such internal control as the Manager determines is necessary to enable the preparation of financial statements of the Funds that are free from material misstatement, whether due to fraud or error.

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

The directors of the Manager are responsible for overseeing the Funds' financial reporting process. The directors of the Manager are also responsible for ensuring that the Manager maintains proper accounting and other records as are necessary to enable true and fair presentation of these financial information.

Independent auditors' report

to the unitholders of Premier Global Equity Fund, Premier Asia Pacific Equity Fund, Premier Asian Equity Dividend Fund & Premier Global Sustainable Equity Fund of Etiqa Life Insurance Berhad (cont'd.)

201701025113 (1239279-P)
(Incorporated in Malaysia)

Auditors' responsibilities for the audit of the financial information

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

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

- Identify and assess the risks of material misstatement of the financial information of the Funds, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Manager's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Manager.
- 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 of the Funds or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Funds to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial information of the Funds, including the disclosures, and whether the financial information of the Funds represent the underlying transactions and events in a manner that achieves fair presentation.

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 Manager and policyholders of the Funds, for the purpose of meeting the requirements as stipulated in the Policy Document issued by BNM and for no other purpose. We do not assume responsibility to any other person for the content of this report.

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

Kuala Lumpur, Malaysia
18 April 2024

Brandon Bruce Sta Maria
No. 02937/09/2025 J
Chartered Accountant

Statements of Assets and Liabilities

as at 31 December 2023

	Note	Premier Global Equity Fund RM	Premier Asia Pacific Equity Fund RM	Premier Asian Equity Dividend Fund RM	Premier Global Sustainable Equity Fund RM
Assets					
Investments					
- Deposit with financial institution	4	6,779,915	5,784,586	5,589,635	8,991,707
Foreign asset	5	443,768,939	124,320,365	129,600,029	147,458,628
Interest receivables		18,332	12,465	7,987	16,569
Amount due from life fund		5,479,494	-	-	2,463,790
Deferred tax assets	6	-	938,023	-	-
Tax recoverable		-	68,830	-	99,730
Cash and bank balances		76	296	172	128
Total Assets		456,046,756	131,124,565	135,197,823	159,030,552
Liabilities					
Tax liabilities		2,795,717	-	330,569	-
Deferred tax liabilities	6	11,068,533	-	135,746	1,617,286
Amount due to life fund		-	147,834	2,022,544	-
Sundry payables		4,710	4,522	4,361	4,361
Total Liabilities		13,868,960	152,356	2,493,220	1,621,647
Net Asset Value ("NAV")		442,177,796	130,972,209	132,704,603	157,408,905
Represented By:					
Unitholders' capital		299,795,288	141,819,373	127,129,647	141,319,898
Undistributed income/(Accumulated losses) carried forward		142,382,508	(10,847,164)	5,574,956	16,089,007
Unitholders' Account	7	442,177,796	130,972,209	132,704,603	157,408,905
NAV Per Unit	7	2.069	1.045	0.927	1.205

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

Statements of Assets and Liabilities

as at 31 December 2022

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

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

Statements of Income and Expenditure

for the financial year ended 31 December 2023

	Note	Premier Global Equity Fund RM	Premier Asia Pacific Equity Fund RM	Premier Asian Equity Dividend Fund RM	Premier Global Sustainable Equity Fund RM
Net investment income					
Interest income		99,529	94,155	115,397	110,910
Dividend income		-	-	4,552,812	-
Investment expenses		(903)	(918)	(1,438)	(908)
		98,626	93,237	4,666,771	110,002
Gains on disposal of investments		21,078,151	-	-	-
Realised gains on foreign exchange		13,769,685	-	-	-
Unrealised capital gains on investments		82,946,914	-	6,267,572	19,257,643
Unrealised gains on foreign exchange		20,006,912	4,663,156	4,769,637	1,120,329
Total Income		137,900,288	4,756,393	15,703,980	20,487,974
Management expenses		(4,283)	(4,283)	(4,283)	(4,283)
Loss on disposal of investments		-	-	(133,667)	-
Realised losses on foreign exchange		-	(953,614)	(400,992)	(1,356,626)
Unrealised capital losses on investments		-	(1,439,521)	-	-
Management fee		(6,562,082)	(1,613,018)	(1,107,488)	(818,588)
Total Outgo		(6,566,365)	(4,010,436)	(1,646,430)	(2,179,497)
Excess of income over outgo before taxation		131,333,923	745,957	14,057,550	18,308,477
Taxation	8	(11,032,137)	(189,149)	(1,214,553)	(1,530,604)
Excess of income over outgo after taxation		120,301,786	556,808	12,842,997	16,777,873
Undistributed income/(Accumulated losses) brought forward		22,080,722	(11,403,972)	(7,268,041)	(688,866)
Undistributed income/(Accumulated losses) carried forward		142,382,508	(10,847,164)	5,574,956	16,089,007

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

Statements of Income and Expenditure

for the financial year/period ended 31 December 2022

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

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

Statements of Changes in Net Asset Value

for the financial year ended 31 December 2023

	Note	Premier Global Equity Fund RM	Premier Asia Pacific Equity Fund RM	Premier Asian Equity Dividend Fund RM	Premier Global Sustainable Equity Fund RM
Net asset value at the beginning of the financial year		458,218,519	70,937,117	91,906,984	35,603,072
Net income/(outgo) after taxation for the financial year (excluding changes in net unrealised capital gains/(losses))		37,354,872	1,996,329	6,575,425	(2,479,770)
Net unrealised capital gains/(losses)		82,946,914	(1,439,521)	6,267,572	19,257,643
Excess of income over outgo after taxation		120,301,786	556,808	12,842,997	16,777,873
Amounts received for creation of units during the financial year	7	209,179,777	89,107,366	54,149,018	157,661,870
Amounts paid for cancellation of units during the financial year	7	(345,522,286)	(29,629,082)	(26,194,396)	(52,633,910)
Net asset value at the end of the financial year		442,177,796	130,972,209	132,704,603	157,408,905

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

Statements of Changes in Net Asset Value

for the financial year/period ended 31 December 2022

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

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

Notes to the Financial Information

1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

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

The Manager is a public limited liability company, incorporated and domiciled in Malaysia and licensed under the Financial Services Act, 2013. Its principal activities are the underwriting of life insurance and investment-linked business. The immediate, penultimate and ultimate holding companies of the Manager are Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn. Bhd. ("EIHSB") and Malayan Banking Berhad ("Maybank") respectively, all of which are incorporated in Malaysia. Maybank is a licensed commercial bank listed on the Main Market of Bursa Malaysia Securities Berhad.

The objective of the Premier Global Equity Fund is designed to deliver performance from investment in global equities that exceeds the Morgan Stanley Capital International World Index ("MSCI World Index") over a 5-year period.

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

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

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

The financial information were authorised for issue by the Board of Directors of the Manager in accordance with a resolution dated 18 April 2024.

2. MATERIAL ACCOUNTING POLICY INFORMATION

2.1 Basis of preparation and presentation of the financial information

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

The financial information has been prepared under the historical cost convention, unless otherwise indicated in the summary of material accounting policy information in Note 2.2 to the financial information.

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

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information

(a) Financial instruments

(i) Financial assets

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

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

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

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

Financial assets at FVTPL

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

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

- the designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognising gains or losses on a different basis; or

- the assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.

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

Financial assets classified as FVTPL are foreign unit trusts.

Financial assets at AC

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

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

Financial assets classified as AC are deposits with financial institutions.

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(a) Financial instruments (cont'd.)

(i) Financial assets (cont'd.)

Fair value of financial assets

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

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

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

Derecognition of financial assets

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

(ii) Financial liabilities

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

(b) Other revenue recognition

(i) Interest income is recognised at a point of time using the effective interest yield method over the term of the underlying investments;

(ii) Dividend income is recognised at a point of time when the Funds' right to receive payment is established; and

(iii) Proceeds arising from disposal of investments are set off against the weighted average cost of investments. The resulting gains or losses are taken to the statements of income and expenditure.

(c) Management fee

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

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

Notes to the Financial Information

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

2.2 Summary of material accounting policy information (cont'd.)

(d) Income tax

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

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

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

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

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

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

(e) Foreign currencies

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

(f) Unitholders' capital

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

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

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

3. SOFT COMMISSIONS

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

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

Notes to the Financial Information

4. INVESTMENTS

(i) Premier Global Equity Fund

	31.12.2023 RM	31.12.2022 RM
AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**6,779,915**	2,860,859

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

(ii) Premier Asia Pacific Equity Fund

AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**5,784,586**	2,950,880

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

(iii) Premier Asian Equity Dividend Fund

AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**5,589,635**	5,130

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

(iv) Premier Global Sustainable Equity Fund

AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**8,991,707**	183,204

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

Notes to the Financial Information

5. FOREIGN ASSET

(i) Premier Global Equity Fund

	31.12.2023 RM	31.12.2022 RM
FVTPL		
Quoted outside Malaysia		
Unit Trust:		
Cost	**308,198,863**	422,044,394
Unrealised capital gains, net	**96,201,934**	13,255,020
Unrealised gains on foreign exchange, net	**39,368,142**	21,630,684
Fair value	**443,768,939**	456,930,098

The composition, cost and fair value of the investment as at 31 December 2023 are detailed below:

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Quoted outside Malaysia				
JP Morgan Investment Funds - Global Select Equity Fund	**179,698**	**308,198,863**	**443,768,939**	**100.36%**

(ii) Premier Asia Pacific Equity Fund

	31.12.2023 RM	31.12.2022 RM
FVTPL		
Quoted outside Malaysia		
Unit Trust:		
Cost	**136,232,571**	79,991,915
Unrealised capital losses, net	**(18,909,529)**	(17,470,008)
Unrealised gains on foreign exchange, net	**6,997,323**	2,334,161
Fair value	**124,320,365**	64,856,068

The composition, cost and fair value of the investment as at 31 December 2023 are detailed below:

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Quoted outside Malaysia				
JP Morgan Asia Growth Fund	**3,854,465**	**136,232,571**	**124,320,365**	**94.92%**

Notes to the Financial Information

5. FOREIGN ASSET (CONT'D.)

(iii) Premier Asian Equity Dividend Fund

	31.12.2023 RM	31.12.2022 RM
FVTPL		
Quoted outside Malaysia		
Unit Trust:		
Cost	**128,058,589**	95,317,688
Unrealised capital losses, net	**(5,350,258)**	(11,617,830)
Unrealised gains on foreign exchange, net	**6,891,698**	2,345,262
Fair value	**129,600,029**	86,045,120

The composition, cost and fair value of the investment as at 31 December 2023 are detailed below:

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Quoted outside Malaysia				
JP Morgan Investment Funds - Asia Equity Dividend Fund	**2,928,278**	**128,058,589**	**129,600,029**	**97.66%**

(iv) Premier Global Sustainable Equity Fund

	31.12.2023 RM	31.12.2022 RM
FVTPL		
Quoted outside Malaysia		
Unit Trust:		
Cost	**127,242,542**	31,741,617
Unrealised capital gains, net	**20,136,508**	878,865
Unrealised gains/(losses) on foreign exchange, net	**79,578**	(964,654)
Fair value	**147,458,628**	31,655,828

The composition, cost and fair value of the investment as at 31 December 2023 are detailed below:

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Quoted outside Malaysia				
JP Morgan Global Sustainable Equity Fund	**116,123**	**127,242,542**	**147,458,628**	**93.68%**

Notes to the Financial Information

6. DEFERRED TAX (ASSETS)/LIABILITIES

(i) Premier Global Equity Fund

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

	31.12.2023 RM	31.12.2022 RM
Deferred tax liabilities	**11,068,533**	2,832,227

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

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2023			
At 1 January	**1,060,402**	**1,771,825**	**2,832,227**
Recognised in statement of income and expenditure (Note 8)	**6,635,753**	**1,600,553**	**8,236,306**
At 31 December	**7,696,155**	**3,372,378**	**11,068,533**
31.12.2022			
At 1 January	6,430,019	137,658	6,567,677
Recognised in statement of income and expenditure (Note 8)	(5,369,617)	1,634,167	(3,735,450)
At 31 December	1,060,402	1,771,825	2,832,227

Notes to the Financial Information

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

(ii) Premier Asia Pacific Equity Fund

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

	31.12.2023 RM	31.12.2022 RM
Deferred tax assets	**(938,023)**	(1,195,913)

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

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2023			
At 1 January	**(1,397,601)**	**201,688**	**(1,195,913)**
Recognised in statement of income and expenditure (Note 8)	**(115,162)**	**373,052**	**257,890**
At 31 December	**(1,512,763)**	**574,740**	**(938,023)**
31.12.2022			
At 1 January	(203,854)	(2,255)	(206,109)
Recognised in statement of income and expenditure (Note 8)	(1,193,747)	203,943	(989,804)
At 31 December	(1,397,601)	201,688	(1,195,913)

Notes to the Financial Information

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

(iii) Premier Asian Equity Dividend Fund

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

	31.12.2023 RM	31.12.2022 RM
Deferred tax assets	-	(747,230)
Deferred tax liabilities	**135,746**	-
	135,746	(747,230)

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

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2023			
At 1 January	**(929,426)**	**182,196**	**(747,230)**
Recognised in statement of income and expenditure (Note 8)	**501,405**	**381,571**	**882,976**
At 31 December	**(428,021)**	**563,767**	**135,746**
31.12.2022			
At 1 January	50,704	(48,781)	1,923
Recognised in statement of income and expenditure (Note 8)	(980,130)	230,977	(749,153)
At 31 December	(929,426)	182,196	(747,230)

Notes to the Financial Information

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

(iv) Premier Global Sustainable Equity Fund

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

	31.12.2023 RM	31.12.2022 RM
Deferred tax assets	-	(12,951)
Deferred tax liabilities	**1,617,286**	-
	1,617,286	(12,951)

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

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2023			
At 1 January	**70,309**	**(83,260)**	**(12,951)**
Recognised in statement of income and expenditure (Note 8)	**1,540,611**	**89,626**	**1,630,237**
At 31 December	**1,610,920**	**6,366**	**1,617,286**
31.12.2022			
At date of launch	-	-	-
Recognised in statement of income and expenditure (Note 8)	70,309	(83,260)	(12,951)
At end of period	70,309	(83,260)	(12,951)

Notes to the Financial Information

7. UNITHOLDERS' ACCOUNT

(i) Premier Global Equity Fund

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**116,895,695**	**209,179,777**	117,550,518	195,589,543
Amounts paid for cancellations during the financial year	**(190,384,871)**	**(345,522,286)**	(67,920,612)	(112,434,491)
	(73,489,176)	**(136,342,509)**	49,629,906	83,155,052
Unitholders' account brought forward	**287,182,617**	**458,218,519**	237,552,711	425,606,994
Excess of income over outgo/ (outgo over income) after taxation	**-**	**120,301,786**	-	(50,543,527)
	213,693,441	**442,177,796**	287,182,617	458,218,519
NAV per unit		**2.069**		1.596

(ii) Premier Asia Pacific Equity Fund

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**94,576,996**	**89,107,366**	28,335,456	28,765,401
Amounts paid for cancellations during the financial year	**(38,717,096)**	**(29,629,082)**	(9,013,282)	(8,041,056)
	55,859,900	**59,478,284**	19,322,174	20,724,345
Unitholders' account brought forward	**69,419,624**	**70,937,117**	50,097,450	62,703,915
Excess of income over outgo/ (outgo over income) after taxation	**-**	**556,808**	-	(12,491,143)
	125,279,524	**130,972,209**	69,419,624	70,937,117
NAV per unit		**1.045**		1.022

Notes to the Financial Information

7. UNITHOLDERS' ACCOUNT (CONT'D.)

(iii) Premier Asian Equity Dividend Fund

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**67,544,094**	**54,149,018**	47,997,494	39,747,156
Amounts paid for cancellations during the financial year	**(32,236,888)**	**(26,194,396)**	(11,840,584)	(10,014,939)
	35,307,206	**27,954,622**	36,156,910	29,732,217
Unitholders' account brought forward	**107,910,947**	**91,906,984**	71,754,037	68,838,669
Excess of income over outgo/ (outgo over income) after taxation	**-**	**12,842,997**	-	(6,663,902)
	143,218,153	**132,704,603**	107,910,947	91,906,984
NAV per unit		**0.927**		0.852

(iv) Premier Global Sustainable Equity Fund

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year/period	**144,659,826**	**157,661,870**	42,200,807	39,526,177
Amounts paid for cancellations during the financial year/period	**(50,636,383)**	**(52,633,910)**	(5,595,275)	(3,234,239)
	94,023,443	**105,027,960**	36,605,532	36,291,938
Unitholders' account brought forward	**36,605,532**	**35,603,072**	-	-
Excess of income over outgo/ (outgo over income) after taxation	**-**	**16,777,873**	-	(688,866)
	130,628,975	**157,408,905**	36,605,532	35,603,072
NAV per unit		**1.205**		0.973

Notes to the Financial Information

8. TAXATION

(i) Premier Global Equity Fund

	31.12.2023 RM	31.12.2022 RM
Income tax:		
Current financial year's tax provision/(recoverable)	**2,795,717**	(88,142)
Under provision of taxation in prior financial year	**114**	98
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	**8,236,306**	(3,735,450)
Tax expense/(credit) for the financial year	**11,032,137**	(3,823,494)

(ii) Premier Asia Pacific Equity Fund

Income tax:		
Current financial year's tax recoverable	**(68,830)**	(18,019)
Under/(Over) provision of taxation in prior financial year	**89**	(12,393)
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	**257,890**	(989,804)
Tax expense/(credit) for the financial year	**189,149**	(1,020,216)

(iii) Premier Asian Equity Dividend Fund

Income tax:		
Current financial year's tax provision	**330,569**	236,704
Under provision of taxation in prior financial year	**1,008**	62
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	**882,976**	(749,153)
Tax expense/(credit) for the financial year	**1,214,553**	(512,387)

(iv) Premier Global Sustainable Equity Fund

	01.01.2023 to 31.12.2022 RM	27.05.2022 to 31.12.2022 RM
Income tax:		
Current financial year/period's tax recoverable	**(99,730)**	(36,202)
Under provision of taxation in prior financial year/period	**96**	-
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	**1,630,238**	(12,951)
Tax expense/(credit) for the financial year/period	**1,530,604**	(49,153)

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

Notes to the Financial Information

8. TAXATION (CONT'D.)

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

(i) Premier Global Equity Fund

	31.12.2023 RM	31.12.2022 RM
Excess of income over outgo/(outgo over income) before taxation	**131,333,923**	(54,367,021)
Taxation at rate of 8%	**10,506,714**	(4,349,362)
Expenses not deductible for tax purposes	**525,309**	525,770
Under provision of taxation in prior financial year	**114**	98
Tax expense/(credit) for the financial year	**11,032,137**	(3,823,494)

(ii) Premier Asia Pacific Equity Fund

Excess of income over outgo/(outgo over income) before taxation	**745,958**	(13,511,359)
Taxation at rate of 8%	**59,677**	(1,080,908)
Expenses not deductible for tax purposes	**129,384**	73,085
Under/(Over) provision of taxation in prior financial year	**89**	(12,393)
Tax expense/(credit) for the financial year	**189,149**	(1,020,216)

(iii) Premier Asian Equity Dividend Fund

Excess of income over outgo/(outgo over income) before taxation	**14,057,550**	(7,176,289)
Taxation at rate of 8%	**1,124,604**	(574,103)
Expenses not deductible for tax purposes	**88,941**	61,654
Under provision of taxation in prior financial year	**1,008**	62
Tax expense/(credit) for the financial year	**1,214,553**	(512,387)

Notes to the Financial Information

8. TAXATION (CONT'D.)

(iv) Premier Global Sustainable Equity Fund

	01.01.2023 to 31.12.2022 RM	27.05.2022 to 31.12.2022 RM
Excess of income over outgo/(outgo over income) before taxation	**18,308,477**	(738,019)
Taxation at rate of 8%	**1,464,678**	(59,042)
Expenses not deductible for tax purposes	**65,830**	9,889
Under provision of taxation in prior financial year/period	**96**	-
Tax expense/(credit) for the financial year/period	**1,530,604**	(49,153)

9. COMPARATIVE FIGURES

The comparatives for the Premier Global Sustainable Equity Fund have been prepared for the period from 27 May 2022 to 31 December 2022.

Comparative Performance Table

(i) Premier Global Equity Fund

	2023	2022	2021	2020	2019
Description (%)					
Foreign Asset					
Unit Trust	**100.36**	99.72	97.98	98.39	101.80
(Others)/Cash & Deposit	**(0.36)**	0.28	2.02	1.61	(1.80)
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**442,177,796**	458,218,519	425,606,994	128,735,063	92,626,798
Total Number of Units	**213,693,441**	287,182,617	237,552,711	86,900,063	69,527,955
NAV Per Unit (RM)	**2.069**	1.596	1.792	1.481	1.332
Highest NAV per unit during financial year (RM)	**2.078**	1.819	1.801	1.496	1.347
Lowest NAV per unit during financial year (RM)	**1.596**	1.500	1.478	0.970	1.071
Total annual return of the fund based on capital growth (%)	**29.64**	(10.94)	21.00	11.19	22.31
Average annual return (%)					
1-Year	**29.64**	(10.94)	21.00	11.19	22.31
3-Year	**11.79**	6.21	18.06	7.59	6.20
5-Year	**13.70**	6.06	10.01	-	-
Average performance of Benchmark Index (%)					
1-Year	**27.39**	(15.12)	25.21	11.46	23.79
3-Year	**10.63**	5.81	19.99	7.95	7.06
5-Year	**13.31**	5.98	11.36	-	-

Comparative Performance Table

(ii) Premier Asia Pacific Equity Fund

	2023	2022	2021	2020	2019
Description (%)					
Foreign Asset					
Unit Trust	**94.92**	91.43	93.73	92.69	111.89
Cash & Deposit/(Others)	**5.08**	8.57	6.27	7.31	(11.89)
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**130,972,209**	70,937,117	62,703,915	21,272,985	12,656,762
Total Number of Units	**125,279,524**	69,419,624	50,097,450	16,189,961	12,257,072
NAV Per Unit (RM)	**1.045**	1.022	1.252	1.314	1.033
Highest NAV per unit during financial year (RM)	**1.126**	1.290	1.473	1.314	1.048
Lowest NAV per unit during financial year (RM)	**1.007**	0.922	1.239	0.878	0.969
Total annual return of the fund based on capital growth (%)	**2.25**	(18.37)	(4.72)	27.20	-
Average annual return (%)					
1-Year	**2.25**	(18.37)	(4.72)	27.20	-
3-Year	**(7.35)**	(0.36)	-	-	-
Average performance of Benchmark Index (%)					
1-Year	**9.43**	(15.39)	(0.86)	17.07	-
3-Year	**(2.81)**	(0.60)	-	-	-

Comparative Performance Table

(iii) Premier Asian Equity Dividend Fund

	2023	2022	2021
Description (%)			
Foreign Asset			
Unit Trust	**97.66**	93.62	98.03
Cash & Deposit	**2.34**	6.38	1.97
Total	**100.00**	100.00	100.00
Total NAV (RM)	**132,704,603**	91,906,984	68,838,669
Total Number of Units	**143,218,153**	107,910,947	71,754,037
NAV Per Unit (RM)	**0.927**	0.852	0.959
Highest NAV per unit during financial year (RM)	**0.962**	1.004	1.000
Lowest NAV per unit during financial year (RM)	**0.852**	0.816	0.932
Total annual return of the fund based on capital growth (%)	**12.64**	(7.98)	-
Average annual return (%)			
1-Year	**12.64**	(7.98)	-
Average performance of Benchmark Index (%)			
1-Year	**23.03**	(4.01)	-

Comparative Performance Table

(iv) **Premier Global Sustainable Equity Fund**

	2023	2022
Description (%)		
Foreign Asset		
Unit Trust	**93.68**	88.91
Cash & Deposit	**6.32**	11.09
Total	**100.00**	100.00
Total NAV (RM)	**157,408,905**	35,603,072
Total Number of Units	**130,628,975**	36,605,532
NAV Per Unit (RM)	**1.205**	0.973
Highest NAV per unit during financial year/period (RM)	**1.209**	1.045
Lowest NAV per unit during financial year/period (RM)	**0.973**	0.936
Total annual return of the fund based on capital growth (%)	**23.84**	-
Average annual return (%)		
1-Year	**23.84**	-
Average performance of Benchmark Index (%)		
1-Year	**25.64**	-

2023

LAPORAN-LAPORAN TAHUNAN PRESTASI DANA-DANA

Dana-Dana Berkaitan Pelaburan



eTiQa

Insurans Hayat



Ulasan dan Prospek Pasaran

Ulasan Pasaran Ekuiti

Tahun Berbentuk 'V'

- **1HCY23 yang buruk namun 2HCY23 yang lebih baik.** *Pada 1HCY23, kadar faedah yang tinggi di serantau dunia telah menjejaskan sentimen pasaran ekuiti tempatan, diterajui oleh tindakan Rizab Persekutuan AS yang secara berlanjutan menaikkan kadar faedah bagi meredakan kadar inflasi yang semakin melulu. Serentak, BNM juga menaikkan OPR sebanyak 25bps kepada 3.00% pada Mei-23. Selain kerisauan yang dibawa oleh persekitaran kadar faedah yang tinggi, sentimen pasaran ekuiti global juga terjejas akibat kejatuhan Silicon Valley Bank yang menyebabkan kekhuatiran di pasaran global bahawa ini mungkin akan menjejaskan prestasi perbankan di negara masing-masing. Namun begitu, isu ini berjaya dibendung dan selanjutnya menyaksikan peningkatan yang tinggi dalam sentimen pasaran tempatan pada 2HCY23 berikutan tindakan Perdana Menteri melancarkan Kerangka Ekonomi Madani, Pelan Hala Tuju Peralihan Tenaga Nasional, Pelan Induk Perindustrian Baharu Malaysia 2030 serta pembentangan kajian separuh penggal RMK12. Inisiatif-inisiatif ini menyaksikan sektor hartanah, pembinaan dan bahan binaan tempatan menarik minat pelabur-pelabur tempatan dan asing. Kebangkitan semula pelbagai projek-projek infrastruktur yang baharu dan lama seperti LRT3, MRT3, LRT Pulau Pinang, LRT Johor dan HSR juga telah membawakan kesan yang positif kepada pasaran.*

- **Pelabur asing berubah posisi kepada penjual bersih pada tahun 2023** *selepas menjadi pembeli bersih pada tahun 2022, terutamanya dalam 1HCY23 di mana kita telah menyaksikan jualan bersih selama 6 bulan berturut-turut. Selain sentimen pasaran yang negatif, kelemahan Ringgit juga menimbulkan kekhuatiran kepada pelabur asing. Namun begitu, pada 2HCY23 pelabur asing kembali sebagai pembeli bersih bagi setiap bulan seterusnya kecuali Okt-23 ekoran tindakan Perdana Menteri kita melancarkan inisiatif-inisiatif yang dinyatakan di atas. Ini menunjukkan pelabur asing yakin dengan inisiatif-inisiatif kerajaan.*

- ***FBMKLCI tetap mengakhiri tahun dengan baik.*** *Walaupun aktiviti promosi berkurangan menjelang akhir tahun, FBMKLCI tetap mengakhiri tahun 2023 dengan baik yakni bersedia menyambut permulaan yang lebih positif bagi tahun 2024.*



Sumber: Bloomberg



Ulasan dan Prospek Pasaran

Ulasan Pasaran Bon

Pasaran bon mencerminkan pertumbuhan yang lebih perlahan pada 2023

- *Tahun 2023 menyaksikan Fed meningkatkan kadar dasarnya secara mendadak sejumlah 100bps (walaupun lebih rendah berbanding 425bps pada 2022) yang menyebabkan keluk hasil Perbendaharaan AS menyusut sepanjang tahun, dengan mencapai tahap paling rendah pada Jun-23 iaitu -106bps kepada -35bps pada Dis-23. Ini bermaksud keluk hasil UST menyusut selama 18 bulan bermula dengan penyusutan kali pertamanya pada Jul-22.*

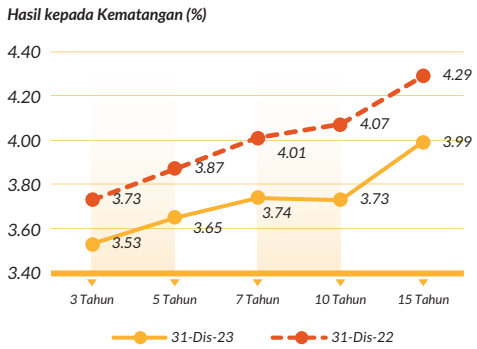
- *Sepanjang tahun, kadar hasil mengalami kemeruapan yang tinggi ekoran jangkaan kemelesetan di AS (tidak menjadi kenyataan), pemulihan ekonomi global daripada inflasi endemik dan stagflasi serta peristiwa yang tidak dijangka seperti krisis perbankan serantau AS, kejatuhan Credit Suisse dan Perang Israel-Gaza yang bermula pada Okt-23.*

- *Di Malaysia, BNM menaikkan OPR hanya sekali (+25bps) berbanding 4 kali (100bps) pada 2022, ini kerana di peringkat tempatan, tekanan inflasi lebih malap berbanding negara-negara maju.*

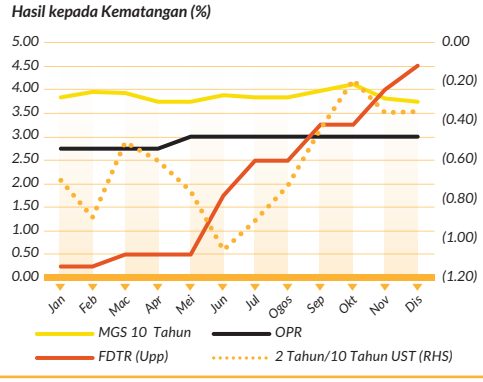
- *Hasil bon tempatan juga dipengaruhi oleh ketidaktentuan dalam pasaran bon global, MYR yang lebih lemah berbanding USD, dan sedikit sebanyak oleh kadar pemulihan yang lemah di China.*

- *Sedemikian, keluk hasil MGS beralih lebih rendah dan lebih rata di mana hasil 3Y dan 10Y mengakhiri tahun dengan lebih rendah iaitu sebanyak 20bps dan 34bps, masing-masing.*

Struktur berjangka hasil MGS 2023 vs 2022



Pergerakan MoM hasil MGS 10 Tahun vs Kadar Faedah



Sumber: Bond Pricing Agency Malaysia (BPAM)

Ulasan dan Prospek Pasaran





Prospek
Risiko & Peluang

- **Tahun yang diselubungi dengan pilihan raya, risiko geopolitik dan kerisauan pertumbuhan.** *Secara am tahun 2024 dianggap sebagai tahun bersejarah dari segi pilihan raya serantau, di mana dianggarkan bahawa separuh dunia akan mengadakan pilihan raya negara dan pelantikan presiden. Menjelang tahun baharu, ketegangan geopolitik sudahpun merangkumi sebahagian besar risiko pelaburan, dan konflik berlanjutan ini akan menentukan sekiranya tekanan akan bertambah buruk ataupun diatasi. Persengketaan geopolitik yang meninggi, sekiranya berlaku, akan meningkatkan risiko penurunan kepada pertumbuhan global diiringi oleh persekitaran kewangan semasa yang ketat. Sedemikian, menghala ke depan satu pengurangan kadar dasar yang kena pada masanya dan bersepadu di kalangan bank-bank pusat adalah penting.*

- **Bagi tahun 2024, jangkaan utama adalah penukaran haluan dalam kadar dasar, terutamanya oleh Negara-negara Maju, ini akan seterusnya memacu hasil bon global.** *Kami menjangkakan Fed dan ECB akan mula menurunkan kadar dasar seawalnya pada 2Q24. Sedemikian, kami meramalkan akan wujud tekanan terhadap peningkatan hasil pada 1Q24 seiring dengan kemunduran pasaran ekoran jangkaan pemotongan kadar pada Mac-24 serta kemungkinan Bank of Japan menghentikan Polisi Kadar Faedah Negatifnya. Kami juga menjangkakan bahawa Fed akan melanjutkan penurunkan kadar pada 3Q24 dan 4Q24 sebanyak 100bps. Potensi kemelesetan Pasaran Negara-negara Maju, Pilihan Raya Presiden AS pada Nov-24 serta ketegangan geopolitik masih boleh mewujudkan ketidaktentuan. Pada peringkat tempatan, kami menjangkakan pertumbuhan KDNK Malaysia akan bertambah baik pada 2024 manakala CPI keseluruhan mungkin meningkat di kala rasionalisasi subsidi bahan api pada 2H24. Sedemikian, pergerakan hasil tempatan mungkin tidak seiring dengan hasil Perbendaharaan AS dan ada kemungkinan sedikit lebih tinggi hasilnya, terutamanya pada 2H24 berikutan kemungkinan kenaikan OPR. Namun, dari segi tahunan, kami masih menganggarkan bahawa hasil tempatan akan mengakhiri tahun dengan lebih rendah, manakala peluang-peluang wujud dalam pasaran pendapatan tetap.*

- **Risiko dan peluang.** *Dari segi perspektif, ianya kelihatan bahawa pasaran ekuiti di Asia akan lebih positif pada tahun 2024 berikutan anggaran bahawa USD akan melemah serta kemungkinan pemotongan kadar dasar AS, di samping dasar monetari China yang kekal akomodatif dan rangsangan fiskal sasaran daripada kerajaan China. Oleh itu, lebih banyak lagi dana akan disalurkan kembali ke perantauan ini, yang secara relatif berprestasi lebih rendah berbanding pasaran ekuiti negara-negara maju dalam tempoh 1-2 tahun kebelakangan ini. Tambahan, pembaharuan struktur ekonomi dan rasionalisasi subsidi Malaysia yang akan dilaksanakan secara beransur-ansur mulai 2024 dijangka akan meningkatkan kembali keyakinan para pelabur tempatan dan asing dalam pasaran ekuiti tempatan yang ketinggalan sejak kebelakangan tahun-tahun ini.*

2023

DANA-DANA PELABURAN PREMIER



eTiQa

Insurans Hayat

Dana-Dana Ekuiti
Dana Ekuiti Prima

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

Butir-butir Dana

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

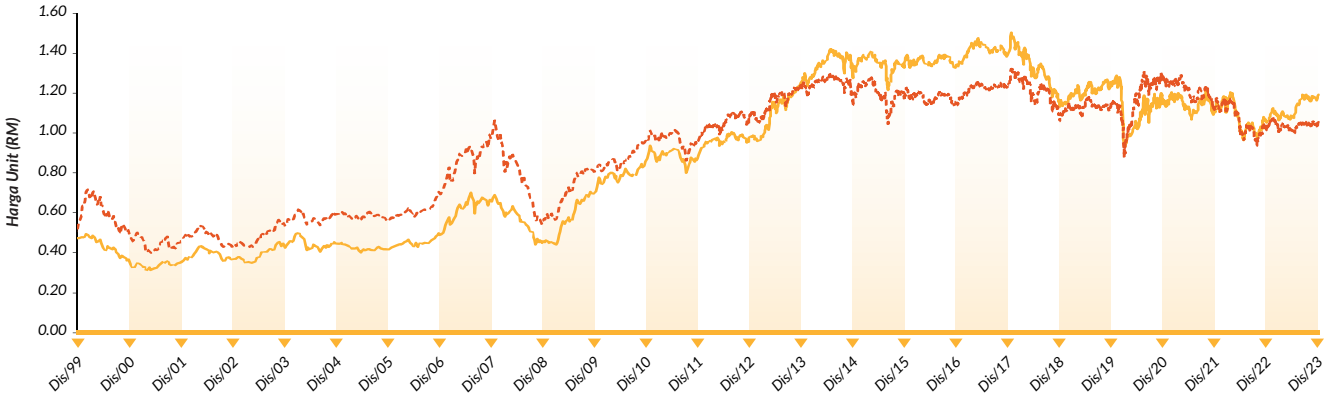
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*12.35%*	*2.94%*	*2.76%*	*150.95%*	*3.87%*
Penanda Aras	*0.46%*	*-16.49%*	*-4.48%*	*121.99%*	*3.34%*
Perbezaan	*11.89%*	*19.43%*	*7.24%*	*28.96%*	*0.53%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*1.192*	*1.061*	*1.155*	*1.158*	*1.248*
perubahan (%)	12.3	-8.1	-0.3	-7.2	7.6
Tertinggi dalam 1-tahun	*1.194*	*1.204*	*1.216*	*1.289*	*1.268*
Terendah dalam 1-tahun	*1.06*	*0.965*	*1.070*	*0.929*	*1.137*

