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

Name of fund	**Sun Life Malaysia Islamic Deposit Fund**
Features of fund	
Investment objective	This fund feeds into Principal Islamic Deposit Fund ("target fund") with the objective to provide investors with liquidity and regular income, whilst maintaining capital stability by investing primarily in deposits that comply with the Shariah principles.
Investment strategy and approach	The target fund seeks to achieve its objective by investing at least 95% of the target fund's Net Asset Value (NAV) in Islamic deposits, which have a remaining maturity period of less than 365 days. Up to 5% of the target fund's NAV may be maintained in cash. The investment policy is to invest in liquid and low risk short-term investments for capital preservation*. The target fund will be actively managed with frequency that will depend on market conditions and market outlook to provide liquidity and to accommodate the short-term cash flow requirements of its unit holders. * The target fund is neither a capital guaranteed fund nor a capital protected fund.
Asset allocation	• Islamic Deposits: At least 95% of the fund's Net Asset Value (NAV); and • Cash: Up to 5% of NAV.
Performance benchmark	Islamic Interbank Overnight Rate
Fund manager	Principal Asset Management Berhad ("Principal")
Fund launch date	18 January 2019
Fees and charges	
Fund management fee	Sun Life Malaysia does not impose any fund management fee on Sun Life Malaysia Islamic Deposit Fund.
Other fees - external fund management fee	Up to 0.30% per annum fund management fee is applied on the target fund's NAV by Principal, 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 of the target fund versus its benchmark:

Year	Actual performance: Sun Life Malaysia Islamic Deposit Fund	Benchmark: Islamic Interbank Overnight Rate
2025	3.1%	2.9%
2024	3.3%	3.1%
2023	3.3%	3.0%
2022	2.1%	2.2%
2021	1.6%	1.7%
2020	2.0%	2.2%
2019	2.0%	3.1%
2018	N/A	3.2%
2017	N/A	3.0%
2016	N/A	3.1%

Source : Principal Asset Management Berhad (www.principal.com.my)
Update : 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 $= \left\{ \left(\frac{\text{X at EOY}}{\text{X at BOY}} \right) - 1 \right\} \times 100\%$

X = NAV for Sun Life Malaysia Islamic Deposit Fund or its benchmark
EOY = Ending of year
BOY = Beginning of year

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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 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.
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 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.
Manager 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. an incorrect view by the manager of the market, 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.
Shariah non-Compliance risk	This refers to the risk of the fund not conforming to Shariah Investment Guidelines due to investment in Shariah non-compliant instrument. In the event that Principal is required to rectify any Shariah non-compliance by disposing the related instrument, any losses from disposal due to investment in Shariah non-compliant instrument will be borne by Principal. In any circumstances, gain received from disposal shall be channelled to baitulmal and/or charitable bodies as approved by the Shariah Adviser.
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's 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 an Islamic deposit with an 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.
Other information	
Target market	Suitable for investors who: • seek liquid and low risk investment with a short-term investment horizon; • want a Shariah-compliant investment; • seek for security and flexibility in investment; and/or • want to set money aside while waiting to make another investment.
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.