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

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FUND FACT SHEET

Name of fund	**Sun Life Malaysia Global Dynamic Conservative Fund**
Features of fund	
Investment objective	The fund feeds into AHAM Global Dynamic Conservative Fund MYR-Hedged class ("target fund") with the aim of generating conservative total returns that exceed the rate of inflation, regardless of market condition, over the medium to long term.
Investment strategy and approach	The target fund adopts a dynamic and conservative global investment strategy designed to achieve capital preservation and modest capital growth over the medium to long term, while maintaining a low to moderate risk profile. It seeks to provide investors with a diversified global exposure, with a strong emphasis on capital stability and downside protection. The target fund invests primarily through collective investment schemes (CIS), gaining access to a diversified mix of global defensive assets and selective equity exposure across developed and emerging markets. Asset allocation is actively managed and not static, allowing the target fund to adjust its exposures in response to evolving macroeconomic trends, changing market conditions, economic developments, valuations and risk considerations. Given its conservative risk mandate, the target fund typically maintains a higher allocation to defensive and lower-volatility assets compared to moderate or aggressive strategies. Exposure to equities is generally limited and selective, serving as a secondary source of long-term return potential, while allocations to bonds, cash or money market instruments play a primary role in moderating volatility and preserving capital, particularly during periods of heightened market uncertainty. The dynamic approach enables the target fund to: • Adjust overall exposures in line with global economic and market cycles. • Diversify across regions, asset classes and sectors to enhance portfolio resilience. • Rebalance portfolio exposures to manage downside risk while retaining limited participation in growth opportunities. The target fund manager may take temporary defensive positions that are inconsistent with the target fund's principal investment strategy and asset allocation during adverse market conditions to protect the interests of Unit Holders. This may involve reducing exposure to underlying investments and increasing liquidity levels through investments in deposits, money market instruments or other defensive assets. Derivatives trades may be carried out for hedging purposes through financial instruments including, but not limited to, forward contracts, futures contracts and swaps. The intention of hedging is to preserve the value of the asset from any adverse price movements. The target fund adopts commitment approach to measure the target fund's global exposure to derivatives. The commitment approach is a methodology that aggregates the underlying market values or notional values of derivatives after taking into account the possible effects of netting and/or hedging arrangements. The target fund's global exposure from the derivatives position must not exceed 100% of NAV of the target fund at all times.
Asset allocation	The asset allocation of the fund is as follows: • Collective Investment Schemes (CIS): Minimum 85% of Net Asset Value (NAV); • Equity CIS: Maximum 30% of NAV; • Alternative Asset* CIS: Maximum 20% of its NAV; and • The remaining balance of NAV may be invested in money market instruments, deposits and/or derivatives for hedging purposes *Alternative Asset CIS (including but not limited to infrastructure, private credit, real estate, commodities, currency; including ETFs)
Performance benchmark	Malaysia's 3 year rolling average inflation (CPI) +1%
Fund manager	Sun Life Malaysia Assurance
Target fund manager	AHAM Asset Management Berhad ("AHAM Capital")
Fund launch date	14 November 2026
Fees and charges	
Fund management fee	Sun Life Malaysia does not impose any fund management fee on Sun Life Malaysia Global Dynamic Conservative fund.
Other fees - external fund management fee	Up to 1.30% per annum fund management fee is applied on the target fund's NAV by AHAM Capital, 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 fund & target fund versus its benchmark:

Year	Actual performance: Sun Life Malaysia Global Dynamic Conservative Fund	Performance based on NAVs: AHAM Global Dynamic Conservative Fund MYR-H	Benchmark: Malaysia's 3 year rolling average inflation (CPI) + 1%
2025	-	-	3.6%
2024	-	-	3.8%
2023	-	-	2.6%
2022	-	-	1.7%
2021	-	-	1.2%

Source : Department of Statistics Malaysia (www.dosm.gov.my)
Updated : as at 14 November 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 Dynamic Conservative 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 Fund's investment objective will be achieved.
Inflation risk	This is the risk that returns on the Fund may not keep pace with inflation, thereby reducing the investor's purchasing power over time, even if the nominal value of the investment increases.
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 Fund's NAV.
Manager's risk	This risk refers to the day-to-day management of the target fund by AHAM Capital which will impact the performance of the target fund, e.g. investment decisions undertaken by AHAM Capital 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. To mitigate this risk, the implementation of internal controls and a structured investment process and operational procedures has been put in place by AHAM Capital.
Country risk	Investments of the target fund in any country may be affected by changes in the economic and political climate, restrictions on currency repatriation or changes in the law and regulations in the countries in which the target fund invests. For example, deteriorating economic conditions in such countries may adversely affect the value of the target fund's investments, leading to a decline in the Fund's NAV.
Currency risk	As the target fund's investments may be denominated in currencies other than the base currency, fluctuations in exchange rates between the base currency and the currencies in which the investments are denominated may affect the value of these investments. Depreciation of the investment currencies against the base currency will adversely affect the target fund's NAV, while appreciation may have a positive impact. Any gains or losses arising from currency movements may further increase or decrease investment returns.

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Default risk	Default risk refers to the risk that an issuer of a money market instrument fails to meet its payment obligations in a timely manner or defaults entirely, adversely affecting the value of the instrument. In addition, if a financial institution with which the target fund places deposits defaults or becomes insolvent, the target fund may suffer capital losses and foregone interest income, which may negatively impact Fund performance.
Other information	
Target market	Suitable for investors who: • have a low risk tolerance; • have a medium to long-term investment horizon; • seek capital preservation with modest growth; and • prefer lower volatility and a greater focus on capital stability.
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.