Sun Life Malaysia Islamic Global Multi-Asset Fund

August 2026

FUND OBJECTIVE

To provide capital growth through investments in one Islamic collective investment scheme, which invests in a diversified portfolio of global assets.

INVESTMENT STRATEGY & APPROACH

Please refer to the Yearly Fund Fact Sheets at https://www.sunlifemalaysia.com/insurance-and-takaful/investment-linked-fund/yearly-fund-fact-sheet/ for more information on the Investment Strategy and Approach of the target fund.

FUND DETAILS

Launch Date	01 March 2024	Domicile	Malaysia
Currency	Ringgit Malaysia	Launch Price	RM1.0000
Units in Circulation	17.28 million units	Fund Size	RM18.91 million
Unit NAV	RM1.0942	Target Fund	Principal Islamic Global Multi-Asset MYR-Hedged class Fund
Fund Manager	Principal Asset Management Bhd	Taxation	8% of annual investment income
Performance Benchmark	6.5% return per annum over a rolling 3-year period	Frequency and Basis of Unit Valuation	The unit price is determined daily based on value of the holdings in the target fund, net of expenses, divided by the total number of units in that fund
Target Market	Suitable for investors: ▪ Have a medium to long-term investment horizon ▪ Want a portfolio of investments that adhere to Shariah principles ▪ Seek for capital growth; and ▪ Can accept that returns may fluctuate over the investment period	Fund Management Charges	Sun Life Malaysia does not impose any fund management charge on Sun Life Malaysia Islamic Global Multi-Asset Fund.

ASSET ALLOCATION OF THE TARGET FUND

Master Fund	Islamic Liquid Assets
At least 85% of Net Asset Value (NAV)	Up to 15% of NAV

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SECTOR ALLOCATION OF THE TARGET FUND	
Information Technology	32.96%
Corporate	13.28%
Industrials	12.85%
Government Related	12.72%
Health Care	6.31%
Others	5.13%
Consumer Discretionary	4.20%
Energy	3.43%
Alternatives	2.81%
Cash	6.31%
Total	100.00%

TOP HOLDINGS OF THE TARGET FUND	
Microsoft Corporation (United States)	6.52%
ASML Holding NV (Netherlands)	3.89%
NVIDIA Corporation (United States)	3.21%
iShares Physical Gold ETC (Ireland)	2.82%
SK Hynix Inc (South Korea)	2.45%
Synopsys Inc (United States)	2.44%
Western Digital Corporation (United States)	2.41%
Sobha Sukuk (UAE)	1.85%
KSA Ijarah Sukuk Ltd (Saudi Arabia)	1.83%
Sunbelt Rentals Holdings Inc (United States)	1.68%
Total	29.10%

PERFORMANCE RECORD

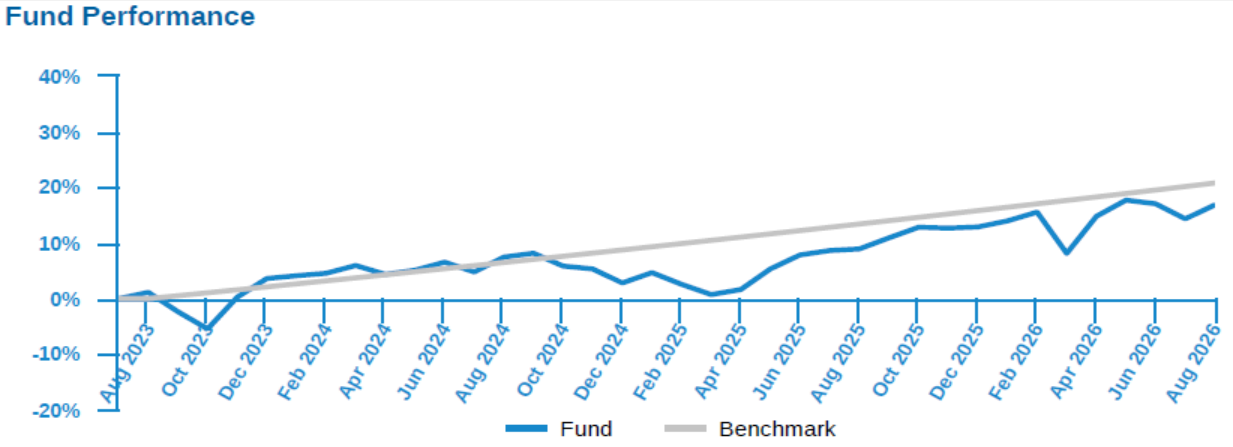
This fund feeds into Principal Islamic Global Multi-Asset MYR-Hedged class Fund ("target fund") with the objective to provide income and capital appreciation over the medium to long term by investing in Shariah-compliant equities and Sukuk globally.

