Sun Life Malaysia Assurance Berhad
Registration Number: 199001005930 (197499-U)

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Client Careline: 1300-88-5055 sunlifemalaysia.com

FUND FACT SHEET

Name of fund	**Sun Life Malaysia Global Equity High Income Fund**
Features of fund	
Investment objective	The fund feeds into AHAM World Series- Global Equity High Income MYR-Hedged class fund ("target fund") with the aim of providing capital appreciation and regular income over the medium to long term period through investments in a collective investment scheme which invests globally.
Investment strategy and approach	The target fund is a feeder fund that will invest at least 85% of its Net Asset Value (NAV) in the BlackRock Global Funds - Systematic Global High Income fund* ("master fund"). The target fund may also invest up to 15% of its NAV in money market instruments and/or deposits. The master fund invests globally, with no prescribed country or regional limits and at least 70% of its total assets in equity securities. In order to achieve its investment objectives, the master fund will invest in a variety of investment strategies and instruments. In particular, the master fund will use quantitative (i.e. mathematical or statistical) models in order to achieve systematic (i.e. rule based) approach to stock selection. This means that stocks will be selected based on their expected contribution to portfolio returns when risk and transaction cost forecasts are taken into account. The target fund may use derivatives for investment purposes and for the purposes of efficient portfolio management. ** The master fund is managed by BlackRock (LUXEMBOURG) S.A.*
Distribution policy	Subject to the availability of income, the fund aims to make distributions to policy owners on a monthly basis for the first 10 policy years from the commencement date of the policy document. However, the frequency and/or amounts of distributions are not guaranteed and may fluctuate at Sun Life Malaysia's discretion. The minimum threshold for any distribution payout to policy owners will be RM300 per distribution. Any distribution payout equal to or exceeding the amount of RM300 will be credited to the policy owner's most recent bank account on record with Sun Life Malaysia. If the distribution payout is below RM300, or if no valid bank account details have been provided, the distribution payout will automatically be reinvested into the policy owner's investment account. From the 11th policy year onwards, any distribution payout will automatically be reinvested into policy owner's investment account regardless of the amount.
Asset allocation	The asset allocation of the target fund is as follows: • Master fund: At least 85% of the target fund's Net Asset Value (NAV); and • Money market instruments and/or deposits: Up to 15% of the target fund's NAV.
Performance benchmark	N/A
Fund manager	AHAM Asset Management Berhad ("AHAM Capital")
Fund launch date	30 August 2025
Fees and charges	
Fund management charge	Sun Life Malaysia does not impose any fund management charge on Sun Life Malaysia Global Equity High Income Fund.
Other charges - external fund management charge	Up to 1.50% per annum fund management charge is applied on the target fund's NAV by AHAM Capital, accrued on a daily basis.
Taxation	8% of the annual investment income.
Fund performance	
Notice: Past performance of the fund is not an indication of its future performance, which may differ. The fund performance is not guaranteed. Table below shows the historical actual annual investment returns of the target fund versus its benchmark:	

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Year	Actual performance based on Total Returns: Sun Life Malaysia Global Equity High Income Fund	Performance based on Total Returns: AHAM World Series- Global Equity High Income Fund	Performance based on Total Returns: BlackRock Systematic Global Equity High Income Fund
2025	1.7%^	9.8%*	12.6%
2024	N/A	N/A	16.7%
2023	N/A	N/A	15.7%
2022	N/A	N/A	-14.9%
2021	N/A	N/A	17.0%
2020	N/A	N/A	8.9%
2019	N/A	N/A	17.3%
2018	N/A	N/A	-9.5%
2017	N/A	N/A	18.5%
2016	N/A	N/A	4.9%

Sources : AHAM Asset Management Berhad, BlackRock
Updated : as at 30 April 2026

^ *Performance between 30 August 2025 – 31 December 2025*

* *Performance between 15 January 2025 - 31 December 2025*

This is strictly the performance of the investment-linked fund and not the returns earned on the actual premiums paid of the investment-linked plan.

Basis of calculation of past performance = $\left\{\left(\frac{X \text{ at EOY}}{X \text{ at BOY}}\right) - 1\right\} \times 100\%$

X = NAV for Sun Life Malaysia Global Equity High Income Fund or its benchmark
EOY = Ending of year
BOY = Beginning of year

Risks

All investment carries some form of risks. The potential key risks include but are not limited to the following:

Returns not guaranteed	The investments of the target fund is subject to market fluctuations and its inherent risk. There is **NO GUARANTEE** on the investment which includes your investment capital and returns, nor any assurance that the fund's objective will be achieved.
Market risk	Market risk arises because of the factors that affect the entire market place. Factors such as economic growth, political stability and social environment are some examples of conditions that have an impact on businesses, whether positive or negative. Market risk cannot be eliminated but may be reduced through diversification. It stems from the fact that there are economy-wide perils, or instances of political or social instability which threaten all businesses. Hence, the target fund will be exposed to market uncertainties and fluctuations in the economic, political and social environment that will affect the market price of the investments either in a positive or negative way.
Inflation risk	This is the risk that your investment in the fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.

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Currency risk	As the investments of the master fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. You should be aware that if the currencies in which the investments are denominated (other than USD Class) depreciate against the Base Currency, this will have an adverse effect on the NAV of the fund in the Base Currency and vice versa. You should note that any gain or loss arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.
Distribution out of capital risk	The fund may distribute income out of capital. Such capital distributions represent a return or withdrawal of part of the amount of your original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV per unit of the fund and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.
Manager's risk	This risk refers to the day-to-day management of the target fund by the fund manager which will impact the performance of the fund. For example, investment decisions undertaken by the fund manager as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the Deed, relevant laws or guidelines due to factors such as human error, fraud, dishonesty or weaknesses in operational process and systems, may adversely affect the performance of the fund.
Country risk	Investments of the target fund in the master fund which is domiciled in Luxembourg may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of Luxembourg. For example, the deteriorating economic condition of such country may adversely affect the value of the investments undertaken by the target fund. This in turn may cause the NAV of the fund or prices of units to fall.
Other information	
Target market	Suitable for investors who: i. have a medium to long term investment horizon; ii. want a portfolio with global exposure; iii. seeks capital appreciation and regular income; and iv. can accept that returns may fluctuate over the investment period.
Pricing basis	Forward pricing, which means units are created and cancelled at the next valuation day upon the receipt of premium and claims. To recoup the cost of acquiring and disposing of assets, a dilution or transaction cost adjustment may be made to the NAV to recover any amount which the fund had already paid or reasonably expects to pay for the creation or cancellation of units.
Pricing frequency	Daily on Sun Life Malaysia business day.
Exceptional circumstances	Sun Life Malaysia may suspend the unit pricing and defer the payment of benefits, other than death and total and permanent disability benefits, subscription or redemption of units, switching of funds, under this policy for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange.

This fund fact sheet is prepared by the fund manager for informational purposes only. This document shall under no circumstances be construed as an offer to sell nor shall it be taken as a form of professional advice of any manner. The performance of the fund is not guaranteed and the value of investment and their derived income may increase or decrease. Past performance is not a guide to future or likely performance. Before investing into the fund, you should consider whether the fund meets your investment objective and risk appetite. Although the information in this document was compiled with due care and from reliable sources, Sun Life Malaysia does not guarantee its accuracy, completeness, correctness or timeliness for any particular purpose. Sun Life Malaysia reserves the right to change any information without giving any notice.