Sun Life Malaysia Islamic Deposit Fund

September 2026

FUND OBJECTIVE

The Fund aims to provide investors with liquidity and regular income, whilst maintaining capital stability by investing primarily in Islamic deposits placements that comply with the Shariah principles.

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	18 January 2019	Domicile	Malaysia
Currency	Ringgit Malaysia	Launch Price	RM1.0000
Units in Circulation	5.13 million units	Fund Size	RM6.23 million
Unit NAV	RM1.2136	Target Fund	Principal Islamic Deposit Fund - Class AI
Fund Manager	Principal Asset Management Bhd	Taxation	8% of annual investment income
Performance Benchmark	Islamic Interbank Overnight Rate	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: ▪ Seek liquid and low risk investment with a short-term investment horizon ▪ Want a Shariah-compliant investment ▪ Seek for security and flexibility in investment	Fund Management Fee	Sun Life Malaysia does not impose any fund management charge on Sun Life Malaysia Islamic Deposit Fund.

ASSET ALLOCATION OF THE TARGET FUND

Deposits	Cash
Minimum 95% of Net Asset Value (NAV)	Maximum 5% of NAV

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SECTOR ALLOCATION OF THE TARGET FUND	
Shariah-compliant Time / Term Deposit	90.65%
Cash	9.35%
Total	100.00%

TOP HOLDINGS OF THE TARGET FUND	
RHB Islamic Bank Bhd (Malaysia)	2.25%
RHB Islamic Bank Bhd (Malaysia)	1.97%
RHB Islamic Bank Bhd (Malaysia)	1.01%
Bank Islam Malaysia Bhd (Malaysia)	0.67%
Bank Islam Malaysia Bhd (Malaysia)	0.67%
Maybank Islamic Bhd Bhd (Malaysia)	0.56%
Maybank Islamic Bhd Bhd (Malaysia)	0.56%
RHB Islamic Bank Bhd (Malaysia)	0.56%
CIMB Islamic Bank (Malaysia)	0.45%
Maybank Islamic Bhd (Malaysia)	0.45%
Total	9.15%

PERFORMANCE RECORD

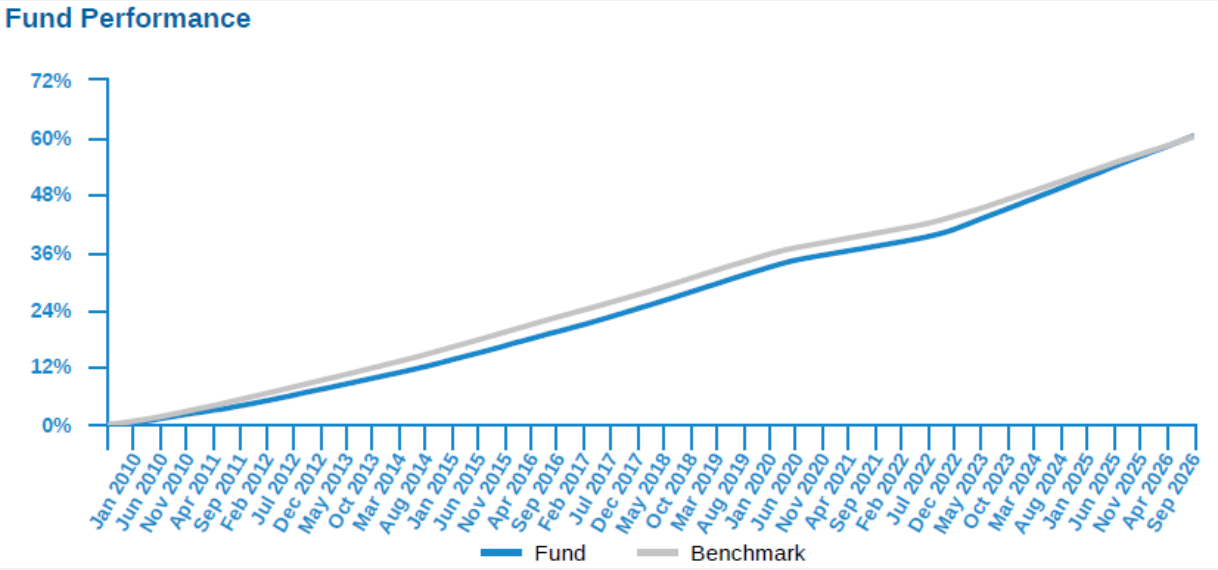
This fund feeds into Principal Islamic Deposit Fund - Class AI ("target fund") with the objective to provide investors with liquidity and regular income, while maintaining capital stability by investing primarily in Islamic deposit placements with licensed Islamic financial institutions that comply with Shariah principles.

