

FUND OBJECTIVE

To provide a mixed exposure into equities and bonds, with higher allocation into equities.

FUND DETAILS

Launch Date	20 October 2008	Domicile	Malaysia
Currency	Ringgit Malaysia	Launch Price	RM1.0000
Units in Circulation	3.16 million units (31 July 2019)	Fund Size	RM6.45 million (31 July 2019)
Unit NAV	RM2.0427 (31 July 2019)	Dealing	Daily (as per Bursa Malaysia trading day)
Fund Manager	Principal Asset Management Bhd	Benchmark	75% FBM100 + 25% 12 month FD
Taxation	8% of annual investment income	Other Charges	Inclusive of auditor fee
Risk Profile	Suitable for investors: <ul style="list-style-type: none"> ▪ Want a portfolio with higher exposure in equities ▪ Preference to higher equity exposure for potentially higher capital appreciation ▪ Need to reduce risk by investing in diversified bond portfolio ▪ Prefer investing in bonds to cushion fund volatility 	Fees	The fund will feed into Sun Life Malaysia Growth Fund and Sun Life Malaysia Conservative Fund which applies the following fund management charges: <ul style="list-style-type: none"> ▪ Sun Life Malaysia Growth Fund: 1.5% p.a. ▪ Sun Life Malaysia Conservative Fund: 1.0% p.a. ▪ There are no other fund management charges on this fund

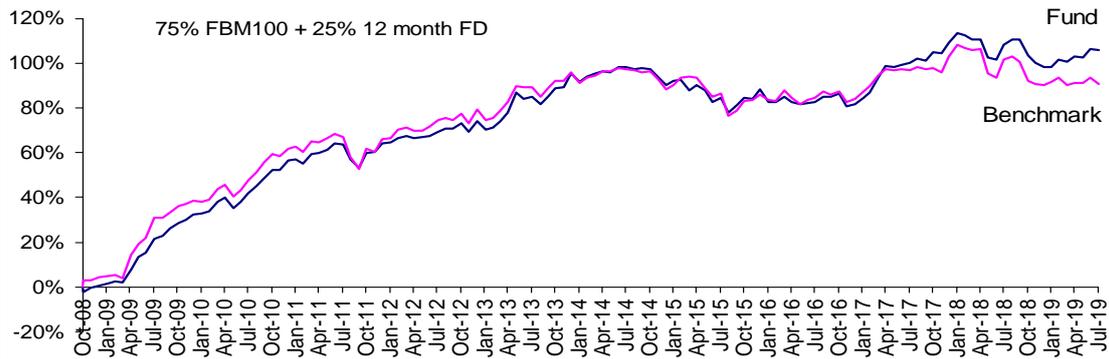
ASSET ALLOCATION

Sun Life Malaysia Growth Fund	Sun Life Malaysia Conservative Fund
75.00%	25.00%

WHERE THE FUND INVESTS

Sun Life Malaysia Growth Fund	Sun Life Malaysia Conservative Fund	Cash	Total
74.80%	25.29 %	-0.09%	100.00%

PERFORMANCE RECORD



%	YTD	1M	3M	6M	1-Year	3-Year	Since Inception
Fund*	3.93	-0.29	1.43	3.82	-1.11	12.64	105.96
Benchmark	0.28	-1.34	-0.17	-0.45	-5.34	3.45	90.90

* Calculation of past performance is based on NAV-to-NAV

Notice: Past performance of the fund is not an indication of its future performance which may differ. The fund performance is not guaranteed.

FUND MANAGER'S COMMENTS

In July 2019, the Fund's performance decreased by 0.29%, but outperforming the benchmark by 1.05%.

The FTSE Bursa Malaysia Kuala Lumpur Composite Index ("KLCI") shed 2.2% in July, extending YTD loss to 3.3%. This was mainly due to the sell down in Public Bank (-4.8%), Petronas Chemical (-10.8%), CIMB (-5.6%), Maybank (-2.6%) and Sime Plantation (-6.3%), which was moderated by gains in Genting Malaysia (+19.4%) and Dialog (+5.8%). Weak petrochemical and CPO prices, and lower loans growth have been a drag on KLCI's performance.

During the month, the MGS yield curve flattened the most in the 15- and 30-year tenors as new auctions set the tone for further extension of duration to capture yield. The MGS curve exhibited a clear bull flattening trend with long-end yields moved lower compared to short-end yields. The 3-, 5-, 7-, 10-, 15-, 20- and 30-year MGS yields traded 3.32%(flat), 3.44%(+1bps), 3.55% (+1bps), 3.59% (-4bps), 3.81% (-13ps), 4.02% (-6bps) and 4.21% (-15bps) respectively at the end of July.

Source : Principal Asset Management Bhd
 Date : 31 July 2019

Disclaimer:

The benchmark performance is not a guide to future performances which may differ. The performance of the fund is not guaranteed. The value of the fund will fluctuate and may fall below the amount of premiums paid and the fund value depends on the actual performance of the underlying investment. This material is for information purposes only and is subject to change at any time without notice. Sun Life Malaysia does not guarantee its accuracy, completeness, correctness or timeliness for any purpose or reason. This information should not be considered as advice or recommendation in relation to your account or particular investment objectives, financial situation or needs. You may not revise, transform, or build upon this material without prior written consent of Sun Life Malaysia. Before acting on any information you should seek independent financial advice.