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

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FUND FACT SHEET

Name of fund	**Sun Life Malaysia Global Technology Fund**
Features of fund	
Investment objective	The fund feeds into Principal Global Technology MYR-Hedged class Fund ("target fund") with the aim of providing capital appreciation through investments in one collective investment scheme, which invests primarily in a diversified portfolio of technology related companies.
Investment strategy and approach	The target fund will invest at least 95% of its Net Asset Value (NAV) in the Franklin Technology Fund ("master fund") and maintain up to 5% of its NAV in liquid asset for liquidity purpose. The master fund invests at least two thirds of its NAV in equity securities of U.S. and non U.S. companies expected to benefit from the development, advancement and use of technology and communication services and equipment. The investments include well-established companies and small to medium sized companies. These may include, for example, companies in the following industries: • Communication and computing related outsourcing services; • Technology services, including computer software, data services and internet services; • Electronic technology, including computers, computer products and electronic components; • Telecommunications, including networking, wireless, and wire-line services and equipment; • Media and information services, including the distribution of information and content providers; • Semiconductors and semiconductor equipment; and • Precision instruments. The master fund uses a growth approach that employs intensive, bottom-up, fundamental research of companies. The investment manager also takes into consideration broad-based trends when considering the selection of investments. In general, the investment manager looks for companies it believes display, or will display some of the following characteristics among others: quality management; robust growth prospects; strong market positioning; high or rising profit margins; and good return on capital investment. 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.
Asset allocation	The asset allocation of the target fund is as follows: • Master fund: At least 95% of the target fund's Net Asset Value (NAV); and • Liquid assets: Up to 5% of the target fund's NAV.
Performance benchmark	MSCI World Information Technology Index
Fund manager	Principal Asset Management Berhad ("Principal")
Fund launch date	01 June 2022
Fees and charges	
Fund management charge	Sun Life Malaysia does not impose any fund management charge on Sun Life Malaysia Global Technology 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 Global Technology Fund	Performance based on NAVs: Principal Global Technology Fund	Benchmark: MSCI World Information Technology Index
2025	16.9%	16.5%	23.7%
2024	20.0%	21.1%	33.1%
2023	42.3%	46.2%	53.7%
2022	-6.6%*	-44.8%	-30.6%
2021	N/A	24.7%	30.2%
2020	N/A	53.6%	44.3%
2019	N/A	36.9%	48.2%
2016 - 2018	N/A	N/A	N/A

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*Performance between 1 June 2022 - 31 December 2022
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 = $\left\{\left(\frac{\text{X at EOY}}{\text{X at BOY}}\right) - 1\right\} \times 100\%$

X = NAV for Sun Life Malaysia Global Technology 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 target 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 of your investment in the target fund not growing or generating 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.
Currency risk	Currency risk is applicable to class(es) (e.g. Class MYR) which is in a different currency than the base currency of the Fund (i.e. USD). The impact of the exchange rate movement between the base currency of the fund and the currency denomination of the respective classes may result in a depreciation of the value of your holdings as expressed in the base currency. As for the hedged class, the class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the class and the base currency. While Principal aims to fully hedge the currency risk for a hedged class, you should note that it may not entirely eliminate currency risk. In addition, as a result of hedging, a hedged class will not be able to enjoy the full benefits of the currency movement in the event of a favourable movement of the currency denomination of the hedged class against the base currency of the fund. You should also note that hedging incurs costs which will impact the NAV of a hedged Class.
Manager's risk	Since the target fund invests into a collective investment scheme (CIS) managed by another manager, the master fund's manager has absolute discretion over the target fund's investment technique and knowledge, operational controls and management. In the event of mismanagement of the master fund, the NAV of the target fund, which invests into the master fund would be affected negatively.
Country risk	As the target fund invests in the master fund which is domiciled in Luxembourg, the target fund's investments in the master fund may be affected by risks specific to Luxembourg. Changes to laws and regulations of Luxembourg may have an adverse impact on the master fund, and consequently the target fund.
Biotechnology, Communication and Technology Sectors risk	Investment in the biotechnology, communication and technology sectors may present a greater risk and a higher volatility than investment in a broader range of securities covering different economic sectors. In addition, these sectors may be subject to greater government regulation than other sectors and, as a result, changes to such government regulation may have a material adverse effect on these sectors. Such investments may therefore drop sharply in value in response to market, regulatory or research setbacks in addition to possible adverse effects from the competition of new market entrants, patent considerations and product obsolescence. Particularly within technology, short product cycles and diminishing profit margins are additional factors to consider when investing.

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Other information	
Target market	Suitable for investors who: • are sophisticated investors; • have a long term investment horizon; • seek capital appreciation from investment in predominantly equity securities; and • want exposure to the technology sector.
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.