Prestasi Harga Unit



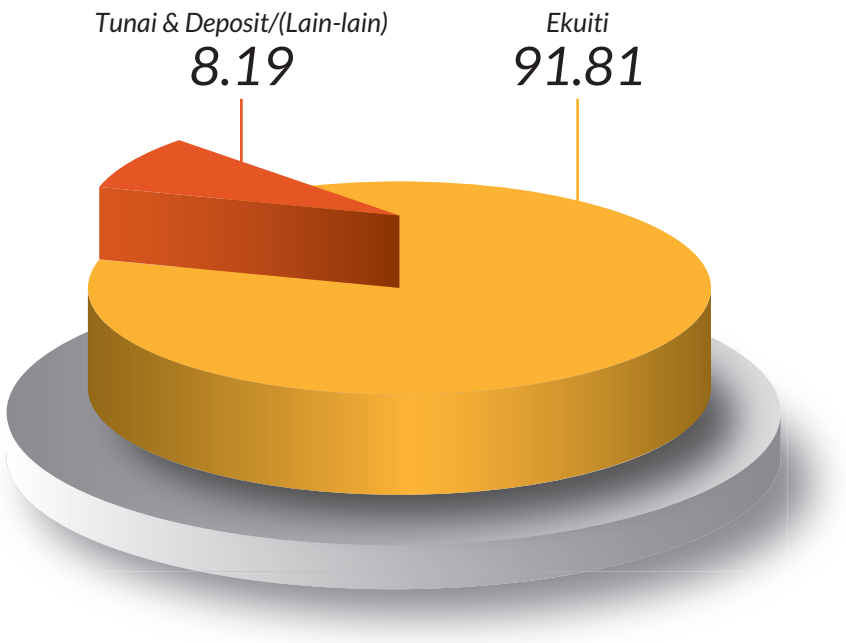
** Penanda aras DEP berubah dari Indeks KLSI ke Indeks FTSE Bursa Malaysia berkuatkuasa 1 Nov 2007*

Dana-Dana Ekuiti
Dana Ekuiti Prima

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Ekuiti	*200,005,300*	*196,761,485*	*210,949,337*	*208,519,128*	*205,910,360*
Tunai & Deposit/(Lain-lain)	*17,842,213*	*5,805,527*	*10,247,666*	*5,216,166*	*4,048,747*
Jumlah Saiz Dana (NAV)	*217,847,513*	*202,567,012*	*221,197,003*	*213,735,294*	*209,959,107*

Peruntukan Aset (% pada 31 Disember 2023)



Dana-Dana Ekuiti
Dana Ekuiti Premier

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

Butir-butir Dana

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

Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*10.56%*	*1.55%*	*9.88%*	*162.32%*	*4.06%*
Penanda Aras	*-0.34%*	*-11.61%*	*-10.20%*	*127.45%*	*3.45%*
Perbezaan	*10.90%*	*13.16%*	*20.08%*	*34.87%*	*0.61%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*1.246*	*1.127*	*1.188*	*1.227*	*1.166*
perubahan (%)	10.6	-5.1	-3.2	5.2	2.8
Tertinggi dalam 1-tahun	*1.247*	*1.251*	*1.288*	*1.254*	*1.231*
Terendah dalam 1-tahun	*1.104*	*1.061*	*1.129*	*0.879*	*1.124*

Prestasi Harga Unit

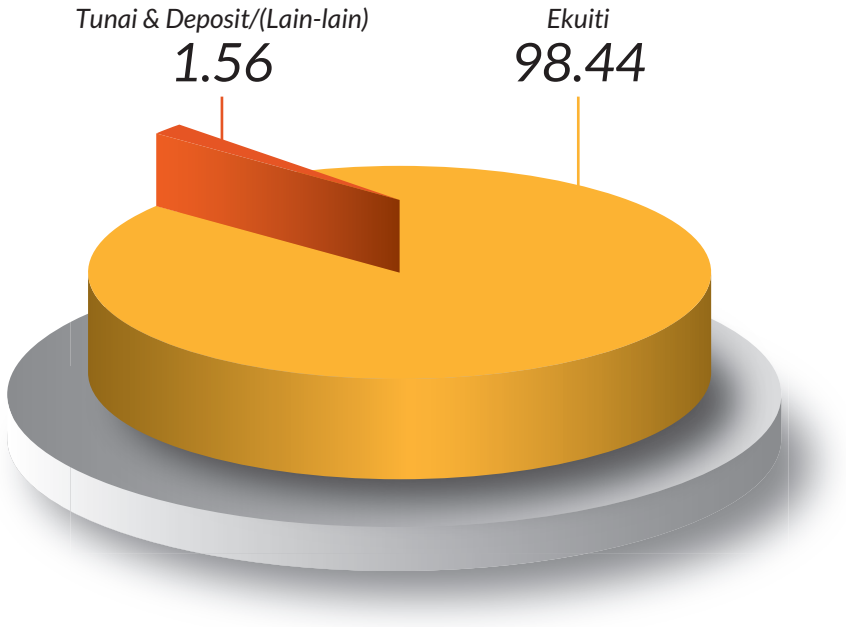


Dana-Dana Ekuiti
Dana Ekuiti Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Ekuiti	*188,657,843*	*183,648,700*	*170,175,450*	*184,404,948*	*159,046,100*
Tunai & Deposit/(Lain-lain)	*2,994,894*	*3,304,839*	*15,550,706*	*1,737,787*	*2,182,496*
Jumlah Saiz Dana (NAV)	*191,652,737*	*186,953,539*	*185,726,156*	*186,142,735*	*161,228,596*

Peruntukan Aset (% pada 31 Disember 2023)



Dana-Dana Ekuiti
Dana Indeks Premier

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

Butir-butir Dana

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

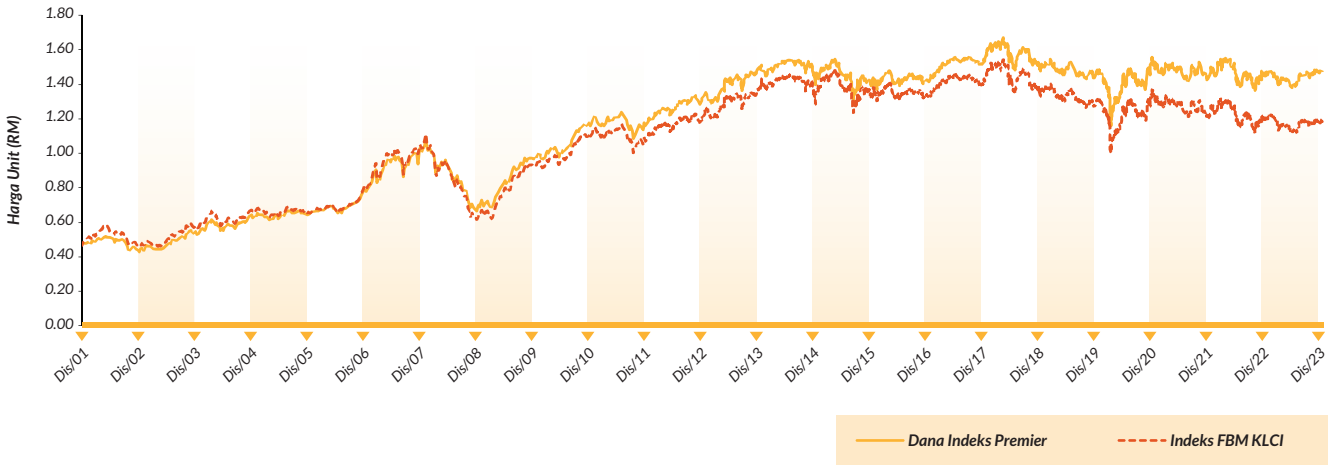
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*0.00%*	*-2.38%*	*-2.77%*	*210.32%*	*5.20%*
Penanda Aras	*0.37%*	*-1.37%*	*0.18%*	*220.56%*	*5.35%*
Perbezaan	*-0.37%*	*-1.01%*	*-2.95%*	*-10.24%*	*-0.15%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*1.474*	*1.474*	*1.500*	*1.510*	*1.462*
perubahan (%)	0.0	-1.7	-0.7	3.3	-3.6
Tertinggi dalam 1-tahun	*1.485*	*1.552*	*1.532*	*1.556*	*1.547*
Terendah dalam 1-tahun	*1.383*	*1.363*	*1.414*	*1.159*	*1.429*

Prestasi Harga Unit

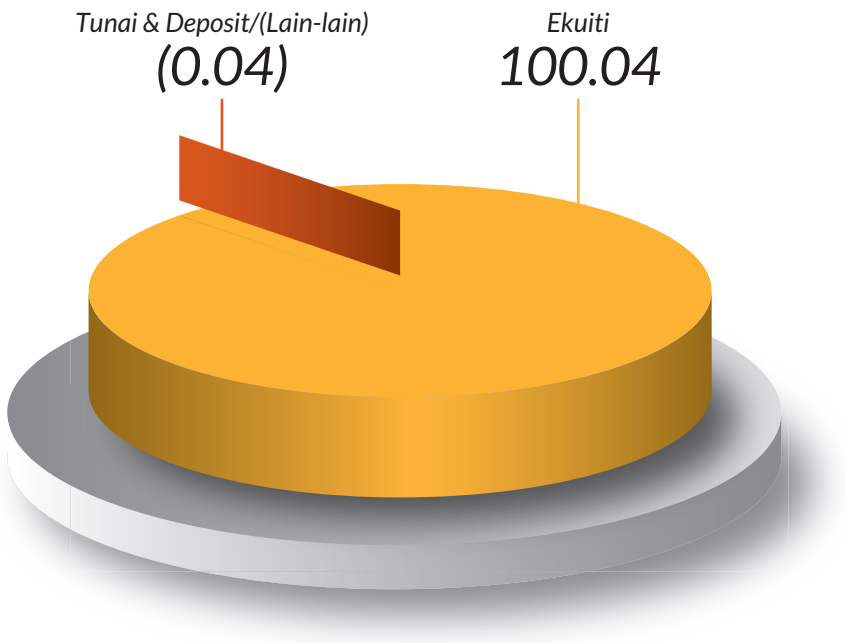


Dana-Dana Ekuiti
Dana Indeks Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Ekuiti	*212,680,090*	*222,068,667*	*228,991,293*	*228,611,306*	*216,353,590*
Tunai & Deposit/(Lain-lain)	*(81,193)*	*1,290,851*	*1,067,136*	*879,245*	*6,089*
Jumlah Saiz Dana (NAV)	*212,598,897*	*223,359,518*	*230,058,429*	*229,490,551*	*216,359,679*

Peruntukan Aset (% pada 31 Disember 2023)



Dana-Dana Pendapatan Tetap
Dana Pendapatan Premier

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

Butir-butir Dana

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

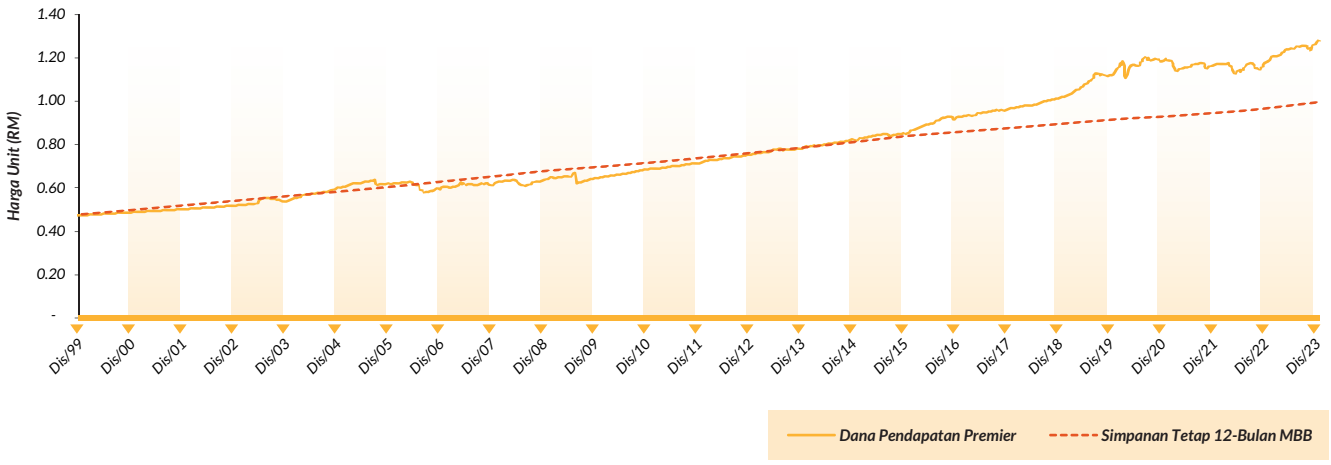
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*8.20%*	*7.38%*	*25.61%*	*169.47%*	*4.17%*
Simpanan Tetap 12-bulan	*2.84%*	*7.12%*	*12.94%*	*117.10%*	*3.25%*
Perbezaan	*5.36%*	*0.26%*	*12.67%*	*52.37%*	*0.92%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*1.28*	*1.183*	*1.172*	*1.192*	*1.123*
perubahan (%)	8.2	0.9	-1.7	6.1	10.2
Tertinggi dalam 1-tahun	*1.28*	*1.183*	*1.195*	*1.203*	*1.130*
Terendah dalam 1-tahun	*1.183*	*1.128*	*1.139*	*1.105*	*1.020*

Prestasi Harga Unit

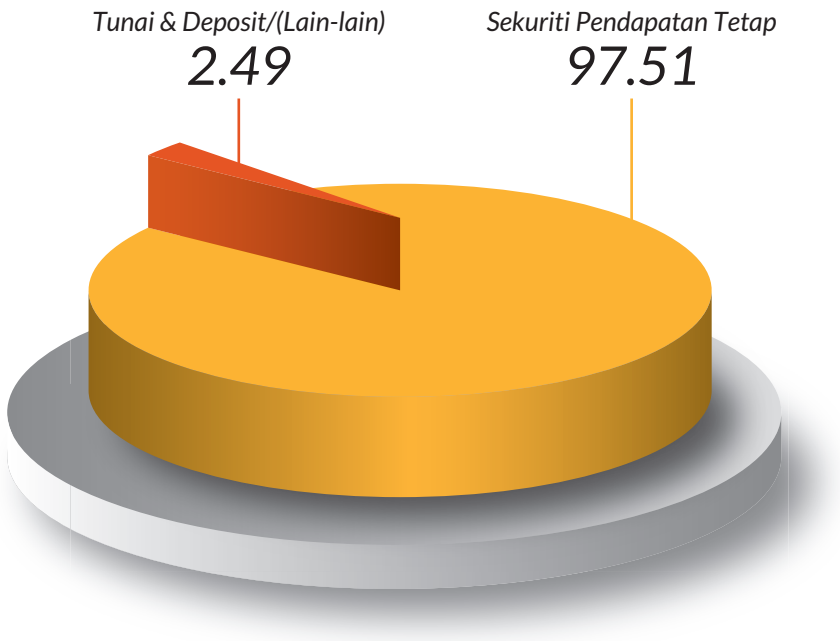


Dana-Dana Pendapatan Tetap
Dana Pendapatan Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Sekuriti Pendapatan Tetap	*421,164,462*	*322,822,441*	*296,374,532*	*279,226,466*	*173,058,640*
Tunai & Deposit/(Lain-lain)	*10,776,822*	*28,899,254*	*39,180,696*	*60,950,274*	*34,468,483*
Jumlah Saiz Dana (NAV)	*431,941,284*	*351,721,695*	*335,555,228*	*340,176,740*	*207,527,123*

Peruntukan Aset (% pada 31 Disember 2023)



Dana-Dana Pendapatan Tetap

Dana Pendapatan Prima

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

Butir-butir Dana

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

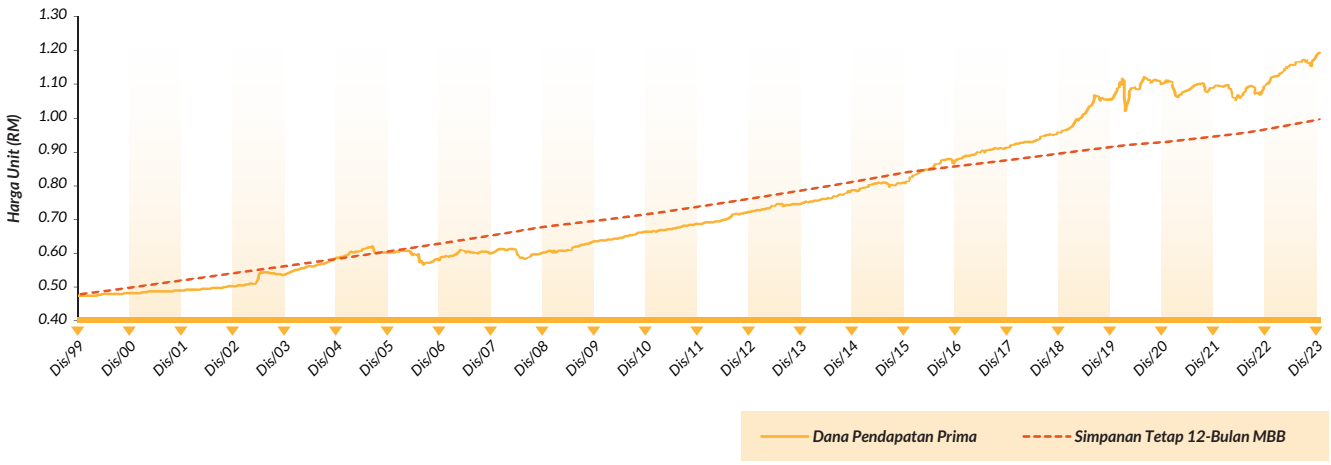
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*8.34%*	*7.85%*	*24.35%*	*151.58%*	*3.88%*
Simpanan Tetap 12-bulan	*2.84%*	*7.12%*	*12.94%*	*117.10%*	*3.25%*
Perbezaan	*5.50%*	*0.73%*	*11.41%*	*34.48%*	*0.63%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*1.195*	*1.103*	*1.096*	*1.108*	*1.059*
perubahan (%)	8.3	0.6	-1.1	4.6	10.2
Tertinggi dalam 1-tahun	*1.195*	*1.103*	*1.111*	*1.122*	*1.068*
Terendah dalam 1-tahun	*1.103*	*1.055*	*1.060*	*1.023*	*0.962*

Prestasi Harga Unit

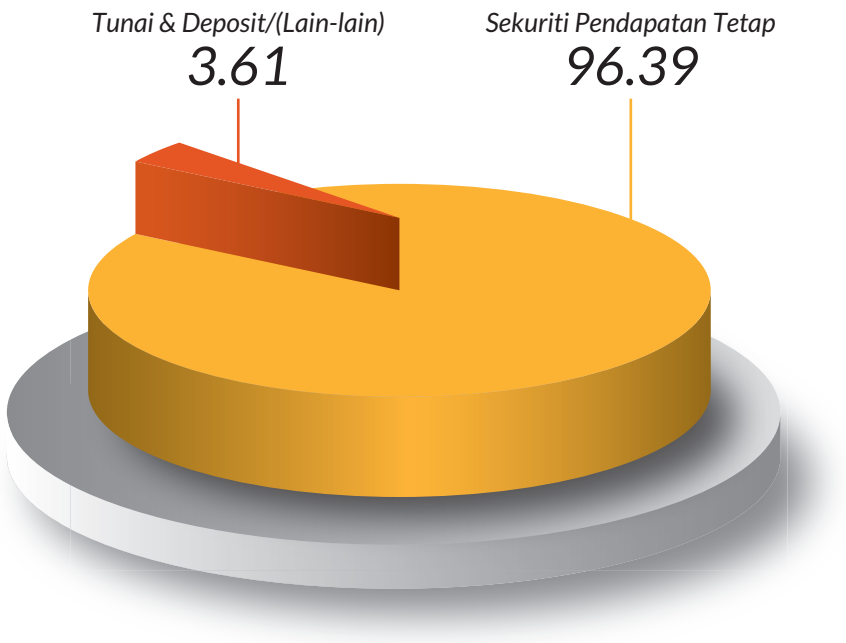


Dana-Dana Pendapatan Tetap
Dana Pendapatan Prima

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Sekuriti Pendapatan Tetap	*139,744,244*	*125,982,380*	*112,666,106*	*102,333,630*	*91,527,720*
Tunai & Deposit/(Lain-lain)	*5,233,388*	*4,318,720*	*11,474,932*	*12,681,710*	*4,242,784*
Jumlah Saiz Dana (NAV)	*144,977,632*	*130,301,100*	*124,141,038*	*115,015,340*	*95,770,504*

Peruntukan Aset (% pada 31 Disember 2023)



DANA-DANA PELABURAN PREMIER

BAGI ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)

(Diperbadankan di Malaysia)

Penyata Pengurus dan Maklumat Kewangan yang Telah Diaudit

31 Disember 2023

KANDUNGAN

	MUKA SURAT
Penyata pengurus	*196*
Laporan juruaudit bebas	*197 - 198*
Penyata aset dan liabiliti	*199 - 200*
Penyata pendapatan dan perbelanjaan	*201- 202*
Penyata perubahan dalam nilai aset bersih	*203 - 204*
Nota-nota kepada maklumat kewangan	*205 - 231*
Jadual perbandingan prestasi	*232 - 236*

Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana-Dana Pelaburan Premier (terdiri daripada Dana Ekuiti Prima, Dana Ekuiti Premier, Dana Pendapatan Premier, Dana Pendapatan Prima dan Dana Indeks Premier) yang dibentangkan dari muka surat 199 hingga 231 telah disediakan menurut dasar perakaunan yang ditetapkan dalam Nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/PD 029-36) yang diterbitkan oleh Bank Negara Malaysia.

Ditandatangani bagi pihak Etiqa Life Insurance Berhad.

Kamaludin bin Ahmad

Kuala Lumpur, Malaysia
18 April 2024

Laporan juruaudit bebas

kepada pemegang unit Dana-dana Pelaburan Premier bagi Etiqa Life Insurance Berhad

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Laporan mengenai audit maklumat kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana-dana Pelaburan Premier (terdiri daripada Dana Ekuiti Prima, Dana Ekuiti Premier, Dana Pendapatan Premier, Dana Pendapatan Prima dan Dana Indeks Premier) (secara kolektif dirujuk sebagai "Dana-dana") bagi Etiqa Life Insurance Berhad, yang merangkumi daripada penyata aset dan liabiliti pada 31 Disember 2023, penyata pendapatan dan perbelanjaan serta penyata perubahan dalam nilai aset bersih Dana-dana bagi tahun kewangan yang berakhir pada tarikh tersebut, dan nota kepada maklumat kewangan, termasuk maklumat dasar perakaunan material, seperti yang dibentangkan pada muka surat 199 hingga 231.

Pada pendapat kami, maklumat kewangan yang disertakan memberikan gambaran yang benar dan saksama tentang kedudukan kewangan Dana-dana pada 31 Disember 2023, dan prestasi kewangannya bagi tahun berakhir pada tarikh tersebut menurut Polisi Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut.

Asas pendapat

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

Penekanan perkara – Asas perakaunan

Kami menekankan kepada Nota 2.1 kepada maklumat kewangan Dana-dana, yang menerangkan asas perakaunan. Maklumat kewangan Dana-dana disediakan untuk membantu Dana-dana memenuhi keperluan seperti yang ditetapkan dalam BNM/RH/PD 029-36 Perniagaan Berkaitan Pelaburan ("Dokumen Polisi") yang dikeluarkan oleh Bank Negara Malaysia ("BNM"). Hasilnya, maklumat kewangan Dana-dana kemungkinan tidak sesuai untuk tujuan lain. Pendapat kami tidak diubahsuai berkenaan dengan perkara ini.

Tanggungjawab kebebasan dan lain-lain tanggungjawab etika

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

Maklumat selain daripada maklumat kewangan dan laporan juruaudit mengenainya

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

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

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

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

Tanggungjawab para pengarah bagi Pengurus terhadap maklumat kewangan

Pengurus bertanggungjawab untuk penyediaan maklumat kewangan Dana-dana yang memberikan pandangan yang benar dan saksama selaras dengan Dasar Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut. Pengurus juga bertanggungjawab ke atas kawalan dalaman seperti Pengurus menentukan adalah perlu untuk membolehkan penyediaan maklumat kewangan Dana-dana yang bebas daripada salah nyata material, sama ada disebabkan oleh penipuan atau kesilapan.

Dalam menyediakan maklumat kewangan Dana-dana, Pengurus bertanggungjawab untuk menilai keupayaan Dana-dana untuk meneruskan usaha berterusan, mendedahkan, sebagaimana yang berkenaan, perkara yang berkaitan dengan usaha berterusan dan menggunakan asas perakaunan usaha berterusan melainkan Pengurus sama ada berhasrat untuk atau membubarkan Dana-dana dan menamatkan operasi, atau tidak mempunyai alternatif yang realistik selain berbuat demikian.

Para pengarah bagi Pengurus bertanggungjawab untuk mengawasi proses pelaporan kewangan Dana-dana. Para pengarah bagi Pengurus juga bertanggungjawab untuk memastikan bahawa Pengurus mengekalkan rekod perakaunan yang betul dan rekod lain yang diperlukan untuk pembentangan maklumat kewangan yang benar dan adil.

Laporan juruaudit bebas

kepada pemegang unit Dana-dana Pelaburan Premier bagi Etiqa Life Insurance Berhad (samb.)

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Tanggungjawab juruaudit untuk pengauditan maklumat kewangan

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

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

- *Mengenal pasti dan menilai risiko salah nyata material maklumat kewangan Dana-dana, sama ada disebabkan oleh penipuan atau kesilapan, mereka bentuk dan melaksanakan prosedur audit yang responsif kepada risiko tersebut, dan dapatkan bukti audit yang mencukupi dan sesuai untuk menyediakan asas bagi pendapat kami. Risiko untuk tidak mengesan salah nyata material akibat daripada penipuan adalah lebih tinggi daripada salah nyata yang disebabkan oleh kesilapan, kerana penipuan mungkin melibatkan pakatan sulit, pemalsuan, peninggalan yang disengajakan, salah nyataan atau penggantian kawalan dalaman.*
- *Memperoleh pemahaman mengenai kawalan dalaman yang berkaitan dengan audit bagi tujuan merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Pengurus.*
- *Menilai kesesuaian polisi-polisi perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan berkaitan pendedahan yang dibuat oleh Pengurus.*
- *Membuat kesimpulan mengenai kesesuaian penggunaan asas perakaunan usaha berterusan oleh Pengurus dan, berdasarkan bukti audit yang diperoleh, sama ada wujud ketidakpastian yang material berkaitan dengan peristiwa atau keadaan yang mungkin menimbulkan keraguan yang ketara terhadap keupayaan Dana-dana untuk meneruskan usaha berterusan. Jika kami membuat kesimpulan bahawa ketidakpastian yang ketara wujud, kami dikehendaki menarik perhatian dalam laporan juruaudit kami kepada pendedahan berkaitan dalam maklumat kewangan Dana-dana atau, jika pendedahan tersebut tidak mencukupi, untuk mengubah suai pendapat kami. Kesimpulan kami adalah berdasarkan bukti audit yang diperolehi sehingga tarikh laporan juruaudit kami. Walau bagaimanapun, peristiwa atau keadaan masa hadapan boleh menyebabkan Dana-dana berhenti meneruskan usaha berterusan.*
- *Penilaian pembentangan keseluruhan, struktur dan kandungan maklumat kewangan Dana-dana, termasuk pendedahan, dan sama ada maklumat kewangan Dana-dana mewakili urus niaga dan peristiwa asas dalam cara yang mencapai pembentangan saksama.*

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

Perkara-perkara lain

Laporan ini dibuat semata-mata kepada Pengurus dan pemegang polisi Dana-dana, bagi tujuan memenuhi keperluan seperti yang ditetapkan dalam Dokumen Polisi yang dikeluarkan oleh BNM dan bukan untuk tujuan lain. Kami tidak bertanggungjawab kepada mana-mana orang lain untuk kandungan laporan ini.

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

Brandon Bruce Sta Maria
No. 02937/09/2025 J
Akauntan Berkanun

Kuala Lumpur, Malaysia
18 April 2024

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

Penyata Aset dan Liabiliti

pada 31 Disember 2023

	Nota	Dana Ekuiti Prima RM	Dana Ekuiti Premier RM	Dana Pendapatan Premier RM	Dana Pendapatan Prima RM	Dana Indeks Premier RM
Aset						
Pelaburan	4					
- Sekuriti kerajaan Malaysia		-	-	51,193,440	-	-
- Terbitan pelaburan kerajaan		-	-	69,947,800	24,536,060	-
- Sekuriti hutang		-	-	300,023,222	115,208,184	-
- Sekuriti ekuiti		200,005,300	188,657,844	-	-	212,680,090
- Deposit dengan institusi kewangan		19,602,738	7,587,270	8,948,235	2,710,710	1,096,906
		219,608,038	196,245,114	430,112,697	142,454,954	213,776,996
Cukai boleh pulih		-	-	-	-	348,847
Faedah/dividen belum terima		660,224	453,822	5,460,342	1,983,067	148,210
Amaun tertunggak daripada broker saham		275,455	1,357,276	-	-	362,204
Amaun tertunggak daripada dana insurans hayat		-	-	-	1,524,846	-
Pelbagai belum terima		17,264	44,659	12,814	9,519	5,058
Baki tunai dan bank		-	-	-	-	77
Jumlah Aset		220,560,981	198,100,871	435,585,853	145,972,386	214,641,392
Liabiliti						
Liabiliti cukai		609,523	209,994	1,144,817	576,272	-
Liabiliti cukai tertunda	5	1,094,464	796,772	948,437	411,896	17,196
Amaun tertunggak kepada broker saham		383,610	2,870,348	-	-	404,241
Amaun tertunggak kepada dana insurans hayat		615,843	2,561,482	1,541,272	-	1,607,968
Pelbagai belum bayar		10,028	9,538	10,043	6,586	13,090
Jumlah Liabiliti		2,713,468	6,448,134	3,644,569	994,754	2,042,495
Nilai Aset Bersih ("NAV")		217,847,513	191,652,737	431,941,284	144,977,632	212,598,897
Diwakili Oleh:						
Modal pemegang unit		216,646,409	139,798,675	326,492,886	98,745,086	80,198,996
Pendapatan belum agih dibawa ke depan		1,201,104	51,854,062	105,448,398	46,232,546	132,399,901
Akaun Pemegang Unit	6	217,847,513	191,652,737	431,941,284	144,977,632	212,598,897
NAV Seunit	6	1.192	1.246	1.280	1.195	1.474

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

Penyata Aset dan Liabiliti

pada 31 Disember 2022

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

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	Dana Ekuiti Prima RM	Dana Ekuiti Premier RM	Dana Pendapatan Premier RM	Dana Pendapatan Prima RM	Dana Indeks Premier RM
Pendapatan pelaburan bersih						
Pendapatan faedah		688,111	431,840	18,592,616	6,684,042	30,523
Pendapatan dividen		5,983,312	5,752,625	-	-	8,862,975
Perbelanjaan pelaburan		(69,383)	(68,906)	(78,210)	(28,748)	(87,478)
		6,602,040	6,115,559	18,514,406	6,655,294	8,806,020
Laba atas pelupusan pelaburan		7,000,311	2,261,987	2,250,100	548,100	-
Laba modal belum terealisasi atas pelaburan		15,634,413	14,644,075	22,825,131	6,188,834	-
Jumlah Pendapatan		29,236,764	23,021,621	43,589,637	13,392,228	8,806,020
Perbelanjaan pengurusan		(4,283)	(4,283)	(4,283)	(4,283)	(4,283)
Rugi atas pelupusan pelaburan		-	-	(6,454,300)	-	(4,303,634)
Rugi modal belum terealisasi atas pelaburan		-	-	(30,260)	-	(2,795,253)
Yuran pengurusan		(3,100,772)	(2,781,464)	(3,832,415)	(1,342,586)	(2,625,128)
Jumlah Perbelanjaan		(3,105,055)	(2,785,747)	(10,321,258)	(1,346,869)	(9,728,298)
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) sebelum cukai		26,131,709	20,235,874	33,268,379	12,045,359	(922,278)
Cukai	7	(1,863,331)	(1,384,481)	(2,971,782)	(1,072,677)	567,497
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai		24,268,378	18,851,393	30,296,597	10,972,682	(354,781)
(Kerugian terkumpul)/Pendapatan belum agih dihantar ke depan		(23,067,274)	33,002,669	75,151,801	35,259,864	132,754,682
Pendapatan belum agih dibawa ke depan		1,201,104	51,854,062	105,448,398	46,232,546	132,399,901

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 31 Disember 2022

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

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

Penyata Perubahan dalam Nilai Aset Bersih

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	Dana Ekuiti Prima RM	Dana Ekuiti Premier RM	Dana Pendapatan Premier RM	Dana Pendapatan Prima RM	Dana Indeks Premier RM
Nilai aset bersih pada awal tahun kewangan		202,567,012	186,953,539	351,721,695	130,301,100	223,359,518
Pendapatan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada laba/ (rugi) bersih modal belum terealisasi)		8,633,965	4,207,318	7,501,726	4,783,848	2,440,472
Laba/(rugi) bersih modal belum terealisasi		15,634,413	14,644,075	22,794,871	6,188,834	(2,795,253)
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan)/ selepas cukai		24,268,378	18,851,393	30,296,597	10,972,682	(354,781)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	6	38,113,346	25,292,565	163,066,623	40,334,740	19,471,666
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	6	(47,101,223)	(39,444,760)	(113,143,631)	(36,630,890)	(29,877,506)
Nilai aset bersih pada akhir tahun kewangan		217,847,513	191,652,737	431,941,284	144,977,632	212,598,897

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

Penyata Perubahan dalam Nilai Aset Bersih

bagi tahun kewangan berakhir 31 Disember 2022

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

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

Nota-nota kepada Maklumat Kewangan

1. PENGURUS DAN KEGIATAN UTAMANYA

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

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan, 2013. Kegiatan utamanya adalah pengunderitan insurans hayat dan perniagaan berkaitan pelaburan. Syarikat induk, induk kedua dan syarikat induk muktamad bagi Pengurus masing-masing adalah Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn Bhd ("EIHSB") dan Malayan Banking Berhad ("MBB"), kesemuanya diperbadankan di Malaysia. MBB merupakan sebuah bank komersial berlesen yang disenaraikan di Pasaran Utama Bursa Malaysia Securities Berhad.

Objektif Dana Ekuiti Prima adalah untuk memberikan prestasi yang mengatasi prestasi Indeks FTSE Bursa Malaysia EMAS Shariah sepanjang tempoh 5-tahun.

Objektif Dana Ekuiti Premier adalah untuk memberikan prestasi yang mengatasi prestasi Indeks FTSE Bursa Malaysia 100 sepanjang tempoh 5-tahun.

Objektif Dana Pendapatan Premier adalah untuk memberikan prestasi yang mengatasi kadar simpanan tetap 12-bulan sepanjang tempoh 5-tahun.

Objektif Dana Pendapatan Prima adalah untuk memberikan prestasi yang mengatasi kadar simpanan tetap 12-bulan sepanjang tempoh 5-tahun.

Objektif Dana Indeks Premier adalah untuk memberikan prestasi sebagaimana prestasi Indeks FTSE Bursa Malaysia KLCI

Maklumat kewangan ini telah diluluskan untuk diterbitkan oleh Lembaga Pengarah bagi Pengurus selaras dengan resolusi bertarikh 18 April 2024.

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL

2.1 Asas penyediaan dan pembentangan maklumat kewangan

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

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

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

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(a) Instrumen kewangan

(i) Aset kewangan

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

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

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

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

<u>Aset kewangan pada FVTPL</u>

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

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

- *penetapan itu menghapuskan atau ketara mengurangkan kaedah yang tidak konsisten yang sebaliknya akan timbul daripada mengukur aset atau liabiliti atau mengiktiraf laba atau rugi atas asas yang berbeza; atau*

- *aset dan liabiliti adalah sebahagian daripada kumpulan aset kewangan, liabiliti kewangan atau kedua-duanya, yang diuruskan dan prestasi mereka diukur berdasarkan nilai saksama, selaras dengan pengurusan risiko yang didokumenkan atau strategi pelaburan.*

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

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

<u>Aset kewangan pada AC</u>

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

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

Aset kewangan diklasifikasikan sebagai AC termasuk deposit dengan institusi kewangan.

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(a) Instrumen kewangan (samb.)

(i) Aset kewangan (samb.)

Nilai saksama aset kewangan

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

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

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

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

Pembatalan rekod bagi aset kewangan

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

(ii) Liabiliti kewangan

Liabiliti kewangan Dana-dana adalah amaun tertunggak kepada broker saham, amaun tertunggak kepada insuran hayat dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama balasan yang akan dibayar pada masa hadapan, untuk perkhidmatan yang diterima. Amaun dibawa bagi liabiliti kewangan dianggar menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut. Liabiliti kewangan tidak lagi diiktiraf apabila kewajipan di bawah liabiliti itu telah dilepaskan. Laba atau rugi dicatatkan dalam penyata pendapatan dan perbelanjaan apabila liabiliti tidak lagi diiktiraf dan melalui proses pelunasan.

(b) Pengiktirafan hasil lain

(i) Pendapatan faedah diiktirafkan pada satu masa dengan menggunakan kaedah faedah berkesan;

(ii) Pendapatan dividen diiktiraf diiktiraf pada satu masa apabila hak Dana-dana untuk menerima pembayaran ditetapkan; dan

(iii) Penerimaan daripada pelupusan pelaburan ditolak daripada kos purata berwajaran pelaburan tersebut. Laba atau rugi yang terhasil diambil kira dalam penyata pendapatan dan perbelanjaan.

