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

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FUND FACT SHEET

Name of fund	**Sun Life Malaysia Select Asia (ex Japan) Quantum Fund**
Features of fund	
Investment objective	This fund feeds into AHAM Select Asia (ex Japan) Quantum Fund ("target fund") with the objective of achieving capital appreciation over the medium to long-term by investing in Asia (ex Japan) equities.
Investment strategy and approach	The target fund will invest primarily in equity securities. The fundamental investment process will be geared towards identifying and investing in growth companies in Asia (ex Japan) with a market capitalization of not more than USD1.5 billion at the time of investment. However, the target fund would also have an option to invest into companies with a market capitalization of not more than USD3.0 billion at the time of investment which will be capped at no more than 30% of the Net Asset Value (NAV) of the target fund. AHAM Capital believes that the companies within the target fund's investable universe may not be well followed by the investment community such as research analysts and the broader investor group. As such, AHAM Capital will focus on finding companies that display growth potential with ability to experience a rise in stock price. This would stem from higher valuations being accorded to these companies as they start gaining attention from the broader investment community. Nevertheless, AHAM Capital would adopt a top-down and bottom-up strategy investment approach to identify investment opportunities in the prevailing market. Fundamental analysis will also be carried out to determine the attractiveness of investment ideas. Key factors which are useful in the identification of such companies would include valuation tools such as price-over-earnings ratio, key earning drivers, the companies' corporate governance practice, as well as the competency of their management. While the target fund's core investments will remain in equities, the target fund holds the option to invest into fixed income instruments such as debentures, money market instruments and deposits. To achieve its objective, the target fund will also have the flexibility to hold exposure in warrants as well as collective investment schemes including real estate investment trusts. 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.
Asset allocation	The asset allocation of the target fund is as follows: • Asian (ex Japan) equities with market capitalisation of not more than USD1.5 billion at the time of acquisition: Minimum of 70% of Net Asset Value (NAV); • Asian (ex Japan) equities with market capitalisation of not more than USD3.0 billion at the time of acquisition: Maximum of 30% of NAV; and • Liquid assets: The remaining balance.
Performance benchmark	MSCI AC Asia (ex Japan) Small Cap Index
Fund manager	AHAM Asset Management Berhad ["AHAM Capital"]
Fund launch date	20 May 2014
Fees and charges	
Fund management charge	Sun Life Malaysia does not impose any fund management charge on Sun Life Malaysia Select Asia (ex Japan) Quantum Fund.
Other charges - external fund management charge	Up to 1.50% per annum fund management charge is applied on the target fund's NAV by AHAM Capital, 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 Select Asia (ex Japan) Quantum Fund	Performance based on NAVs: AHAM Select Asia (ex Japan) Quantum Fund	Benchmark: MSCI AC Asia (ex Japan) Small Cap. Index
2025	4.7%	5.1%	5.0%
2024	-8.1%	-8.7%	2.1%
2023	-1.4%	-1.5%	24.0%
2022	-2.9%	-3.1%	-17.9%
2021	6.6%	6.6%	22.6%
2020	32.9%	35.9%	21.1%
2019	17.4%	19.3%	3.5%
2018	-20.9%	-22.7%	-19.3%
2017	10.4%	10.9%	18.4%
2016	11.3%	12.0%	-0.3%

Source : AHAM Asset Management Berhad (www.aham.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 Select Asia (ex Japan) Quantum Fund or MSCI AC Asia (ex Japan) Small Cap Index
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 arises because of factors that affect the entire market place. Factors such as economic growth, political stability and social environment are some examples of conditions that have an impact on businesses, whether positive or negative. Market risk cannot be eliminated but may be reduced through diversification. It stems from the fact that there are economy-wide perils, or instances of political or social instability which threaten all businesses. Hence, the target fund will be exposed to market uncertainties and fluctuations in the economic, political and social environment that will affect the market price of the investments either in a positive or negative way.
Stock specific risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the target fund's NAV.
Credit and default risk	Credit risk relates to the creditworthiness of the issuers of the debentures or money market instruments (hereinafter referred to as "investment") and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuers may impact the value as well as liquidity of the investment. In the case of rated investment, this may lead to a credit downgrade. Default risk relates to the risk of an issuer of the investment either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investment. This could adversely affect the value of the target fund.
Interest rate risk	This risk refers to the impact of interest rate changes on the valuation of debentures or money market instruments (hereinafter referred to as "investment"). Generally, movement in interest rates affects the prices of investment inversely. For example, when interest rates rise, prices of investment will fall. The fluctuations of the prices of investment will also have an impact on the NAV of the target fund. This risk can largely be eliminated by holding the investment until their maturity.

Interest rate risk (cont')	AHAM Capital also manages interest rate risk by considering each investment's sensitivity to interest rate changes. When interest rates are expected to increase, the target fund would then likely seek to switch to investment that are less sensitive to interest rate changes. For investments in deposits, the fluctuations in the interest rates will not affect the placement of deposits but will result in the opportunity loss by the target fund if the placement of deposits is made at lower interest rate.
Warrants investment risk	The value of the warrants will depend on the pricing of the underlying security, whereby the growth and performance prospect of the underlying security would consequentially affect the value of the warrants. In addition, the value of the warrants may decrease exponentially as the warrants approach its maturity date and the potential gains from a favourable price movement of the underlying security may be offset by aggressive time decay. We may consider unwinding these warrants if there are material adverse changes to its value with the aim to mitigate the risk.
Country risk	Investments of the target fund in any country may be affected by changes in 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 invests. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the target fund in those affected countries. This in turn may cause the NAV of the target fund or prices of units to fall.
Currency risk	As the investments of the target fund may be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments. You should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment. Currency risk at the target fund level The impact of the exchange rate movement between the base currency of the target fund and the currency of the underlying investments (other than in MYR) may result in a depreciation of the value of the investments as expressed in the base currency of the target fund.
Regulatory risk	The investments of the target fund would be exposed to changes in the laws and regulations in the countries the target fund is invested in. These regulatory changes pose a risk to the target fund as it may materially impact the investments of the target fund. In an effort to manage and mitigate such risk, the fund manager seeks to continuously keep abreast of regulatory developments (for example, by closely monitoring announcements on regulators' website and mainstream media) in that country. The fund manager may dispose its investments in that particular country should the regulatory changes adversely impact the policy owners' interest or diminish returns of the target fund.
Other information	
Target market	Suitable for investors who: • have a medium to long-term investment horizon; • target capital appreciation; • do not require regular income; • are risk tolerant; and • are seeking higher returns for their investments compared to the performance benchmark.
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.

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