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 Asia Pacific Dynamic Income Fund**
Features of fund	
Investment objective	This fund feeds into Principal Asia Pacific Dynamic Income Fund ("target fund") with the objective to provide regular income by investing primarily in the Asia Pacific (ex Japan) region and at the same time aims to achieve capital appreciation over the medium to long-term.
Investment strategy and approach	The target fund will be managed with the aim of achieving a stable and positive investment returns over the medium to long-term through investments primarily in Asia Pacific (ex Japan) region. The companies invested in must be domiciled in, listed in, and/or have significant operations in the Asia Pacific (ex Japan) region. For listed securities, the investment must be traded in an exchange that is a member of World Federation of Exchanges. 'Significant operations' means major businesses of the company. For example, the target fund can invest in a company with significant business or operations in Thailand but listed on the New York Stock Exchange. The threshold for 'significant operations' would be if more than 25% of total group revenue is derived from countries in the Asia Pacific (ex Japan) region. The calculation would be based on the most recent financial reports released by the companies (e.g. interim and annual reports). The target fund may also invest up to 20% of its NAV in companies that are listed globally with some business/operations within the Asia Pacific (ex Japan) region to capture growth opportunities. The term "medium to long-term" refers to a period of 3 years and more. Under general market conditions, the target fund's investment will focus on high dividend yielding equities of companies, which Principal (S) believes will offer attractive yields, sustainable dividend payments and/or will exhibit above average growth potential when compared to its industry or the overall market at the point of purchase. In addition, the target fund may also invest in companies with good growth potential, which Principal (S) foresees may adopt a strong dividend payout policy. The target fund may also invest up to 20% of the target fund's Net Asset Value (NAV) in debt securities to be in line with the target fund's objective. The target fund's investments in debt securities will generally be restricted to debt securities with a minimum credit rating of "BBB" by an international rating agency as prescribed under the Standard of Qualifying CIS or its equivalent rating by other international rating agencies. The target fund may also opt to access into the equities and/or debt securities market via the investment in units of other Collective Investment Schemes (CIS) that is in line with the target fund's objectives, subject to the requirements of the SC Guidelines and the Standards of Qualifying CIS. However, Principal or Principal (S) may take temporary defensive positions that may detract from the target fund's prescribed asset allocation when Principal or Principal (S) believes that the equity markets that the target fund invests in are experiencing excessive volatility, expects prolonged declines, or when there are other adverse conditions, such as political instability. Under these circumstances, the target fund may invest all or a substantial portion of its assets in money market instruments to achieve the target fund's investment objective in bearish or non-performing equity markets. Principal (S) may from time to time reduce its proportion of high risk assets, such as equities and increase its asset allocation to liquid assets such as money market instruments and/or deposits to safeguard the target fund. In response to these adverse conditions, Principal or Principal (S) may also utilise derivative instruments such as futures contracts to hedge the portfolio. In the event of a downgrade of a counter-party of an Over The Counter (OTC) derivative below the minimum long-term rating as per the SC Guidelines, Principal or Principal (S) reserve the right to deal with the OTC derivative in the best interest of the policy owners. The use of derivatives is subject to the prevailing SC regulations and Standards of Qualifying CIS. Any income distribution from the target fund will be automatically reinvested back into the target fund. The total number of units will not change as a result of the reinvestment. Note: Principal (S) refers to Principal Singapore which is the sub-manager of the target fund, appointed by Principal.

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Asset allocation	The asset allocation of the target fund is as follows: • Equities: Minimum of 60%, maximum 98% of Net Asset Value (NAV); • Debt Securities: Maximum 20% of NAV; • Collective Investment Schemes (CIS): Maximum 20% of NAV; and • Liquid assets: Minimum 2% of NAV.
Performance benchmark	The performance of this target fund cannot be compared directly with any specific publicly available benchmark. However, the target fund has a target return of 8% per annum. This is not a guaranteed return and is only a measurement of the target fund's performance. The target fund may not achieve the target return in any particular financial year but targets to achieve this growth over the medium to long-term.
Fund manager	Principal Asset Management Berhad ("Principal")
Fund launch date	13 February 2015
Fees and charges	
Fund management charge	Sun Life Malaysia does not impose any fund management charge on Sun Life Malaysia Asia Pacific Dynamic Income Fund.
Other charges - external fund management charge	Up to 1.80% per annum fund management charge is applied on the target fund's NAV by Principal, 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:

Year	Actual performance: Sun Life Malaysia Asia Pacific Dynamic Income Fund	Performance based on NAVs: Principal Asia Pacific Dynamic Income Fund	Benchmark:
2025	9.7%	10.2%	8.0%
2024	3.9%	4.0%	8.0%
2023	6.9%	7.3%	8.0%
2022	-13.0%	-14.3%	8.0%
2021	3.1%	3.1%	8.0%
2020	18.9%	20.3%	8.0%
2019	15.2%	16.4%	8.0%
2018	-10.0%	-11.1%	8.0%
2017	25.7%	27.5%	8.0%
2016	6.2%	6.8%	8.0%

Source : Principal Asset Management Berhad (www.principal.com.my)
Updated : as at 30 April 2026

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 Asia Pacific Dynamic Income Fund
EOY = Ending of year
BOY = Beginning of year

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Risks	
All investment carries some form of risks. The potential key risks include but are not limited to the following:	
Stock specific risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the target fund's NAV.
Country risk	Investments of the target fund in any country may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the target fund invests. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the target fund in those affected countries. This in turn may cause the NAV of the target fund or price of units to fall.
Liquidity risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the target fund holds assets that are illiquid, or are difficult to dispose of, the value of the target fund will be negatively affected when it has to sell such assets at unfavourable prices.
Currency risk	As the investments of the target fund may be denominated in currencies other than the base currency of the target fund, any fluctuation in the exchange rate between the base currency of the target fund 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 depreciate against the base currency of the target fund, this will have an adverse effect on the NAV of the target fund and vice versa. You should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.
Credit and default risk	The target fund will be exposed to a certain degree of credit and default risk of issuers or counterparties when the target fund invests in debt securities, money market instruments and/or place deposits. Credit risk relates to the creditworthiness of the securities issuers or counterparties and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuers or counterparties may impact the value as well as liquidity of the investments. In the case of rated debt securities, this may lead to a credit downgrade. Default risk relates to the risk that a securities issuer or counterparty either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investments. This could adversely affect the value of the target fund. Principal (S) aims to mitigate this risk by performing bottom-up and top-down credit research and analysis to determine the creditworthiness of its issuers or counterparties, and impose investment limits on exposures for issuers or counterparties with different credit profiles as a precautionary step to limit any loss that may arise directly or indirectly as a result of a defaulted transaction.
Interest rate risk	Interest rate risk refers to the impact of interest rate changes on the valuation of debt securities. When interest rates rise, debt securities prices generally decline and this may lower the market value of the target fund's investment in debt securities. In managing the debt portfolio, Principal (S) takes into account the coupon rate and time to maturity of the debt securities with an aim to mitigate the interest rate risk.

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Risk associated with investing in CIS	Since the target fund may invest into CIS, there is a risk of concentration into CIS, in which the CIS's management company has absolute discretion over the CIS's investment technique and knowledge, operational controls and management. In the event of mismanagement of the CIS and/or the management company, the NAV of the target fund, which invests into those CIS would be affected negatively. Should the situation arise, Principal will seek for another CIS that is consistent with the objective of the target fund.
Risk of investing in emerging markets	In comparison with investments in the developed markets, investment in emerging markets may involve a higher degree of risk due to the greater possibility of political or economic instability and societal tensions. Emerging markets are markets that are, by definition, "in a state of transition" and are therefore exposed to rapid political change and economic declines. The securities in the emerging markets may face a higher risk of price drop while the exchange rates in these emerging markets are generally more volatile than those of developed markets. As such, you should be aware that investments in emerging markets may be subject to higher price volatility and therefore will tend to have a higher investment risk that will affect the target fund's growth. Principal (S) will attempt to mitigate these risks through active asset allocation management and diversification, in addition to their continuous bottom-up and top-down research and analysis.
Other information	
Target market	Suitable for investors who: • have a medium to long-term investment horizon; • want a well-diversified portfolio in Asia Pacific (ex Japan) region; • seek regular income; and • 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.