(c) Yuran pengurusan

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

Dana Ekuiti Prima	*1.50% setahun*
Dana Ekuiti Premier	*1.50% setahun*
Dana Pendapatan Premier	*1.00% setahun*
Dana Pendapatan Prima	*1.00% setahun*
Dana Indeks Premier	*1.25% setahun*

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(d) Cukai pendapatan

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

Cukai tertunda diperuntukkan menggunakan kaedah liabiliti, untuk perbezaan sementara pada tarikh penyata aset dan liabiliti di antara asas cukai aset dan liabiliti dan amaun dibawa dalam penyata kewangan. Secara dasarnya, liabiliti cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh cukai dan aset cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan ke satu tahap di mana kemungkinan untung boleh cukai, boleh ditolak dengan perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan.

Cukai tertunda diiktiraf di dalam penyata pendapatan dan perbelanjaan, kecuali apabila ia timbul daripada transaksi secara langsung di dalam modal pemegang unit, yang mana dalam hal ini, cukai tertunda ini juga diiktiraf di dalam modal pemegang unit.

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

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

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

(e) Modal pemegang unit

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

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

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

3. KOMISEN RINGAN

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

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

Nota-nota kepada Maklumat Kewangan

4. PELABURAN

(i) Dana Ekuiti Prima

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4 (i)(a))	**200,005,300**	196,761,485
AC (Nota 4 (i)(b))	**19,602,738**	3,769,655
	219,608,038	200,531,140

(a) FVTPL

Dipegang untuk Dagangan

Sekuriti Ekuiti
Disebut di Malaysia

Saham-saham:		
Kos	**186,324,508**	198,715,106
Laba/(rugi) modal belum terealisasi, bersih	**13,680,792**	(1,953,621)
Nilai saksama	**200,005,300**	196,761,485

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Saham-saham:				
Pembinaan				
Ekovest Berhad	**2,460,700**	**1,171,326**	**1,205,743**	**0.55%**
Gamuda Berhad	**1,191,300**	**4,821,283**	**5,468,067**	**2.51%**
JAKS Resources Berhad	**7,083,200**	**3,405,343**	**1,310,392**	**0.60%**
MGB Berhad	**1,862,200**	**1,854,337**	**1,247,674**	**0.57%**
Sunway Construction Group Berhad	**896,600**	**1,461,785**	**1,739,404**	**0.80%**
WCT Holdings Berhad	**3,170,848**	**1,564,198**	**1,569,569**	**0.72%**

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Ekuiti Prima (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
***Saham-saham* (samb.):**				
Produk Pengguna dan Perkhidmatan				
DRB-HICOM Berhad	3,140,700	4,945,789	4,365,573	2.00%
Innature Berhad	791,600	415,878	288,934	0.13%
MBM Resources Berhad	120,000	457,607	508,800	0.23%
Mr D.I.Y. Group (M) Berhad	1,432,700	2,240,798	2,077,415	0.95%
Nestle (Malaysia) Berhad	11,300	1,571,674	1,328,880	0.61%
Padini Holdings Berhad	3,059,800	10,352,149	10,739,898	4.93%
PPB Group Berhad	64,000	1,025,149	926,720	0.43%
QL Resources Berhad	366,800	1,945,492	2,094,428	0.96%
Sime Darby Berhad	314,100	693,550	738,135	0.34%
Tenaga				
Uzma Berhad	211,000	151,830	158,250	0.07%
Perkhidmatan Kewangan				
Bank Islam Malaysia Berhad	1,350,100	2,665,355	2,983,721	1.37%
Penjagaan Kesihatan				
Hartalega Holdings Berhad	970,600	1,904,482	2,620,620	1.20%
Top Glove Corporation Berhad	2,871,300	2,693,590	2,584,170	1.19%
Produk Perindustrian dan Perkhidmatan				
Ancom Nylex Berhad	2,412,900	2,660,556	2,726,577	1.25%
Aurelius Technologies Berhad	2,383,200	3,929,661	6,196,320	2.84%
Hextar Global Berhad	6,291,360	1,027,764	4,875,804	2.24%
HSS Engineers Berhad	397,900	202,900	385,963	0.18%
Kelington Group Berhad	379,900	587,124	824,383	0.38%
Malayan Cement Berhad	2,945,400	8,266,472	12,459,042	5.72%
Malaysia Steel Works (KL) Berhad	186,600	62,526	61,578	0.03%
P.I.E. Industrial Berhad	395,600	1,129,074	1,285,700	0.59%
Petronas Chemicals Group Berhad	231,800	1,626,153	1,659,688	0.76%
Press Metal Aluminium Holdings Berhad	665,300	3,106,923	3,200,093	1.47%
Scientex Berhad	188,100	583,706	716,661	0.33%
Southern Cable Group Berhad	4,145,000	1,449,393	1,740,900	0.80%
Sunway Berhad	1,823,200	3,088,743	3,755,792	1.72%
UCHI Technologies Berhad	283,000	838,747	1,049,930	0.48%
V.S. Industry Berhad	1,446,900	1,303,822	1,179,223	0.54%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Ekuiti Prima (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
***Saham-saham* (samb.):**				
Perladangan				
IOI Corporation Berhad	790,800	3,094,759	3,107,844	1.43%
Kuala Lumpur Kepong Berhad	189,900	4,286,303	4,143,618	1.90%
Sime Darby Plantation Berhad	1,221,200	5,806,103	5,446,552	2.50%
Hartanah				
Eco World Development Group Berhad	9,841,400	6,477,573	10,333,470	4.74%
Eco World International Berhad	5,524,000	2,005,102	1,712,440	0.79%
Iskandar Waterfront City Berhad	2,319,600	1,020,573	1,693,308	0.78%
Kerjaya Prospek Property Berhad	1,723,700	1,952,943	1,292,775	0.59%
Lagenda Properties Berhad	4,600,300	4,974,208	5,704,372	2.62%
LBS Bina Group Berhad	3,003,300	1,569,861	1,726,898	0.79%
Mah Sing Group Berhad	885,400	749,860	734,882	0.34%
Sime Darby Property Berhad	10,280,300	6,446,994	6,425,188	2.95%
UEM Sunrise Berhad	775,100	619,860	631,707	0.29%
Teknologi				
D&O Green Technologies Berhad	326,900	1,225,781	1,183,378	0.54%
Dagang NeXchange Berhad	5,461,300	4,404,066	2,184,520	1.00%
Frontken Corporation Berhad	568,000	1,648,563	1,840,320	0.84%
Genetec Technology Berhad	837,500	2,009,208	1,976,500	0.91%
Greatech Technology Berhad	1,029,000	4,186,204	4,939,200	2.27%
Inari Amertron Berhad	1,562,400	4,173,412	4,702,824	2.16%
JHM Consolidation Berhad	1,158,000	987,936	833,760	0.38%
Malaysian Pacific Industries Berhad	214,300	6,403,580	6,043,260	2.77%
Mi Technovation Berhad	570,100	894,162	1,054,685	0.48%
Pentamaster Corporation Berhad	504,500	1,924,346	2,320,700	1.07%
UWC Berhad	865,400	3,455,090	3,046,208	1.40%
ViTrox Corporation Berhad	306,700	2,602,973	2,235,843	1.03%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Ekuiti Prima (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
***Saham-saham* (samb.):**				
Telekomunikasi dan Media				
Axiata Group Berhad	1,542,900	4,604,055	3,672,102	1.69%
CelcomDigi Berhad	920,400	3,978,993	3,755,232	1.72%
Maxis Berhad	963,200	4,101,712	3,708,320	1.70%
Telekom Malaysia Berhad	574,000	2,933,345	3,185,700	1.46%
Time dotCom Berhad	590,200	2,050,070	3,187,080	1.46%
Pengangkutan dan Logistik				
MISC Berhad	142,100	1,043,369	1,035,909	0.48%
Westports Holdings Berhad	345,400	1,518,520	1,260,710	0.58%
Utiliti				
Tenaga Nasional Berhad	1,873,700	17,969,805	18,811,948	8.64%
Jumlah sekuriti ekuiti		186,324,508	200,005,300	

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	19,602,738	3,769,655

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

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Premier

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4 (ii)(a))	**188,657,844**	183,648,700
AC (Nota 4 (ii)(b))	**7,587,270**	2,107,404
	196,245,114	185,756,104

(a) FVTPL
Dipegang untuk Dagangan

Sekuriti Ekuiti
Disebut di Malaysia

Waran-waran/saham-saham:		
Kos	**178,698,188**	188,333,119
Laba/(rugi) modal belum terealisasi, bersih	**9,959,656**	(4,684,419)
Nilai saksama	**188,657,844**	183,648,700

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Waran-waran:				
Eco World Development Group Berhad	**900,000**	-	**198,000**	**0.10%**
JAKS Resources Berhad	**1,555,400**	-	**62,216**	**0.03%**
		-	**260,216**	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Premier (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham:				
Pembinaan				
Ekovest Berhad	2,101,100	1,010,666	1,029,539	0.54%
Gadang Holdings Berhad	2,103,900	958,137	704,806	0.37%
Gamuda Berhad	721,400	2,814,124	3,311,226	1.73%
JAKS Resources Berhad	8,005,500	3,765,812	1,481,018	0.77%
MGB Berhad	4,915,100	4,228,489	3,293,117	1.72%
Sunway Construction Group Berhad	29,700	58,928	57,618	0.03%
WCT Holdings Berhad	3,795,900	2,032,988	1,878,970	0.98%
Produk Pengguna dan Perkhidmatan				
DRB-HICOM Berhad	2,517,500	4,000,247	3,499,325	1.83%
Genting Malaysia Berhad	1,387,000	3,806,597	3,731,030	1.95%
Innature Berhad	3,482,400	2,054,882	1,271,076	0.66%
Kawan Food Berhad	2,112,600	3,975,802	3,802,680	1.98%
Leong Hup International Berhad	842,300	517,042	475,900	0.25%
Mr D.I.Y. Group (M) Berhad	801,000	1,239,457	1,161,450	0.61%
Mynews Holdings Berhad	1,148,400	990,066	597,168	0.31%
Only World Group Holdings Berhad	4,187,500	1,777,342	1,968,125	1.03%
Padini Holdings Berhad	1,255,600	3,775,117	4,407,156	2.30%
PPB Group Berhad	57,000	913,132	825,360	0.43%
Sime Darby Berhad	264,700	584,465	622,045	0.32%
Tenaga				
Uzma Berhad	178,000	128,083	133,500	0.07%
Perkhidmatan Kewangan				
AMMB Holdings Berhad	801,200	2,653,522	3,212,812	1.68%
Bank Islam Malaysia Berhad	311,900	649,739	689,299	0.36%
CIMB Group Holdings Berhad	2,339,253	12,276,157	13,684,630	7.14%
Hong Leong Bank Berhad	160,200	2,997,720	3,027,780	1.58%
Public Bank Berhad	2,409,500	9,938,479	10,336,755	5.39%
RHB Bank Berhad	1,751,400	9,743,339	9,545,130	4.98%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Premier (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Penjagaan Kesihatan				
Hartalega Holdings Berhad	475,500	901,799	1,283,850	0.67%
Top Glove Corporation Berhad	1,790,400	1,748,150	1,611,360	0.84%
Produk Perindustrian dan Perkhidmatan				
Ancom Nylex Berhad	936,500.00	1,123,698.00	1,058,245.00	0.55%
Ann Joo Resources Berhad	520,300.00	569,770.00	556,721.00	0.29%
Aurelius Technologies Berhad	1,548,400	3,136,784	4,025,840	2.10%
Cape EMS Berhad	1,694,700	1,900,408	1,796,382	0.94%
Hextar Global Berhad	1,051,520	171,778	814,928	0.43%
HSS Engineers Berhad	468,000	249,693	453,960	0.24%
Malayan Cement Berhad	2,502,800	7,180,955	10,586,844	5.52%
Malaysia Steel Works (KL) Berhad	158,600	53,240	52,338	0.03%
Petronas Chemicals Group Berhad	187,300	1,308,419	1,341,068	0.70%
Press Metal Aluminium Holdings Berhad	281,100	1,294,460	1,352,091	0.71%
Southern Cable Group Berhad	2,665,000	934,896	1,119,300	0.58%
Sunway Berhad	1,005,700	1,938,058	2,071,742	1.08%
V.S. Industry Berhad	937,400	843,733	763,981	0.40%
Perladangan				
Genting Plantations Berhad	287,400	2,303,014	1,632,432	0.85%
IOI Corporation Berhad	295,000	1,167,452	1,159,350	0.60%
Kuala Lumpur Kepong Berhad	72,000	1,626,979	1,571,040	0.82%
Sime Darby Plantation Berhad	576,300	2,623,109	2,570,298	1.34%
Hartanah				
Eco World Development Group Berhad	4,146,800	2,695,215	4,354,140	2.27%
Eco World International Berhad	4,673,600	1,688,831	1,448,816	0.76%
IOI Properties Group Berhad	783,500	927,445	1,371,125	0.72%
Iskandar Waterfront City Berhad	2,019,600	888,876	1,474,308	0.77%
LBS Bina Group Berhad	4,400,099	2,412,038	2,530,057	1.32%
Mah Sing Group Berhad	754,900	639,354	626,567	0.33%
NCT Alliance Berhad	4,773,100	2,804,692	1,575,123	0.82%
Sime Darby Property Berhad	3,265,300	2,314,352	2,040,813	1.06%
UEM Sunrise Berhad	655,700	524,373	534,396	0.28%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Premier (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Teknologi				
D&O Green Technologies Berhad	279,100	1,030,685	1,010,342	0.53%
Dagang NeXchange Berhad	3,827,200	3,231,115	1,530,880	0.80%
Frontken Corporation Berhad	812,100	2,391,914	2,631,204	1.37%
Genetec Technology Berhad	748,700	1,796,218	1,766,932	0.92%
Greatech Technology Berhad	473,200	1,988,598	2,271,360	1.19%
Inari Amertron Berhad	1,411,200	3,769,721	4,247,712	2.22%
JHM Consolidation Berhad	978,000	834,371	704,160	0.37%
Malaysian Pacific Industries Berhad	71,800	2,045,504	2,024,760	1.06%
Mi Technovation Berhad	640,000	1,013,621	1,184,000	0.62%
Pentamaster Corporation Berhad	188,500	786,057	867,100	0.45%
UWC Berhad	790,900	2,741,472	2,783,968	1.45%
ViTrox Corporation Berhad	248,600	1,912,665	1,812,294	0.95%
Telekomunikasi dan Media				
Astro Malaysia Holdings Berhad	4,386,000	3,012,970	1,732,470	0.90%
Axiata Group Berhad	403,800	1,245,766	961,044	0.50%
CelcomDigi Berhad	382,500	1,535,526	1,560,600	0.81%
Maxis Berhad	513,800	2,072,454	1,978,130	1.03%
Telekom Malaysia Berhad	430,300	1,973,025	2,388,165	1.25%
Utiliti				
Tenaga Nasional Berhad	1,661,800	15,751,091	16,684,472	8.71%
YTL Corporation Berhad	4,076,300	3,388,651	7,704,207	4.02%
YTL Power International Berhad	2,373,700	3,314,861	6,029,198	3.15%
		178,698,188	188,397,628	
Jumlah sekuriti ekuiti		178,698,188	188,657,844	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Premier (samb.)

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	***7,587,270***	*2,107,404*

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

(iii) Dana Pendapatan Premier

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4 (iii)(a))	***421,164,462***	*322,822,441*
AC (Nota 4 (iii)(b))	***8,948,235***	*22,498,918*
	430,112,697	*345,321,359*

(a) FVTPL

Dipegang untuk Dagangan

Sekuriti Kerajaan Malaysia

Kos	***49,738,800***	*28,344,000*
Laba modal belum terealisasi, bersih	***1,454,640***	*1,484,900*
Nilai saksama	***51,193,440***	*29,828,900*

Terbitan Pelaburan Kerajaan

Kos	***68,661,950***	*17,541,900*
Laba modal belum terealisasi, bersih	***1,285,850***	*129,800*
Nilai saksama	***69,947,800***	*17,671,700*

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Pendapatan Premier (samb.)

	31.12.2023 RM	31.12.2022 RM
(a) FVTPL		
Dipegang untuk Dagangan (samb.)		
Sekuriti Hutang		
Tak disebut di Malaysia		
Bon jaminan kerajaan:		
Kos	**10,000,000**	5,000,000
Laba/(Rugi) modal belum terealisasi, bersih	**347,050**	(195,550)
Nilai saksama	**10,347,050**	4,804,450
Bon korporat:		
Kos	**280,908,245**	282,875,945
Laba/(Rugi) modal belum terealisasi, bersih	**8,767,927**	(12,358,554)
Nilai saksama	**289,676,172**	270,517,391
Jumlah sekuriti hutang	**300,023,222**	275,321,841
Jumlah	**421,164,462**	322,822,441

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Kerajaan Malaysia				
Kerajaan Malaysia	**48,000,000**	**49,738,800**	**51,193,440**	**11.85%**
Terbitan Pelaburan Kerajaan				
Kerajaan Malaysia	**65,000,000**	**68,661,950**	**69,947,800**	**16.19%**

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Pendapatan Premier (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Hutang				
Tak disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	5,000,000	5,000,000	5,155,950	1.19%
Prasarana Malaysia Berhad	5,000,000	5,000,000	5,191,100	1.20%
		10,000,000	10,347,050	
Bon korporat:				
AmBank (M) Berhad	15,000,000	15,011,500	15,285,850	3.54%
Bumitama Agri Ltd	5,000,000	5,000,000	5,019,950	1.16%
CIMB Group Holdings Berhad	5,000,000	5,000,000	5,027,850	1.16%
Danum Capital Berhad	2,000,000	2,000,000	1,879,340	0.44%
Edra Energy Sdn. Bhd.	15,000,000	16,417,300	17,943,550	4.15%
EKVE Sdn. Bhd.	3,000,000	3,051,600	3,527,340	0.82%
Infracap Resources Sdn. Bhd.	17,000,000	17,000,000	17,357,560	4.02%
Jimah East Power Sdn. Bhd.	5,000,000	5,583,500	5,321,550	1.23%
Johor Port Berhad	5,000,000	5,000,000	5,257,600	1.22%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	6,800,000	7,264,400	7,160,876	1.66%
Northern Gateway Infrastructure Sdn. Bhd.	8,000,000	8,033,600	8,696,800	2.01%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	10,000,000	10,000,000	9,933,000	2.30%
Penang Port Sdn. Bhd.	15,000,000	15,169,000	15,316,350	3.55%
Pengurusan Air Selangor Sdn. Bhd.	20,000,000	20,031,500	22,518,350	5.21%
Projek Lebuhraya Usahasama Berhad	15,000,000	17,675,500	17,305,950	4.01%
Quantum Solar Park (Semenanjung) Sdn. Bhd.	10,000,000	11,440,500	11,243,600	2.60%
Sarawak Energy Berhad	25,700,000	28,024,000	27,504,491	6.37%
Sarawak Petchem Sdn. Bhd.	15,000,000	15,000,000	16,705,650	3.87%
Sime Darby Plantation Berhad	6,000,000	6,000,000	6,191,760	1.43%
Sinar Kamiri Sdn. Bhd.	5,000,000	5,016,000	5,358,750	1.24%
Solar Management (Seremban) Sdn. Bhd.	10,000,000	10,207,000	9,849,700	2.28%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Pendapatan Premier (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Hutang (samb.)				
Tak disebut di Malaysia (samb.)				
Bon korporat (samb.):				
Southern Power Generation Sdn. Bhd.	8,000,000	8,385,700	8,561,300	1.98%
Tanjung Bin Energy Sdn. Bhd.	8,000,000	8,922,300	8,416,730	1.95%
Tenaga Nasional Berhad	17,000,000	17,116,000	18,606,990	4.31%
TRIplc Medical Sdn. Bhd.	1,500,000	1,532,745	1,658,805	0.38%
UMW Holdings Berhad	9,000,000	9,000,000	9,639,630	2.23%
YTL Power International Berhad	8,000,000	8,026,100	8,386,850	1.94%
		280,908,245	289,676,172	
Jumlah sekuriti hutang		290,908,245	300,023,222	

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	8,948,235	22,498,918

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

Pelaburan berikut matang selepas 12 bulan:

FVTPL	421,164,462	312,825,141

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iv) Dana Pendapatan Prima

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4 (iv)(a))	**139,744,244**	125,982,380
AC (Nota 4 (iv)(b))	**2,710,710**	2,973,758
	142,454,954	128,956,138

(a) FVTPL

Dipegang untuk Dagangan

Terbitan Pelaburan Kerajaan

Kos	**24,104,230**	13,091,000
Laba modal belum terealisasi, bersih	**431,830**	213,500
Nilai saksama	**24,536,060**	13,304,500

Sekuriti Hutang

Tak disebut di Malaysia

Bon korporat:		
Kos	**110,491,310**	113,931,510
Laba/(Rugi) modal belum terealisasi, bersih	**4,716,874**	(1,253,630)
Nilai saksama	**115,208,184**	112,677,880
Jumlah sekuriti hutang	**115,208,184**	112,677,880
Jumlah	**139,744,244**	125,982,380

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iv) Dana Pendapatan Prima (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Terbitan Pelaburan Kerajaan				
Kerajaan Malaysia	23,000,000	24,104,230	24,536,060	16.92%
Sekuriti Hutang				
Tak disebut di Malaysia				
Bon jaminan kerajaan:				
Prasarana Malaysia Berhad	500,000	500,000	519,110	0.36%
Bon korporat:				
Bumitama Agri Ltd	5,000,000	5,000,000	5,019,950	3.46%
Danum Capital Berhad	5,000,000	5,260,500	5,250,200	3.62%
Edra Energy Sdn. Bhd.	6,000,000	6,222,720	7,196,200	4.96%
EKVE Sdn. Bhd.	2,000,000	2,034,400	2,351,560	1.62%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	5,000,000	4,904,500	5,045,000	3.48%
Leader Energy Sdn. Bhd.	5,000,000	5,000,000	4,889,250	3.37%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	4,500,000	4,972,400	4,831,595	3.33%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	5,000,000	5,000,000	4,966,500	3.43%
Penang Port Sdn. Bhd.	5,000,000	4,892,500	5,105,450	3.52%
Pengurusan Air Selangor Sdn. Bhd.	5,000,000	5,000,000	5,540,050	3.82%
Projek Lebuhraya Usahasama Berhad	5,000,000	5,505,500	5,768,650	3.98%
Public Islamic Bank Berhad	1,000,000	1,000,000	1,020,750	0.70%
Sarawak Energy Berhad	2,300,000	2,300,000	2,335,949	1.61%
Sarawak Petchem Sdn. Bhd.	5,000,000	5,000,000	5,568,550	3.84%
Sime Darby Plantation Berhad	3,000,000	3,000,000	3,095,880	2.14%
Sinar Kamiri Sdn. Bhd.	2,000,000	2,006,200	2,130,400	1.47%
Solar Management (Seremban) Sdn. Bhd.	5,000,000	5,105,000	4,930,150	3.40%
Southern Power Generation Sdn. Bhd.	5,000,000	5,244,500	5,344,150	3.69%
Tanjung Bin Energy Sdn. Bhd.	3,000,000	3,338,700	3,150,840	2.17%
Tenaga Power Generation Berhad	4,000,000	4,000,000	4,278,280	2.95%
Tenaga Nasional Berhad	7,000,000	7,046,400	7,758,460	5.35%
TRIplc Medical Sdn. Bhd.	3,000,000	3,065,490	3,317,610	2.29%
UMW Holdings Berhad	5,000,000	5,000,000	5,355,350	3.69%
YTL Power International Berhad	10,000,000	10,092,500	10,438,300	7.20%
Jumlah sekuriti hutang		110,491,310	115,208,184	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iv) Dana Pendapatan Prima (samb.)

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	**2,710,710**	2,973,758
Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC di atas adalah anggaran munasabah bagi nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.		
Pelaburan berikut matang selepas 12 bulan:		
FVTPL	**139,744,244**	125,982,380

(v) Dana Indeks Premier

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4 (v)(a))	**212,680,090**	222,068,667
AC (Nota 4 (v)(b))	**1,096,906**	864,206
	213,776,996	222,932,873
(a) FVTPL		
Dipegang untuk Dagangan		
Sekuriti Ekuti		
Disebut di Malaysia		
Saham-saham:		
Kos	**212,465,140**	219,058,464
Laba modal belum terealisasi, bersih	**214,950**	3,010,203
Nilai saksama	**212,680,090**	222,068,667

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(v) Dana Indeks Premier (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Saham-saham:				
Produk Pengguna dan Perkhidmatan				
Genting Berhad	934,600	5,605,314	4,317,852	2.03%
Genting Malaysia Berhad	1,213,000	3,964,070	3,262,970	1.53%
Mr D.I.Y. Group (M) Berhad	1,128,450	2,324,235	1,636,252	0.77%
Nestle (Malaysia) Berhad	26,200	3,192,205	3,081,120	1.45%
Petronas Dagangan Berhad	112,800	2,328,129	2,463,552	1.16%
PPB Group Berhad	289,000	4,361,004	4,184,720	1.97%
QL Resources Berhad	465,200	2,648,262	2,656,292	1.25%
Sime Darby Berhad	1,664,067	3,219,513	3,910,557	1.84%
Perkhidmatan Kewangan				
AMMB Holdings Berhad	951,600	3,861,404	3,815,916	1.79%
CIMB Group Holdings Berhad	3,413,734	17,695,454	19,970,344	9.39%
Hong Leong Bank Berhad	287,000	4,786,104	5,424,300	2.55%
Hong Leong Financial Group Berhad	97,641	1,607,078	1,605,218	0.76%
Malayan Banking Berhad	3,184,982	27,909,920	28,314,490	13.32%
Public Bank Berhad	6,156,745	23,289,613	26,412,436	12.42%
RHB Bank Berhad	831,227	4,489,102	4,530,187	2.13%
Penjagaan Kesihatan				
IHH Healthcare Berhad	1,265,300	7,062,807	7,629,759	3.59%
Produk Perindustrian dan Perkhidmatan				
Petronas Chemicals Group Berhad	1,221,600	9,344,450	8,746,656	4.11%
Press Metal Aluminium Holdings Berhad	1,518,100	5,721,190	7,302,061	3.43%
Perladangan				
IOI Corporation Berhad	1,240,306	5,225,637	4,874,403	2.29%
Kuala Lumpur Kepong Berhad	235,350	5,070,101	5,135,337	2.42%
Sime Darby Plantation Berhad	1,553,467	7,526,558	6,928,463	3.26%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(v) Dana Indeks Premier (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Telekomunikasi dan Media				
Axiata Group Berhad	*1,993,775*	*7,590,514*	*4,745,185*	*2.23%*
CelcomDigi Berhad	*1,695,600*	*7,118,947*	*6,918,048*	*3.25%*
Maxis Berhad	*1,260,600*	*6,027,933*	*4,853,310*	*2.28%*
Telekom Malaysia Berhad	*1,140,400*	*5,314,948*	*6,329,220*	*2.98%*
Pengangkutan dan Logistik				
MISC Berhad	*745,700*	*4,995,813*	*5,436,153*	*2.56%*
Utiliti				
Petronas Gas Berhad	*330,000*	*5,559,556*	*5,742,000*	*2.70%*
Tenaga Nasional Berhad	*1,587,075*	*18,020,189*	*15,934,233*	*7.49%*
YTL Corporation Berhad	*2,013,800*	*3,925,410*	*3,806,082*	*1.79%*
YTL Power International Berhad	*1,068,100*	*2,679,680*	*2,712,974*	*1.28%*
Jumlah sekuriti ekuiti		*212,465,140*	*212,680,090*	

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	*1,096,906*	*864,206*

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

Nota-nota kepada Maklumat Kewangan

5. (ASET)/LIABILITI CUKAI TERTUNDA

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

	2023 Pelarasan nilai saksama RM	2022 Pelarasan nilai saksama RM
(i) Dana Ekuiti Prima		
Pada 1 Januari	**(156,289)**	1,143,089
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	**1,250,753**	(1,299,378)
Pada 31 Disember	**1,094,464**	(156,289)
(ii) Dana Ekuiti Premier		
Pada 1 Januari	**(374,754)**	265,549
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	**1,171,526**	(640,303)
Pada 31 Disember	**796,772**	(374,754)
(iii) Dana Pendapatan Premier		
Pada 1 Januari	**(875,153)**	(234,945)
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	**1,823,590**	(640,208)
Pada 31 Disember	**948,437**	(875,153)
(iv) Dana Pendapatan Prima		
Pada 1 Januari	**(83,211)**	170,916
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	**495,107**	(254,127)
Pada 31 Disember	**411,896**	(83,211)
(v) Dana Indeks Premier		
Pada 1 Januari	**240,816**	191,016
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	**(223,620)**	49,800
Pada 31 Disember	**17,196**	240,816

Nota-nota kepada Maklumat Kewangan

6. AKAUN PEMEGANG UNIT

(i) Dana Ekuiti Prima

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**35,318,329**	**38,113,346**	41,021,192	44,728,730
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(43,404,194)**	**(47,101,223)**	(41,660,255)	(45,310,878)
	(8,085,865)	**(8,987,877)**	(639,063)	(582,148)
Akaun pemegang unit dihantar ke depan	**190,856,646**	**202,567,012**	191,495,709	221,197,003
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	**24,268,378**	-	(18,047,843)
	182,770,781	**217,847,513**	190,856,646	202,567,012
NAV seunit		**1.192**		1.061

(ii) Dana Ekuiti Premier

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**24,958,582**	**25,292,565**	34,340,901	37,892,450
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(36,923,164)**	**(39,444,760)**	(24,822,314)	(26,652,079)
	(11,964,582)	**(14,152,195)**	9,518,587	11,240,371
Akaun pemegang unit dihantar ke depan	**165,813,602**	**186,953,539**	156,295,015	185,726,156
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	**18,851,393**	-	(10,012,988)
	153,849,020	**191,652,737**	165,813,602	186,953,539
NAV seunit		**1.246**		1.127

(iii) Dana Pendapatan Premier

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**139,271,149**	**163,066,623**	73,422,121	80,814,857
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(99,049,858)**	**(113,143,631)**	(62,637,460)	(68,322,628)
	40,221,291	**49,922,992**	10,784,661	12,492,229
Akaun pemegang unit dihantar ke depan	**297,194,138**	**351,721,695**	286,409,477	335,555,228
Lebihan pendapatan ke atas perbelanjaan selepas cukai	-	**30,296,597**	-	3,674,238
	337,415,429	**431,941,284**	297,194,138	351,721,695
NAV seunit		**1.280**		1.183

Nota-nota kepada Maklumat Kewangan

6. AKAUN PEMEGANG UNIT (SAMB.)

(iv) Dana Pendapatan Prima

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**36,365,163**	**40,334,740**	30,090,714	32,305,540
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(33,186,508)**	**(36,630,890)**	(25,162,312)	(27,007,084)
	3,178,655	**3,703,850**	4,928,402	5,298,456
Akaun pemegang unit dihantar ke depan	**118,182,219**	**130,301,100**	113,253,817	124,141,038
Lebihan pendapatan ke atas perbelanjaan selepas cukai	**-**	**10,972,682**	-	861,606
	121,360,874	**144,977,632**	118,182,219	130,301,100
NAV seunit		**1.195**		1.103

(v) Dana Indeks Premier

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**14,158,767**	**19,471,666**	15,205,237	22,632,147
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(21,406,359)**	**(29,877,506)**	(17,071,580)	(25,278,051)
	(7,247,592)	**(10,405,840)**	(1,866,343)	(2,645,904)
Akaun pemegang unit dihantar ke depan	**151,520,015**	**223,359,518**	153,386,358	230,058,429
Lebihan perbelanjaan ke atas pendapatan selepas cukai	**-**	**(354,781)**	-	(4,053,007)
	144,272,423	**212,598,897**	151,520,015	223,359,518
NAV seunit		**1.474**		1.474

Nota-nota kepada Maklumat Kewangan

7. CUKAI

	31.12.2023 RM	31.12.2022 RM
(i) Dana Ekuiti Prima		
Cukai pendapatan:		
Peruntukan cukai/(boleh pulih) tahun kewangan semasa	**609,523**	(495,283)
Peruntukan terkurang cukai tahun kewangan lepas	**3,055**	3,190
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	**1,250,753**	(1,299,378)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**1,863,331**	(1,791,471)
(ii) Dana Ekuiti Premier		
Cukai pendapatan:		
Peruntukan cukai/(boleh pulih) tahun kewangan semasa	**209,994**	(481,024)
Peruntukan terkurang cukai tahun kewangan lepas	**2,961**	2,966
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	**1,171,526**	(640,303)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**1,384,481**	(1,118,361)
(iii) Dana Pendapatan Premier		
Cukai pendapatan:		
Peruntukan cukai tahun kewangan semasa	**1,144,817**	1,238,573
Peruntukan terkurang cukai tahun kewangan lepas	**3,375**	2,659
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	**1,823,590**	(640,208)
Perbelanjaan cukai bagi tahun kewangan	**2,971,782**	601,024
(iv) Dana Pendapatan Prima		
Cukai pendapatan:		
Peruntukan cukai tahun kewangan semasa	**576,272**	434,940
Peruntukan terkurang cukai tahun kewangan lepas	**1,298**	903
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	**495,107**	(254,127)
Perbelanjaan cukai bagi tahun kewangan	**1,072,677**	181,716
(v) Dana Indeks Premier		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	**(348,847)**	(965,554)
Peruntukan terkurang cukai tahun kewangan lepas	**4,970**	3,654
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	**(223,620)**	49,800
Kredit cukai bagi tahun kewangan	**(567,497)**	(912,100)

Perbelanjaan/(Kredit) cukai pendapatan yang dikenakan atas Dana-dana yang berkaitan dengan pendapatan pelaburan yang diterima dan laba atas pelupusan pelaburan sepanjang tahun pada kadar cukai berkanun sebanyak 8%, berdasarkan kaedah yang ditetapkan di bawah Akta Cukai Pendapatan, 1967.