Table below shows the investment returns of Sun Life Malaysia Islamic Deposit Fund versus its benchmark:

%	YTD	1M	6M	1-Year	3-Years	5-Years	Since Inception
Fund*	2.25	0.26	1.51	3.00	9.76	15.30	21.36
Benchmark	2.08	0.23	1.39	2.79	9.14	14.41	22.05

** 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

The Fund delivered 0.26% in September 2026 which outperformed the benchmark by 3bps and delivered 3.00% in the 12-months period ending 30 September 2026, outperforming the benchmark by 21bps.

BNM maintained the OPR at 2.75% during its September MPC meeting. While policy was left unchanged, the statement signaled a greater confidence in growth and increased caution over inflation—a modest hawkish shift. While economic growth has been better than expected, contained inflation supports keeping the OPR at 2.75%. Removing "appropriate" from the policy assessment subtly reduces reassurance but does not establish an imminent hike – as the central bank "considers the monetary policy stance to be consistent with the outlook of continued price stability and sustainable economic growth".

Malaysia's economy remains on a firm footing following the stronger-than-expected 1H2026 growth of +5.7% YoY. BNM expects full-year 2026 growth to be around 5%, supported by resilient domestic demand, robust E&E exports, continued technology-related investment activity and sustained tourism spending. Growth prospects remain supported by stable labour market conditions and ongoing private investment, although downside risks stem from prolonged geopolitical tensions, tighter global financial conditions and lower commodity production.

Geopolitical risks remain elevated following the continuing Middle East conflict. Higher energy prices, shipping disruptions and potential supply-chain bottlenecks could contribute to imported inflation and slower external growth. While Malaysia benefits from stronger commodity exports and relatively resilient domestic demand, prolonged geopolitical tensions could increase fiscal pressures through higher subsidy costs and adversely affect global risk sentiment.

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RISKS	
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.
General market environment 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.
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 value of the investment in monetary terms has increased.
Financing risk	This risk occurs when you obtain financing to finance your investment. The inherent risk of investing with money obtained from financing includes you being unable to service the financing payments.
Manager's risk	This risk refers to the day-to-day management of the target fund by Principal which will impact the performance of the target fund, e.g. investment decisions undertaken by Principal as a result of an incorrect view of the market may adversely affect the performance of the target fund.
Reclassification of Shariah non-compliant status risk	This risk refers to the risk that the currently held Shariah-compliant securities in the target fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the Shariah Advisory Council of the Securities Commission Malaysia (SACSC), the Shariah adviser, the Shariah boards of the relevant Islamic indices or the Shariah adviser of the issuer.
Credit and default risk	Investment of the target fund may involve a certain degree of credit and default risk. Generally, credit and default risk is the risk of loss due to the counterparty's and/or issuer's non-payment or untimely payment of the investment amount as well as the returns on investment. Principal aim to mitigate this risk by performing fundamental credit research and analysis to determine the creditworthiness of its counterparty and/or issuer. Investment in the target fund is not the same as placing funds in a Shariah-compliant deposit with a licensed Islamic financial institution. There are risks involved and investors should rely on their own evaluation to assess the merits and risks when investing in the target fund.

Source : Principal Asset Management Berhad

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.

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