

FUND OBJECTIVE

The objective of the Fund is to grow the value of Unit Holders' investments over the medium to long-term in an equity fund that invests in the global titans market of the US, Europe and Japan with an exposure to the Malaysian equities market to balance any short-term volatilities.

FUND DETAILS

Launch Date	20 May 2014
Domicile	Malaysia
Currency	Ringgit Malaysia
Launch Price	RM1.0000
Units in Circulation	18.9593 million units (30 November 2015)
Fund Size	RM25.5439 million (30 November 2015)
Unit NAV	RM1.3473 (30 November 2015)
Dealing	Daily (as per Bursa Malaysia trading day)
Fund Manager	CIMB-Principal Asset Management Bhd
Benchmark	42% S&P500 + 36% MSCI Europe + 12% MSCI Japan+ 10% CIMB Bank 1-month Fixed Deposit Rate
Risk Profile	Suitable for investors: <ul style="list-style-type: none"> Have a medium to long-term investment horizon Target capital appreciation Do not require regular income Comfortable with higher volatility Willing to take higher risk for potential higher gains
Fees	Management Fee: 1.500% p.a.
Taxation	8% of annual investment income

ASSET ALLOCATION

Equity	Minimum 50% - 98%
Cash	Remaining balance

WHERE THE FUND INVESTS

US Equity Fund	41.60%
European Equity Fund	37.61%
Japan Equity Fund	12.18%
Cash	8.61%
Total	100.00%

TOP HOLDINGS OF THE TARGET FUND

APPLE INC.(USA)	5.31%
ALPHABET (USA)	4.30%
WELLS FARGO & COMPANY (USA)	1.88%
PFIZER INC. (USA)	1.73%
FACEBOOK (USA)	1.62%
SANOFI (EUROPE)	2.73%
SAP (EUROPE)	2.44%
SVENSKA CELLULOSA (EUROPE)	2.03%
LINDE (EUROPE)	1.80%
FRESENIUS MEDICAL CARE (EUROPE)	1.80%
SUMITOMO MITSUI FIN.GROUP (JAPAN)	3.31%
ITOCHU (JAPAN)	2.63%
CENTURY TOKYO LEASING (JAPAN)	2.26%
ORIX (JAPAN)	2.11%
AISIN SEIKI (JAPAN)	2.03%

PERFORMANCE RECORD

This fund feeds into CIMB Principal Global Titans Fund ("target fund") with the objective to achieve medium to long-term capital gains by investing into the US, Europe and Japan equities while having some Malaysia equities exposure to counter the short-term volatility in the global equities markets.

Table below shows the investment returns of Sun Life Malaysia Global Titans Fund versus its benchmark as at 30 November 2015:

%	YTD	1M	3M	6M	1-Year	3-Year	Since Inception
Fund**	24.03	-0.43	5.33	10.86	26.95	N/A	34.73
Benchmark	21.98	-1.39	4.11	10.58	23.35	N/A	30.72

** Calculation of pass performance is based on NAV-to NAV

Notice: Past performance of the fund is not an indication of its future performance which may differ. The fund performance is not guaranteed.

FUND MANAGER'S COMMENTS

The Fund fell 0.43% during the month of November 2015, outperforming the benchmark by 0.96%. The out-performance was mostly driven by favourable fund selection in Europe. On a year-to-date basis, the fund gained 24.03%, outperforming the benchmark by 2.05%.

Global equities has an ordinary month, lacking any major theme or trend as markets were waiting for the inevitable policy decisions from the European Central Bank ("ECB") and U.S. Federal Reserve ("Fed"). Concerns relating to the impact from the impending Fed rate increase renewed weakness in commodity prices due to oversupply and U.S. Dollar ("USD") strength.

We continue to have a preference for the Europe equity markets for the long run due to still favourable earnings expectations for the year ahead. We have been carefully watching potential developments that may derail the slow but sustainable growth in the developed market. Volatility is likely to stay elevated in the near term as investors grapple with divergent Central Bank policies and uneven regional growth profiles.

Disclaimer:

The benchmark performance is not a guide to future performances which may differ. The performance of the fund is not guaranteed. The value of the fund will fluctuate and may fall below the amount of premiums paid and the fund value depends on the actual performance on the underlying investment.

Any income distribution from the underlying assets of the investment-linked fund will be automatically reinvested into the respective investment-linked fund. The policy owner's total number of units will not change as a result of the reinvestment.