Nota-nota kepada Maklumat Kewangan

7. CUKAI (SAMB.)

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

	31.12.2023 RM	31.12.2022 RM
(i) Dana Ekuiti Prima		
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) sebelum cukai	**26,131,709**	(19,839,314)
Cukai pada kadar 8%	**2,090,537**	(1,587,145)
Pendapatan tidak dikenakan cukai	**(478,665)**	(449,069)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**248,404**	241,553
Peruntukan terkurang cukai tahun kewangan lepas	**3,055**	3,190
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**1,863,331**	(1,791,471)
(ii) Dana Ekuiti Premier		
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) sebelum cukai	**20,235,874**	(11,131,349)
Cukai pada kadar 8%	**1,618,870**	(890,508)
Pendapatan tidak dikenakan cukai	**(460,210)**	(449,897)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**222,860**	219,078
Peruntukan terkurang cukai tahun kewangan lepas	**2,961**	2,966
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**1,384,481**	(1,118,361)
(iii) Dana Pendapatan Premier		
Lebihan pendapatan ke atas perbelanjaan sebelum cukai	**33,268,379**	4,275,262
Cukai pada kadar 8%	**2,661,471**	342,020
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**306,936**	256,345
Peruntukan terkurang cukai tahun kewangan lepas	**3,375**	2,659
Perbelanjaan cukai bagi tahun kewangan	**2,971,782**	601,024

Nota-nota kepada Maklumat Kewangan

7. CUKAI (SAMB.)

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

	31.12.2023 RM	31.12.2022 RM
(iv) Dana Pendapatan Prima		
Lebihan pendapatan ke atas perbelanjaan sebelum cukai	**12,045,359**	1,043,322
Cukai pada kadar 8%	**963,629**	83,466
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**107,750**	97,347
Peruntukan terkurang cukai tahun kewangan lepas	**1,298**	903
Perbelanjaan cukai bagi tahun kewangan	**1,072,677**	181,716
(v) Dana Indeks Premier		
Lebihan perbelanjaan ke atas pendapatan sebelum cukai	**(922,278)**	(4,965,107)
Cukai pada kadar 8%	**(73,782)**	(397,209)
Pendapatan tidak dikenakan cukai	**(709,038)**	(736,935)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**210,353**	218,390
Peruntukan terkurang cukai tahun kewangan lepas	**4,970**	3,654
Kredit cukai bagi tahun kewangan	**(567,497)**	(912,100)

Jadual Perbandingan Prestasi

(i) **Dana Ekuiti Prima**

	2023	2022	2021	2020	2019
Penerangan (%)					
Ekuiti					
Pembinaan	**5.76**	3.58	7.88	4.98	10.44
Produk Pengguna dan Perkhidmatan	**10.59**	8.41	4.67	8.94	9.80
Tenaga	**0.07**	3.78	4.37	3.10	15.66
Perkhidmatan Kewangan	**1.37**	1.49	0.70	0.66	-
Penjagaan Kesihatan	**2.39**	2.68	6.20	12.31	5.77
Produk Perindustrian dan Perkhidmatan	**19.33**	19.47	27.34	17.27	15.16
Perladangan	**5.83**	3.50	5.01	7.35	7.02
Hartanah	**13.89**	14.32	15.05	10.20	3.54
Teknologi	**14.85**	22.00	10.44	9.77	16.87
Telekomunikasi dan Media	**8.04**	7.24	6.16	9.66	6.77
Pengangkutan dan Logistik	**1.05**	2.12	2.13	2.49	0.07
Utiliti	**8.64**	8.54	5.09	10.15	6.82
Waran-waran	**-**	-	0.33	0.68	0.15
Tunai & Deposit	**8.19**	2.87	4.63	2.44	1.93
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**217,847,513**	202,567,012	221,197,003	213,735,294	209,959,107
Jumlah Bilangan Unit	**182,770,781**	190,856,646	191,495,709	184,520,904	168,291,112
NAV Seunit (RM)	**1.192**	1.061	1.155	1.158	1.248
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.194**	1.204	1.216	1.289	1.268
NAV terendah seunit semasa tahun kewangan (RM)	**1.060**	0.965	1.070	0.929	1.137
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**12.35**	(8.14)	(0.26)	(7.21)	7.59
Purata pulangan tahunan (%)					
1-Tahun	**12.35**	(8.14)	(0.26)	(7.21)	7.59
3-Tahun	**0.97**	(5.27)	(0.14)	(6.77)	(2.25)
5-Tahun	**0.55**	(5.78)	(2.87)	(3.52)	(1.31)
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**0.46**	(10.80)	(6.81)	10.14	3.85
3-Tahun	**(5.83)**	(2.90)	2.15	(0.36)	(0.18)
5-Tahun	**(0.91)**	(3.84)	0.41	0.55	(0.91)

Jadual Perbandingan Prestasi

(ii) **Dana Ekuiti Premier**

	2023	2022	2021	2020	2019
Penerangan (%)					
Ekuiti					
Pembinaan	**6.13**	7.20	7.90	5.49	7.37
Produk Pengguna dan Perkhidmatan	**11.67**	15.48	12.90	12.15	25.44
Tenaga	**0.07**	2.45	4.91	2.43	7.87
Perkhidmatan Kewangan	**21.13**	27.36	12.79	20.31	14.69
Penjagaan Kesihatan	**1.51**	3.67	4.78	8.70	1.86
Produk Perindustrian dan Perkhidmatan	**13.56**	8.14	19.84	6.24	6.05
Perladangan	**3.62**	2.64	2.16	5.97	6.15
Hartanah	**8.33**	5.33	8.60	3.43	2.56
Amanah Pelaburan Hartanah	-	-	-	-	1.80
Teknologi	**11.91**	10.35	6.00	13.73	7.82
Telekomunikasi dan Media	**4.50**	8.21	4.40	7.39	8.52
Pengangkutan dan Logistics	-	2.14	3.41	4.29	2.21
Utiliti	**15.87**	5.17	3.74	8.57	6.19
Waran-waran	**0.14**	0.09	0.20	0.37	0.12
Tunai & Deposit	**1.56**	1.77	8.37	0.93	1.35
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**191,652,737**	186,953,539	185,726,156	186,142,735	161,228,596
Jumlah Bilangan Unit	**153,849,020**	165,813,602	156,295,015	151,760,063	138,232,949
NAV Seunit (RM)	**1.246**	1.127	1.188	1.227	1.166
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.247**	1.251	1.288	1.254	1.231
NAV terendah seunit semasa tahun kewangan (RM)	**1.104**	1.061	1.129	0.879	1.124
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**10.56**	(5.13)	(3.18)	5.23	2.82
Purata pulangan tahunan (%)					
1-Tahun	**10.56**	(5.13)	(3.18)	5.23	2.82
3-Tahun	**0.51**	(1.13)	1.56	(3.21)	0.58
5-Tahun	**1.90**	(3.59)	0.72	1.16	1.26
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**(0.34)**	(7.08)	(4.55)	3.83	(2.16)
3-Tahun	**(4.03)**	(2.71)	(1.02)	(2.18)	(0.03)
5-Tahun	**(2.13)**	(3.65)	(0.20)	0.19	(1.20)

Jadual Perbandingan Prestasi

(iii) Dana Pendapatan Premier

	2023	2022	2021	2020	2019
Penerangan (%)					
Sekuriti Pendapatan Tetap					
Pembinaan	**4.38**	5.13	5.65	7.44	9.45
Perkhidmatan Kewangan	**9.16**	13.77	27.37	8.30	7.92
Kerajaan	**-**	-	-	30.08	10.29
Agensi Kerajaan	**29.24**	14.87	8.82	5.95	15.16
Syarikat Projek Infrastruktur	**35.35**	35.01	23.26	15.86	25.34
Pengangkutan dan Logistik	**12.27**	13.19	6.00	1.60	2.39
Minyak dan Gas	**2.28**	2.57	9.38	6.36	-
Perladangan	**1.16**	1.40	1.51	1.54	2.44
Telekomunikasi dan Media	**-**	-	-	-	-
Perdagangan/servis	**3.67**	5.84	6.33	4.95	10.40
Tunai & Deposit	**2.49**	8.22	11.68	17.92	16.61
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**431,941,284**	351,721,695	335,555,228	340,176,740	207,527,123
Jumlah Bilangan Unit	**337,415,429**	297,194,138	286,409,477	285,335,701	184,869,922
NAV Seunit (RM)	**1.280**	1.183	1.172	1.192	1.123
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.280**	1.183	1.195	1.203	1.130
NAV terendah seunit semasa tahun kewangan (RM)	**1.183**	1.128	1.139	1.105	1.020
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**8.20**	0.94	(1.68)	6.14	10.21
Purata pulangan tahunan (%)					
1-Tahun	**8.20**	0.94	(1.68)	6.14	10.21
3-Tahun	**2.40**	1.75	4.77	7.18	6.56
5-Tahun	**4.67**	4.09	4.78	6.87	6.41
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**2.84**	2.27	1.85	2.18	3.18
3-Tahun	**2.32**	2.10	2.40	2.90	3.21
5-Tahun	**2.46**	2.56	2.73	3.00	3.23

Jadual Perbandingan Prestasi

(iv) **Dana Pendapatan Prima**

	2023	2022	2021	2020	2019
Penerangan (%)					
Sekuriti Pendapatan Tetap					
Pembinaan	**9.46**	10.05	10.96	12.70	14.83
Perkhidmatan Kewangan	**7.70**	14.91	23.52	9.19	-
Kerajaan	**-**	-	-	16.35	5.52
Agensi Kerajaan	**16.92**	10.21	4.02	9.76	23.68
Syarikat Projek Infrastruktur	**38.34**	35.55	29.37	24.24	28.47
Pengangkutan dan Logistik	**11.28**	12.28	4.00	-	-
Minyak dan Gas	**3.40**	3.48	3.83	4.37	-
Perladangan	**3.46**	3.79	4.08	4.55	5.28
Telekomunikasi dan Media	**-**	-	-	-	3.34
Perdagangan/servis	**5.83**	6.42	10.98	7.81	14.45
Tunai & Deposit	**3.61**	3.31	9.24	11.03	4.43
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**144,977,632**	130,301,100	124,141,038	115,015,340	95,770,504
Jumlah Bilangan Unit	**121,360,874**	118,182,219	113,253,817	103,788,602	90,432,216
NAV Seunit (RM)	**1.195**	1.103	1.096	1.108	1.059
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.195**	1.103	1.111	1.122	1.068
NAV terendah seunit semasa tahun kewangan (RM)	**1.103**	1.055	1.060	1.023	0.962
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**8.34**	0.64	(1.08)	4.63	10.20
Purata pulangan tahunan (%)					
1-Tahun	**8.34**	0.64	(1.08)	4.63	10.20
3-Tahun	**2.55**	1.37	4.48	6.47	6.37
5-Tahun	**4.46**	3.74	4.49	6.41	6.12
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**2.84**	2.27	1.85	2.18	3.18
3-Tahun	**2.32**	2.10	2.40	2.90	3.21
5-Tahun	**2.46**	2.56	2.73	3.00	3.23

Jadual Perbandingan Prestasi

(v) **Dana Indeks Premier**

	2023	2022	2021	2020	2019
Penerangan (%)					
Ekuiti					
Produk Pengguna dan Perkhidmatan	**12.00**	13.15	11.29	10.39	11.79
Tenaga	**-**	2.11	2.36	3.02	3.14
Perkhidmatan Kewangan	**42.37**	41.91	35.41	32.32	35.84
Penjagaan Kesihatan	**3.59**	2.79	8.64	14.74	6.41
Produk Perindustrian dan Perkhidmatan	**7.55**	8.73	9.32	8.14	7.20
Perladangan	**7.97**	8.28	6.98	8.20	9.07
Teknologi	**-**	1.51	2.15	-	-
Telekomunikasi dan Media	**10.74**	9.50	11.75	10.89	9.95
Pengangkutan dan Logistik	**2.56**	2.76	2.40	2.27	3.73
Utiliti	**13.26**	8.68	9.24	9.65	12.87
(Lain-lain)/Tunai & Deposit	**(0.04)**	0.58	0.46	0.38	-
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**212,598,897**	223,359,518	230,058,429	229,490,551	216,359,679
Jumlah Bilangan Unit	**144,272,423**	151,520,015	153,386,358	151,951,551	148,024,131
NAV Seunit (RM)	**1.474**	1.474	1.500	1.510	1.462
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.485**	1.552	1.532	1.556	1.547
NAV terendah seunit semasa tahun kewangan (RM)	**1.383**	1.363	1.414	1.159	1.429
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**-**	(1.73)	(0.66)	3.28	(3.56)
Purata pulangan tahunan (%)					
1-Tahun	**0.00**	(1.73)	(0.66)	3.28	(3.56)
3-Tahun	**(0.80)**	0.27	(0.35)	(1.50)	0.83
5-Tahun	**(0.56)**	(1.38)	1.02	0.93	(0.01)
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**0.37**	(1.33)	(0.41)	4.52	(2.83)
3-Tahun	**(0.46)**	0.90	0.38	(0.50)	2.18
5-Tahun	**0.03**	(0.64)	2.12	2.22	1.12

2023

DANA-DANA PELABURAN MAYBAN LINKED



eTiQa

Insurans Hayat

Dana-Dana Terurus
Dana Seimbang

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

Butir-butir Dana

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

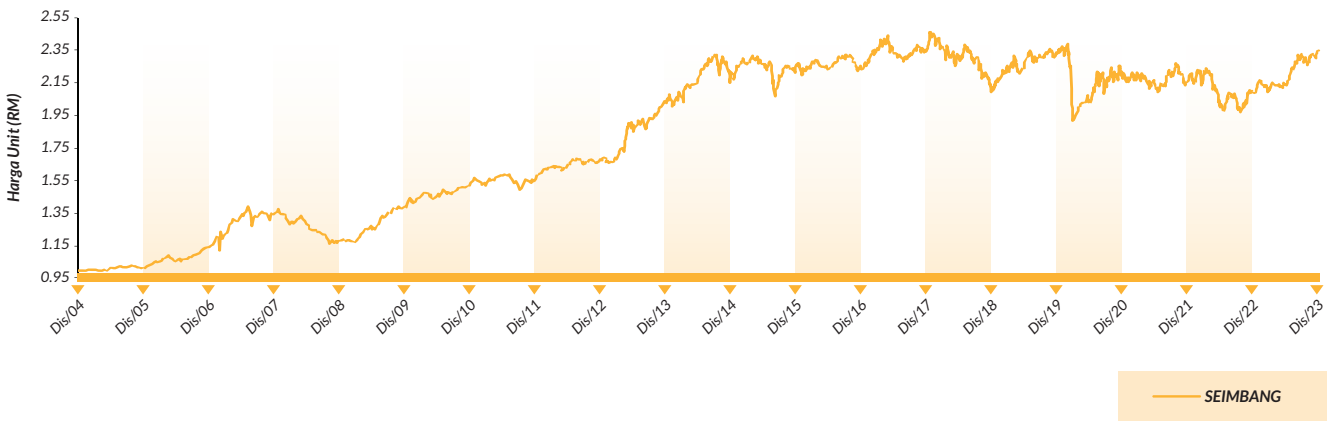
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*12.55%*	*7.01%*	*10.64%*	*135.00%*	*4.56%*
Penanda Aras	*1.61%*	*-0.44%*	*3.85%*	*87.04%*	*3.32%*
Perbezaan	*10.94%*	*7.45%*	*6.79%*	*47.96%*	*1.24%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*2.35*	*2.088*	*2.193*	*2.196*	*2.337*
perubahan (%)	12.5	-4.8	-0.1	-6.0	10.0
Tertinggi dalam 1-tahun	*2.351*	*2.240*	*2.271*	*2.386*	*2.356*
Terendah dalam 1-tahun	*2.086*	*1.965*	*2.092*	*1.919*	*2.115*

Prestasi Harga Unit

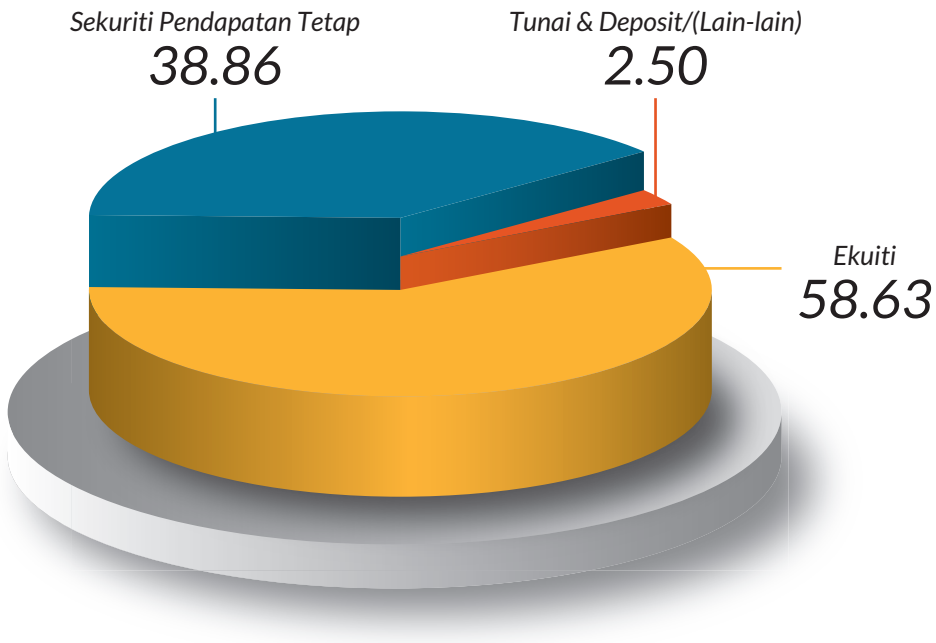


Dana-Dana Terurus
Dana Seimbang

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Ekuiti	*155,369,127*	*131,773,945*	*128,224,732*	*129,373,735*	*129,838,554*
Sekuriti Pendapatan Tetap	*102,973,655*	*88,651,118*	*69,979,153*	*71,935,855*	*83,037,752*
Tunai & Deposit/(Lain-lain)	*6,635,806*	*11,518,276*	*36,989,598*	*24,315,935*	*10,004,174*
Jumlah Saiz Dana (NAV)	*264,978,588*	*231,943,339*	*235,193,483*	*225,625,525*	*222,880,480*

Peruntukan Aset (% pada 31 Disember 2023)



Dana-Dana Terurus
Dana Pertumbuhan

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

Butir-butir Dana

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

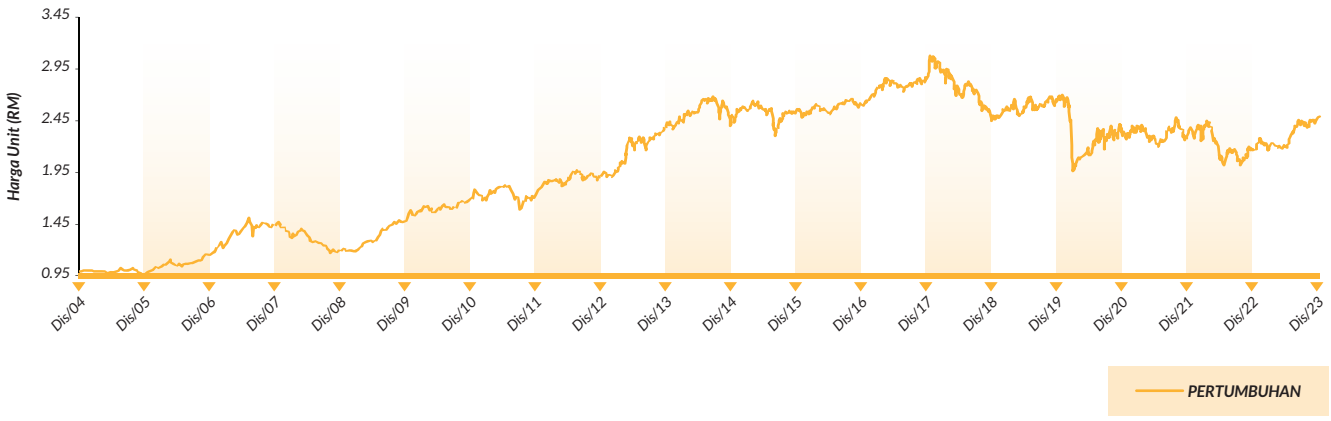
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*14.62%*	*6.29%*	*0.16%*	*148.50%*	*4.86%*
Penanda Aras	*0.16%*	*-8.84%*	*-6.68%*	*87.90%*	*3.35%*
Perbezaan	*14.46%*	*15.13%*	*6.84%*	*60.60%*	*1.51%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*2.485*	*2.168*	*2.369*	*2.338*	*2.658*
perubahan (%)	14.6	-8.5	1.3	-12.0	7.1
Tertinggi dalam 1-tahun	*2.487*	*2.445*	*2.485*	*2.703*	*2.694*
Terendah dalam 1-tahun	*2.164*	*2.023*	*2.196*	*1.963*	*2.463*

Prestasi Harga Unit

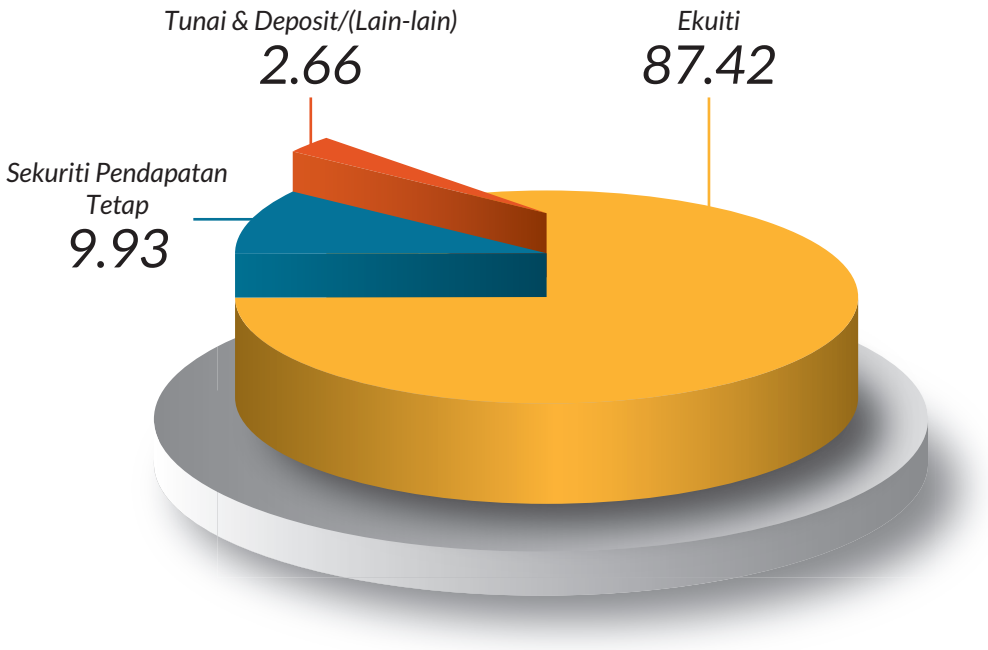


Dana-Dana Terurus
Dana Pertumbuhan

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Ekuiti	*370,959,463*	*333,551,268*	*348,516,026*	*323,106,569*	*316,645,626*
Sekuriti Pendapatan Tetap	*42,117,399*	*32,574,634*	*27,230,643*	*26,768,713*	*30,766,632*
Tunai & Deposit/(Lain-lain)	*11,248,944*	*11,260,460*	*23,981,363*	*21,513,558*	*11,176,581*
Jumlah Saiz Dana (NAV)	*424,325,806*	*377,386,362*	*399,728,032*	*371,388,840*	*358,588,839*

Peruntukan Aset (% pada 31 Disember 2023)



Dana-Dana Terurus
Dana Stabil

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

Butir-butir Dana

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

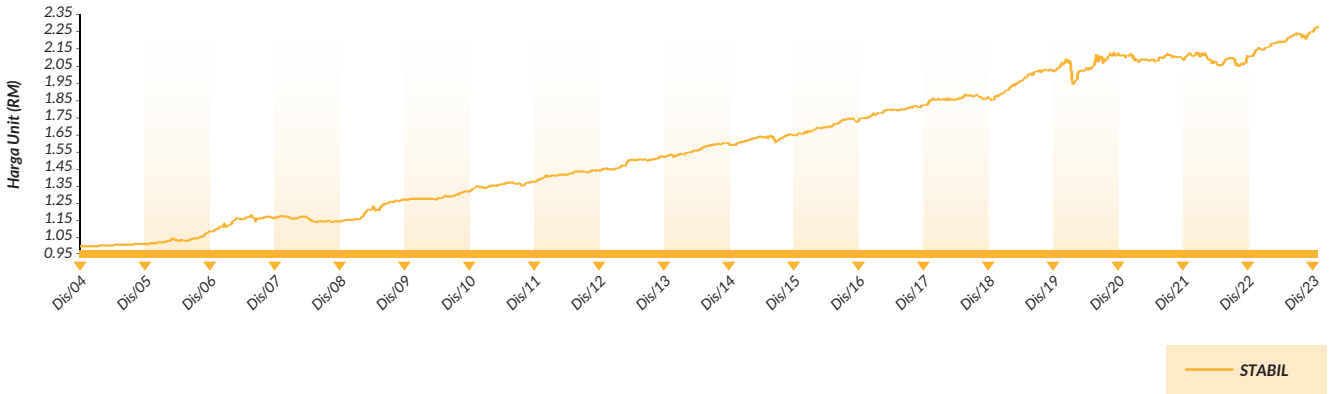
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*7.76%*	*7.66%*	*22.42%*	*127.70%*	*4.39%*
Penanda Aras	*2.58%*	*5.22%*	*10.63%*	*78.79%*	*3.08%*
Perbezaan	*5.18%*	*2.44%*	*11.79%*	*48.91%*	*1.31%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*2.277*	*2.113*	*2.122*	*2.115*	*2.034*
perubahan (%)	7.8	-0.4	0.3	4.0	9.4
Tertinggi dalam 1-tahun	*2.277*	*2.131*	*2.124*	*2.128*	*2.038*
Terendah dalam 1-tahun	*2.113*	*2.052*	*2.072*	*1.942*	*1.858*

Prestasi Harga Unit

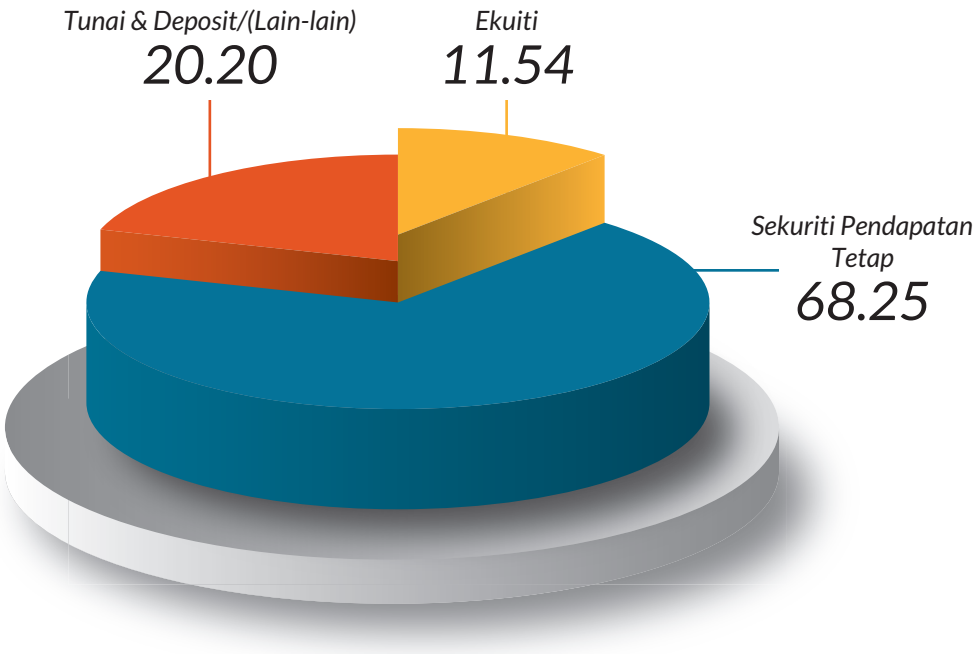


Dana-Dana Terurus
Dana Stabil

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Ekuiti	*8,598,233*	*8,337,608*	*9,276,528*	*8,187,454*	*7,662,670*
Sekuriti Pendapatan Tetap	*50,836,710*	*42,745,977*	*30,697,825*	*36,798,361*	*31,938,116*
Tunai & Deposit/(Lain-lain)	*15,048,541*	*15,179,729*	*23,459,106*	*14,699,211*	*11,970,593*
Jumlah Saiz Dana (NAV)	*74,483,484*	*66,263,314*	*63,433,459*	*59,685,026*	*51,571,379*

Peruntukan Aset (% pada 31 Disember 2023)



DANA-DANA PELABURAN MAYBAN LINKED

BAGI ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)

(Diperbadankan di Malaysia)

Penyata Pengurus dan Maklumat Kewangan yang Telah Diaudit

31 Disember 2023

KANDUNGAN

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Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana-dana Pelaburan Maybank Linked (terdiri daripada Dana Seimbang, Dana Pertumbuhan dan Dana Stabil) yang dibentangkan dari muka surat 248 hingga 279 telah disediakan menurut dasar perakaunan yang ditetapkan dalam nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/PD 029-36) yang diterbitkan oleh Bank Negara Malaysia.

Ditandatangani bagi pihak Etiqa Life Insurance Berhad.

Kamaludin bin Ahmad

Kuala Lumpur, Malaysia
18 April 2024

Laporan juruaudit bebas

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

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Laporan mengenai audit maklumat kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana-dana Pelaburan Mayban Linked (terdiri daripada Dana Seimbang, Dana Pertumbuhan dan Dana Stabil) (secara kolektif dirujuk sebagai "Dana-dana") bagi Etiqa Life Insurance Berhad, yang merangkumi daripada penyata aset dan liabiliti pada 31 Disember 2023, penyata pendapatan dan perbelanjaan serta penyata perubahan dalam nilai aset bersih Dana bagi tahun kewangan yang berakhir pada tarikh tersebut, dan nota kepada maklumat kewangan, termasuk maklumat dasar perakaunan material, seperti yang dibentangkan pada muka surat 248 hingga 279.

Pada pendapat kami, maklumat kewangan yang disertakan memberikan gambaran yang benar dan saksama tentang kedudukan kewangan Dana-dana pada 31 Disember 2023, dan prestasi kewangannya bagi tahun berakhir pada tarikh tersebut menurut Polisi Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut.

Asas pendapat

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

Penekanan perkara – Asas perakaunan

Kami menekankan kepada Nota 2.1 kepada maklumat kewangan Dana-dana, yang menerangkan asas perakaunan. Maklumat kewangan Dana-dana disediakan untuk membantu Dana-dana memenuhi keperluan seperti yang ditetapkan dalam BNM/RH/PD 029-36 Perniagaan Berkaitan Pelaburan ("Dokumen Polisi") yang dikeluarkan oleh Bank Negara Malaysia ("BNM"). Hasilnya, maklumat kewangan Dana-dana kemungkinan tidak sesuai untuk tujuan lain. Pendapat kami tidak diubahsuai berkenaan dengan perkara ini.

Tanggungjawab kebebasan dan lain-lain tanggungjawab etika

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

Maklumat selain daripada maklumat kewangan dan laporan juruaudit mengenainya

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

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

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

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

Tanggungjawab para pengarah bagi Pengurus terhadap maklumat kewangan

Pengurus bertanggungjawab untuk penyediaan maklumat kewangan Dana-dana yang memberikan pandangan yang benar dan saksama selaras dengan Dasar Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut. Pengurus juga bertanggungjawab ke atas kawalan dalaman seperti Pengurus menentukan adalah perlu untuk membolehkan penyediaan maklumat kewangan Dana-dana yang bebas daripada salah nyata material, sama ada disebabkan oleh penipuan atau kesilapan.

Dalam menyediakan maklumat kewangan Dana-dana, Pengurus bertanggungjawab untuk menilai keupayaan Dana-dana untuk meneruskan usaha berterusan, mendedahkan, sebagaimana yang berkenaan, perkara yang berkaitan dengan usaha berterusan dan menggunakan asas perakaunan usaha berterusan melainkan Pengurus sama ada berhasrat untuk atau membubarkan Dana-dana dan menamatkan operasi, atau tidak mempunyai alternatif yang realistik selain berbuat demikian.

Para pengarah bagi Pengurus bertanggungjawab untuk mengawasi proses pelaporan kewangan Dana-dana. Para pengarah bagi Pengurus juga bertanggungjawab untuk memastikan bahawa Pengurus mengekalkan rekod perakaunan yang betul dan rekod lain yang diperlukan untuk pembentangan maklumat kewangan yang benar dan adil.

Laporan juruaudit bebas

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

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Tanggungjawab juruaudit untuk pengauditan maklumat kewangan

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

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

- *Mengenal pasti dan menilai risiko salah nyata material maklumat kewangan Dana-dana, sama ada disebabkan oleh penipuan atau kesilapan, mereka bentuk dan melaksanakan prosedur audit yang responsif kepada risiko tersebut, dan dapatkan bukti audit yang mencukupi dan sesuai untuk menyediakan asas bagi pendapat kami. Risiko untuk tidak mengesan salah nyata material akibat daripada penipuan adalah lebih tinggi daripada salah nyata yang disebabkan oleh kesilapan, kerana penipuan mungkin melibatkan pakatan sulit, pemalsuan, peninggalan yang disengajakan, salah nyataan atau penggantian kawalan dalaman.*
- *Memperoleh pemahaman mengenai kawalan dalaman yang berkaitan dengan audit bagi tujuan merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Pengurus.*
- *Menilai kesesuaian polisi-polisi perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan berkaitan pendedahan yang dibuat oleh Pengurus.*
- *Membuat kesimpulan mengenai kesesuaian penggunaan asas perakaunan usaha berterusan oleh Pengurus dan, berdasarkan bukti audit yang diperoleh, sama ada wujud ketidakpastian yang material berkaitan dengan peristiwa atau keadaan yang mungkin menimbulkan keraguan yang ketara terhadap keupayaan Dana-dana untuk meneruskan usaha berterusan. Jika kami membuat kesimpulan bahawa ketidakpastian yang ketara wujud, kami dikehendaki menarik perhatian dalam laporan juruaudit kami kepada pendedahan berkaitan dalam maklumat kewangan Dana-dana atau, jika pendedahan tersebut tidak mencukupi, untuk mengubah suai pendapat kami. Kesimpulan kami adalah berdasarkan bukti audit yang diperolehi sehingga tarikh laporan juruaudit kami. Walau bagaimanapun, peristiwa atau keadaan masa hadapan boleh menyebabkan Dana-dana berhenti meneruskan usaha berterusan.*
- *Penilaian pembentangan keseluruhan, struktur dan kandungan maklumat kewangan Dana-dana, termasuk pendedahan, dan sama ada maklumat kewangan Dana-dana mewakili urus niaga dan peristiwa asas dalam cara yang mencapai pembentangan saksama.*

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

Perkara-perkara lain

Laporan ini dibuat semata-mata kepada Pengurus dan pemegang polisi Dana-dana, bagi tujuan memenuhi keperluan seperti yang ditetapkan dalam Dokumen Polisi yang dikeluarkan oleh BNM dan bukan untuk tujuan lain. Kami tidak bertanggungjawab kepada mana-mana orang lain untuk kandungan laporan ini.

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

Brandon Bruce Sta Maria
No. 02937/09/2025 J
Akauntan Berkanun

Kuala Lumpur, Malaysia
18 April 2024

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

Penyata Aset dan Liabiliti

pada 31 Disember 2023

	Nota	Dana Seimbang RM	Dana Pertumbuhan RM	Dana Stabil RM
Aset				
Pelaburan	4			
- Sekuriti Kerajaan Malaysia		-	-	2,147,960
- Terbitan Pelaburan Kerajaan		12,145,315	5,887,055	5,336,270
- Sekuriti hutang		90,828,340	36,230,344	43,352,480
- Sekuriti ekuiti		155,369,127	370,959,463	8,598,233
- Deposit dengan institusi kewangan		9,332,608	14,288,042	14,034,300
		267,675,390	427,364,904	73,469,243
Faedah/dividen belum terima		1,865,975	1,426,491	1,033,754
Amaun tertunggak daripada broker saham		1,292,619	3,824,034	133,380
Amaun tertunggak daripada dana insurans hayat		-	-	318,052
Pelbagai belum diterima		17,294	61,500	6,062
Jumlah Aset		270,851,278	432,676,929	74,960,491
Liabiliti				
Liabiliti cukai		801,692	1,043,291	278,558
Liabiliti cukai tertunda	5	1,401,686	2,762,275	192,541
Amaun tertunggak kepada dana broker saham		3,503,289	4,348,917	-
Amaun tertunggak kepada dana insurans hayat		155,909	183,063	-
Pelbagai belum dibayar		10,116	13,577	5,908
Jumlah Liabiliti		5,872,692	8,351,123	477,007
Nilai Aset Bersih ("NAV")		264,978,586	424,325,806	74,483,484
Diwakili Oleh:				
Modal pemegang unit		190,392,107	372,054,376	46,998,718
Pendapatan belum agih dibawa ke depan		74,586,479	52,271,430	27,484,766
Akaun Pemegang Unit	6	264,978,586	424,325,806	74,483,484
NAV seunit	6	2.350	2.485	2.277

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

Penyata Aset dan Liabiliti

pada 31 Disember 2022

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

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	Dana Seimbang RM	Dana Pertumbuhan RM	Dana Stabil RM
Pendapatan pelaburan bersih				
Pendapatan faedah		5,212,627	2,741,756	2,912,846
Pendapatan dividen		4,663,642	11,738,031	227,957
Perbelanjaan pelaburan		(78,279)	(119,193)	(20,453)
		9,797,990	14,360,594	3,120,350
Laba atas pelupusan pelaburan		4,985,673	10,418,568	628,876
Laba modal belum terealisasi atas pelaburan		20,277,843	40,745,816	2,840,951
Jumlah Pendapatan		35,061,506	65,524,978	6,590,177
Perbelanjaan pengurusan		(4,283)	(4,283)	(4,283)
Rugi atas pelupusan pelaburan		(98,869)	-	(39,292)
Rugi modal belum terealisasi atas pelaburan		(267,300)	(95,600)	(134,440)
Yuran pengurusan		(3,037,583)	(5,917,065)	(689,199)
Jumlah Perbelanjaan		(3,408,035)	(6,016,948)	(867,214)
Lebihan perbelanjaan ke atas pendapatan sebelum cukai		31,653,471	59,508,030	5,722,963
Cukai	7	(2,405,669)	(4,300,457)	(495,893)
Lebihan perbelanjaan ke atas pendapatan selepas cukai		29,247,802	55,207,573	5,227,070
Pendapatan belum agih/(Kerugian terkumpul) dihantar ke depan		45,338,677	(2,936,143)	22,257,696
Pendapatan belum agih dibawa ke depan		74,586,479	52,271,430	27,484,766

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 31 Disember 2022

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

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

Penyata Perubahan dalam Nilai Aset Bersih

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	Dana Seimbang RM	Dana Pertumbuhan RM	Dana Stabil RM
Nilai aset bersih pada awal tahun kewangan		*231,943,339*	*377,386,363*	*66,263,313*
Pendapatan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada laba bersih modal belum terealisasi)		*9,237,259*	*14,557,357*	*2,520,559*
Laba bersih modal belum terealisasi		*20,010,543*	*40,650,216*	*2,706,511*
Lebihan pendapatan ke atas perbelanjaan selepas cukai		*29,247,802*	*55,207,573*	*5,227,070*
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	*6*	*52,631,521*	*71,741,239*	*17,731,990*
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	*6*	*(48,844,076)*	*(80,009,369)*	*(14,738,889)*
Nilai aset bersih pada akhir tahun kewangan		*264,978,586*	*424,325,806*	*74,483,484*

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

Penyata Perubahan dalam Nilai Aset Bersih

bagi tahun kewangan berakhir 31 Disember 2022

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

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

Nota-nota kepada Maklumat Kewangan

1. PENGURUS DAN KEGIATAN UTAMANYA

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

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan, 2013. Kegiatan utamanya adalah pengunderitan insurans hayat dan perniagaan berkaitan pelaburan. Syarikat induk, induk kedua dan syarikat induk muktamad bagi Pengurus masing-masing adalah Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn Bhd ("EIHSB") dan Malayan Banking Berhad ("MBB"), kesemuanya diperbadankan di Malaysia. MBB merupakan sebuah bank komersial berlesen yang disenaraikan di Pasaran Utama Bursa Malaysia Securities Berhad.

