

FUND OBJECTIVE

To provide capital growth over the medium to long-term time frame through various growth-oriented Shariah-compliant equities from the List of Shariah-compliant Securities by the Shariah Advisory Council of the Securities Commission Malaysia.

FUND DETAILS

Launch Date	01 December 2009
Domicile	Malaysia
Currency	Ringgit Malaysia
Launch Price	RM1.0000
Units in Circulation	8.0965 million units (31 August 2015)
Fund Size	RM11.0237 million (31 August 2015)
Unit NAV	RM1.3615 (31 August 2015)
Dealing	Daily (as per Bursa Malaysia trading day)
Fund Manager	Sun Life Malaysia Takaful Berhad
Benchmark	FTSE Bursa Malaysia Emas Shariah Index (FBMS)
Risk Profile	<p>Suitable for investors:</p> <ul style="list-style-type: none"> With a medium to long-term investment horizon Seek maximum capital appreciation Are comfortable with a higher than average degree of volatility Are willing to take higher risk for potential higher returns
Fees	Management Fee: 1.500% p.a.

ASSET ALLOCATION

Equity	80%-98%	Cash	Up to 20%
--------	---------	------	-----------

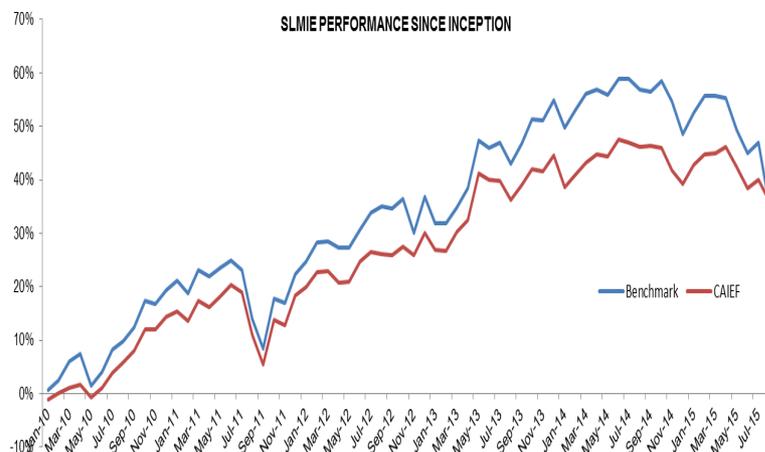
WHERE THE FUND INVESTS

Construction /Real Estate	18.4%	Plantation	4.5%
Consumer/Trading	18.0%	REIT	3.6%
Transport/Port	12.8%	Cash & Others	17.7%
Utilities/Telco	11.0%	-	-
Oil & Gas	7.7%	-	-
Power	6.3%	Total	100.0%

TOP 10 HOLDINGS

KPJ Healthcare Berhad	8.4%
Petronas Gas Berhad	7.7%
IJM Corporation Berhad	7.0%
Digi.Com Berhad	6.9%
Westports Holdings Bhd	6.9%
Gamuda Berhad	6.7%
Tenaga Nasional Bhd	6.3%
Bintulu Port Holdings Berhad	5.9%
UEM Edgenta Berhad	5.7%
Lafarge Malayan Cement Bhd	4.6%

PERFORMANCE RECORD



NAV TO NAV

%	YTD	1M	3M	6M	1-Year	3-Year	Since inception
Fund*	-2.19	-2.77	-4.35	-5.92	-6.89	7.92	36.15
Benchmark	-8.50	-7.52	-9.01	-12.78	-13.44	0.58	35.86

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

The Fund fell -2.77% in August but outperforming the benchmark by 4.75% due to our high cash holding and relatively better performance in Westports, KPJ and Digi. On a year-to-date ("YTD") basis, the Fund also outperformed by 6.3% as the benchmark declined 8.5%.

As the market is currently lacking positive catalysts owing to poor corporate earnings result and 1MDB fiasco, we expect domestic equities to be highly sentiment driven. Post 2Q quarter earnings result, MSCI Malaysia's EPS growth for 2015 has been revised down to just a mere +0.3%. Despite the sharp correction in August, valuation continue to look a bit expensive at FY15 of 15x given a sub-zero earnings growth profile.

On strategy front, we believe a maximum cash holding is warranted for capital preservation. We would also continue to maintain the overweights in Healthcare, Construction, Telecommunication, Ports and Consumption related sectors. We would only start deploying cash when the valuation gets attractive down the road.

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 on the underlying investment.

Any income distribution from the underlying assets of the investment-linked fund will be automatically reinvested into the respective investment-linked fund. The policy owner's total number of units will not change as a result of the reinvestment.