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 Multi-Asset Fund**
Features of fund	
Investment objective	The fund feeds into Principal Islamic Global Multi-Asset MYR-Hedged class Fund ("target fund") with the aim of providing capital growth through investments in one Islamic collective investment scheme, which invests in a diversified portfolio of global assets.
Investment strategy and approach	The target fund is a feeder fund and will invest at least 85% of its Net Asset Value (NAV) in the Islamic Global Multi-Asset Fund ("master fund"). The target fund may also invest up to 15% of its NAV in Islamic liquid assets for liquidity purposes and Islamic derivatives for the sole purpose of hedging arrangement. The master fund seeks to achieve its investment objective by investing in a diversified portfolio of global Shariah-compliant instruments including Shariah-compliant equities and Shariah-compliant equity related securities, Shariah-compliant fixed income securities (Sukuk) and Islamic money market instruments. The master fund investment manager will adopt a dynamic asset allocation strategy and has the flexibility to determine the allocation between these asset classes according to their views on prevailing market conditions. In implementing this dynamic asset allocation strategy, the master fund investment manager will use (a) strategic asset allocation, and (b) tactical asset allocation, in selecting investments for the master fund. Strategic asset allocation process involves estimating long term capital market (return and risk) expectations. Using these capital market expectations; asset classes are weighted in the portfolio towards assets with increased return expectation to create a diversified multi-asset portfolio while minimizing risk. Capital market expectations and strategic asset class weights are reviewed at least annually. Tactical asset allocation uses a data driven discretionary asset allocation process to identify tactical investment opportunities in the permitted asset classes. This process analyses fundamental, technical and valuation factors and their potential impact on a given security. * The master fund investment manager has appointed Principal Global Investors, LLC and Principal Global Investors (Hong Kong) Limited to act as discretionary sub-investment managers in respect of the master fund.
Asset allocation	The asset allocation of the Target fund is as follows: • Master Fund: At least 85% of the target fund's Net Asset Value (NAV); and • Islamic Liquid Assets: Up to 15% of the target fund's NAV.
Performance benchmark	6.5% return per annum over a rolling 3-year period
Fund manager	Principal Asset Management Berhad ("Principal")
Fund launch date	1 March 2024
Fees and charges	
Fund management fee	Sun Life Malaysia does not impose any fund management charge on Sun Life Malaysia Islamic Global Multi-Asset Fund.
Other fees - external fund management fee	Up to 1.80% per annum fund management charge is applied on the target fund's NAV by Principal, 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 Multi-Asset Fund	Performance based on NAVs: Principal Islamic Global Multi-Asset Fund	Benchmark:
2025	8.9%	9.8%	6.5%
2024	-2.7%*	-0.8%	6.5%
2023	N/A	N/A	N/A
2022	N/A	N/A	N/A
2021	N/A	N/A	N/A
2020	N/A	N/A	N/A
2019	N/A	N/A	N/A
2018	N/A	N/A	N/A
2017	N/A	N/A	N/A
2016	N/A	N/A	N/A

*Performance between 1 March 2024 - 31 December 2024
Source: Principal Asset Management Berhad (www.principal.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 Multi-Asset 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 investments of the target fund is subject to market fluctuations and its inherent risk. There is **NO GUARANTEE** on the investment which includes your investment capital and returns, nor any assurance that the target fund's objective will be achieved.
Market risk	The 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 funds' 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.
Currency risk	Currency risk is applicable to class(es) (e.g. Class MYR-Hedged) which is in a different currency than the base currency of the target fund (i.e. USD). The impact of the exchange rate movement between the base currency of the fund and the currency denomination of the respective classes may result in a depreciation of the value of your holdings as expressed in the base currency. As for the hedged class, the class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the class and the base currency. While Principal aim's to fully hedge the currency risk for a hedged class, you should note that it may not entirely eliminate currency risk. In addition, as a result of hedging, a hedged class will not be able to enjoy the full benefits of the currency movement in the event of a favourable movement of the currency denomination of the hedged class against the base currency of the fund. You should also note that hedging incurs costs, which will impact the NAV of a hedged Class.
Manager's Risk	Since the target fund invests into an Islamic collective investment scheme (CIS) managed by another manager, the master fund's manager has absolute discretion over the master fund's investment technique and knowledge, operational controls and management. In the event of mismanagement of the master fund, the NAV of the target fund, which invests into the master fund would be affected negatively.

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Country Risk	As the target fund invests in the master fund which is domiciled in Ireland, the target fund's investments in the master fund may be affected by risks specific to Ireland. Such risks include adverse changes in Ireland's economic fundamentals, social and political stability, laws and regulations and foreign investments policies. These factors may have an adverse impact on the price of the master fund and consequently target fund.
Other information	
Target market	Suitable for investors who: • have a medium to long term investment horizon; • want a diversified portfolio of global Shariah-compliant instruments that adheres to Shariah principles; • seek for capital growth; and • can accept that returns may fluctuate over the investment period.
Pricing basis	Single pricing based on forward prices, which means the transaction will used the unit pricing on the same business day if the transactions made by 4.00pm. For transaction made after 4.00pm, transaction unit pricing will based on the next business day. 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.