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

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

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

Maklumat kewangan ini telah diluluskan untuk diterbitkan oleh Lembaga Pengarah bagi Pengurus selaras dengan resolusi bertarikh 18 April 2024.

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL

2.1 Asas penyediaan dan pembentangan maklumat kewangan

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

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

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

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material

(a) Instrumen kewangan

(i) Aset kewangan

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

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

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

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

Aset kewangan pada FVTPL

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

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

- *penetapan itu menghapuskan atau ketara mengurangkan kaedah yang tidak konsisten yang sebaliknya akan timbul daripada mengukur aset atau liabiliti atau mengiktiraf laba atau rugi atas asas yang berbeza; atau*

- *aset dan liabiliti adalah sebahagian daripada kumpulan aset kewangan, liabiliti kewangan atau kedua-duanya, yang diuruskan dan prestasi mereka diukur berdasarkan nilai saksama, selaras dengan pengurusan risiko yang didokumenkan atau strategi pelaburan.*

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

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

Aset kewangan pada AC

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

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

Aset kewangan diklasifikasikan sebagai AC termasuk deposit dengan institusi kewangan.

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(a) Instrumen kewangan (samb.)

(i) Aset kewangan (samb.)

Nilai saksama aset kewangan

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

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

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

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

Pembatalan rekod bagi aset kewangan

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

(ii) Liabiliti kewangan

Liabiliti kewangan Dana-dana adalah amaun tertunggak kepada broker saham, amaun tertunggak kepada insuran hayat dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama balasan yang akan dibayar pada masa hadapan, untuk perkhidmatan yang diterima. Amaun dibawa bagi liabiliti kewangan dianggar menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut. Liabiliti kewangan tidak lagi diiktiraf apabila kewajipan di bawah liabiliti itu telah dilepaskan. Laba atau rugi dicatatkan dalam penyata pendapatan dan perbelanjaan apabila liabiliti tidak lagi diiktiraf dan melalui proses pelunasan.

(b) Pengiktirafan hasil lain

(i) Pendapatan faedah diiktirafkan pada satu masa dengan menggunakan kaedah faedah berkesan;

(ii) Pendapatan dividen diiktiraf pada satu masa apabila hak Dana-dana untuk menerima pembayaran ditetapkan; dan

(iii) Penerimaan daripada pelupusan pelaburan ditolak daripada kos purata berwajaran pelaburan tersebut. Laba atau rugi yang terhasil diambilkira dalam penyata pendapatan dan perbelanjaan.

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(c) Yuran pengurusan

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

Dana Seimbang	*1.25% setahun*
Dana Pertumbuhan	*1.50% setahun*
Dana Stabil	*1.00% setahun*

(d) Cukai pendapatan

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

Cukai tertunda diperuntukkan menggunakan kaedah liabiliti, untuk perbezaan sementara pada tarikh penyata aset dan liabliliti di antara asas cukai aset dan liabiliti dan amaun dibawa dalam penyata kewangan pada tarikh pelaporan. Secara dasarnya, liabiliti cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh dicukai dan aset cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan ke satu tahap di mana kemungkinan untung boleh dicukai, boleh ditolak dengan perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan.

Cukai tertunda diiktiraf di dalam penyata pendapatan dan perbelanjaan, kecuali apabila ia timbul daripada transaksi secara langsung di dalam modal pemegang unit, yang mana dalam hal ini, cukai tertunda ini juga diiktiraf di dalam modal pemegang unit.

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

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

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

(e) Modal pemegang unit

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

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

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

3. KOMISEN RINGAN

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

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

Nota-nota kepada Maklumat Kewangan

4. PELABURAN

(i) Dana Seimbang

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(i)(a))	**258,342,782**	220,425,063
AC (Nota 4(i)(b))	**9,332,608**	9,024,332
	267,675,390	229,449,395

(a) FVTPL

Dipegang untuk Dagangan

Sekuriti Kerajaan Malaysia

Kos	-	4,941,200
Laba modal belum terealisasi, bersih	-	239,000
Nilai saksama	-	5,180,200

Terbitan Pelaburan Kerajaan

Kos	**11,922,660**	2,926,350
Laba modal belum terealisasi, bersih	**222,655**	82,380
Nilai saksama	**12,145,315**	3,008,730

Sekuriti Hutang
Tak Disebut di Malaysia

Bon jaminan kerajaan:		
Kos	**14,000,000**	12,500,000
Laba modal belum terealisasi, bersih	**885,105**	65,225
Nilai saksama	**14,885,105**	12,565,225
Bon korporat:		
Kos	**72,478,515**	68,011,984
Laba/(Rugi) modal belum terealisasi, bersih	**3,464,720**	(115,021)
Nilai saksama	**75,943,235**	67,896,963
Jumlah sekuriti hutang	**90,828,340**	80,462,188

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Seimbang (samb.)

	31.12.2023 RM	31.12.2022 RM
(a) FVTPL		
Dipegang untuk Dagangan (samb.)		
Sekuriti Ekuiti		
Disebut di Malaysia		
Waran-waran/saham-saham:		
Kos	**142,420,544**	134,535,009
Laba/(Rugi) modal belum terealisasi, bersih	**12,948,583**	(2,761,064)
Nilai saksama	**155,369,127**	131,773,945
Jumlah	**258,342,782**	220,425,063

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Terbitan Kerajaan Malaysia				
Kerajaan Malaysia	**11,500,000**	**11,922,660**	**12,145,315**	**4.58%**
Sekuriti Hutang				
Tak Disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	**2,500,000**	**2,500,000**	**2,577,975**	**0.97%**
Perbadanan Tabung Pendidikan Tinggi Nasional	**10,000,000**	**10,000,000**	**10,749,800**	**4.06%**
Prasarana Malaysia Berhad	**1,500,000**	**1,500,000**	**1,557,330**	**0.59%**
		14,000,000	**14,885,105**	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Seimbang (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Hutang (samb.)				
Tak Disebut di Malaysia (samb.)				
Bon korporat:				
AmBank (M) Berhad	6,000,000	6,000,000	6,131,640	2.31%
Bank Islam Malaysia Berhad	2,000,000	2,000,000	2,021,580	0.76%
Danum Capital Berhad	1,500,000	1,500,000	1,409,505	0.53%
Edra Energy Sdn. Bhd.	4,500,000	4,672,215	5,354,655	2.02%
Infracap Resources Sdn. Bhd.	1,000,000	1,000,000	1,013,510	0.38%
Jimah East Power Sdn. Bhd.	3,000,000	3,217,800	3,128,100	1.18%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	3,400,000	3,515,600	3,526,514	1.33%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	1,400,000	1,429,400	1,456,938	0.55%
Northern Gateway Infrastructure Sdn. Bhd.	1,000,000	1,004,200	1,087,100	0.41%
Pelabuhan Tanjung Pelepas Sdn. Bhd.	3,000,000	3,000,000	2,979,900	1.12%
Pengurusan Air Selangor Sdn. Bhd.	5,500,000	5,500,000	6,094,055	2.30%
Projek Lebuhraya Usahasama Berhad	5,000,000	5,505,500	5,768,650	2.18%
Public Islamic Bank Berhad	1,500,000	1,500,000	1,531,125	0.58%
Sarawak Petchem Sdn. Bhd.	5,500,000	5,500,000	6,078,710	2.29%
Sime Darby Plantation Berhad	4,300,000	4,300,000	4,437,428	1.67%
Sinar Kamiri Sdn. Bhd.	4,000,000	4,012,000	4,224,480	1.59%
Southern Power Generation Sdn. Bhd.	4,000,000	4,195,600	4,257,400	1.61%
Tenaga Nasional Berhad	8,000,000	8,069,600	8,663,140	3.27%
YTL Power International Berhad	6,500,000	6,556,600	6,778,805	2.56%
		72,478,515	75,943,235	
Jumlah sekuriti hutang		86,478,515	90,828,340	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Seimbang (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Waran-waran:				
JAKS Resources Berhad	1,415,000	-	56,600	0.02%
Saham-saham:				
Pembinaan				
Ekovest Berhad	1,768,000	844,343	866,320	0.33%
Gamuda Berhad	524,800	2,103,231	2,408,832	0.91%
JAKS Resources Berhad	4,465,900	2,182,166	826,192	0.31%
MGB Berhad	1,840,800	1,717,180	1,233,336	0.47%
Sunway Construction Group Berhad	537,200	851,131	1,042,168	0.39%
WCT Holdings Berhad	3,760,337	1,993,362	1,861,366	0.70%
Produk Pengguna dan Perkhidmatan				
DRB-HICOM Berhad	2,124,400	3,395,072	2,952,916	1.11%
Genting Malaysia Berhad	1,048,000	2,876,567	2,819,120	1.06%
Innature Berhad	526,400	272,714	192,136	0.07%
Leong Hup International Berhad	706,500	433,732	399,173	0.15%
MBM Resources Berhad	85,000	331,796	360,400	0.14%
Mr D.I.Y. Group (M) Berhad	667,600	1,032,945	968,020	0.37%
Mynews Holdings Berhad	665,000	583,018	345,800	0.13%
Padini Holdings Berhad	1,609,200	5,399,166	5,648,292	2.13%
PPB Group Berhad	43,000	689,100	622,640	0.23%
Sime Darby Berhad	221,900	489,964	521,465	0.20%
Tenaga				
Uzma Berhad	2,598,500	1,936,273	1,948,875	0.74%
Perkhidmatan Kewangan				
AMMB Holdings Berhad	587,900	2,076,117	2,357,479	0.89%
CIMB Group Holdings Berhad	1,997,300	10,115,942	11,684,205	4.41%
Hong Leong Bank Berhad	149,800	3,040,453	2,831,220	1.07%
Public Bank Berhad	2,052,500	8,777,304	8,805,225	3.32%
RHB Bank Berhad	1,491,700	8,423,800	8,129,765	3.07%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Seimbang (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Penjagaan Kesihatan				
Hartalega Holdings Berhad	350,900	695,759	947,430	0.36%
Top Glove Corporation Berhad	1,335,100	1,266,580	1,201,590	0.45%
Produk Perindustrian dan Perkhidmatan				
Ancom Nylex Berhad	694,500	832,640	784,785	0.30%
Ann Joo Resources Berhad	435,100	476,524	465,557	0.18%
Aurelius Technologies Berhad	1,191,000	2,884,546	3,096,600	1.17%
Cape EMS Berhad	1,421,600	1,594,243	1,506,896	0.57%
Hextar Global Berhad	2,280,720	358,611	1,767,558	0.67%
HSS Engineers Berhad	260,000	132,617	252,200	0.10%
Malayan Cement Berhad	1,836,700	5,226,145	7,769,241	2.93%
Malaysia Steel Works (KL) Berhad	133,700	44,954	44,121	0.02%
P.I.E. Industrial Berhad	13,700	39,849	44,525	0.02%
Petronas Chemical Group Berhad	108,800	762,879	779,008	0.29%
Press Metal Aluminium Holdings Berhad	231,200	869,305	1,112,072	0.42%
Southern Cable Group Berhad	2,205,000	773,525	926,100	0.35%
Sunway Berhad	840,800	1,601,226	1,732,048	0.65%
V.S. Industry Berhad	781,300	704,858	636,759	0.24%
Perladangan				
Genting Plantations Berhad	46,300	467,198	262,984	0.10%
IOI Corporation Berhad	212,200	839,758	833,946	0.31%
Kuala Lumpur Kepong Berhad	59,500	1,344,578	1,298,290	0.49%
Sime Darby Plantation Berhad	468,900	2,160,388	2,091,294	0.79%
Hartanah				
Eco World Development Group Berhad	7,706,400	4,080,964	8,091,720	3.05%
Eco World International Berhad	3,902,900	1,415,935	1,209,899	0.46%
IOI Properties Group Berhad	578,900	685,243	1,013,075	0.38%
Iskandar Waterfront City Berhad	1,563,600	687,667	1,141,428	0.43%
Kerjaya Prospek Property Berhad	967,000	1,095,606	725,250	0.27%
Lagenda Properties Berhad	816,600	1,111,586	1,012,584	0.38%
LBS Bina Group Berhad	1,582,600	827,082	909,995	0.34%
Mah Sing Group Berhad	633,300	536,395	525,639	0.20%
Sime Darby Property Berhad	7,540,000	4,671,661	4,712,500	1.78%
UEM Sunrise Berhad	549,400	439,367	447,761	0.17%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Seimbang (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Teknologi				
D&O Green Technologies Berhad	234,900	867,352	850,338	0.32%
Dagang NeXchange Berhad	4,393,000	3,332,719	1,757,200	0.66%
Frontken Corporation Berhad	524,400	1,523,331	1,699,056	0.64%
Genetec Technology Berhad	658,600	1,579,956	1,554,296	0.59%
Greatech Tecnology Berhad	514,300	2,120,817	2,468,640	0.93%
Inari Amertron Berhad	1,051,200	2,808,687	3,164,112	1.19%
JHM Consolidation Berhad	817,000	697,015	588,240	0.22%
Malaysian Pacific Industries Berhad	63,700	1,916,838	1,796,340	0.68%
Mi Technovation Berhad	404,400	634,271	748,140	0.28%
Pentamaster Corporation Berhad	207,700	834,887	955,420	0.36%
UWC Berhad	540,100	2,173,227	1,901,152	0.72%
ViTrox Corporation Berhad	159,000	1,333,531	1,159,110	0.44%
Telekomunikasi dan Media				
Astro Malaysia Holdings Berhad	917,000	402,529	362,215	0.14%
Axiata Group Berhad	343,700	1,007,595	818,006	0.31%
CelcomDigi Berhad	280,200	1,135,256	1,143,216	0.43%
Maxis Berhad	594,000	2,422,980	2,286,900	0.86%
Telekom Malaysia Berhad	49,800	238,713	276,390	0.10%
Utiliti				
Tenaga Nasional Berhad	1,387,300	13,380,309	13,928,492	5.26%
YTL Corporation Berhad	3,469,000	2,994,686	6,556,410	2.47%
YTL Power International Berhad	2,020,100	2,822,780	5,131,054	1.94%
		142,420,544	155,312,527	
Jumlah sekuriti ekuiti		142,420,544	155,369,127	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(i) Dana Seimbang (samb.)

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	***9,332,608***	*36,749,325*

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

Pelaburan berikut matang selepas 12 bulan:

FVTPL	***102,973,655***	*86,151,793*

(ii) Dana Pertumbuhan

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(ii)(a))	***413,076,862***	*366,125,902*
AC (Nota 4(ii)(b))	***14,288,042***	*7,659,359*
	427,364,904	*373,785,261*

(a) FVTPL

Dipegang untuk Dagangan

Sekuriti Kerajaan Malaysia

Kos	-	*1,976,480*
Laba modal belum terealisasi, bersih	-	*95,600*
Nilai saksama	-	*2,072,080*

Terbitan Pelaburan Kerajaan

Kos	***5,773,660***	*975,450*
Laba modal belum terealisasi, bersih	***113,395***	*27,460*
Nilai saksama	***5,887,055***	*1,002,910*

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Pertumbuhan (samb.)

	31.12.2023 RM	31.12.2022 RM
(a) FVTPL		
Dipegang untuk Dagangan (samb.)		
Sekuriti Hutang		
Tak Disebut di Malaysia		
Bon jaminan kerajaan:		
Kos	**7,000,000**	5,000,000
Laba modal belum terealisasi, bersih	**407,550**	26,090
Nilai saksama	**7,407,550**	5,026,090
Bon korporat:		
Kos	**27,636,540**	24,632,640
Laba/(Rugi) modal belum terealisasi, bersih	**1,186,254**	(159,086)
Nilai saksama	**28,822,794**	24,473,554
Jumlah sekuriti hutang	**36,230,344**	29,499,644
Sekuriti Ekuiti		
Disebut di Malaysia		
Waran-waran/saham-saham:		
Kos	**338,138,222**	339,663,108
Laba/(Rugi) modal belum terealisasi, bersih	**32,821,241**	(6,111,840)
Nilai saksama	**370,959,463**	333,551,268
Jumlah	**413,076,862**	363,050,912

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Pertumbuhan (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Terbitan Kerajaan Malaysia				
Kerajaan Malaysia	*5,500,000*	*5,773,660*	*5,887,055*	*1.39%*
Sekuriti Hutang				
Tak Disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	*1,000,000*	*1,000,000*	*1,031,190*	*0.24%*
Perbadanan Tabung Pendidikan Tinggi Nasional	*4,000,000*	*4,000,000*	*4,299,920*	*1.01%*
Prasarana Malaysia Berhad	*2,000,000*	*2,000,000*	*2,076,440*	*0.49%*
		7,000,000	*7,407,550*	
Bon korporat:				
AmBank (M) Berhad	*2,000,000*	*2,000,000*	*2,043,880*	*0.48%*
Bank Islam Malaysia Berhad	*1,000,000*	*1,000,000*	*1,010,790*	*0.24%*
Edra Energy Sdn. Bhd.	*2,000,000*	*2,077,040*	*2,375,620*	*0.56%*
Jimah East Power Sdn. Bhd.	*2,000,000*	*2,145,200*	*2,085,400*	*0.49%*
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	*1,000,000*	*1,034,000*	*1,037,210*	*0.24%*
Northern Gateway Infrastructure Sdn. Bhd.	*500,000*	*502,100*	*543,550*	*0.13%*
Pelabuhan Tanjung Pelepas Sdn. Bhd.	*2,000,000*	*2,000,000*	*1,986,600*	*0.47%*
Pengurusan Air Selangor Sdn. Bhd.	*2,000,000*	*2,000,000*	*2,216,020*	*0.52%*
Projek Lebuhraya Usahasama Berhad	*2,000,000*	*2,202,200*	*2,307,460*	*0.54%*
Public Bank Berhad	*1,000,000*	*1,000,000*	*1,020,750*	*0.24%*
Sarawak Petchem Sdn. Bhd.	*2,000,000*	*2,000,000*	*2,210,440*	*0.52%*
Sime Darby Plantation Berhad	*400,000*	*400,000*	*412,784*	*0.10%*
Sinar Kamiri Sdn. Bhd.	*2,000,000*	*2,006,100*	*2,121,320*	*0.50%*
Southern Power Generation Sdn. Bhd.	*1,000,000*	*1,048,900*	*1,064,350*	*0.25%*
Tanjung Bin Energy Sdn. Bhd.	*2,000,000*	*2,216,000*	*2,092,240*	*0.49%*
Tenaga Power Generation Berhad	*1,500,000*	*1,500,000*	*1,604,355*	*0.38%*
TNB Power Generation Sdn. Bhd.	*1,000,000*	*1,000,000*	*1,115,820*	*0.26%*
YTL Power International Berhad	*1,500,000*	*1,505,000*	*1,574,205*	*0.37%*
		27,636,540	*28,822,794*	
Jumlah sekuriti hutang		*34,636,540*	*36,230,344*	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Pertumbuhan (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Saham-saham:				
Pembinaan				
Ekovest Berhad	4,125,700	1,968,953	2,021,593	0.48%
Gamuda Berhad	1,272,900	5,098,832	5,842,611	1.38%
JAKS Resources Berhad	9,387,100	4,597,068	1,736,614	0.41%
MGB Berhad	5,059,800	4,670,334	3,390,066	0.80%
Sunway Construction Group Berhad	1,344,800	2,128,647	2,608,912	0.61%
WCT Holdings Berhad	9,201,696	4,875,689	4,554,839	1.07%
Produk Pengguna dan Perkhidmatan				
DRB-HICOM Berhad	4,605,200	7,563,166	6,401,228	1.51%
Genting Malaysia Berhad	2,571,000	7,054,357	6,915,990	1.63%
Innature Berhad	1,144,700	607,129	417,816	0.10%
Leong Hup International Berhad	1,651,900	1,013,754	933,323	0.22%
Mr D.I.Y. Group (M) Berhad	1,574,000	2,435,580	2,282,300	0.54%
Mynews Holdings Berhad	2,485,000	2,168,609	1,292,200	0.30%
Nestle (Malaysia) Berhad	14,500	2,013,825	1,705,200	0.40%
Padini Holdings Berhad	3,981,800	13,530,009	13,976,118	3.29%
PPB Group Berhad	107,000	1,713,248	1,549,360	0.37%
QL Resources Berhad	406,150	2,370,784	2,319,116	0.55%
Sime Darby Berhad	499,700	1,103,427	1,174,295	0.28%
UMW Holdings Berhad	394,300	1,138,142	1,963,614	0.46%
Tenaga				
Uzma Berhad	346,100	249,042	259,575	0.06%
Perkhidmatan Kewangan				
AMMB Holdings Berhad	1,483,200	5,132,270	5,947,632	1.40%
CIMB Group Holdings Berhad	4,125,600	20,226,915	24,134,760	5.69%
Hong Leong Bank Berhad	442,400	8,859,664	8,361,360	1.97%
Public Bank Berhad	3,758,000	16,105,189	16,121,820	3.80%
RHB Bank Berhad	3,446,900	19,181,747	18,785,605	4.43%
Penjagaan Kesihatan				
Hartalega Holdings Berhad	886,200	1,751,461	2,392,740	0.56%
Top Glove Corporation Berhad	3,335,400	3,167,833	3,001,860	0.71%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Pertumbuhan (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Produk Perindustrian dan Perkhidmatan				
Ancom Nylex Berhad	1,671,000	2,006,668	1,888,230	0.44%
Ann Joo Resources Berhad	1,019,000	1,115,724	1,090,330	0.26%
Aurelius Technologies Berhad	3,291,400	4,811,607	8,557,640	2.02%
Cape EMS Berhad	3,335,900	3,741,421	3,536,054	0.83%
Hextar Global Berhad	5,217,960	852,412	4,043,919	0.95%
HSS Engineers Berhad	694,200	354,019	673,374	0.16%
Malayan Cement Berhad	4,693,700	13,272,528	19,854,351	4.68%
Malaysia Steel Works (KL) Berhad	310,700	103,725	102,531	0.02%
P.I.E. Industrial Berhad	6,100	17,711	19,825	0.00%
Petronas Chemicals Group Berhad	368,400	2,565,379	2,637,744	0.62%
Press Metal Aluminium Holdings Berhad	558,100	2,212,494	2,684,461	0.63%
Southern Cable Group Berhad	5,185,000	1,802,783	2,177,700	0.51%
Sunway Berhad	1,974,400	3,803,572	4,067,264	0.96%
V.S. Industry Berhad	1,862,400	1,679,170	1,517,856	0.36%
Perladangan				
Genting Plantations Berhad	142,800	1,440,511	811,104	0.19%
IOI Corporation Berhad	342,500	1,355,057	1,346,025	0.32%
Kuala Lumpur Kepong Berhad	181,200	4,030,979	3,953,784	0.93%
Sime Darby Plantation Berhad	1,141,300	5,284,802	5,090,198	1.20%
Hartanah				
Eco World Development Group Berhad	16,367,800	10,190,659	17,186,190	4.05%
Eco World International Berhad	9,172,400	3,313,029	2,843,444	0.67%
IOI Properties Group Berhad	1,451,200	1,717,499	2,539,600	0.60%
Iskandar Waterfront City Berhad	3,851,500	1,694,799	2,811,595	0.66%
Kerjaya Prospek Property Berhad	2,662,800	3,016,938	1,997,100	0.47%
Lagenda Properties Berhad	4,462,500	4,979,628	5,533,500	1.30%
LBS Bina Group Berhad	4,707,099	2,597,495	2,706,581	0.64%
Mah Sing Group Berhad	1,479,500	1,252,948	1,227,985	0.29%
Sime Darby Property Berhad	15,039,700	9,461,653	9,399,813	2.22%
UEM Sunrise Berhad	1,286,300	1,028,676	1,048,335	0.25%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Pertumbuhan (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Teknologi				
D&O Green Technologies Berhad	548,100	2,033,322	1,984,122	0.47%
Dagang NeXchange Berhad	10,077,200	7,917,312	4,030,880	0.95%
Frontken Corporation Berhad	922,200	2,675,989	2,987,928	0.70%
Genetec Technology Berhad	1,541,200	3,696,940	3,637,232	0.86%
Greatech Tecnology Berhad	1,578,800	6,945,940	7,578,240	1.79%
Inari Amertron Berhad	2,292,300	6,076,797	6,899,823	1.63%
JHM Consolidation Berhad	1,900,000	1,620,654	1,368,000	0.32%
Malaysian Pacific Industries Berhad	136,500	4,110,563	3,849,300	0.91%
Mi Technovation Berhad	986,800	1,552,403	1,825,580	0.43%
Pentamaster Corporation Berhad	502,500	2,019,208	2,311,500	0.54%
UWC Berhad	1,381,300	5,532,758	4,862,176	1.15%
ViTrox Corporation Berhad	371,000	3,110,240	2,704,590	0.64%
Telekomunikasi dan Media				
Astro Malaysia Holdings Berhad	2,156,000	946,402	851,620	0.20%
Axiata Group Berhad	873,800	2,717,365	2,079,644	0.49%
CelcomDigi Berhad	844,000	3,388,072	3,443,520	0.81%
Maxis Berhad	892,500	3,567,537	3,436,125	0.81%
Telekom Malaysia Berhad	414,000	1,986,144	2,297,700	0.54%
Time dotCom Berhad	386,700	1,311,453	2,088,180	0.49%
Pengangkutan dan Logistik				
Westports Holdings Berhad	377,000	1,657,428	1,376,050	0.32%
Utiliti				
Tenaga Nasional Berhad	3,271,300	31,565,686	32,843,852	7.74%
YTL Corporation Berhad	8,033,700	6,743,635	15,183,693	3.58%
YTL Power International Berhad	4,678,200	6,532,814	11,882,628	2.80%
Jumlah sekuriti ekuiti		338,138,222	370,959,463	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Pertumbuhan (samb.)

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	**14,288,042**	25,090,733

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

Pelaburan berikut matang selepas 12 bulan:

FVTPL	**42,117,399**	32,574,634

(iii) Dana Stabil

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(iii)(a))	**59,434,943**	51,083,585
AC (Nota 4(iii)(b))	**14,034,300**	14,533,604
	73,469,243	65,617,189
(a) FVTPL		
Dipegang untuk Dagangan		
Sekuriti Kerajaan Malaysia		
Kos	**2,139,000**	2,964,720
Laba modal belum terealisasi, bersih	**8,960**	143,400
Nilai saksama	**2,147,960**	3,108,120
Terbitan pelaburan kerajaan		
Kos	**5,234,500**	975,450
Laba modal belum terealisasi, bersih	**101,770**	27,460
Nilai saksama	**5,336,270**	1,002,910

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil (samb.)

	31.12.2023 RM	31.12.2022 RM
(a) FVTPL		
Dipegang untuk Dagangan (samb.)		
Sekuriti Hutang		
Tak Disebut di Malaysia		
Bon jaminan kerajaan:		
Kos	**3,500,000**	2,500,000
Laba/(Rugi) modal belum terealisasi, bersih	**159,985**	(42,365)
Nilai saksama	**3,659,985**	2,457,635
Bon korporat:		
Kos	**38,034,740**	36,458,232
Laba/(Rugi) modal belum terealisasi, bersih	**1,657,755**	(280,920)
Nilai saksama	**39,692,495**	36,177,312
Jumlah sekuriti hutang	**43,352,480**	38,634,947
Sekuriti Ekuiti		
Disebut di Malaysia		
Waran-waran/saham-saham:		
Kos	**8,119,949**	8,484,940
Laba/(Rugi) modal belum terealisasi, bersih	**478,284**	(147,332)
Nilai saksama	**8,598,233**	8,337,608
Jumlah	**59,434,943**	51,083,585

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Kerajaan Malaysia				
Kerajaan Malaysia	**2,000,000**	**2,139,000**	**2,147,960**	**2.88%**
Terbitan Pelaburan Kerajaan				
Kerajaan Malaysia	**5,000,000**	**5,234,500**	**5,336,270**	**7.16%**

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Hutang				
Tak Disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	1,500,000	1,500,000	1,546,785	2.08%
Perbadanan Tabung Pendidikan Tinggi Nasional	1,000,000	1,000,000	1,074,980	1.44%
Prasarana Malaysia Berhad	1,000,000	1,000,000	1,038,220	1.39%
		3,500,000	3,659,985	
Bon korporat:				
AmBank (M) Berhad	2,000,000	2,000,000	2,043,880	2.74%
Bank Islam Malaysia Berhad	2,000,000	2,000,000	2,021,580	2.71%
Danum Capital Berhad	1,500,000	1,500,000	1,409,505	1.89%
Edra Energy Sdn. Bhd.	2,500,000	2,594,425	2,985,375	4.01%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	600,000	620,400	622,326	0.84%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,300,000	2,348,300	2,393,541	3.21%
Northern Gateway Infrastructure Sdn. Bhd.	500,000	502,100	543,550	0.73%
Pengurusan Air Selangor Sdn. Bhd.	2,500,000	2,500,000	2,770,025	3.72%
Projek Lebuhraya Usahasama Berhad	3,000,000	3,303,300	3,461,190	4.65%
Public Bank Berhad	1,500,000	1,500,000	1,531,125	2.06%
Sarawak Energy Berhad	2,000,000	2,000,000	2,031,260	2.73%
Sarawak Petchem Sdn. Bhd.	2,500,000	2,500,000	2,763,050	3.71%
Sime Darby Plantation Berhad	1,300,000	1,300,000	1,341,548	1.80%
Sinar Kamiri Sdn. Bhd.	2,000,000	2,006,200	2,130,400	2.86%
Southern Power Generation Sdn. Bhd.	2,000,000	2,097,800	2,128,700	2.86%
Tanjung Bin Energy Sdn. Bhd.	2,000,000	2,216,000	2,092,240	2.81%
Tenaga Power Generation Berhad	500,000	500,000	534,785	0.72%
TNB Power Generation Sdn. Bhd.	1,000,000	1,000,000	1,115,820	1.50%
TRIplc Medical Sdn. Bhd	500,000	510,915	552,935	0.74%
UMW Holdings Berhad	1,000,000	1,000,000	1,071,070	1.44%
YTL Power International Berhad	4,000,000	4,035,300	4,148,590	5.57%
		38,034,740	39,692,495	
Jumlah hutang sekuriti		41,534,740	43,352,480	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Waran-waran:				
Eco World Development Group Berhad	28,680	-	6,310	0.01%
SKP Resources Berhad	3,960	-	198	0.00%
		-	6,508	
Saham-saham:				
Pembinaan				
Ekovest Berhad	94,400	45,264	46,256	0.06%
Gamuda Berhad	26,600	105,423	122,094	0.16%
MGB Berhad	326,900	305,098	219,023	0.29%
Sunway Construction Group Berhad	37,900	60,046	73,526	0.10%
WCT Holdings Berhad	91,500	39,587	45,292	0.06%
Produk Pengguna dan Perkhidmatan				
DRB-HICOM Berhad	192,600	301,893	267,714	0.36%
Genting Malaysia Berhad	49,000	134,652	131,810	0.18%
Leong Hup International Berhad	38,000	22,691	21,470	0.03%
MBM Resources Berhad	22,500	86,918	95,400	0.13%
Mr D.I.Y. Group (M) Berhad	35,600	55,188	51,620	0.07%
Padini Holdings Berhad	46,800	145,315	164,268	0.22%
PPB Group Berhad	2,000	32,053	28,960	0.04%
Sime Darby Berhad	23,900	52,868	56,165	0.08%
Tenaga				
Uzma Berhad	55,600	40,503	41,700	0.06%
Perkhidmatan Kewangan				
AMMB Holdings Berhad	29,600	108,321	118,696	0.16%
Bank Islam Malaysia Berhad	22,200	46,324	49,062	0.07%
CIMB Group Holdings Berhad	76,000	382,087	444,600	0.60%
Hong Leong Bank Berhad	12,600	249,287	238,140	0.32%
Public Bank Berhad	130,700	559,000	560,703	0.75%
RHB Bank Berhad	100,700	571,151	548,815	0.74%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Penjagaan Kesihatan				
Hartalega Holdings Berhad	18,000	35,394	48,600	0.07%
Top Glove Corporation Berhad	68,200	61,811	61,380	0.08%
Produk Perindustrian dan Perkhidmatan				
Ancom Nylex Berhad	48,400	58,188	54,692	0.07%
Ann Joo Resources Berhad	23,200	25,945	24,824	0.03%
Aurelius Technologies Berhad	74,700	178,217	194,220	0.26%
Cape EMS Berhad	76,200	85,565	80,772	0.11%
HSS Engineers Berhad	15,800	7,918	15,326	0.02%
Malayan Cement Berhad	77,900	231,201	329,517	0.44%
Malaysia Steel Works (KL) Berhad	14,400	5,321	4,752	0.01%
P.I.E. Industrial Berhad	61,400	172,521	199,550	0.27%
Petronas Chemical Group Berhad	7,700	53,844	55,132	0.07%
Press Metal Aluminium Holdings Berhad	12,300	60,138	59,163	0.08%
Southern Cable Group Berhad	250,000	79,069	105,000	0.14%
Sunway Berhad	47,200	88,012	97,232	0.13%
V.S. Industry Berhad	26,600	23,866	21,679	0.03%
Perladangan				
IOI Corporation Berhad	1,400	5,516	5,502	0.01%
Kuala Lumpur Kepong Berhad	4,100	87,632	89,462	0.12%
Sarawak Oil Palms Berhad	35,100	105,968	90,909	0.12%
Sime Darby Plantation Berhad	30,400	137,557	135,584	0.18%
Hartanah				
Eco World Development Group Berhad	132,200	88,617	138,810	0.19%
Eco World International Berhad	232,500	87,054	72,075	0.10%
IOI Properties Group Berhad	35,900	42,527	62,825	0.08%
Iskandar Waterfront City Berhad	82,200	36,258	60,006	0.08%
LBS Bina Group Berhad	111,400	60,039	64,055	0.09%
Mah Sing Group Berhad	34,000	29,291	28,220	0.04%
NCT Alliance Berhad	355,600	142,994	117,348	0.16%
Sime Darby Property Berhad	69,200	43,841	43,250	0.06%
UEM Sunrise Berhad	29,500	23,663	24,043	0.03%

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil (samb.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Teknologi				
D&O Green Technologies Berhad	12,500	47,408	45,250	0.06%
Dagang NeXchange Berhad	240,300	169,806	96,120	0.13%
Frontken Corporation Berhad	48,000	132,602	155,520	0.21%
Genetec Technology Berhad	35,200	85,915	83,072	0.11%
Greatech Tecnology Berhad	12,000	46,057	57,600	0.08%
Inari Amertron Berhad	73,800	200,481	222,138	0.30%
JHM Consolidation Berhad	44,000	37,538	31,680	0.04%
Malaysian Pacific Industries Berhad	8,200	229,497	231,240	0.31%
Mi Technovation Berhad	24,000	36,449	44,400	0.06%
Pentamaster Corporation Berhad	15,500	59,869	71,300	0.10%
UWC Berhad	32,400	110,626	114,048	0.15%
Telekomunikasi dan Media				
Astro Malaysia Holdings Berhad	162,800	111,995	64,306	0.09%
Axiata Group Berhad	24,400	75,966	58,072	0.08%
CelcomDigi Berhad	29,400	118,177	119,952	0.16%
Maxis Berhad	41,600	166,544	160,160	0.22%
Telekom Malaysia Berhad	7,900	48,064	43,845	0.06%
Utiliti				
Tenaga Nasional Berhad	75,200	725,372	755,008	1.01%
YTL Corporation Berhad	186,600	164,756	352,674	0.47%
YTL Power International Berhad	108,700	151,191	276,098	0.37%
		8,119,949	8,591,725	
Jumlah sekuriti ekuiti		8,119,949	8,598,233	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Stabil (samb.)