Table below shows the investment returns of Sun Life Malaysia Islamic Global Multi-Asset Fund versus its benchmark:

%	YTD	1M	3M	6M	1-Year	3-Years	Since Inception
Fund*	3.23	2.03	-0.73	1.01	6.63	N/A	9.42
Benchmark	4.29	0.53	1.53	3.20	6.50	N/A	17.18

* Calculation of past performance is based on NAV-to-NAV

Graph below shows the historical performance of the underlying collective investment schemes (CIS) for the calendar year returns:



Source: Lipper

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FUND MANAGER'S COMMENTS

We recommend that you read and understand the contents of the Principal Islamic Global Multi-Asset Fund Prospectus Issue No. 1 dated 03 August 2023 which has been duly registered with the Securities Commission Malaysia, before investing and that you keep the said Fund Prospectus for your record. Any issue of units to which the Fund Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Fund Prospectus subject to the terms and conditions therein. Investments in the Fund are exposed to settlement risk, currency risk, valuation risk, interest rate risk, credit risk, equity risk and market risk. You can obtain a copy of the Fund Prospectus from the head office of Principal Asset Management Berhad or from any of our approved distributors. Product Highlight Sheet ("PHS") is available and that investors have the right to request for a PHS; and the PHS and any other product disclosure document should be read and understood before making any investment decision. There are fees and charges involved in investing in the funds. We suggest that you consider these charges carefully prior to making an investment. Unit prices and income distributions, if any, may fall or rise. Past performance is not reflective of future performance and income distributions are not guaranteed. You are advised to read and understand the contents of the Unit Trust Loan Financing Risk Disclosure Statement before deciding to borrow to purchase units. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV; and where a unit split is declared, the value of your investment will remain unchanged after the distribution of the additional units.

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RISKS

All investment carries some form of risks. The potential key risks include but are not limited to the following:

Returns not guaranteed	The investments of the target fund is subject to market fluctuation and its inherent risk. There is **NO GUARANTEE** on the investment which includes your investment capital and returns, nor any assurance that the target fund's objective will be achieved
Market risk	The 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 funds' NAV.
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 thought the value of the investment in monetary terms has increased.
Currency risk	Currency risk is applicable to class(es) (e.g. Class MYR-Hedged) which is in a different currency than the base currency of the target 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 aim's 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 an Islamic collective investment scheme (CIS) managed by another manager, the master fund's manager has absolute discretion over the master 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 Ireland, the target fund's investment in the master fund may be affected by risks specific to Ireland. Such risk include adverse changes in Ireland's economic fundamentals, social and political stability, laws and regulations and foreign investments policies. These factors may have an adverse impact on the price of the master fund and consequently target fund.

Source : Principal Asset Management Bhd

Disclaimer:
This is strictly the performance of the investment fund, and not the returns earned on the actual takaful contributions paid of the investment-linked product. Past performance of the fund is not an indication of its future performance. The performance of the fund is not guaranteed. The value of the fund will fluctuate and may fall below the amount of contributions paid and the fund value depends on the actual performance of the underlying investment. This material is for information purposes only and is subject to change at any time without notice. Sun Life Malaysia does not guarantee its accuracy, completeness, correctness or timeliness for any purpose or reason. This information should not be considered as advice or recommendation in relation to your account or particular investment objectives, financial situation or needs. You may not revise, transform, or build upon this material without prior written consent of Sun Life Malaysia. Before acting on any information you should seek independent financial advice. 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 contract for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange.