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

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FUND FACT SHEET

Name of fund	**Sun Life Malaysia Global Sustainable Fund**
Features of fund	
Investment objective	This fund feeds into Nomura Global Sustainable Equity Fund ("target fund") with the objective to achieve long-term capital growth through investment in a relatively concentrated, actively managed portfolio of global equity securities issued by companies with a high overall positive impact on society.
Investment strategy and approach	The target fund seeks to achieve its investment objective by investing a minimum of 85% of its Net Asset Value (NAV) in the Nomura Funds Ireland - Global Sustainable Equity Fund USD-F ("master fund"). Up to 15% of the target fund's NAV will be invested in liquid assets such as money market instruments, deposits and/or held in cash for liquidity purpose. As the target fund is a qualified SRI fund, the target fund will invest a minimum of 67% of its NAV in investments that are in accordance with its sustainable investment objectives and strategies at all times. As such, the target fund will invests a minimum of 85% of its NAV in the master fund which invests a minimum of 90% of its net asset value at all times in businesses that provide a positive impact on the sustainable development of society in accordance to the United Nation Sustainable Development Goals ("UNSDGs"). This includes the screening, selection, monitoring and realisation of the master fund's investments by the investment manager. The investment manager will adopt the following strategy to ensure that the companies which the master fund invests in are in line with the sustainable principles adopted and the overall impact of such investments of the master fund is not inconsistent with any other sustainable principles: a) Companies that create high total value which is shared among all stakeholders in both monetary and non-monetary terms; b) Companies that demonstrate ethical business practices (i.e. they follow proper business policies and practices regarding issues such as corporate governance, bribery, discrimination, corporate social responsibility and fiduciary responsibilities) in respect of all employees, supply chain and customers alike; and c) Companies that actively demonstrate socially responsible corporate governance and engage with the wider community, which is assessed by a combination of external research and data, and an internal assessment of any strengths and weaknesses of engagements conducted by the fund manager's analyst team. If the holdings of the master fund shows persistent deterioration in its capacity or desire to meet the UNSDG principles or if the master fund has breached the minimum asset allocation of a minimum 90% of its NAV in business that provide a positive impact on the sustainable development of society in accordance to the UN SDG principles. The master fund will perform one or more of the following: 1) Engage with the investee company to understand the circumstances of the deterioration and encourage improvement; 2) Use proxy votes (possibly including submitting a Shareholder resolutions) to try to force an improvement; or 3) Dispose the holdings or reduce its holdings in the investee company within an appropriate timeframe (3 months) depending on, amongst others, the materiality and the extent of the deterioration upon the Investment Manager's reassessment of the total impact scores and testing against the relevant thresholds for uninvestability on the investee company. The Investment Manager will either increase the master fund's holdings in other existing investee company or invest in new investee company where its business provide a positive impact on the sustainable development of society in accordance to the UN SDG principles. Nomura may use derivatives, such as foreign exchange forward contracts for hedging purposes. Foreign exchange forward contracts may be used to hedge the principal and/or the returns of the foreign currency exposure of any of the Class(es) against the base currency of the target fund. The employment of derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the NAV of the Class(es) being hedged. While the hedging strategy will assist with mitigating the potential foreign exchange losses by the class, any potential gains from the hedging will be capped as well. 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: Investment manager refers to Nomura Asset Management U.K. Limited which is the manager of the master fund.

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Asset allocation	The asset allocation of the target fund is as follows: • Master fund: Minimum of 85% of Net Asset Value (NAV); and • Deposits, money market instruments and/or held in cash: Maximum of 15% of NAV.
Performance benchmark	MSCI All Country World Index
Fund manager	Nomura Asset Management Malaysia Sdn Bhd ("Nomura")
Fund launch date	21 July 2021
Fees and charges	
Fund management charge	Sun Life Malaysia does not impose any fund management charge on Sun Life Malaysia Global Sustainable Fund.
Other charges - external fund management charge	Up to 1.60% per annum fund management charge is applied on the target fund's NAV by Nomura, 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 Global Sustainable Fund	Performance based on NAVs: Nomura Global Sustainable Equity Fund	Benchmark: MSCI All Country World Index
2025	4.7%	5.0%	9.4%
2024	7.2%	8.0%	12.6%
2023	18.2%	21.5%	25.3%
2022	-12.4%	-13.5%	-15.2%
2021	2.8%*	17.9%	5.1%
2020	N/A	N/A	16.3%
2019	N/A	N/A	26.6%
2018	N/A	N/A	-9.4%
2017	N/A	N/A	24.0%
2016	N/A	N/A	N/A