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	**14,034,300**	*23,147,083*

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

Pelaburan berikut matang selepas 12 bulan:

FVTPL	**50,836,710**	*40,246,652*

5. LIABILITI/(ASET) CUKAI TERTUNDA

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

	2023 Pelarasan nilai saksama RM	2022 Pelarasan nilai saksama RM
(i) Dana Seimbang		
Pada 1 Januari	**(199,158)**	*828,997*
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	**1,600,844**	*(1,028,155)*
Pada 31 Disember	**1,401,686**	*(199,158)*
(ii) Dana Pertumbuhan		
Pada 1 Januari	**(489,742)**	*2,036,188*
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	**3,252,017**	*(2,525,930)*
Pada 31 Disember	**2,762,275**	*(489,742)*
(iii) Dana Stabil		
Pada 1 Januari	**(23,980)**	*95,137*
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	**216,521**	*(119,117)*
Pada 31 Disember	**192,541**	*(23,980)*

Nota-nota kepada Maklumat Kewangan

6. AKAUN PEMEGANG UNIT

(i) Dana Seimbang

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**24,544,396**	**52,631,521**	24,322,118	51,371,743
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(22,846,776)**	**(48,844,076)**	(20,505,286)	(43,483,184)
	1,697,620	**3,787,445**	3,816,832	7,888,559
Akaun pemegang unit dihantar ke depan	**111,059,111**	**231,943,339**	107,242,279	235,193,483
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	**29,247,802**	-	(11,138,703)
	112,756,731	**264,978,586**	111,059,111	231,943,339
NAV seunit		**2.350**		2.088

(ii) Dana Pertumbuhan

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**32,805,282**	**71,741,239**	36,990,242	82,238,451
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(36,136,952)**	**(80,009,369)**	(31,645,026)	(70,526,413)
	(3,331,670)	**(8,268,130)**	5,345,216	11,712,038
Akaun pemegang unit dihantar ke depan	**174,071,348**	**377,386,363**	168,726,132	399,728,032
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	**55,207,573**	-	(34,053,707)
	170,739,678	**424,325,806**	174,071,348	377,386,363
NAV seunit		**2.485**		2.168

(iii) Dana Stabil

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**8,448,619**	**17,731,990**	7,900,345	16,505,351
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(7,096,433)**	**(14,738,889)**	(6,428,496)	(13,437,965)
	1,352,186	**2,993,101**	1,471,849	3,067,386
Akaun pemegang unit dihantar ke depan	**31,358,095**	**66,263,313**	29,886,246	63,433,459
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	**5,227,070**	-	(237,532)
	32,710,281	**74,483,484**	31,358,095	66,263,313
NAV seunit		**2.277**		2.113

Nota-nota kepada Maklumat Kewangan

7. CUKAI

	31.12.2023 RM	31.12.2022 RM
(i) Dana Seimbang		
Cukai pendapatan:		
Peruntukan cukai/(boleh pulih) tahun kewangan semasa	**801,692**	(31,477)
Peruntukan terkurang cukai tahun kewangan lepas	**3,133**	3,724
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	**1,600,844**	(1,028,155)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**2,405,669**	(1,055,908)
(ii) Dana Pertumbuhan		
Cukai pendapatan:		
Peruntukan cukai/(boleh pulih) tahun kewangan semasa	**1,043,291**	(808,766)
Peruntukan terkurang cukai tahun kewangan lepas	**5,149**	5,088
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	**3,252,017**	(2,525,930)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**4,300,457**	(3,329,608)
(iii) Dana Stabil		
Cukai pendapatan:		
Peruntukan cukai tahun kewangan semasa	**278,558**	133,899
Peruntukan terkurang cukai tahun kewangan lepas	**814**	954
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	**216,521**	(119,117)
Perbelanjaan cukai bagi tahun kewangan	**495,893**	15,736

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

Nota-nota kepada Maklumat Kewangan

7. CUKAI (SAMB.)

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

	31.12.2023 RM	31.12.2022 RM
(i) Dana Seimbang		
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**31,653,471**	(12,194,611)
Cukai pada kadar 8%	**2,532,278**	(975,569)
Pendapatan tidak dikenakan cukai	**(373,091)**	(306,768)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**243,349**	222,705
Terkurang peruntukan cukai tahun kewangan lepas	**3,133**	3,724
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**2,405,669**	(1,055,908)
(ii) Dana Pertumbuhan		
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**59,508,030**	(37,383,315)
Cukai pada kadar 8%	**4,760,642**	(2,990,665)
Pendapatan tidak dikenakan cukai	**(939,042)**	(789,376)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**473,708**	445,345
Terkurang peruntukan cukai tahun kewangan lepas	**5,149**	5,088
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**4,300,457**	(3,329,608)
(iii) Dana Stabil		
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**5,722,963**	(221,796)
Cukai pada kadar 8%	**457,837**	(17,744)
Pendapatan tidak dikenakan cukai	**(18,237)**	(17,030)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**55,479**	49,556
Terkurang peruntukan cukai tahun kewangan lepas	**814**	954
Perbelanjaan cukai bagi tahun kewangan	**495,893**	15,736

Jadual Perbandingan Prestasi

(i) *Dana Seimbang*

	2023	2022	2021	2020	2019
Penerangan (%)					
Ekuiti					
Pembinaan	**3.11**	2.49	5.31	3.03	7.05
Produk Pengguna dan Perkhidmatan	**5.60**	3.71	3.99	8.00	10.76
Tenaga	**0.74**	2.07	3.11	0.87	7.92
Perkhidmatan Kewangan	**12.76**	15.08	7.78	9.02	2.77
Penjagaan Kesihatan	**0.81**	1.96	3.71	5.36	1.18
Produk Perindustrian dan Perkhidmatan	**7.89**	6.34	10.65	9.23	7.43
Perladangan	**1.69**	1.22	1.73	3.63	4.17
Hartanah	**7.47**	7.21	8.59	3.04	1.97
Teknologi	**7.04**	12.57	6.59	6.23	8.63
Telekomunikasi dan Media	**1.84**	2.37	1.17	3.47	3.50
Pengangkutan dan Logistik	**-**	0.59	0.53	1.51	0.41
Utiliti	**9.67**	1.16	1.14	3.38	2.35
Waran-waran	**0.02**	0.04	0.21	0.57	0.12
Sekuriti Pendapatan Tetap					
Pembinaan	**3.35**	3.64	3.74	4.21	4.14
Perkhidmatan Kewangan	**4.57**	5.70	6.40	1.98	4.83
Kerajaan	**-**	-	-	3.80	-
Agensi Kerajaan	**9.61**	8.95	8.09	10.61	14.30
Syarikat Projek Infrastuktur	**15.77**	18.02	9.58	9.15	9.00
Telekomunikasi dan Media	**-**	-	-	-	0.48
Perdagangan/servis	**5.56**	1.91	1.95	2.13	4.50
Tunai & Deposit	**2.50**	4.97	15.73	10.78	4.49
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**264,978,586**	231,943,339	235,193,483	225,625,525	222,880,480
Jumlah Bilangan Unit	**112,756,731**	111,059,111	107,242,279	102,752,430	95,356,317
NAV Seunit (RM)	**2.350**	2.088	2.193	2.196	2.337
NAV tertinggi seunit semasa tahun kewangan (RM)	**2.351**	2.240	2.271	2.386	2.356
NAV terendah seunit semasa tahun kewangan (RM)	**2.086**	1.965	2.092	1.919	2.115
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**12.55**	(4.79)	(0.14)	(6.03)	10.03
Purata pulangan tahunan (%)					
1-Tahun	**12.55**	(4.79)	(0.14)	(6.03)	10.03
3-Tahun	**2.28**	(3.69)	1.07	(2.73)	1.50
5-Tahun	**2.04**	(2.63)	(0.38)	(0.65)	1.17
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**1.61**	(1.38)	(0.66)	3.23	1.04
3-Tahun	**(0.15)**	0.38	1.19	1.03	2.21
5-Tahun	**0.76**	0.20	1.83	2.16	1.69

Jadual Perbandingan Prestasi

(ii) Dana Pertumbuhan

	2023	2022	2021	2020	2019
Penerangan (%)					
Ekuiti					
Pembinaan	**4.75**	3.74	7.46	4.20	10.38
Produk Pengguna dan Perkhidmatan	**9.65**	8.82	8.16	12.07	15.96
Tenaga	**0.06**	2.17	3.98	1.45	12.08
Perkhidmatan Kewangan	**17.29**	20.77	13.01	14.49	4.00
Health Care	**1.27**	2.52	5.19	7.43	1.78
Industrial Products and Services	**12.44**	10.98	18.44	13.08	10.51
Perladangan	**2.64**	1.72	2.57	5.50	6.28
Hartanah	**11.15**	11.37	12.64	5.76	4.63
Teknologi	**10.39**	18.01	9.67	9.12	12.95
Telekomunikasi dan Media	**3.34**	5.02	2.89	6.06	5.28
Pengangkutan dan Logistik	**0.32**	2.05	1.30	2.16	0.42
Utiliti	**14.12**	1.20	1.66	5.12	3.80
Waran-waran	**-**	-	0.22	0.57	0.23
Sekuriti Pendapatan Tetap					
Pembinaan	**0.62**	0.67	0.66	0.76	0.77
Perkhidmatan Kewangan	**0.96**	0.92	0.75	0.27	0.86
Agensi Kerajaan	**2.64**	2.15	1.93	2.77	2.79
Syarikat Projek Infrastuktur	**4.10**	4.79	3.36	3.28	3.30
Telekomunikasi dan Media	**-**	-	-	-	0.15
Perdagangan/servis	**1.60**	0.11	0.11	0.12	0.71
Tunai & Deposit	**2.66**	2.99	6.00	5.79	3.12
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**424,325,806**	377,386,363	399,728,032	371,388,840	358,588,839
Jumlah Bilangan Unit	**170,739,678**	174,071,348	168,726,132	158,868,434	134,928,373
NAV Seunit (RM)	**2.485**	2.168	2.369	2.338	2.658
NAV tertinggi seunit semasa tahun kewangan (RM)	**2.487**	2.445	2.485	2.703	2.694
NAV terendah seunit semasa tahun kewangan (RM)	**2.164**	2.023	2.196	1.963	2.463
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**14.62**	(8.48)	1.33	(12.04)	7.13
Purata pulangan tahunan (%)					
1-Tahun	**14.62**	(8.48)	1.33	(12.04)	7.13
3-Tahun	**2.05**	(6.57)	(1.53)	(7.23)	0.74
5-Tahun	**0.03**	(5.83)	(1.84)	(1.86)	1.37
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**0.16**	(5.63)	(3.56)	3.79	(1.36)
3-Tahun	**(3.04)**	(1.88)	(0.42)	(1.33)	0.98
5-Tahun	**(1.37)**	(2.65)	0.61	1.01	(0.13)

Jadual Perbandingan Prestasi

(iii) Dana Stabil

	2023	2022	2021	2020	2019
Penerangan (%)					
Ekuiti					
Pembinaan	**0.68**	0.64	1.68	0.39	0.89
Produk Pengguna dan Perkhidmatan	**1.10**	0.97	0.83	1.48	2.50
Tenaga	**0.06**	0.44	0.82	1.17	2.64
Perkhidmatan Kewangan	**2.63**	4.83	1.43	2.33	1.08
Penjagaan Kesihatan	**0.15**	0.41	0.97	1.07	0.47
Produk Perindustrian dan Perkhidmatan	**1.67**	0.89	3.49	1.38	1.67
Perladangan	**0.43**	0.18	0.42	0.52	1.04
Hartanah	**0.82**	0.76	2.12	2.65	0.44
Teknologi	**1.55**	2.58	2.39	0.88	1.82
Telekomunikasi dan Media	**0.60**	0.69	0.13	-	1.20
Pengangkutan dan Logistik	**-**	-	-	0.36	0.16
Utiliti	**1.85**	0.18	0.34	1.16	0.92
Waran-waran	**-**	-	-	0.33	0.03
Sekuriti Pendapatan Tetap					
Pembinaan	**5.17**	5.53	6.04	6.93	7.77
Perkhidmatan Kewangan	**9.41**	10.27	10.99	4.95	7.97
Kerajaan	**-**	-	-	17.76	-
Agensi Kerajaan	**13.57**	9.91	6.35	3.82	4.31
Syarikat Projek Infrastuktur	**30.83**	27.62	21.09	23.86	26.93
Perladangan	**-**	-	-	-	2.97
Telekomunikasi dan Media	**-**	-	-	-	1.03
Perdagangan/servis	**9.28**	11.19	3.93	4.33	10.95
Tunai & Deposit	**20.20**	22.91	36.98	24.63	23.21
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**74,483,484**	66,263,313	63,433,459	59,685,026	51,571,379
Jumlah Bilangan Unit	**32,710,281**	31,358,095	29,886,246	28,223,254	25,351,783
NAV Seunit (RM)	**2.277**	2.113	2.122	2.115	2.034
NAV tertinggi seunit semasa tahun kewangan (RM)	**2.277**	2.131	2.124	2.128	2.038
NAV terendah seunit semasa tahun kewangan (RM)	**2.113**	2.052	2.072	1.942	1.858
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**7.76**	(0.42)	0.33	3.98	9.35
Purata pulangan tahunan (%)					
1-Tahun	**7.76**	(0.42)	0.33	3.98	9.35
3-Tahun	**2.49**	1.28	4.49	4.83	5.18
5-Tahun	**4.13**	2.85	3.95	4.99	4.98
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**2.58**	1.35	1.21	2.45	2.63
3-Tahun	**1.71**	1.67	2.09	2.43	2.94
5-Tahun	**2.04**	1.96	2.50	2.76	2.80

2023

DANA GOLDEN RETIREMENT



eTiQa

Insurans Hayat

Dana Golden Retirement

Objektif Dana

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

Butir-butir Dana

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

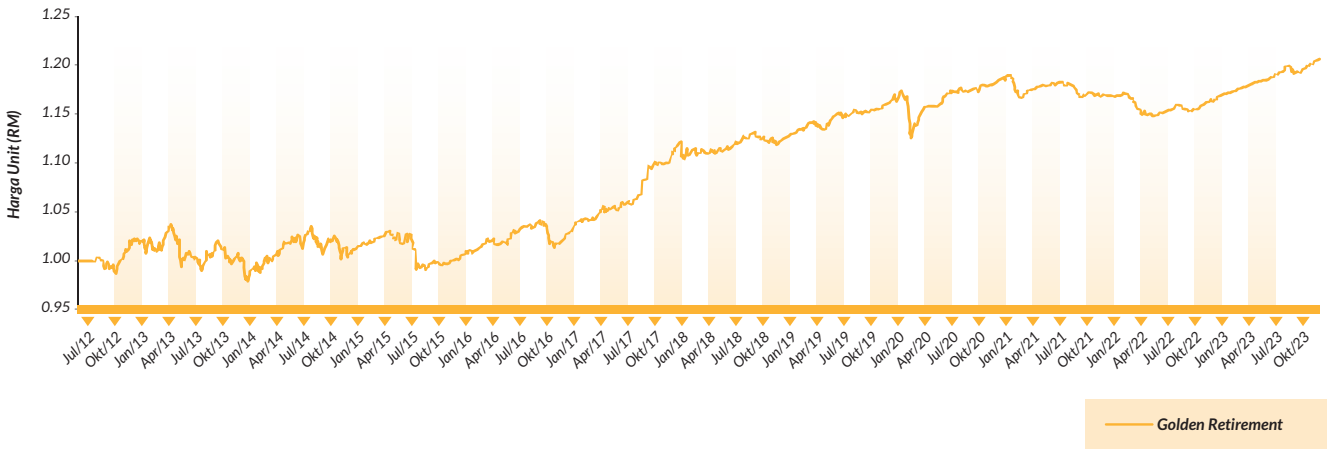
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*3.66%*	*2.45%*	*8.41%*	*21.44%*	*1.72%*
Penanda Aras	*2.84%*	*7.12%*	*12.94%*	*38.00%*	*2.86%*
Perbezaan	*0.82%*	*-4.67%*	*-4.53%*	*-16.56%*	*-1.14%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*1.206*	*1.165*	*1.170*	*1.182*	*1.159*
perubahan (%)	3.5	-0.4	-1.0	2.0	3.5
Tertinggi dalam 1-tahun	*1.206*	*1.172*	*1.191*	*1.182*	*1.160*
Terendah dalam 1-tahun	*1.163*	*1.148*	*1.166*	*1.126*	*1.122*

Prestasi Harga Unit

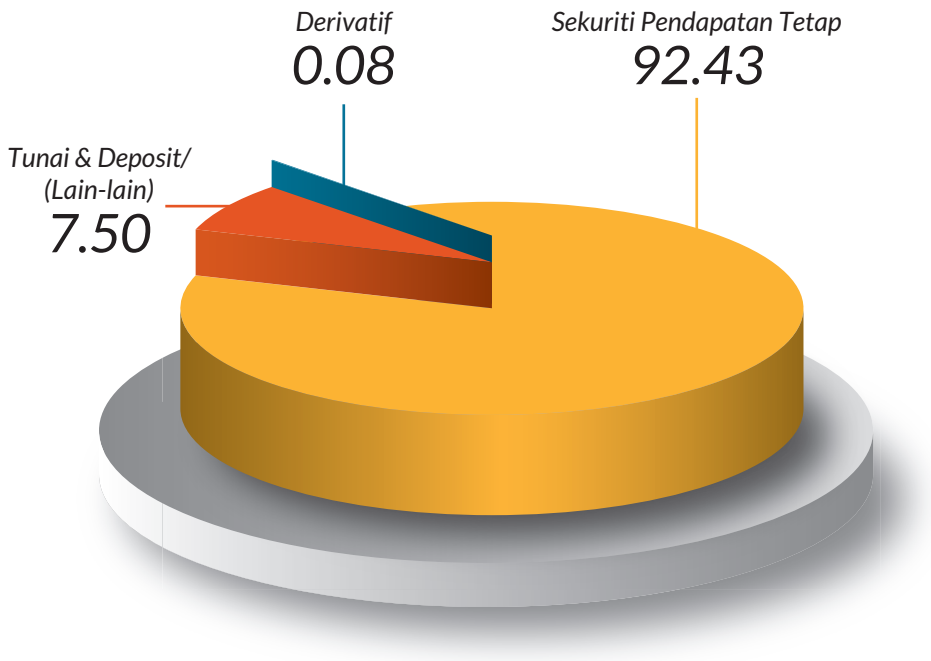


Dana Golden Retirement

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Derivatif	*8,119*	*89,308*	*316,637*	*600,799*	*1,339,618*
Sekuriti Pendapatan Tetap	*9,706,461*	*12,418,106*	*14,883,327*	*17,520,738*	*19,088,796*
Tunai & Deposit/(Lain-lain)	*787,349*	*327,453*	*706,892*	*722,216*	*842,762*
Jumlah Saiz Dana (NAV)	*10,501,929*	*12,834,867*	*15,906,856*	*18,843,753*	*21,271,176*

Peruntukan Aset (% pada 31 Disember 2023)



DANA GOLDEN RETIREMENT

BAGI ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)

(Diperbadankan di Malaysia)

Penyata Pengurus dan Maklumat Kewangan yang Telah Diaudit

31 Disember 2023

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Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana Golden Retirement yang dibentangkan dari muka surat 290 hingga 299 telah disediakan menurut dasar perakaunan yang ditetapkan dalam Nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/PD 029-36) yang diterbitkan oleh Bank Negara Malaysia.

Ditandatangani bagi pihak Etiqa Life Insurance Berhad.

Kamaludin bin Ahmad

Kuala Lumpur, Malaysia
18 April 2024

Laporan juruaudit bebas

kepada pemegang unit Dana Golden Retirement bagi Etiqa Life Insurance Berhad

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Laporan mengenai audit maklumat kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana Golden Retirement ("Dana") bagi Etiqa Life Insurance Berhad, yang merangkumi penyata aset dan liabiliti pada 31 Disember 2023, penyata pendapatan dan perbelanjaan serta penyata perubahan dalam nilai aset bersih Dana bagi tahun kewangan yang berakhir pada tarikh tersebut, dan nota kepada maklumat kewangan, termasuk maklumat dasar perakaunan material, seperti yang dibentangkan pada muka surat 290 hingga 299.

Pada pendapat kami, maklumat kewangan yang disertakan memberikan gambaran yang benar dan saksama tentang kedudukan kewangan Dana pada 31 Disember 2023, dan prestasi kewangannya bagi tahun berakhir pada tarikh tersebut menurut Polisi Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut.

Asas pendapat

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

Penekanan perkara – Asas perakaunan

Kami menekankan kepada Nota 2.1 kepada maklumat kewangan Dana, yang menerangkan asas perakaunan. Maklumat kewangan Dana disediakan untuk membantu Dana memenuhi keperluan seperti yang ditetapkan dalam BNM/RH/PD 029-36 Perniagaan Berkaitan Pelaburan ("Dokumen Polisi") yang dikeluarkan oleh Bank Negara Malaysia ("BNM"). Hasilnya, maklumat kewangan Dana kemungkinan tidak sesuai untuk tujuan lain. Pendapat kami tidak diubahsuai berkenaan dengan perkara ini.

Tanggungjawab kebebasan dan lain-lain tanggungjawab etika

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

Maklumat selain daripada maklumat kewangan dan laporan juruaudit mengenainya

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

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

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

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

Tanggungjawab para pengarah bagi Pengurus terhadap maklumat kewangan

Pengurus bertanggungjawab untuk penyediaan maklumat kewangan Dana yang memberikan pandangan yang benar dan saksama selaras dengan Dasar Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut. Pengurus juga bertanggungjawab ke atas kawalan dalaman seperti Pengurus menentukan adalah perlu untuk membolehkan penyediaan maklumat kewangan Dana yang bebas daripada salah nyata material, sama ada disebabkan oleh penipuan atau kesilapan

Dalam menyediakan maklumat kewangan Dana, Pengurus bertanggungjawab untuk menilai keupayaan Dana untuk meneruskan usaha berterusan, mendedahkan, sebagaimana yang berkenaan, perkara yang berkaitan dengan usaha berterusan dan menggunakan asas perakaunan usaha berterusan melainkan Pengurus sama ada berhasrat untuk atau membubarkan Dana dan menamatkan operasi, atau tidak mempunyai alternatif yang realistik selain berbuat demikian.

Para pengarah bagi Pengurus bertanggungjawab untuk mengawasi proses pelaporan kewangan Dana. Para pengarah bagi Pengurus juga bertanggungjawab untuk memastikan bahawa Pengurus mengekalkan rekod perakaunan yang betul dan rekod lain yang diperlukan untuk pembentangan maklumat kewangan yang benar dan adil.

Laporan juruaudit bebas

kepada pemegang unit Dana Golden Retirement bagi Etiqa Life Insurance Berhad
201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Tanggungjawab juruaudit untuk pengauditan maklumat kewangan

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

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

- *Mengenal pasti dan menilai risiko salah nyata material maklumat kewangan Dana, sama ada disebabkan oleh penipuan atau kesilapan, mereka bentuk dan melaksanakan prosedur audit yang responsif kepada risiko tersebut, dan dapatkan bukti audit yang mencukupi dan sesuai untuk menyediakan asas bagi pendapat kami. Risiko untuk tidak mengesan salah nyata material akibat daripada penipuan adalah lebih tinggi daripada salah nyata yang disebabkan oleh kesilapan, kerana penipuan mungkin melibatkan pakatan sulit, pemalsuan, peninggalan yang disengajakan, salah nyataan atau penggantian kawalan dalaman.*
- *Memperoleh pemahaman mengenai kawalan dalaman yang berkaitan dengan audit bagi tujuan merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Pengurus.*
- *Menilai kesesuaian polisi-polisi perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan berkaitan pendedahan yang dibuat oleh Pengurus.*
- *Membuat kesimpulan mengenai kesesuaian penggunaan asas perakaunan usaha berterusan oleh Pengurus dan, berdasarkan bukti audit yang diperoleh, sama ada wujud ketidakpastian yang material berkaitan dengan peristiwa atau keadaan yang mungkin menimbulkan keraguan yang ketara terhadap keupayaan Dana untuk meneruskan usaha berterusan. Jika kami membuat kesimpulan bahawa ketidakpastian yang ketara wujud, kami dikehendaki menarik perhatian dalam laporan juruaudit kami kepada pendedahan berkaitan dalam maklumat kewangan Dana atau, jika pendedahan tersebut tidak mencukupi, untuk mengubah suai pendapat kami. Kesimpulan kami adalah berdasarkan bukti audit yang diperolehi sehingga tarikh laporan juruaudit kami. Walau bagaimanapun, peristiwa atau keadaan masa hadapan boleh menyebabkan Dana berhenti meneruskan usaha berterusan.*
- *Penilaian pembentangan keseluruhan, struktur dan kandungan maklumat kewangan Dana, termasuk pendedahan, dan sama ada maklumat kewangan Dana mewakili urus niaga dan peristiwa asas dalam cara yang mencapai pembentangan saksama.*

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

Perkara-perkara lain

Laporan ini dibuat semata-mata kepada Pengurus dan pemegang polisi Dana, bagi tujuan memenuhi keperluan seperti yang ditetapkan dalam Dokumen Polisi yang dikeluarkan oleh BNM dan bukan untuk tujuan lain. Kami tidak bertanggungjawab kepada mana-mana orang lain untuk kandungan laporan ini.

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

Brandon Bruce Sta Maria
No. 02937/09/2025 J
Akauntan Berkanun

Kuala Lumpur, Malaysia
18 April 2024

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

Penyata Aset dan Liabiliti

pada 31 Disember 2023

	Nota	2023 RM	2022 RM
Aset			
Pelaburan	4		
- Sekuriti hutang		9,706,461	12,418,106
- Produk berstruktur		8,119	89,308
- Deposit dengan institusi kewangan		64,008	1,170
		9,778,588	12,508,584
Aset cukai tertunda	5	353,512	365,018
Faedah belum terima		88,261	125,059
Amaun tertunggak daripada dana insurans hayat		322,893	-
Jumlah Aset		10,543,254	12,998,661
Liabiliti			
Liabiliti cukai		37,288	57,922
Amaun tertunggak kepada dana insurans hayat		-	102,023
Pelbagai belum bayar		4,037	3,849
Jumlah Liabiliti		41,325	163,794
Nilai Aset Bersih ("NAV")		10,501,929	12,834,867
Diwakili Oleh:			
Modal pemegang unit		5,556,154	8,326,623
Pendapatan belum agih dibawa ke depan		4,945,775	4,508,244
Akaun pemegang unit	6	10,501,929	12,834,867
NAV Seunit	6	1.206	1.165

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	2023 RM	2022 RM
Pendapatan pelaburan bersih			
Pendapatan faedah		**625,015**	775,312
Perbelanjaan pelaburan		**(2,260)**	(2,585)
		622,755	772,727
Laba modal belum terealisasi atas pelaburan		**225,013**	-
Jumlah Pendapatan		**847,768**	772,727
Perbelanjaan pengurusan		**(3,755)**	(3,787)
Rugi atas pelupusan pelaburan		**(156,658)**	(48,708)
Rugi modal belum terealisasi atas pelaburan		**(81,189)**	(663,842)
Yuran pengurusan		**(119,711)**	(144,128)
Jumlah Perbelanjaan		**(361,313)**	(860,465)
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai		**486,455**	(87,738)
Cukai	**7**	**(48,924)**	(4,944)
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) selepas cukai		**437,531**	(92,682)
Pendapatan belum agih dihantar ke depan		**4,508,244**	4,600,926
Pendapatan belum agih dibawa ke depan		**4,945,775**	4,508,244

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

Penyata Perubahan dalam Nilai Aset Bersih

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	2023 RM	2022 RM
Nilai aset bersih pada awal tahun kewangan		**12,834,867**	15,906,856
Pendapatan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada rugi bersih modal belum terealisasi)		**518,720**	571,160
Rugi bersih modal belum terealisasi		**(81,189)**	(663,842)
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) selepas cukai		**437,531**	(92,682)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	**6**	-	9,073
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	**6**	**(2,770,469)**	(2,988,380)
Nilai aset bersih pada akhir tahun kewangan		**10,501,929**	12,834,867

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

Nota-nota kepada Maklumat Kewangan

1. PENGURUS DAN KEGIATAN UTAMANYA

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

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan, 2013. Kegiatan utamanya adalah penguderitan insurans hayat dan perniagaan berkaitan pelaburan. Syarikat induk, induk kedua dan syarikat induk muktamad bagi Pengurus masing-masing adalah Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn Bhd ("EIHSB") dan Malayan Banking Berhad ("MBB"), kesemuanya diperbadankan di Malaysia. MBB merupakan sebuah bank komersil berlesen yang disenaraikan di Pasaran Utama Bursa Malaysia Securities Berhad.

Objektif Dana adalah untuk untuk membayar jaminan tahunan bayaran tunai minimum dari akhir ke-6 hingga tahun polisi ke-15. Ia juga bertujuan untuk menyediakan potensi kembali, jika ada.

Maklumat kewangan ini telah diluluskan untuk diterbitkan oleh Lembaga Pengarah bagi Pengurus selaras dengan resolusi bertarikh 18 April 2024.

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL

2.1 Asas penyediaan dan pembentangan kewangan

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

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

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

2.2 Ringkasan maklumat dasar perakaunan material

(a) Instrumen kewangan

(i) Aset kewangan

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

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

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

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

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(a) Instrumen kewangan (samb.)

(i) Aset kewangan (samb.)

Aset kewangan pada FVTPL

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

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

- *penetapan itu menghapuskan atau ketara mengurangkan kaedah yang tidak konsisten yang sebaliknya akan timbul daripada mengukur aset atau liabiliti atau mengiktiraf laba atau rugi atas asas yang berbeza; atau*

- *aset dan liabiliti adalah sebahagian daripada kumpulan aset kewangan, liabiliti kewangan atau kedua-duanya, yang diuruskan dan prestasi mereka diukur berdasarkan nilai saksama, selaras dengan pengurusan risiko yang didokumenkan atau strategi pelaburan.*

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

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

Aset kewangan pada AC

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

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

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

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(a) Instrumen kewangan (samb.)

(i) Aset kewangan (samb.)

Nilai saksama aset kewangan

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

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

Amaun dibawa untuk faedah belum terima dianggar menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

Pembatalan rekod bagi aset kewangan

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

(ii) Liabiliti kewangan

Liabiliti kewangan Dana adalah amaun tertunggak kepada dana insuran hayat dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama balasan yang akan dibayar pada masa hadapan, untuk perkhidmatan yang diterima. Amaun dibawa bagi liabiliti kewangan dianggar menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut. Liabiliti kewangan tidak lagi diiktiraf apabila kewajipan di bawah liabiliti itu telah dilepaskan. Laba atau rugi dicatatkan dalam penyata pendapatan dan perbelanjaan apabila liabiliti tidak lagi diiktiraf dan melalui proses pelunasan.

(b) Pengiktirafan hasil lain

(i) Pendapatan faedah diiktiraf pada satu masa dengan menggunakan kaedah faedah berkesan;

(ii) Pendapatan dividen diiktiraf pada satu masa apabila hak Dana untuk menerima pembayaran ditetapkan; dan

(iii) Penerimaan daripada pelupusan pelaburan ditolak daripada kos purata berwajaran pelaburan tersebut. Laba atau rugi yang terhasil diambil kira dalam penyata pendapatan dan perbelanjaan.

(c) Yuran pengurusan

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

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(d) Cukai pendapatan

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

Cukai tertunda diperuntukkan menggunakan kaedah liabiliti, untuk perbezaan sementara pada tarikh penyata aset dan liabiliti di antara asas cukai aset dan liabiliti dan amaun dibawa dalam penyata kewangan pada tarikh pelaporan. Secara dasarnya, liabiliti cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh dicukai dan aset cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan ke satu tahap di mana kemungkinan untung boleh cukai, boleh ditolak dengan perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan.

Cukai tertunda diiktiraf di dalam penyata pendapatan dan perbelanjaan, kecuali apabila ia timbul daripada transaksi secara langsung di dalam modal pemegang unit, yang mana dalam hal ini, cukai tertunda ini juga diiktiraf di dalam modal pemegang unit.

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

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

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

(e) Modal pemegang unit

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

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

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

3. KOMISEN RINGAN

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

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

Nota-nota kepada Maklumat Kewangan

4. PELABURAN

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut :		
FVTPL (Nota 4 (a))	**9,714,580**	12,507,414
AC (Nota 4 (b))	**64,008**	1,170
	9,778,588	12,508,584

(a) FVTPL

Dipegang untuk Dagangan

Sekuriti Hutang
Tak disebut di Malaysia

Bon Korporat:		
Kos	**10,074,021**	13,010,679
Rugi modal belum terealisasi, bersih	**(367,560)**	(592,573)
Nilai saksama	**9,706,461**	12,418,106

Produk Berstruktur

Nota Indeks-berkaitan:		
Kos	**4,059,450**	4,059,450
Rugi modal belum terealisasi, bersih	**(4,051,331)**	(3,970,142)
Nilai saksama	**8,119**	89,308
Jumlah	**9,714,580**	12,507,414

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Hutang				
Tak disebut di Malaysia				
Bon korporat:				
Anih Berhad	**1,880,000**	**2,047,320**	**1,903,857**	**18.13%**
Cagamas MBS Berhad	**2,000,000**	**1,995,900**	**2,017,560**	**19.21%**
Sarawak Energy Berhad	**1,870,000**	**2,048,585**	**1,950,840**	**18.58%**
Tanjung Bin Energy Issuer Berhad	**1,880,000**	**2,019,120**	**1,923,353**	**18.31%**
Tanjung Bin Power Sdn. Bhd.	**1,880,000**	**1,963,096**	**1,910,851**	**18.20%**
Jumlah sekuriti hutang		**10,074,021**	**9,706,461**	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(a) FVTPL
Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut (samb.):

		31.12.2023			
	Tarikh matang	Amaun Nosional	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Produk Berstruktur:					
Nota Indeks-berkaitan:					
CPPI Index with Deutsche Bank (Malaysia) Berhad	2 September 2027	27,063,000	4,059,450	8,119	0.08%

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	64,008	1,170

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

Pelaburan berikut matang selepas 12 bulan:

FVTPL	7,810,723	9,716,890

5. ASET CUKAI TERTUNDA

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

	31.12.2023 Pelarasan nilai saksama RM	31.12.2022 Pelarasan nilai saksama RM
Pada 1 Januari	365,018	311,910
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	(11,506)	53,108
Pada 31 Disember	353,512	365,018

Nota-nota kepada Maklumat Kewangan

6. AKAUN PEMEGANG UNIT

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	-	-	-	9,073
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(2,311,391)**	**(2,770,469)**	(2,576,611)	(2,988,380)
	(2,311,391)	**(2,770,469)**	(2,576,611)	(2,979,307)
Akaun pemegang unit dihantar ke depan	**11,019,648**	**12,834,867**	13,596,259	15,906,856
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	**437,531**	-	(92,682)
	8,708,257	**10,501,929**	11,019,648	12,834,867
NAV seunit		**1.206**		1.165

7. CUKAI

	31.12.2023 RM	31.12.2022 RM
Cukai pendapatan:		
Peruntukan cukai tahun kewangan semasa	**37,288**	57,922
Peruntukan terkurang cukai tahun kewangan lepas	**130**	130
Cukai tertunda:		
Berkaitan dengan pengasalan dan perbezaan sementara (Nota 5)	**11,506**	(53,108)
Perbelanjaan cukai bagi tahun kewangan	**48,924**	4,944

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

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

	31.12.2023 RM	31.12.2022 RM
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**486,455**	(87,738)
Cukai pada kadar 8%	**38,916**	(7,019)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**9,878**	11,833
Peruntukan terkurang cukai tahun kewangan lepas	**130**	130
Perbelanjaan cukai bagi tahun kewangan	**48,924**	4,944

Jadual Perbandingan Prestasi

	2023	2022	2021	2020	2019
Penerangan (%)					
Produk Berstruktur	**0.08**	0.70	1.99	3.19	6.30
Sekuriti Pendapatan Tetap					
Perkhidmatan Kewangan	**19.21**	15.47	12.90	11.40	9.62
Syarikat Projek Infrastruktur	**73.21**	66.61	68.54	71.11	70.96
Hartanah	-	14.67	12.13	10.47	9.16
Tunai & Deposit	**7.50**	2.55	4.44	3.83	3.96
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**10,501,929**	12,834,867	15,906,856	18,843,753	21,271,176
Jumlah Bilangan Unit	**8,708,257**	11,019,648	13,596,259	15,937,721	18,349,453
NAV Seunit (RM)	**1.206**	1.165	1.170	1.182	1.159
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.206**	1.172	1.191	1.182	1.160
NAV terendah seunit semasa tahun kewangan (RM)	**1.163**	1.148	1.166	1.126	1.122
Jumlah pulangan tahunan dana berdasarkan					
Pertumbuhan modal (%)	**3.52**	(0.43)	(1.02)	0.84	2.34
Pembahagian pendapatan (%)	**0.14**	0.14	0.14	1.14	1.14
Purata pulangan tahunan (%)					
1-Tahun	**3.66**	(0.29)	(0.88)	1.98	3.48
3-Tahun	**0.81**	0.31	1.51	2.39	4.35
5-Tahun	**1.63**	1.25	2.81	3.38	2.73
Purata prestasi					
Indeks Penanda Aras (%)					
1-Tahun	**2.84**	2.27	1.85	2.18	3.18
3-Tahun	**2.32**	2.10	2.40	2.90	3.21
5-Tahun	**2.46**	2.56	2.73	3.00	3.23

2023

DANA GLOBAL BOND LIFE PLAN



eTiQa

Insurans Hayat

Dana Global Bond Life Plan

Objektif Dana

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

Butir-butir Dana

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

Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*6.33%*	*3.80%*	*-3.90%*	*52.80%*	*2.97%*
Penanda Aras	*2.84%*	*7.12%*	*12.94%*	*50.90%*	*2.88%*
Perbezaan	*3.49%*	*-3.32%*	*-16.84%*	*1.90%*	*0.09%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*1.528*	*1.437*	*1.444*	*1.472*	*1.578*
perubahan (%)	6.3	-0.5	-1.9	-6.7	-0.8
Tertinggi dalam 1-tahun	*1.535*	*1.505*	*1.503*	*1.626*	*1.663*
Terendah dalam 1-tahun	*1.414*	*1.391*	*1.433*	*1.472*	*1.574*

Prestasi Harga Unit

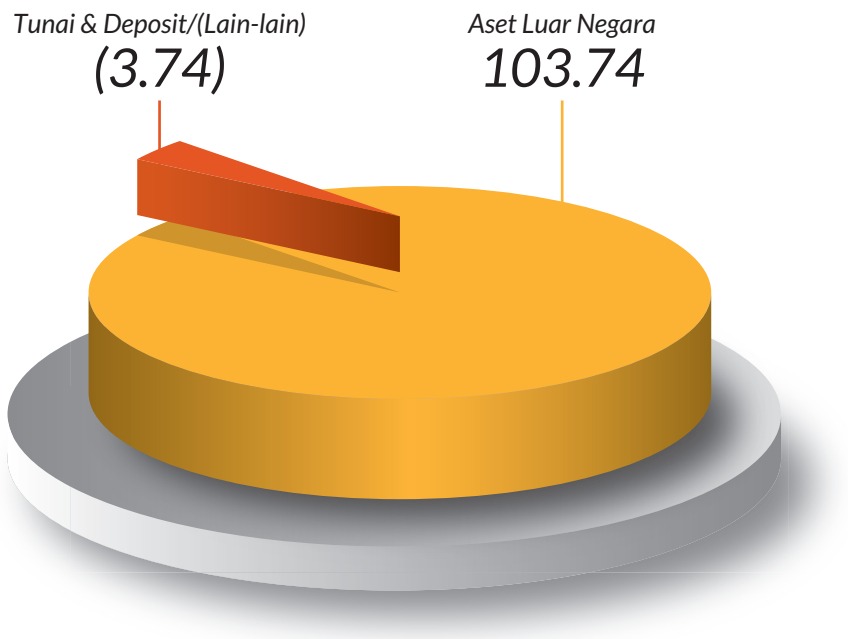


Dana Global Bond Life Plan

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Aset Luar Negara	*2,116,856*	*2,493,699*	*2,475,078*	*2,524,680*	*2,960,258*
Tunai & Deposit/(Lain-lain)	*(76,398)*	*(399,529)*	*(22,402)*	*29,490*	*(218,044)*
Jumlah Saiz Dana (NAV)	*2,040,458*	*2,094,170*	*2,452,676*	*2,554,170*	*2,742,214*

Peruntukan Aset (% pada 31 Disember 2023)



DANA GLOBAL BOND LIFE PLAN

BAGI ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)

(Diperbadankan di Malaysia)

Penyata Pengurus dan Maklumat Kewangan yang Telah Diaudit

31 Disember 2023

KANDUNGAN

	MUKA SURAT
Penyata pengurus	*305*
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Penyata aset dan liabiliti	*308*
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Nota-nota kepada maklumat kewangan	*311 - 317*
Jadual perbandingan prestasi	*318*

Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana Global Bond Life Plan yang dibentangkan dari muka surat 308 hingga 317 telah disediakan menurut dasar perakaunan yang ditetapkan dalam Nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/GL 029-36) yang diterbitkan oleh Bank Negara Malaysia.

