Sun Life Malaysia Takaful Berhad
Registration Number: 200501012215 (689263-M)
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FUND FACT SHEET

Name of fund	**Sun Life Malaysia Islamic Global Balanced Fund**
Features of fund	
Investment objective	This fund feeds into United-*i* Global Balanced Fund - MYR hedged Class ("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.
Investment strategy and approach	The target fund seeks to achieve its investment objective through a policy of diversified investment in Shariah-compliant equities, Sukuk, Islamic money market instruments and placement of Islamic Deposits with financial institutions. The target fund will generally adopt a balanced portfolio between Shariah-compliant equities and Sukuk in the ratio of 50:50. The Sukuk portion of the target fund is to provide some capital stability to the target fund whilst the Shariah-compliant equities portion will be expected to provide the added return in a rising market. The Investment Manager will have the flexibility to adjust the asset allocation between Shariah-compliant equities and Sukuk provided that the asset allocation falls within the 30% to 70% threshold. For the target fund's investment in Sukuk, the Investment Manager will be investing in Sukuk which carries a minimum rating of "A3" by RAM or its equivalent rating by MARC or by local rating agency(ies) of the country of issuance; or "BBB-" by S&P or its equivalent rating by Moody's Investors Services or Fitch Ratings at the time of investment. If the Sukuk is rated differently by the different rating agencies, the highest credit rating will apply. The target fund may also invest up to 20% of its Net Asset Value (NAV) in unrated Sukuk. The Investment Manager and/or Sub-Investment Manager will adopt an active trading strategy with frequency that will depend on the market conditions and the market outlook. The Investment Universe of the target fund is unconstrained and may include developed and emerging markets countries globally. 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: Investment Manager refers to UOB Islamic Asset Management Sdn Bhd while Sub-Investment Manager refers to Wellington Management Singapore Pte Ltd.
Asset allocation	The asset allocation of the target fund is as follows: • Shariah-compliant equities: 30% - 70% of Net Asset Value (NAV); • Sukuk, Islamic money market instruments or placement of Islamic Deposit with financial institutions: 30% - 70% of NAV; and • Unrated Sukuk: Up to 20% of NAV.
Performance benchmark	50% S&P Global BMI Shariah Index + 50% Dow Jones Sukuk Index
Fund manager	UOB Asset Management (M) Bhd ("UOBAM")
Fund launch date	19 April 2021
Fees and charges	
Fund management fee	Sun Life Malaysia does not impose any fund management fee on Sun Life Malaysia Islamic Global Balanced Fund.
Other fees - external fund management fee	Up to 1.80% per annum fund management fee is applied on the target fund's NAV by UOBAM, 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 Islamic Global Balanced Fund	Actual performance: United-*i* Global Balanced Fund - MYR hedged Class	Benchmark: 50% S&P Global BMI Shariah Index + 50% Dow Jones Sukuk Index
2025	10.4%	11.0%	13.2%
2024	5.1%	5.4%	9.8%
2023	7.5%	8.2%	15.1%
2022	-16.3%	-17.1%	-16.3%
2021	3.4%*	9.9%	8.9%
2020	N/A	13.8%	16.9%
2019	N/A	N/A	18.9%
2018	N/A	N/A	-4.7%
2017	N/A	N/A	13.4%
2016	N/A	N/A	N/A

*Performance between 19 April 2021 - 31 December 2021
Source : UOBAM (www.uobam.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 contributions 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 Islamic Global Balanced 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 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 of 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.
Manager's risk	This risk refers to the day-to-day management of the target fund by UOBAM which will impact the performance of the target fund, e.g. investment decisions undertaken by UOBAM 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.
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 or the Shariah boards of the relevant Islamic indices. There may be opportunity loss to the target fund due to the target fund not being allowed to retain the excess gains derived from the disposal of the Shariah non-compliant securities. In the event the Shariah non-compliant securities are disposed at a price lower than the investment cost, it may adversely affect the value of the target fund. Thus, it may cause the NAV of the target fund to fall.

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Credit and default risk	Credit risk relates to the creditworthiness of the issuers of Sukuk, Islamic money market instruments and/or financial institutions where the Islamic Deposits are placed and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer of the Sukuk, Islamic money market instruments and/or financial institutions where the Islamic deposits are placed may impact the value as well as liquidity of the Sukuk, Islamic money market instruments and/or Islamic Deposits. In the case of rated Sukuk, Islamic money market instruments and financial institutions, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a Sukuk, Islamic money market instrument or a financial institution where the Islamic Deposits are placed either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the Sukuk, Islamic money market instruments and Islamic Deposits. This could adversely affect the NAV of the target fund.
Interest rate risk	Interest rate risk refers to the impact of interest rate changes on the valuation of Sukuk and/or Islamic money market instruments. When interest rates rise, Sukuk and/or Islamic money market instruments prices generally decline and this may lower the market value of the target fund's investment in Sukuk and/or Islamic money market instruments. The reverse may apply when interest rates fall. Meanwhile, Sukuk and/or Islamic money market instruments with longer maturities and lower profit rates are more sensitive to interest rate changes.
Equity risk	As the target fund will be investing in Shariah-compliant equities, the target fund will be affected by equity risk. Generally, equity risk may arise in the following forms, i.e., equity risks related to external factors and equity risks related to company-specific factors. All of these related equity risks can adversely affect the prices of equities, which would negatively impact the performance of the target fund.
Country risk	The target fund is also subject to country risk. The value of the assets of the target fund may also be affected by 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 may invest in. Further, when investing in foreign markets, there are countries which may require prior approvals before investments can take place.
Other information	
Target market	Suitable for investors who: • seek an investment that provides income and capital appreciation; • have a moderate risk tolerance; • want a portfolio of investments that adhere to Shariah principles; and • want to have investment with global exposure.
Pricing basis	Forward pricing, which means units are created and cancelled at the next valuation day upon the receipt of contribution 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 contract 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.