*Performance between 21 July 2021 - 31 December 2021

Source : Nomura Asset Management Malaysia (www.nomura-asset.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 Global Sustainable 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 investment of the fund is subject to market fluctuations and its inherent risk. There is NO GUARANTEE on the investment returns, nor any assurance that the target fund's investment objective will be achieved.
Market risk	The value of an investment will decrease or increase due to changes in market factors i.e. economic, political or other events that impact large portions of the market. Market risk cannot be eliminated, hence the target fund's investment portfolio may be prone to changing market conditions that may result in uncertainties and fluctuations in the value of the underlying of the target fund's investment portfolio, causing the NAV or prices of units to fluctuate.
Inflation risk	This is the risk that your investment in the target fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the nominal value of the investment in monetary terms has increased.

Manager's risk	This risk refers to the day-to-day management of the target fund by Nomura which will impact the performance of the target fund, e.g. investment decisions undertaken by Nomura as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weakness in operational process and systems may adversely affect the performance of the target fund. In order to mitigate this risk, the implementation of internal controls and a structured investment process and operational procedures has been put in place by Nomura.
Concentration risk	As the target fund invests at least 85% of its NAV in the master fund, it is subject to concentration risk as the performance of the target fund would be dependent on the performance of the master fund.
Liquidity risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the master fund holds assets that are illiquid, or are difficult to dispose off, the value of the master fund will be negatively affected when it has to sell such assets at unfavourable prices. The liquidity risk of the target fund also refers to Nomura's ability as manager to honour redemption requests or to pay Unit Holder's redemption proceeds in a timely manner. This is subject to the target fund's holding of adequate liquid assets, its ability to borrow on a temporary basis as permitted by the relevant laws and/or its ability to redeem the units of the master fund at fair value. Should there be inadequate liquid assets held, the target fund may not be able to honour requests for redemption or to pay Unit Holders' redemption proceeds in a timely manner and may be forced to dispose the shares of the master fund at unfavourable prices to meet redemption requirements.
Country risk	The investment of the target fund may be affected by risk specific to the country which it invests in. Such risks include changes in the country's economic, social and political environment. The value of the assets of the target fund may also be affected by uncertainties such as currency repatriation restrictions or other developments in the law or regulations of the country which the target fund invests in, i.e. Ireland, the domicile country of the master fund.
Default risk	Default risk relates to the risk that an issuer of a money market instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the money market instruments. If the financial institution which the target fund places deposits with defaults in payment or become insolvent, the target fund may also suffer capital losses with regards to the capital invested and interests foregone, causing the performance of the target fund to be adversely affected. This could affect the value of the target fund as up to 15% of the NAV of the target fund may be invested in deposits, money market instruments and/or held in cash.
Investment manager of the master fund risk	The target fund will invest in the master fund managed by a foreign asset management company. This risk refers to the risk associated with the investment manager, which include: i) The risk of non-adherence to the investment objective, strategy and policies of the master fund; ii) The risk of direct or indirect losses resulting from inadequate or failed operational and administrative processes and systems by the investment manager; and iii) The risk that the master fund may underperform its benchmark due to poor investment decisions by the investment manager.
Other information	
Target market	Suitable for investors who: • are seeking long term capital growth; • want a portfolio of investments that provides positive impact on the sustainable development of society; • want to have portfolio with global exposure; and • has moderate risk tolerance.
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 target fund had already paid or reasonably expects to pay for the creation or cancellation of units.

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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 the 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.