Ditandatangani bagi pihak Etiqa Life Insurance Berhad..

Kamaludin bin Ahmad

Kuala Lumpur, Malaysia
18 April 2024

Laporan juruaudit bebas

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

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Laporan mengenai audit maklumat kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana Global Bond Life Plan ("Dana") Etiqa Life Insurance Berhad, yang merangkumi daripada penyata aset dan liabiliti pada 31 Disember 2023, penyata pendapatan dan perbelanjaan serta penyata perubahan dalam nilai aset bersih Dana bagi tahun kewangan yang berakhir pada tarikh tersebut, dan nota kepada maklumat kewangan, termasuk maklumat dasar perakaunan material, seperti yang dibentangkan pada muka surat 308 hingga 317 .

Pada pendapat kami, maklumat kewangan yang disertakan memberikan gambaran yang benar dan saksama tentang kedudukan kewangan Dana pada 31 Disember 2023, dan prestasi kewangannya bagi tahun berakhir pada tarikh tersebut menurut Polisi Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut.

Asas pendapat

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

Penekanan perkara – Asas perakaunan

Kami menekankan kepada Nota 2.1 kepada maklumat kewangan Dana, yang menerangkan asas perakaunan. Maklumat kewangan Dana disediakan untuk membantu Dana memenuhi keperluan seperti yang ditetapkan dalam BNM/RH/PD 029-36 Perniagaan Berkaitan Pelaburan ("Dokumen Polisi") yang dikeluarkan oleh Bank Negara Malaysia ("BNM"). Hasilnya, maklumat kewangan Dana kemungkinan tidak sesuai untuk tujuan lain. Pendapat kami tidak diubahsuai berkenaan dengan perkara ini.

Tanggungjawab kebebasan dan lain-lain tanggungjawab etika

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

Maklumat selain daripada maklumat kewangan dan laporan juruaudit mengenainya

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

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

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

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

Tanggungjawab para pengarah bagi Pengurus terhadap maklumat kewangan

Pengurus bertanggungjawab untuk penyediaan maklumat kewangan Dana yang memberikan pandangan yang benar dan saksama selaras dengan Dasar Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut. Pengurus juga bertanggungjawab ke atas kawalan dalaman seperti Pengurus menentukan adalah perlu untuk membolehkan penyediaan maklumat kewangan Dana yang bebas daripada salah nyata material, sama ada disebabkan oleh penipuan atau kesilapan.

Dalam menyediakan maklumat kewangan Dana, Pengurus bertanggungjawab untuk menilai keupayaan Dana untuk meneruskan usaha berterusan, mendedahkan, sebagaimana yang berkenaan, perkara yang berkaitan dengan usaha berterusan dan menggunakan asas perakaunan usaha berterusan melainkan Pengurus sama ada berhasrat untuk atau membubarkan Dana dan menamatkan operasi, atau tidak mempunyai alternatif yang realistik selain berbuat demikian.

Para pengarah bagi Pengurus bertanggungjawab untuk mengawasi proses pelaporan kewangan Dana. Para pengarah bagi Pengurus juga bertanggungjawab untuk memastikan bahawa Pengurus mengekalkan rekod perakaunan yang betul dan rekod lain yang diperlukan untuk pembentangan maklumat kewangan yang benar dan adil.

Laporan juruaudit bebas

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

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Tanggungjawab juruaudit untuk pengauditan maklumat kewangan

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

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

- *Mengenal pasti dan menilai risiko salah nyata material maklumat kewangan Dana, sama ada disebabkan oleh penipuan atau kesilapan, mereka bentuk dan melaksanakan prosedur audit yang responsif kepada risiko tersebut, dan dapatkan bukti audit yang mencukupi dan sesuai untuk menyediakan asas bagi pendapat kami. Risiko untuk tidak mengesan salah nyata material akibat daripada penipuan adalah lebih tinggi daripada salah nyata yang disebabkan oleh kesilapan, kerana penipuan mungkin melibatkan pakatan sulit, pemalsuan, peninggalan yang disengajakan, salah nyataan atau penggantian kawalan dalaman.*
- *Memperoleh pemahaman mengenai kawalan dalaman yang berkaitan dengan audit bagi tujuan merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Pengurus.*
- *Menilai kesesuaian polisi-polisi perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan berkaitan pendedahan yang dibuat oleh Pengurus.*
- *Membuat kesimpulan mengenai kesesuaian penggunaan asas perakaunan usaha berterusan oleh Pengurus dan, berdasarkan bukti audit yang diperoleh, sama ada wujud ketidakpastian yang material berkaitan dengan peristiwa atau keadaan yang mungkin menimbulkan keraguan yang ketara terhadap keupayaan Dana untuk meneruskan usaha berterusan. Jika kami membuat kesimpulan bahawa ketidakpastian yang ketara wujud, kami dikehendaki menarik perhatian dalam laporan juruaudit kami kepada pendedahan berkaitan dalam maklumat kewangan Dana atau, jika pendedahan tersebut tidak mencukupi, untuk mengubah suai pendapat kami. Kesimpulan kami adalah berdasarkan bukti audit yang diperolehi sehingga tarikh laporan juruaudit kami. Walau bagaimanapun, peristiwa atau keadaan masa hadapan boleh menyebabkan Dana berhenti meneruskan usaha berterusan.*
- *Penilaian pembentangan keseluruhan, struktur dan kandungan maklumat kewangan Dana, termasuk pendedahan, dan sama ada maklumat kewangan Dana mewakili urus niaga dan peristiwa asas dalam cara yang mencapai pembentangan saksama.*

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

Perkara-perkara lain

Laporan ini dibuat semata-mata kepada Pengurus dan pemegang polisi Dana, bagi tujuan memenuhi keperluan seperti yang ditetapkan dalam Dokumen Polisi yang dikeluarkan oleh BNM dan bukan untuk tujuan lain. Kami tidak bertanggungjawab kepada mana-mana orang lain untuk kandungan laporan ini.

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Akauntan Berkanun

Brandon Bruce Sta Maria
No. 02937/09/2025 J
Akauntan Berkanun

Kuala Lumpur, Malaysia
18 April 2024

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

Penyata Aset dan Liabiliti

pada 31 Disember 2023

	Nota	2023 RM	2022 RM
Aset			
Pelaburan			
- Deposit dengan institusi kewangan	4	9,246	142
Aset luar negara	5	2,116,856	2,493,699
Faedah belum terima		26	-
Tunai dan baki bank		40	33,788
Jumlah Aset		2,126,168	2,527,629
Liabiliti			
Liabiliti cukai		16,047	-
Liabiliti cukai tertunda	6	61,619	64,316
Amaun tertunggak kepada dana insurans hayat		3,685	364,986
Pelbagai belum bayar		4,359	4,157
Jumlah Liabiliti		85,710	433,459
Nilai Aset Bersih ("NAV")		2,040,458	2,094,170
Diwakili Oleh:			
Modal pemegang unit		(2,363,459)	(2,180,472)
Pendapatan belum agih dibawa ke depan		4,403,917	4,274,642
Akaun Pemegang Unit	7	2,040,458	2,094,170
NAV Seunit	7	1.528	1.437

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	2023 RM	2022 RM
Pendapatan faedah bersih			
Pendaptan faedah		252	3
Perbelanjaan pelaburan		(116)	-
		136	3
Laba atas pelupusan pelaburan		71,363	-
Laba tukaran asing terealisasi		129,080	-
Laba tukaran asing belum terealisasi		12,306	112,548
Jumlah Pendapatan		212,885	112,551
Perbelanjaan pengurusan		(4,283)	(4,312)
Rugi modal belum terealisasi atas pelaburan		(46,013)	(92,198)
Yuran pengurusan		(19,964)	(21,152)
Jumlah Perbelanjaan		(70,260)	(117,662)
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai		142,625	(5,111)
Cukai	8	(13,350)	(1,628)
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) selepas cukai		129,275	(6,739)
Pendapatan belum agih dihantar ke depan		4,274,642	4,281,381
Pendapatan belum agih dibawa ke depan		4,403,917	4,274,642

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	2023 RM	2022 RM
Nilai aset bersih pada awal tahun kewangan		**2,094,170**	2,452,676
Pendapatan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada rugi bersih modal belum terealisasi)		**175,288**	85,459
Rugi bersih modal belum terealisasi		**(46,013)**	(92,198)
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) selepas cukai		**129,275**	(6,739)
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	**7**	**(182,987)**	(351,767)
Nilai aset bersih pada akhir tahun kewangan		**2,040,458**	2,094,170

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

Nota-nota kepada Maklumat Kewangan

1. PENGURUS DAN KEGIATAN UTAMANYA

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

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan, 2013. Kegiatan utamanya adalah pengunderitan insurans hayat dan perniagaan berkaitan pelaburan. Syarikat induk, induk kedua dan syarikat induk muktamad bagi Pengurus masing-masing adalah Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn Bhd ("EIHSB") dan Malayan Banking Berhad ("MBB"), kesemuanya diperbadankan di Malaysia. MBB merupakan sebuah bank komersial berlesen yang disenaraikan di Pasaran Utama Bursa Malaysia Securities Berhad.

Objektif dana adalah untuk memberikan pulangan, lebih baik daripada kadar deposit tetap 12 bulan sambil mengekalkan pengeluaran modal awal dengan melabur dalam sekuriti pendapatan tetap di seluruh dunia untuk memaksimumkan jumlah pulangan, yang terdiri daripada gabungan pendapatan faedah dan peningkatan modal serta keuntungan modal.

Maklumat kewangan ini telah diluluskan untuk diterbitkan oleh Lembaga Pengarah bagi Pengurus selaras dengan resolusi bertarikh 18 April 2024.

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL

2.1 Asas penyediaan dan pembentangan kewangan

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

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

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

2.2 Ringkasan maklumat dasar perakaunan material

(a) Instrumen kewangan

(i) Aset kewangan

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

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

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

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

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(a) Instrumen kewangan (samb.)

(i) Aset kewangan (samb.)

Aset kewangan pada FVTPL

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

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

- *penetapan itu menghapuskan atau ketara mengurangkan kaedah yang tidak konsisten yang sebaliknya akan timbul daripada mengukur aset atau liabiliti atau mengiktiraf laba atau rugi atas asas yang berbeza; atau*

- *aset dan liabiliti adalah sebahagian daripada kumpulan aset kewangan, liabiliti kewangan atau kedua-duanya, yang diuruskan dan prestasi mereka diukur berdasarkan nilai saksama, selaras dengan pengurusan risiko yang didokumenkan atau strategi pelaburan.*

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

Aset kewangan diklasifikasikan sebagai FVTPL termasuk amanah saham luar negara.

Aset kewangan pada AC

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

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

Aset kewangan diklasifikasikan sebagai AC termasuk deposit dengan institusi kewangan.

Nilai saksama aset kewangan

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

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

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

Pembatalan rekod bagi aset kewangan

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

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(a) Instrumen kewangan (samb.)

(ii) Liabiliti kewangan

Liabiliti kewangan Dana adalah amaun tertunggak kepada dana insuran hayat pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama balasan yang akan dibayar pada masa hadapan, untuk perkhidmatan yang diterima. Amaun dibawa bagi liabiliti kewangan dianggar menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut. Liabiliti kewangan tidak lagi diiktiraf apabila kewajipan di bawah liabiliti itu telah dilepaskan. Laba atau rugi dicatatkan dalam penyata pendapatan dan perbelanjaan apabila liabiliti tidak lagi diiktiraf dan melalui proses pelunasan.

(b) Pengiktirafan hasil

(i) Pendapatan faedah diiktirafkan pada satu masa dengan menggunakan kaedah faedah berkesan;

(ii) Pendapatan dividen diiktiraf pada suatu masa apabila hak Dana untuk menerima pembayaran ditetapkan; dan

(iii) Penerimaan daripada pelupusan pelaburan ditolak daripada kos purata berwajaran pelaburan tersebut. Laba atau rugi yang terhasil diambil kira dalam penyata pendapatan dan perbelanjaan.

(c) Yuran pengurusan

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

(d) Cukai pendapatan

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

Cukai tertunda diperuntukkan menggunakan kaedah liabiliti, untuk perbezaan sementara pada tarikh penyata aset dan liabiliti di antara asas cukai aset dan liabiliti dan amaun dibawa dalam penyata kewangan pada tarikh pelaporan. Secara dasarnya, liabiliti cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh dicukai dan aset cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan ke satu tahap di mana kemungkinan untung boleh cukai, boleh ditolak dengan perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan.

Cukai tertunda diiktiraf di dalam penyata pendapatan dan perbelanjaan, kecuali apabila ia timbul daripada transaksi secara langsung di dalam modal pemegang unit, yang mana dalam hal ini, cukai tertunda ini juga diiktiraf di dalam modal pemegang unit.

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

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

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

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(e) Mata wang asing

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

(f) Modal pemegang unit

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

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

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

3. KOMISEN RINGAN

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

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

Nota-nota kepada Maklumat Kewangan

4. PELABURAN

	31.12.2023 RM	31.12.2022 RM
AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	***9,246***	*142*

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

5. ASET LUAR NEGARA

	31.12.2023 RM	31.12.2022 RM
FVTPL		
Disebut di luar Malaysia		
Amanah Saham:		
Kos	***1,291,346***	*1,622,987*
Laba modal belum terealisasi, bersih	***333,446***	*379,459*
Laba tukaran asing belum terealisasi, bersih	***492,064***	*491,253*
Nilai saksama	***2,116,856***	*2,493,699*

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Disebut di luar Malaysia				
Templeton Global Bond Fund	***17,436***	***1,291,346***	***2,116,856***	***103.74%***

Nota-nota kepada Maklumat Kewangan

6. LIABILITI CUKAI TERTUNDA

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

	31.12.2023 RM	31.12.2022 RM
Liabiliti cukai tertunda	**61,619**	64,316

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

	Pelarasan nilai saksama RM	Pertukaran matawang belum terealisasi RM	Jumlah RM
31.12.2023			
Pada 1 Januari	**30,356**	**33,960**	**64,316**
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	**(3,681)**	**984**	**(2,697)**
Pada 31 Disember	**26,675**	**34,944**	**61,619**
31.12.2022			
Pada 1 Januari	37,732	24,956	62,688
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(7,376)	9,004	1,628
Pada 31 Disember	30,356	33,960	64,316

Nota-nota kepada Maklumat Kewangan

7. AKAUN PEMEGANG UNIT

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(121,929)**	**(182,987)**	(241,014)	(351,767)
Akaun pemegang unit dihantar ke depan	**1,457,374**	**2,094,170**	1,698,388	2,452,676
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	**129,275**	-	(6,739)
	1,335,445	**2,040,458**	1,457,374	2,094,170
NAV seunit		**1.528**		1.437

8. CUKAI

	31.12.2023 RM	31.12.2022 RM
Cukai pendapatan:		
Peruntukan cukai tahun kewangan semasa	**16,047**	-
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	**(2,697)**	1,628
Perbelanjaan cukai bagi tahun kewangan	**13,350**	1,628

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

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

	31.12.2023 RM	31.12.2022 RM
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**142,625**	(5,111)
Cukai pada kadar 8%	**11,410**	(409)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**1,940**	2,037
Perbelanjaan cukai bagi tahun kewangan	**13,350**	1,628

Jadual Perbandingan Prestasi

	2023	2022	2021	2020	2019
Penerangan (%)					
Aset Luar Negara					
Amanah Saham	**103.74**	119.08	100.91	98.85	107.95
(Lain-lain)/Tunai & Deposit	**(3.74)**	(19.08)	(0.91)	1.15	(7.95)
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**2,040,458**	2,094,170	2,452,676	2,554,170	2,742,214
Jumlah Bilangan Unit	**1,335,445**	1,457,374	1,698,388	1,735,053	1,737,749
NAV Seunit (RM)	**1.528**	1.437	1.444	1.472	1.578
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.535**	1.505	1.503	1.626	1.663
NAV terendah seunit semasa tahun kewangan (RM)	**1.414**	1.391	1.433	1.472	1.574
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**6.33**	(0.48)	(1.90)	(6.72)	(0.75)
Purata pulangan tahunan (%)					
1-Tahun	**6.33**	(0.48)	(1.90)	(6.72)	(0.75)
3-Tahun	**1.25**	(3.07)	(3.16)	(0.38)	(1.30)
5-Tahun	**(0.79)**	(0.71)	(2.53)	(0.43)	3.94
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**2.84**	2.27	1.85	2.18	3.18
3-Tahun	**2.32**	2.10	2.40	2.90	3.21
5-Tahun	**2.46**	2.56	2.73	3.00	3.23

2023

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



eTiQa
Insurans Hayat

Dana Ekuiti Global Premier

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

Butir-butir Dana

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

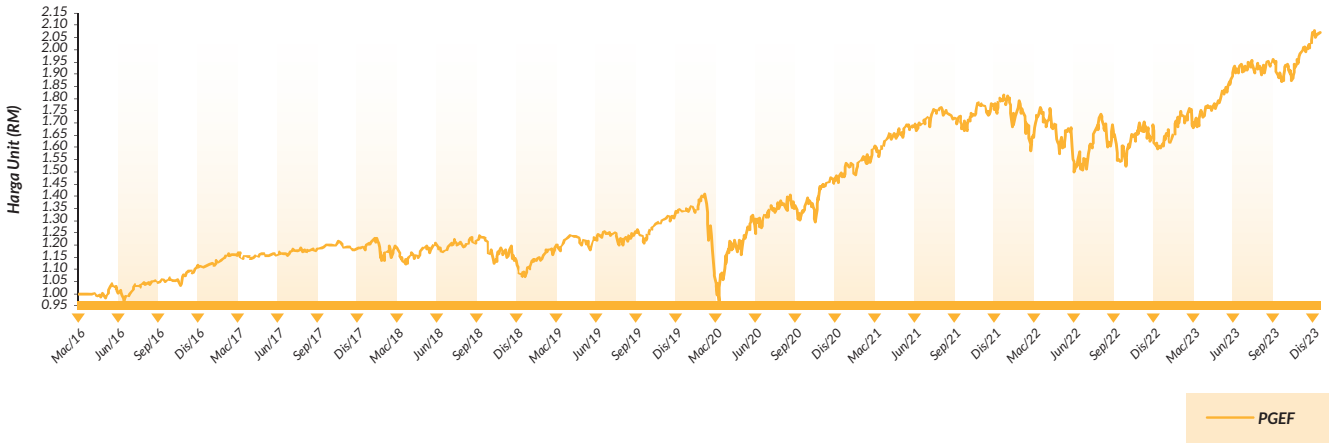
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*29.64%*	*39.70%*	*89.99%*	*106.90%*	*9.73%*
Penanda Aras	*27.39%*	*35.38%*	*86.80%*	*119.71%*	*10.57%*
Perbezaan	*2.25%*	*4.32%*	*3.19%*	*-12.81%*	*-0.84%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*2.069*	*1.596*	*1.792*	*1.481*	*1.332*
perubahan (%)	29.6	-10.9	21.0	11.2	22.3
Tertinggi dalam 1-tahun	*2.078*	*1.819*	*1.801*	*1.496*	*1.347*
Terendah dalam 1-tahun	*1.596*	*1.500*	*1.478*	*0.970*	*1.071*

Prestasi Harga Unit

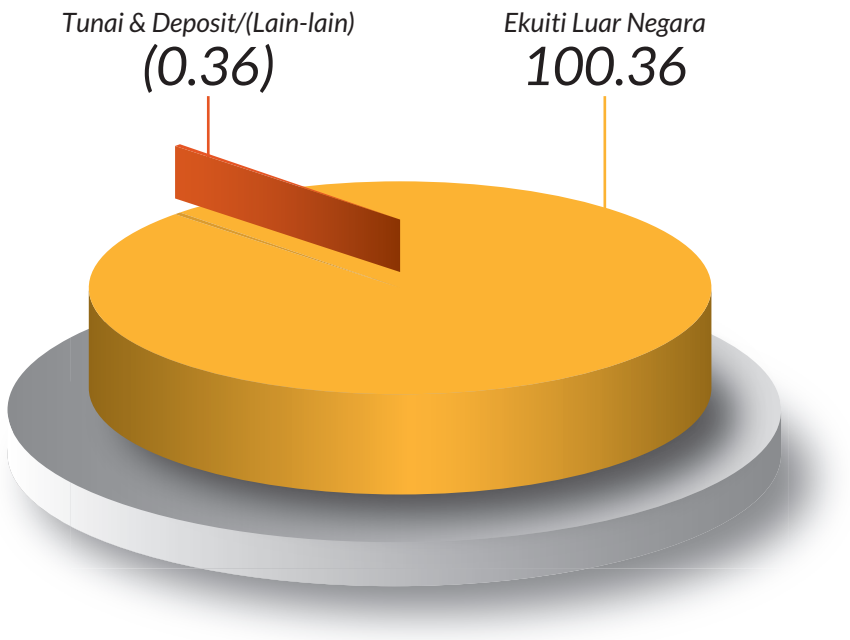


Dana Ekuiti Global Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Ekuiti Luar Negara	*443,768,939*	*456,930,098*	*417,027,311*	*126,657,868*	*94,295,233*
Tunai & Deposit/(Lain-lain)	*(1,591,143)*	*1,288,421*	*8,579,683*	*2,077,195*	*(1,668,435)*
Jumlah Saiz Dana (NAV)	*442,177,796*	*458,218,519*	*425,606,994*	*128,735,063*	*92,626,798*

Peruntukan Aset (% pada 31 Disember 2023)



Dana Asia Pasifik Ekuiti Premier

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

Butir-butir Dana

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

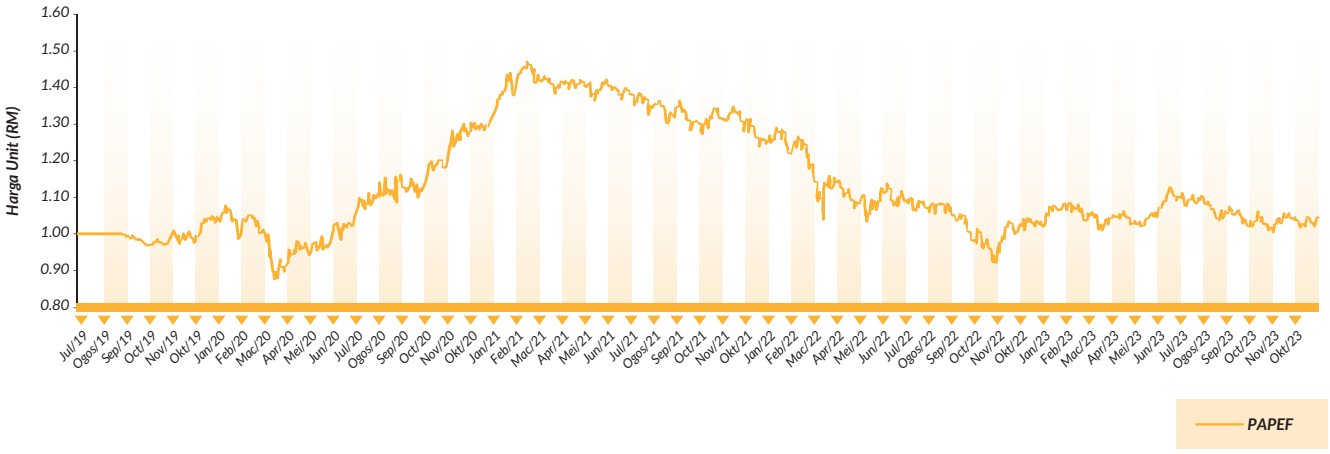
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*2.25%*	*-20.47%*	*4.50%*	*0.98%*
Penanda Aras	*9.43%*	*-8.21%*	*10.45%*	*2.23%*
Perbezaan	*-7.18%*	*-12.26%*	*-5.95%*	*-1.25%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*1.045*	*1.022*	*1.252*	*1.314*	*1.033*
perubahan (%)	2.3	-18.4	-4.7	27.2	n/a
Tertinggi dalam 1-tahun	*1.126*	*1.290*	*1.473*	*1.314*	*1.048*
Terendah dalam 1-tahun	*1.007*	*0.922*	*1.239*	*0.878*	*0.969*

Prestasi Harga Unit

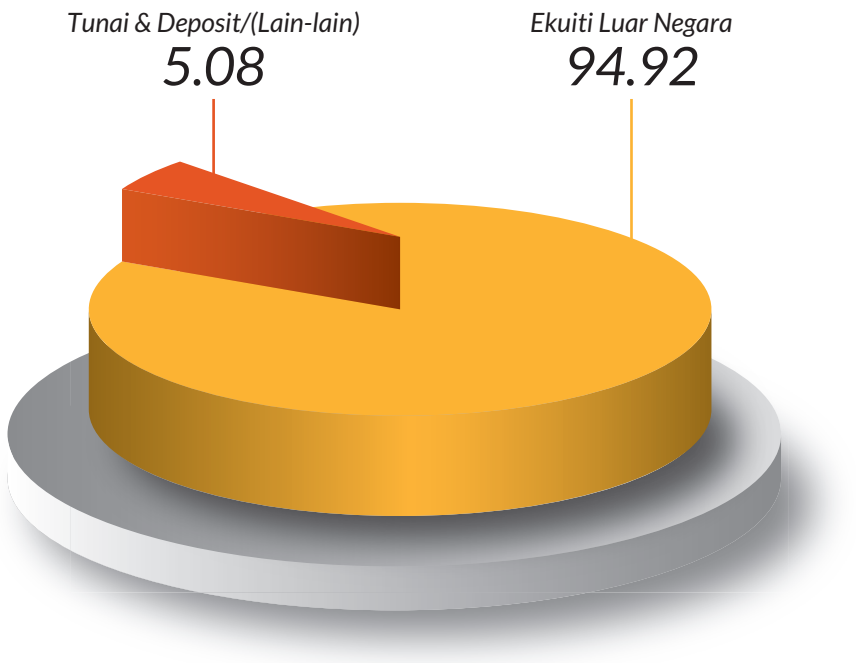


Dana Asia Pasifik Ekuiti Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Ekuiti Luar Negara	*124,320,365*	*64,856,068*	*58,773,680*	*19,718,749*	*14,161,509*
Tunai & Deposit/(Lain-lain)	*6,651,844*	*6,081,049*	*3,930,235*	*1,554,236*	*(1,504,747)*
Jumlah Saiz Dana (NAV)	*130,972,209*	*70,937,117*	*62,703,915*	*21,272,985*	*12,656,762*

Peruntukan Aset (% pada 31 Disember 2023)



Dana Dividen Ekuiti Asian Premier

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

Butir-butir Dana

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

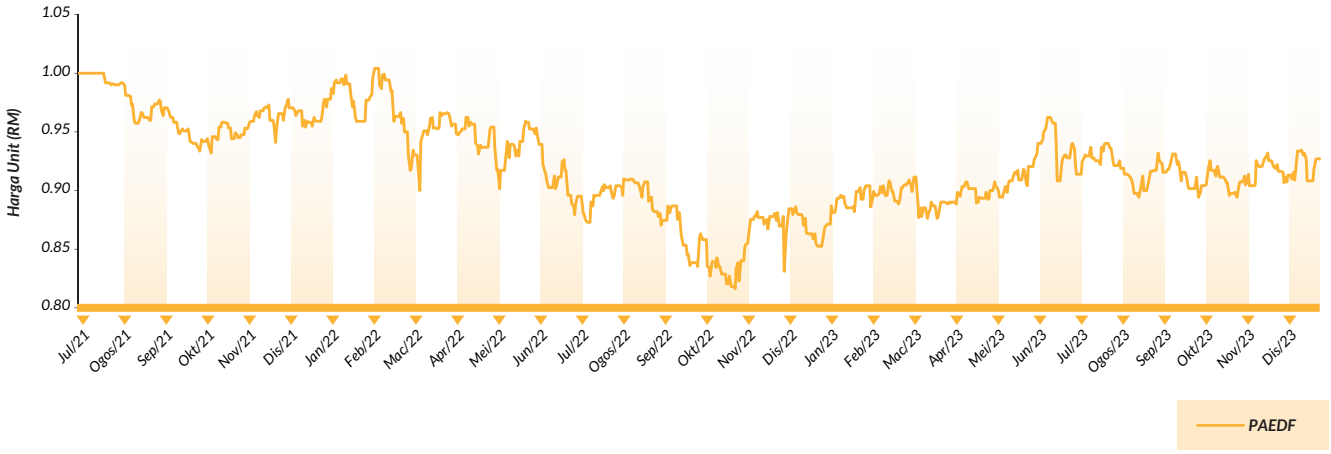
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*12.64%*	*n/a*	*0.24%*	*0.10%*
Penanda Aras	*23.03%*	*n/a*	*17.56%*	*6.69%*
Perbezaan	*-10.39%*	*n/a*	*-17.32%*	*-6.59%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*
NAV	*0.927*	*0.852*	*0.959*
perubahan (%)	8.8	-11.2	n/a
Tertinggi dalam 1-tahun	*0.962*	*1.004*	*1.000*
Terendah dalam 1-tahun	*0.852*	*0.816*	*0.932*

Prestasi Harga Unit

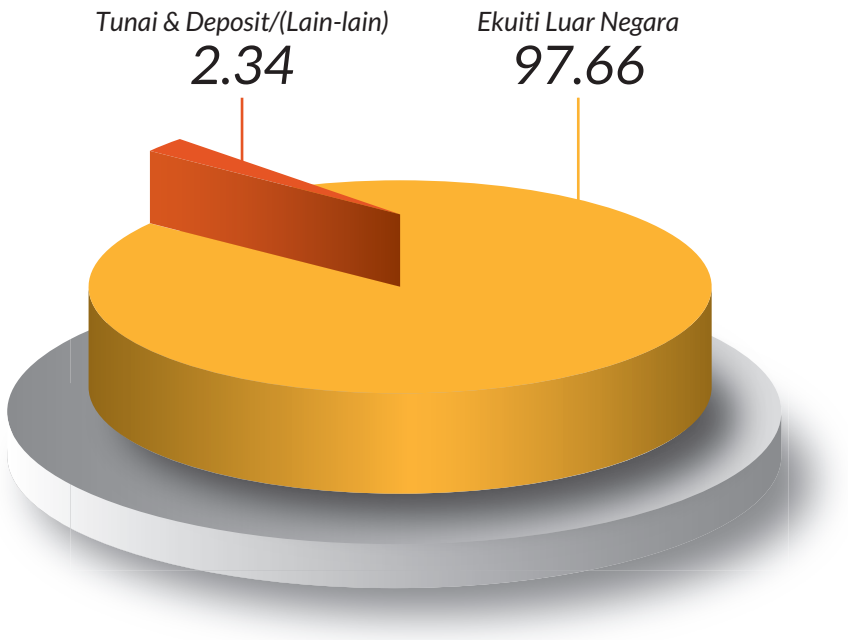


Dana Dividen Ekuiti Asian Premier

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*
Ekuiti Luar Negara	*129,600,029*	*86,045,120*	*67,481,870*
Tunai & Deposit/(Lain-lain)	*3,104,574*	*5,861,864*	*1,356,799*
Jumlah Saiz Dana (NAV)	*132,704,603*	*91,906,984*	*68,838,669*

Peruntukan Aset (% pada 31 Disember 2023)



Dana Ekuiti Premier Lestari Global

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

Butir-butir Dana

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

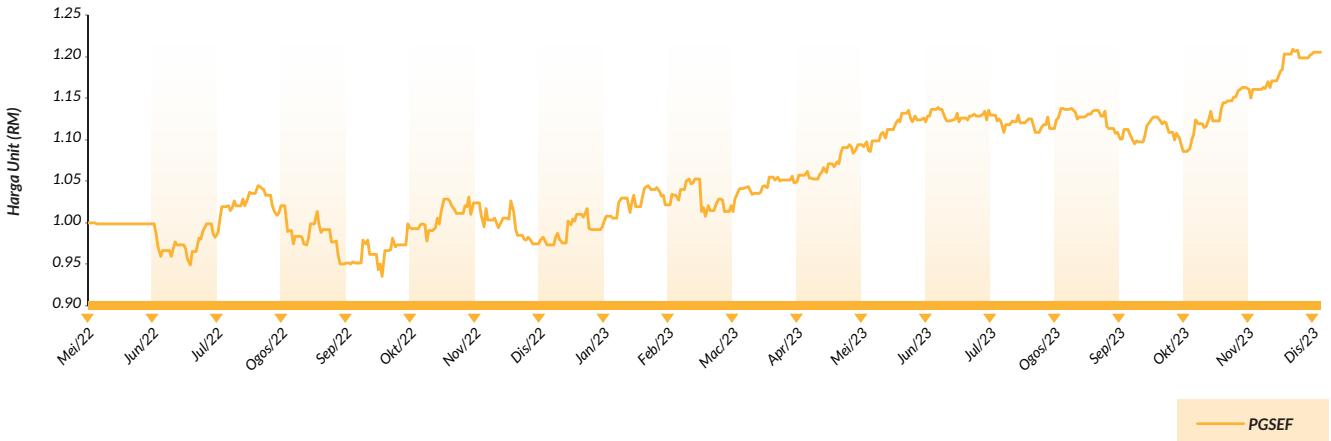
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*23.84%*	*n/a*	*20.50%*	*11.84%*
Penanda Aras	*25.64%*	*n/a*	*16.99%*	*9.87%*
Perbezaan	*-1.80%*	*n/a*	*3.51%*	*1.97%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*
NAV	*1.205*	*0.973*
perubahan (%)	23.8	n/a
Tertinggi dalam 1-tahun	*1.209*	*1.045*
Terendah dalam 1-tahun	*0.973*	*0.936*

Prestasi Harga Unit

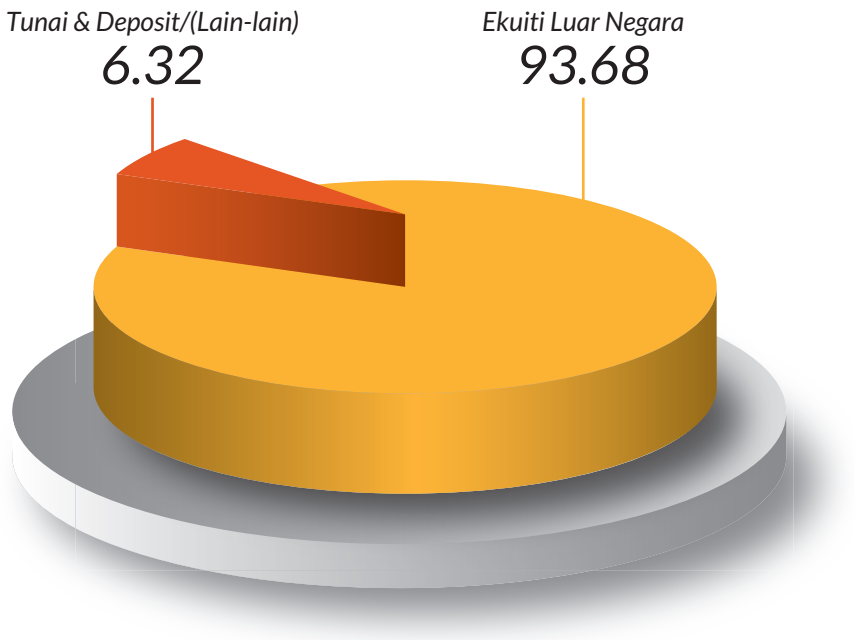


Dana Ekuiti Premier Lestari Global

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*
Ekuiti Luar Negara	*147,458,628*	*31,655,828*
Tunai & Deposit/(Lain-lain)	*9,950,277*	*3,947,244*
Jumlah Saiz Dana (NAV)	*157,408,905*	*35,603,072*

Peruntukan Aset (% pada 31 Disember 2023)



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

BAGI ETIQA LIFE INSURANCE BERHAD

201701025113 (1239279-P)

(Diperbadankan di Malaysia)

Penyata Pengurus dan Maklumat Kewangan yang Telah Diaudit

31 Disember 2023

KANDUNGAN

	MUKA SURAT
Penyata pengurus	***329***
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Penyata aset dan liabiliti	***332 - 333***
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Nota-nota kepada maklumat kewangan	***338 - 353***
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Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana Ekuiti Global Premier, Dana Asia Pasifik Ekuiti Premier, Dana Dividen Ekuiti Premier dan Dana Ekuiti Premier Lestari Global yang dibentangkan dari muka surat 332 hingga 353 telah disediakan menurut dasar perakaunan yang ditetapkan dalam Nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/PD 029-36) yang diterbitkan oleh Bank Negara Malaysia.

