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

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur
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Client Careline: 1300-88-5055 sunlifemalaysia.com

FUND FACT SHEET

Name of fund	**Sun Life Malaysia Global Titans Fund**
Features of fund	
Investment objective	This fund feeds into Principal Global Titans Fund ("target fund") with the objective to grow the value of policy owners' 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 Malaysian equities market to balance any short term volatilities.
Investment strategy and approach	The target fund will invest at least 50% of its Net Asset Value (NAV) in at least three collective investment schemes, subject to a maximum of 98% of its NAV. The target fund may invest in Malaysian securities but only up to 50% of its NAV. The target fund seeks to give investors a broad exposure to three major global developed markets. This will be achieved by investing in collective investment schemes which invest into these three markets (US, Europe and Japan). The target fund will at all times be invested in the collective investment schemes, each covering separate geographic regions thus providing diversification and allowing a greater spread of risk. The allocation between the collective investment schemes is done through a combination of macroeconomic data, liquidity trends and the outlook to overweight or underweight a particular collective investment schemes. This enables the target fund to exploit the investment opportunities provided by developed economies, which are not found in the emerging markets. The target fund may also invest in companies that are listed in any Eligible Market globally with some operations or businesses in Malaysia, US, Europe, or Japan to capture growth opportunities. Principal (S) reserves the right to change the asset allocation and/or the investment strategy (including, but not limited to the investment in foreign mutual funds), provided that the changes are at all times in accordance with the objectives of the target fund. As part of its risk management strategy, Principal may vary the target fund's asset allocation in the collective investment schemes between 50%-98% in line with its outlook. In addition, the target fund is constructed and managed within pre-determined guidelines. Principal (S) employs an active asset allocation strategy depending upon the equity market expectations. Where appropriate, Principal (S) will also employ an active trading strategy in managing the target fund. 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.
Asset allocation	The asset allocation of the target fund is as follows: • Equities: Minimum of 50%, maximum 98% of the target fund's NAV in collective investment schemes with exposure in US, Europe and Japan; • Investments in Malaysian securities: up to 50% of the target fund's NAV; and • Liquid assets: The remaining balance.
Performance benchmark	42% S&P500 + 36% MSCI Europe + 12% MSCI Japan + 10% CIMB Bank 1-month FD
Fund manager	Principal Asset Management Berhad ("Principal")
Fund launch date	20 May 2014
Fees and charges	
Fund management charge	Sun Life Malaysia does not impose any fund management charge on Sun Life Malaysia Global Titans 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 Principal, accrued on a daily basis.
Taxation	8% of the annual investment income.

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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 Titans Fund	Performance based on NAVs: Principal Global Titans Fund	Benchmark: 42% S&P500 + 36% MSCI Europe + 12% MSCI Japan + 10% CIMB Bank 1-month FD.
2025	9.4%	9.6%	12.6%
2024	10.1%	10.2%	9.0%
2023	21.4%	22.7%	25.0%
2022	-13.2%	-14.7%	-10.7%
2021	19.3%	20.1%	21.4%
2020	11.1%	11.7%	9.6%
2019	20.5%	21.4%	22.4%
2018	-7.7%	-8.7%	-7.2%
2017	8.5%	8.2%	10.0%
2016	5.9%	6.0%	9.1%

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 Global Titans Fund or its benchmark
EOY = Ending of year
BOY = Beginning of year

Additional disclosure for collective investment schemes

The collective investment schemes that the target fund invested in includes but not limited to the PGI Funds European Equity Fund which aims to provide capital growth over the medium to long-term through investment in equity securities of companies domiciled or with their core business in Europe (including Eastern Europe).

PGI Funds is a UCITS ("Undertaking for Collective Investment in Transferable Securities") Umbrella Unit Trust established under the laws of Ireland. The manager of the funds is Principal Global Investors (Ireland) Limited which was incorporated in Ireland on 22 March 1999 and is ultimately a wholly-owned subsidiary of Principal Financial Group Inc ("PFG"). Principal Global Investors, LLC is the investment advisers of the funds. PFG, through its subsidiaries, is a shareholder of Principal Malaysia.

Year	Performance based on NAVs:		
	PGI US Equity Fund	PGI European Equity Fund	PGI Japanese Equity Fund
2025	-*	35.9%	-*
2024	-*	2.7%	-*
2023	-*	19.6%	-*
2022	-*	-24.5%	-*
2021	-*	19.4%	-*
2020	-*	17.5%	-*
2019	-*	26.6%	-*
2018	11.5%	-14.5%	-18.5%
2017	21.4%	28.5%	20.3%
2016	5.9%	-3.6%	0.2%

*PGI US Equity Fund and PGI Japanese Equity Fund have been inactive since February 2019.
Source : Principal Global Investors (www.principalglobal.com/funds)
Updated : as at 30 April 2026

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Risks	
All investment carries some form of risks. The potential key risks include but are not limited to the following:	
Market risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the target fund's NAV.
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 prices of units to fall.
Currency risk	As the investments of the target fund may be denominated in currencies other than 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 depreciate against the base currency, 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.
Fund manager's risk	Since the target fund invests into collective investment scheme managed by another manager, the fund manager has absolute discretion over the fund's investment technique and knowledge, operational controls and management. In the event of mismanagement of the fund and/or the management company, the NAV of the target fund, which invests into the fund would be affected negatively. Although the probability of such occurrence is minute, should the situation arise, Principal (S) will seek for an alternative collective investment scheme that is consistent with the objective of the target fund.
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 places in 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 issuer or ounterparties 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 counterparties 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 the 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.

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Other information	
Target market	Suitable for investors who: • have a medium to long-term investment horizon; • target capital appreciation; • do not require regular income; • are comfortable with higher volatility; and • are willing to take higher risk for potential higher gains.
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.