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

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur
Telephone: (603) 2612 3600 wecare@sunlifemalaysia.com
Client Careline: 1300-88-5055 sunlifemalaysia.com

FUND FACT SHEET

Name of fund	**Sun Life Malaysia Conservative Fund**
Features of fund	
Investment objective	To achieve medium to long-term capital appreciation through investments primarily in Malaysian bonds.
Investment strategy and approach	The fund's Net Asset Value (NAV) may be invested in fixed-income securities carrying a minimum of "AA3" rating by RAM or equivalent rating by MARC, Moody's, S&P or Fitch. In line with its objective, the investment strategy and policy of the fund is to invest in a diversified portfolio of approved fixed income securities. The asset allocation of the fund is at least 80% in fixed income securities at all times. The strategy will be reviewed periodically based on the country's economic and market outlook. Principal will adopt an active trading strategy and will be especially selective in buying and selling of securities for the fund. Principal will formulate an interest rate outlook through examining factors such as the Malaysian inflation rate, monetary policies and economic growth. With an interest rate outlook and yield curve analysis, Principal will identify the weighting of the investment tenure and credit rating for the fund. As part of the risk management strategy, the fund is constructed and managed within the predetermined guidelines. Essentially, Principal monitors the fund according to duration, credit ratings and sector.
Asset allocation	• Fixed income securities: Minimum of 80% of Net Asset Value (NAV). • Fixed income securities selection for the funds: Fixed income securities carrying a minimum of "AA3" rating by RAM or equivalent rating by MARC, Moody's, S&P or Fitch.
Performance benchmark	CIMB Bank 12-month fixed deposit rate
Fund manager	Principal Asset Management Berhad ("Principal")
Fund launch date	20 October 2008
Fees and charges	
Fund management charge	Up to 1.00% per annum of the NAV of the fund. These fund management charges are 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 (net of tax and charges) of the fund with the selected benchmark indices:

Year	Actual performance: Sun Life Malaysia Conservative Fund	Benchmark: CIMB Bank 12-month fixed deposit rate
2025	4.2%	2.2%
2024	3.3%	2.6%
2023	6.0%	3.0%
2022	0.8%	2.2%
2021	0.0%	1.8%
2020	4.7%	2.1%
2019	7.1%	3.1%
2018	3.6%	3.3%
2017	4.2%	3.0%
2016	3.0%	3.2%

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Source : Fixed deposit rate can be obtained at CIMB Bank website www.cimbbank.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 Conservative Fund, interest rate for CIMB Bank 12-month fixed deposit rate.
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:

Market risk	Market risk is the risk of negative movement that affects the price of all assets in a particular capital market. The factors influencing the performance of the markets include: • Economic and financial market conditions; • Political change; • Broad investor sentiment; • Movements in interest rate and inflation; and • Currency risks. Securities values fluctuate in response to the activities and performance of individual companies and general market or economic conditions. Such movements in the underlying values of the securities of the investment portfolio will cause the NAV or prices of units to fall as well as rise. Market risk is mitigated through careful selection of securities and diversification through spreading of risk across a basket of assets and/or sectors.
Interest rate risk	Interest rates are inclined to fluctuate over time. A rise in the general level of interest rates will result in a decline of the value of all bonds and fixed interest securities. Hence, a bond fund's NAV will most probably decrease with the rise of interest rates. Maintaining an appropriate diverse mix of assets with different yield and maturity profiles will lessen the impact of interest rate risk.
Liquidity risk	Liquidity risk is defined as the ease with which a security can be sold at or near its fair value depending on the volumes traded on the market. Liquidity risk is mitigated through the selection of stocks with an active trading volume in the open market. This ensures that exit strategies can be executed with little or minimal impacts to price fluctuations.
Company or security specific risk	There are many specific risks, which apply to individual companies or securities. Examples include the possible effect on a company of losing a key executive or the unforeseen entry of a new competitor into the market. The risk is mitigated by conducting in-house periodic reviews and analysis. In-house analysis is then supplemented by periodic reviews from rating agencies and market analysts.
Credit risk	Credit risk refers to an issuer's ability to make timely payments of profit and principal. In the event that the issuer of the instrument is faced with financial difficulties, leading to a decrease in their credit worthiness (i.e. Bond prices will change or drop in the event of rating downgrade) and default in the payment of profit and principal, the value of the fund may be adversely affected. Credit risk is mitigated by conducting in-house periodic reviews and analysis. In-house analysis is then supplemented by periodic reviews from rating agencies and market analysts.

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Other information	
Target market	Suitable for investors who: • have a medium to long term investment time frame; • want a diversified portfolio of fixed interest securities; and • are looking for less volatile investments but can accept lower returns.
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.