Ditandatangani bagi pihak Etiqa Life Insurance Berhad.

Kamaludin bin Ahmad

Kuala Lumpur, Malaysia
18 April 2024

Laporan juruaudit bebas

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

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Laporan mengenai audit maklumat kewangan

Pendapat

Kami telah mengaudit maklumat kewangan Dana Ekuiti Global Premier, Dana Asia Pasifik Ekuiti Premier, Dana Dividen Ekuiti Asian Premier dan Dana Ekuiti Premier Lestari Global ("Dana-dana") bagi Etiqa Life Insurance Berhad, yang merangkumi daripada penyata aset dan liabiliti pada 31 Disember 2023, penyata pendapatan dan perbelanjaan serta penyata perubahan dalam nilai aset bersih Dana bagi tahun kewangan yang berakhir pada tarikh tersebut, dan nota kepada maklumat kewangan, termasuk maklumat dasar perakaunan material, seperti yang dibentangkan pada muka surat 332 hingga 353.

Pada pendapat kami, maklumat kewangan yang disertakan memberikan gambaran yang benar dan saksama tentang kedudukan kewangan Dana-dana pada 31 Disember 2023, dan prestasi kewangannya bagi tahun berakhir pada tarikh tersebut menurut Polisi Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut.

Asas pendapat

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

Penekanan perkara – Asas perakaunan

Kami menekankan kepada Nota 2.1 kepada maklumat kewangan Dana-dana, yang menerangkan asas perakaunan. Maklumat kewangan Dana-dana disediakan untuk membantu Dana-dana memenuhi keperluan seperti yang ditetapkan dalam BNM/RH/PD 029-36 Perniagaan Berkaitan Pelaburan ("Dokumen Polisi") yang dikeluarkan oleh Bank Negara Malaysia ("BNM"). Hasilnya, maklumat kewangan Dana-dana kemungkinan tidak sesuai untuk tujuan lain. Pendapat kami tidak diubahsuai berkenaan dengan perkara ini.

Tanggungjawab kebebasan dan lain-lain tanggungjawab etika

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

Maklumat selain daripada maklumat kewangan dan laporan juruaudit mengenainya

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

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

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

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

Tanggungjawab para pengarah bagi Pengurus terhadap maklumat kewangan

Pengurus bertanggungjawab untuk penyediaan maklumat kewangan Dana-dana yang memberikan pandangan yang benar dan saksama selaras dengan Dasar Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut. Pengurus juga bertanggungjawab ke atas kawalan dalaman seperti Pengurus menentukan adalah perlu untuk membolehkan penyediaan maklumat kewangan Dana-dana yang bebas daripada salah nyata material, sama ada disebabkan oleh penipuan atau kesilapan.

Dalam menyediakan maklumat kewangan Dana-dana, Pengurus bertanggungjawab untuk menilai keupayaan Dana-dana untuk meneruskan usaha berterusan, mendedahkan, sebagaimana yang berkenaan, perkara yang berkaitan dengan usaha berterusan dan menggunakan asas perakaunan usaha berterusan melainkan Pengurus sama ada berhasrat untuk atau membubarkan Dana-dana dan menamatkan operasi, atau tidak mempunyai alternatif yang realistik selain berbuat demikian.

Para pengarah bagi Pengurus bertanggungjawab untuk mengawasi proses pelaporan kewangan Dana-dana. Para pengarah bagi Pengurus juga bertanggungjawab untuk memastikan bahawa Pengurus mengekalkan rekod perakaunan yang betul dan rekod lain yang diperlukan untuk pembentangan maklumat kewangan yang benar dan adil.

Laporan juruaudit bebas

kepada pemegang unit Dana Ekuiti Global Premier, Dana Asia Pasifik Ekuiti Premier, Dana Dividen Ekuiti Asian Premier & Dana Ekuiti Premier Lestari Global bagi Etiqa Life Insurance Berhad (samb.)

201701025113 (1239279-P)
(Diperbadankan di Malaysia)

Tanggungjawab juruaudit untuk pengauditan maklumat kewangan

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

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

- *Mengenal pasti dan menilai risiko salah nyata material maklumat kewangan Dana-dana, sama ada disebabkan oleh penipuan atau kesilapan, mereka bentuk dan melaksanakan prosedur audit yang responsif kepada risiko tersebut, dan dapatkan bukti audit yang mencukupi dan sesuai untuk menyediakan asas bagi pendapat kami. Risiko untuk tidak mengesan salah nyata material akibat daripada penipuan adalah lebih tinggi daripada salah nyata yang disebabkan oleh kesilapan, kerana penipuan mungkin melibatkan pakatan sulit, pemalsuan, peninggalan yang disengajakan, salah nyataan atau penggantian kawalan dalaman.*
- *Memperoleh pemahaman mengenai kawalan dalaman yang berkaitan dengan audit bagi tujuan merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Pengurus.*
- *Menilai kesesuaian polisi-polisi perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan berkaitan pendedahan yang dibuat oleh Pengurus.*
- *Membuat kesimpulan mengenai kesesuaian penggunaan asas perakaunan usaha berterusan oleh Pengurus dan, berdasarkan bukti audit yang diperoleh, sama ada wujud ketidakpastian yang material berkaitan dengan peristiwa atau keadaan yang mungkin menimbulkan keraguan yang ketara terhadap keupayaan Dana-dana untuk meneruskan usaha berterusan. Jika kami membuat kesimpulan bahawa ketidakpastian yang ketara wujud, kami dikehendaki menarik perhatian dalam laporan juruaudit kami kepada pendedahan berkaitan dalam maklumat kewangan Dana-dana atau, jika pendedahan tersebut tidak mencukupi, untuk mengubah suai pendapat kami. Kesimpulan kami adalah berdasarkan bukti audit yang diperolehi sehingga tarikh laporan juruaudit kami. Walau bagaimanapun, peristiwa atau keadaan masa hadapan boleh menyebabkan Dana-dana berhenti meneruskan usaha berterusan.*
- *Penilaian pembentangan keseluruhan, struktur dan kandungan maklumat kewangan Dana-dana, termasuk pendedahan, dan sama ada maklumat kewangan Dana-dana mewakili urus niaga dan peristiwa asas dalam cara yang mencapai pembentangan saksama.*

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

Perkara-perkara lain

Laporan ini dibuat semata-mata kepada Pengurus dan pemegang polisi Dana-dana, bagi tujuan memenuhi keperluan seperti yang ditetapkan dalam Dokumen Polisi yang dikeluarkan oleh BNM dan bukan untuk tujuan lain. Kami tidak bertanggungjawab kepada mana-mana orang lain untuk kandungan laporan ini.

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

Brandon Bruce Sta Maria
No. 02937/09/2025 J
Akauntan Berkanun

Kuala Lumpur, Malaysia
18 April 2024

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

Penyata Aset dan Liabiliti

pada 31 Disember 2023

	Nota	Dana Ekuiti Global Premier RM	Dana Asia Pasifik Ekuiti Premier RM	Dana Dividen Ekuiti Asian Premier RM	Dana Ekuiti Premier Lestari Global RM
Aset					
Pelaburan					
- Deposit dengan institusi kewangan	4	6,779,915	5,784,586	5,589,635	8,991,707
Aset luar negara	5	443,768,939	124,320,365	129,600,029	147,458,628
Faedah belum terima		18,332	12,465	7,987	16,569
Amaun tertunggak daripada dana insurans hayat		5,479,494	-	-	2,463,790
Aset cukai tertunda	6	-	938,023	-	-
Cukai boleh pulih		-	68,830	-	99,730
Tunai dan baki bank		76	296	172	128
Jumlah Aset		456,046,756	131,124,565	135,197,823	159,030,552
Liabiliti					
Liabiliti cukai		2,795,717	-	330,569	-
Liabiliti cukai tertunda	6	11,068,533	-	135,746	1,617,286
Amaun tertunggak kepada dana insurans hayat		-	147,834	2,022,544	-
Pelbagai belum dibayar		4,710	4,522	4,361	4,361
Jumlah Liabiliti		13,868,960	152,356	2,493,220	1,621,647
Nilai Aset Bersih ("NAV")		442,177,796	130,972,209	132,704,603	157,408,905
Diwakili Oleh:					
Modal pemegang unit		299,795,288	141,819,373	127,129,647	141,319,898
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		142,382,508	(10,847,164)	5,574,956	16,089,007
Akaun Pemegang Unit	7	442,177,796	130,972,209	132,704,603	157,408,905
NAV Seunit	7	2.069	1.045	0.927	1.205

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

Penyata Aset dan Liabiliti

pada 31 Disember 2022

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

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	Dana Ekuiti Global Premier RM	Dana Asia Pasifik Ekuiti Premier RM	Dana Dividen Ekuiti Asian Premier RM	Dana Ekuiti Premier Lestari Global RM
Pendapatan pelaburan bersih					
Pendapatan faedah		99,529	94,155	115,397	110,910
Pendapatan dividen		-	-	4,552,812	-
Perbelanjaan pelaburan		(903)	(918)	(1,438)	(908)
		98,626	93,237	4,666,771	110,002
Laba atas pelupusan pelaburan		21,078,151	-	-	-
Laba tukaran asing terealisasi		13,769,685	-	-	-
Laba modal belum terialisasi atas pelaburan		82,946,914	-	6,267,572	19,257,643
Laba tukaran asing belum terealisasi		20,006,912	4,663,156	4,769,637	1,120,329
Jumlah Pendapatan		137,900,288	4,756,393	15,703,980	20,487,974
Perbelanjaan pengurusan		(4,283)	(4,283)	(4,283)	(4,283)
Rugi atas pelupusan pelaburan		-	-	(133,667)	-
Rugi modal belum terealisasi atas pelaburan		-	(953,614)	(400,992)	(1,356,626)
Rugi modal belum terealisasi atas pelaburan		-	(1,439,521)	-	-
Yuran pengurusan		(6,562,082)	(1,613,018)	(1,107,488)	(818,588)
Jumlah Perbelanjaan		(6,566,365)	(4,010,436)	(1,646,430)	(2,179,497)
Lebihan pendapatan ke atas perbelanjaan sebelum cukai		131,333,923	745,957	14,057,550	18,308,477
Cukai	8	(11,032,137)	(189,149)	(1,214,553)	(1,530,604)
Lebihan pendapatan ke atas perbelanjaan selepas cukai		120,301,786	556,808	12,842,997	16,777,873
Pendapatan belum agih/(Kerugian terkumpul) dihantar ke depan		22,080,722	(11,403,972)	(7,268,041)	(688,866)
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		142,382,508	(10,847,164)	5,574,956	16,089,007

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun/tempoh kewangan berakhir 31 Disember 2022

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

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

Penyata Perubahan dalam Nilai Aset Bersih

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	Dana Ekuiti Global Premier RM	Dana Asia Pasifik Ekuiti Premier RM	Dana Dividen Ekuiti Asian Premier RM	Dana Ekuiti Premier Lestari Global RM
Nilai aset bersih pada awal tahun kewangan		*458,218,519*	*70,937,117*	*91,906,984*	*35,603,072*
Pendapatan/(Perbelanjaan) bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada laba/(rugi) bersih modal belum terealisasi)		*37,354,872*	*1,996,329*	*6,575,425*	*(2,479,770)*
Laba/(Rugi) bersih modal belum terealisasi		*82,946,914*	*(1,439,521)*	*6,267,572*	*19,257,643*
Lebihan pendapatan ke atas perbelanjaan selepas cukai		*120,301,786*	*556,808*	*12,842,997*	*16,777,873*
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	*7*	*209,179,777*	*89,107,366*	*54,149,018*	*157,661,870*
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	*7*	*(345,522,286)*	*(29,629,082)*	*(26,194,396)*	*(52,633,910)*
Nilai aset bersih pada akhir tahun kewangan		*442,177,796*	*130,972,209*	*132,704,603*	*157,408,905*

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

Penyata Perubahan dalam Nilai Aset Bersih

bagi tahun/tempoh kewangan berakhir 31 Disember 2022

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

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

Nota-nota kepada Maklumat Kewangan

1. PENGURUS DAN KEGIATAN UTAMANYA

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

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan, 2013. Kegiatan utamanya adalah pengunderitan insurans hayat dan perniagaan berkaitan pelaburan. Syarikat induk, induk kedua dan syarikat induk muktamad bagi Pengurus masing-masing adalah Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn Bhd ("EIHSB") dan Malayan Banking Berhad ("MBB"), kesemuanya diperbadankan di Malaysia. MBB merupakan sebuah bank komersial berlesen yang disenaraikan di Pasaran Utama Bursa Malaysia Securities Berhad.

Objektif Dana Ekuiti Global Premier dibentuk bagi menyampaikan prestasi dari pelaburan dalam ekuiti global yang melebihi Indeks Dunia Antarabangsa Morgan Stanley Capital ("Indeks Dunia MSCI") bagi tempoh 5-tahun.

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

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

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

Maklumat kewangan ini telah diluluskan untuk diterbitkan oleh Lembaga Pengarah bagi Pengurus selaras dengan resolusi bertarikh 18 April 2024.

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL

2.1 Asas penyediaan dan pembentangan kewangan

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

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

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

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material

(a) Instrumen kewangan

(i) Aset kewangan

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

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

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

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

Aset kewangan pada FVTPL

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

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

- *penetapan itu menghapuskan atau ketara mengurangkan kaedah yang tidak konsisten yang sebaliknya akan timbul daripada mengukur aset atau liabiliti atau mengiktiraf laba atau rugi atas asas yang berbeza; atau*

- *aset dan liabiliti adalah sebahagian daripada kumpulan aset kewangan, liabiliti kewangan atau kedua-duanya, yang diuruskan dan prestasi mereka diukur berdasarkan nilai saksama, selaras dengan pengurusan risiko yang didokumenkan atau strategi pelaburan.*

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

Aset kewangan diklasifikasikan sebagai FVTPL adalah amanah saham luar negara.

Aset kewangan pada AC

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

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

Aset kewangan yang diklasifikasikan sebagai AC termasuk deposit dengan institusi kewangan.

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(a) Instrumen kewangan (samb.)

(i) Aset kewangan (samb.)

Nilai saksama aset kewangan

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

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

Amaun dibawa untuk tunai dan setara tunai, faedah belum terima, amaun tertunggak daripada dana insurans hayat dan pelbagai belum terima dianggar menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

Pembatalan rekod bagi aset kewangan

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

(ii) Liabiliti kewangan

Liabiliti kewangan Dana adalah amaun tertunggak kepada dana insuran hayat dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama balasan yang akan dibayar pada masa hadapan, untuk perkhidmatan yang diterima. Amaun dibawa bagi liabiliti kewangan dianggar menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut. Liabiliti kewangan tidak lagi diiktiraf apabila kewajipan di bawah liabiliti itu telah dilepaskan. Laba atau rugi dicatatkan dalam penyata pendapatan dan perbelanjaan apabila liabiliti tidak lagi diiktiraf dan melalui proses pelunasan.

(b) Pengiktirafan hasil lain

(i) Pendapatan faedah diiktirafkan pada satu masa dengan menggunakan kaedah faedah berkesan;

(ii) Pendapatan dividen diiktiraf pada satu masa apabila hak Dana-dana untuk menerima pembayaran ditetapkan; dan

(iii) Penerimaan daripada pelupusan pelaburan ditolak daripada kos purata berwajaran pelaburan tersebut. Laba atau rugi yang terhasil diambilkira dalam penyata pendapatan dan perbelanjaan.

(c) Yuran pengurusan

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

Dana Ekuiti Global Premier	*1.50% setahun*
Dana Asia Pasifik Ekuiti Premier	*1.50% setahun*
Dana Dividen Ekuiti Asian Premier	*1.00% setahun*
Dana Ekuiti Premier Lestari Global	*1.00% setahun*

Nota-nota kepada Maklumat Kewangan

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

2.2 Ringkasan maklumat dasar perakaunan material (samb.)

(d) Cukai pendapatan

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

Cukai tertunda diperuntukan menggunakan kaedah liabiliti, untuk perbezaan sementara pada tarikh penyata aset dan liabiliti di antara asas cukai aset dan liabiliti dan amaun dibawa dalam penyata kewangan. Secara dasarnya, liabiliti cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh cukai dan aset cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan ke satu tahap di mana kemungkinan untung boleh cukai, boleh ditolak dengan perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan.

Cukai tertunda diiktiraf di dalam penyata pendapatan dan perbelanjaan, kecuali apabila ia timbul daripada transaksi secara langsung di dalam modal pemegang unit, yang mana dalam hal ini, cukai tertunda ini juga diiktiraf di dalam modal pemegang unit.

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

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

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

(e) Mata wang asing

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

(f) Modal pemegang unit

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

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

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

3. KOMISEN RINGAN

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

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

Nota-nota kepada Maklumat Kewangan

4. PELABURAN

(i) Dana Ekuiti Global Premier

	31.12.2023 RM	31.12.2022 RM
AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	**6,779,915**	2,860,859

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

(ii) Dana Asia Pasifik Ekuiti Premier

AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	**5,784,586**	2,950,880

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

(iii) Dana Dividen Ekuiti Asian Premier

AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	**5,589,635**	5,130

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

(iv) Dana Ekuiti Premier Lestari Global

AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	**8,991,707**	183,204

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

Nota-nota kepada Maklumat Kewangan

5. ASET LUAR NEGARA

(i) Dana Ekuiti Global Premier

	31.12.2023 RM	31.12.2022 RM
FVTPL		
Disebut di luar Malaysia		
Amanah Saham:		
Kos	**308,198,863**	422,044,394
Laba modal belum terealisasi, bersih	**96,201,934**	13,255,020
Laba tukaran asing belum terealisasi, bersih	**39,368,142**	21,630,684
Nilai saksama	**443,768,939**	456,930,098

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Disebut di luar Malaysia				
JP Morgan Investment Funds - Global Select Equity Fund	**179,698**	**308,198,863**	**443,768,939**	**100.36%**

(ii) Dana Asia Pasifik Ekuiti Premier

	31.12.2023 RM	31.12.2022 RM
FVTPL		
Disebut di luar Malaysia		
Amanah Saham:		
Kos	**136,232,571**	79,991,915
Rugi modal belum terealisasi, bersih	**(18,909,529)**	(17,470,008)
Laba tukaran asing belum terealisasi, bersih	**6,997,323**	2,334,161
Nilai saksama	**124,320,365**	64,856,068

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Disebut di luar Malaysia				
JP Morgan Asia Growth Fund	**3,854,465**	**136,232,571**	**124,320,365**	**94.92%**

Nota-nota kepada Maklumat Kewangan

5. ASET LUAR NEGARA (SAMB.)

(iii) Dana Dividen Ekuiti Asian Premier

	31.12.2023 RM	31.12.2022 RM
FVTPL		
Disebut di luar Malaysia		
Amanah Saham:		
Kos	**128,058,589**	95,317,688
Rugi modal belum terealisasi, bersih	**(5,350,258)**	(11,617,830)
Laba tukaran asing belum terealisasi, bersih	**6,891,698**	2,345,262
Nilai saksama	**129,600,029**	86,045,120

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Disebut di luar Malaysia				
JP Morgan Investment Funds - Asia Equity Dividend Fund	**2,928,278**	**128,058,589**	**129,600,029**	**97.66%**

(iv) Dana Ekuiti Premier Lestari Global

	31.12.2023 RM	31.12.2022 RM
FVTPL		
Disebut di luar Malaysia		
Amanah Saham:		
Kos	**127,242,542**	31,741,617
Laba modal belum terealisasi, bersih	**20,136,508**	878,865
Laba/(Rugi) tukaran asing belum terealisasi, bersih	**79,578**	(964,654)
Nilai saksama	**147,458,628**	31,655,828

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Disebut di luar Malaysia				
JP Morgan Global Sustainable Equity Fund	**116,123**	**127,242,542**	**147,458,628**	**93.68%**

Nota-nota kepada Maklumat Kewangan

6. (ASET)/LIABILITI CUKAI TERTUNDA

(i) Dana Ekuiti Global Premier

Liabiliti cukai tertunda bersih yang ditunjukkan dalam penyata aset dan liabiliti telah ditentukan selepas mengimbangi sewajarnya seperti berikut:

	31.12.2023 RM	31.12.2022 RM
Liabiliti cukai tertunda	**11,068,533**	2,832,227

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

	Pelarasan nilai saksama RM	Pertukaran matawang belum terealisasi RM	Jumlah RM
31.12.2023			
Pada 1 Januari	**1,060,402**	**1,771,825**	**2,832,227**
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	**6,635,753**	**1,600,553**	**8,236,306**
Pada 31 Disember	**7,696,155**	**3,372,378**	**11,068,533**
31.12.2022			
Pada 1 Januari	6,430,019	137,658	6,567,677
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(5,369,617)	1,634,167	(3,735,450)
Pada 31 Disember	1,060,402	1,771,825	2,832,227

Nota-nota kepada Maklumat Kewangan

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

(ii) Dana Asia Pasifik Ekuiti Premier

Aset cukai tertunda bersih yang ditunjukkan dalam penyata aset dan liabiliti telah ditentukan selepas mengimbangi sewajarnya seperti berikut:

	31.12.2023 RM	31.12.2022 RM
Aset cukai tertunda	**(938,023)**	(1,195,913)

Komponen dan pergerakan aset cukai tertunda dalam tahun kewangan semasa sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terealisasi RM	Jumlah RM
31.12.2023			
Pada 1 Januari	**(1,397,601)**	**201,688**	**(1,195,913)**
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	**(115,162)**	**373,052**	**257,890**
Pada 31 Disember	**(1,512,763)**	**574,740**	**(938,023)**
31.12.2022			
Pada 1 Januari	(203,854)	(2,255)	(206,109)
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(1,193,747)	203,943	(989,804)
Pada 31 Disember	(1,397,601)	201,688	(1,195,913)

Nota-nota kepada Maklumat Kewangan

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

(iii) Dana Dividen Ekuiti Asian Premier

Liabiliti/(Aset) cukai tertunda bersih yang ditunjukkan dalam penyata aset dan liabiliti telah ditentukan selepas mengimbangi sewajarnya seperti berikut:

	31.12.2023 RM	31.12.2022 RM
Aset cukai tertunda	-	(747,230)
Liabiliti cukai tertunda	**135,746**	-
	135,746	(747,230)

Komponen dan pergerakan liabiliti/(aset) cukai tertunda dalam tahun kewangan semasa sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terealisasi RM	Jumlah RM
31.12.2023			
Pada 1 Januari	**(929,426)**	**182,196**	**(747,230)**
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	**501,405**	**381,571**	**882,976**
Pada 31 Disember	**(428,021)**	**563,767**	**135,746**
31.12.2022			
Pada 1 Januari	50,704	(48,781)	1,923
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(980,130)	230,977	(749,153)
Pada 31 Disember	(929,426)	182,196	(747,230)

Nota-nota kepada Maklumat Kewangan

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

(iv) Dana Ekuiti Premier Lesteri Global

Liabiliti/(Aset) cukai tertunda bersih yang ditunjukkan dalam penyata aset dan liabiliti telah ditentukan selepas mengimbangi sewajarnya seperti berikut:

	31.12.2023 RM	31.12.2022 RM
Aset cukai tertunda	-	(12,951)
Liabiliti cukai tertunda	1,617,286	-
	1,617,286	(12,951)

Komponen dan pergerakan liabiliti/(aset)cukai tertunda dalam tahun kewangan semasa sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terealisasi RM	Jumlah RM
31.12.2023			
Pada 1 Januari	70,309	(83,260)	(12,951)
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	1,540,611	89,626	1,630,237
Pada 31 Disember	1,610,920	6,366	1,617,286
31.12.2022			
Pada tarikh perlancaran	-	-	-
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	70,309	(83,260)	(12,951)
Pada akhir tempoh	70,309	(83,260)	(12,951)

Nota-nota kepada Maklumat Kewangan

7. AKAUN PEMEGANG UNIT

(i) Dana Ekuiti Global Premier

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**116,895,695**	**209,179,777**	117,550,518	195,589,543
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(190,384,871)**	**(345,522,286)**	(67,920,612)	(112,434,491)
	(73,489,176)	**(136,342,509)**	49,629,906	83,155,052
Akaun pemegang unit dihantar ke depan	**287,182,617**	**458,218,519**	237,552,711	425,606,994
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	**-**	**120,301,786**	-	(50,543,527)
	213,693,441	**442,177,796**	287,182,617	458,218,519
NAV seunit		**2.069**		1.596

(ii) Dana Asia Pasifik Ekuiti Premier

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**94,576,996**	**89,107,366**	28,335,456	28,765,401
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(38,717,096)**	**(29,629,082)**	(9,013,282)	(8,041,056)
	55,859,900	**59,478,284**	19,322,174	20,724,345
Akaun pemegang unit dihantar ke depan	**69,419,624**	**70,937,117**	50,097,450	62,703,915
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	**-**	**556,808**	-	(12,491,143)
	125,279,524	**130,972,209**	69,419,624	70,937,117
NAV seunit		**1.045**		1.022

Nota-nota kepada Maklumat Kewangan

7. AKAUN PEMEGANG UNIT (SAMB.)

(iii) Dana Dividen Ekuiti Asian Premier

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**67,544,094**	**54,149,018**	47,997,494	39,747,156
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(32,236,888)**	**(26,194,396)**	(11,840,584)	(10,014,939)
	35,307,206	**27,954,622**	36,156,910	29,732,217
Akaun pemegang unit dihantar ke depan	**107,910,947**	**91,906,984**	71,754,037	68,838,669
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	**-**	**12,842,997**	-	(6,663,902)
	143,218,153	**132,704,603**	107,910,947	91,906,984
NAV seunit		**0.927**		0.852

(iv) Dana Ekuiti Premier Lestari Global

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun/tempoh kewangan	**144,659,826**	**157,661,870**	42,200,807	39,526,177
Jumlah dibayar bagi pembatalan sepanjang tahun/tempoh kewangan	**(50,636,383)**	**(52,633,910)**	(5,595,275)	(3,234,239)
	94,023,443	**105,027,960**	36,605,532	36,291,938
Akaun pemegang unit dihantar ke depan	**36,605,532**	**35,603,072**	-	-
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	**-**	**16,777,873**	-	(688,866)
	130,628,975	**157,408,905**	36,605,532	35,603,072
NAV seunit		**1.205**		0.973

Nota-nota kepada Maklumat Kewangan

8. CUKAI

(i) Dana Ekuiti Global Premier

	31.12.2023 RM	31.12.2022 RM
Cukai pendapatan:		
Peruntukan cukai/(boleh pulih) tahun kewangan semasa	**2,795,717**	(88,142)
Peruntukan terkurang cukai tahun kewangan lepas	**114**	98
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	**8,236,306**	(3,735,450)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**11,032,137**	(3,823,494)

(ii) Dana Asia Pasifik Ekuiti Premier

Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	**(68,830)**	(18,019)
Peruntukan terkurang/(lebihan) cukai tahun kewangan lepas	**89**	(12,393)
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	**257,890**	(989,804)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**189,149**	(1,020,216)

(iii) Dana Dividen Ekuiti Asian Premier

Cukai pendapatan:		
Peruntukan cukai tahun kewangan semasa	**330,569**	236,704
Peruntukan terkurang cukai tahun kewangan lepas	**1,008**	62
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	**882,976**	(749,153)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**1,214,553**	(512,387)

(iv) Dana Ekuiti Premier Lestari Global

	01.01.2023 hingga 31.12.2022 RM	27.05.2022 hingga 31.12.2022 RM
Cukai pendapatan:		
Cukai boleh pulih tahun/tempoh kewangan semasa	**(99,730)**	(36,202)
Peruntukan terkurang cukai tahun/tempoh kewangan lepas	**96**	-
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	**1,630,238**	(12,951)
Perbelanjaan/(Kredit) cukai bagi tahun/tempoh kewangan	**1,530,604**	(49,153)

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

Nota-nota kepada Maklumat Kewangan

8. CUKAI (SAMB.)

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

(i) Dana Ekuiti Global Premier

	31.12.2023 RM	31.12.2022 RM
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**131,333,923**	(54,367,021)
Cukai pada kadar 8%	**10,506,714**	(4,349,362)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**525,309**	525,770
Peruntukan terkurang cukai tahun kewangan lepas	**114**	98
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**11,032,137**	(3,823,494)

(ii) Dana Asia Pasifik Ekuiti Premier

Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**745,958**	(13,511,359)
Cukai pada kadar 8%	**59,677**	(1,080,908)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**129,384**	73,085
Peruntukan terkurang/(lebihan) cukai tahun kewangan lepas	**89**	(12,393)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**189,149**	(1,020,216)

(iii) Dana Dividen Ekuiti Asian Premier

Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**14,057,550**	(7,176,289)
Cukai pada kadar 8%	**1,124,604**	(574,103)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**88,941**	61,654
Peruntukan terkurang cukai tahun kewangan lepas	**1,008**	62
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**1,214,553**	(512,387)

Nota-nota kepada Maklumat Kewangan

8. CUKAI (SAMB.)

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

(iv) Dana Ekuiti Premier Lestari Global

	01.01.2023 hingga 31.12.2022 RM	27.05.2022 hingga 31.12.2022 RM
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**18,308,477**	(738,019)
Cukai pada kadar 8%	**1,464,678**	(59,042)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**65,830**	9,889
Peruntukan terkurang cukai tahun/tempoh kewangan lepas	**96**	-
Perbelanjaan/(Kredit) cukai bagi tahun/tempoh kewangan	**1,530,604**	(49,153)

9. ANGKA PERBANDINGAN

Perbandingan bagi Dana Ekuiti Premier Lestari Global telah disediakan bagi tempoh dari 27 Mei 2022 hingga 31 Disember 2022.

Jadual Perbandingan Prestasi

(i) *Dana Ekuiti Global Premier*

	2023	2022	2021	2020	2019
Penerangan (%)					
Aset Luar Negara					
Amanah Saham	**100.36**	99.72	97.98	98.39	101.80
(Lain-lain)/Tunai & Deposit	**(0.36)**	0.28	2.02	1.61	(1.80)
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**442,177,796**	458,218,519	425,606,994	128,735,063	92,626,798
Jumlah Bilangan Unit	**213,693,441**	287,182,617	237,552,711	86,900,063	69,527,955
NAV Seunit (RM)	**2.069**	1.596	1.792	1.481	1.332
NAV tertinggi seunit semasa tahun kewangan (RM)	**2.078**	1.819	1.801	1.496	1.347
NAV terendah seunit semasa tahun kewangan (RM)	**1.596**	1.500	1.478	0.970	1.071
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**29.64**	(10.94)	21.00	11.19	22.31
Purata pulangan tahunan (%)					
1-Tahun	**29.64**	(10.94)	21.00	11.19	22.31
3-Tahun	**11.79**	6.21	18.06	7.59	6.20
5-Tahun	**13.70**	6.06	10.01	-	-
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**27.39**	(15.12)	25.21	11.46	23.79
3-Tahun	**10.63**	5.81	19.99	7.95	7.06
5-Tahun	**13.31**	5.98	11.36	-	-

Jadual Perbandingan Prestasi

(ii) Dana Asia Pasifik Ekuiti Premier

	2023	2022	2021	2020	2019
Penerangan (%)					
Aset Luar Negara					
Amanah Saham	**94.92**	91.43	93.73	92.69	111.89
Tunai & Deposit/(Lain-lain)	**5.08**	8.57	6.27	7.31	(11.89)
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**130,972,209**	70,937,117	62,703,915	21,272,985	12,656,762
Jumlah Bilangan Unit	**125,279,524**	69,419,624	50,097,450	16,189,961	12,257,072
NAV Seunit (RM)	**1.045**	1.022	1.252	1.314	1.033
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.126**	1.290	1.473	1.314	1.048
NAV terendah seunit semasa tahun kewangan (RM)	**1.007**	0.922	1.239	0.878	0.969
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**2.25**	(18.37)	(4.72)	27.20	-
Purata pulangan tahunan (%)					
1-Tahun	**2.25**	(18.37)	(4.72)	27.20	-
3-Tahun	**(7.35)**	(0.36)	-	-	-
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**9.43**	(15.39)	(0.86)	17.07	-
3-Tahun	**(2.81)**	(0.60)	-	-	-

Jadual Perbandingan Prestasi

(iii) Dana Dividen Ekuiti Asian Premier

	2023	2022	2021
Penerangan (%)			
Aset Luar Negara			
Amanah Saham	**97.66**	93.62	98.03
Tunai & Deposit	**2.34**	6.38	1.97
Jumlah	**100.00**	100.00	100.00
Jumlah NAV (RM)	**132,704,603**	91,906,984	68,838,669
Jumlah Bilangan Unit	**143,218,153**	107,910,947	71,754,037
NAV Seunit (RM)	**0.927**	0.852	0.959
NAV tertinggi seunit semasa tahun kewangan (RM)	**0.962**	1.004	1.000
NAV terendah seunit semasa tahun kewangan (RM)	**0.852**	0.816	0.932
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**12.64**	(7.98)	-
Purata pulangan tahunan (%)			
1-Tahun	**12.64**	(7.98)	-
Purata prestasi Indeks Penanda Aras (%)			
1-Tahun	**23.03**	(4.01)	-

Jadual Perbandingan Prestasi

(iv) Dana Ekuiti Premier Lestari Global

	2023	2022
Penerangan (%)		
Aset Luar Negara		
Amanah Saham	***93.68***	*88.91*
Tunai & Deposit	***6.32***	*11.09*
Jumlah	***100.00***	*100.00*
Jumlah NAV (RM)	***157,408,905***	*35,603,072*
Jumlah Bilangan Unit	***130,628,975***	*36,605,532*
NAV Seunit (RM)	***1.205***	*0.973*
NAV tertinggi seunit semasa tahun/tempoh kewangan (RM)	***1.209***	*1.045*
NAV terendah seunit semasa tahun/tempoh kewangan (RM)	***0.973***	*0.936*
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	***23.84***	-
Purata pulangan tahunan (%)		
1-Tahun	***23.84***	-
Purata prestasi Indeks Penanda Aras (%)		
1-Tahun	***25.64***	-

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