

FREQUENTLY ASKED QUESTIONS – CHANGE OF SUN LIFE MALAYSIA ISLAMIC EQUITY FUND (SLMIEF) & SUN LIFE MALAYSIA ISLAMIC BOND FUND (SLMIBF) INTO FEEDER FUNDS

1. What is this exercise about?

From 1 October 2016 onwards, Sun Life Malaysia will no longer manage the investment-linked funds. As such, Sun Life Malaysia Islamic Equity Fund (SLMIE) and Sun Life Malaysia Islamic Bond Fund (SLMIB) will be invested directly into the target funds as follows:

Funds	Target funds
SLMIB	Opus Shariah Income Fund (OSIF)
SLMIE	Affin-Hwang AIIAMAN Growth Fund (AGF)

The investment strategies and objectives for the funds remain the same.

2. When is the effective date of this exercise?

The effective date of this exercise is 1 October 2016.

3. What is the purpose of this exercise?

This is to standardise our fund management, of which our existing investment-linked funds are all feeder funds except for SLMIB and SLMIE.

4. Why are these two target funds chosen? What is their historical performance like?

We chose these target funds based on similar investment objectives, risk profiles and their strong long-term historical performance.

Please refer to the following table for target funds' current performance:

Performance comparison (February 2016)	1-year return	2-year return
SLMIB	3.0%	6.2%
OSIF	4.0%	8.3%
Performance comparison (February 2016)	1-year return	3-year return
SLMIE	-1.0%	13.1%
AGF	-4.5%	25.2%

*Note that Opus Income Fund does not have a 3-year fund return yet, therefore, we use the 2-year return for comparison purposes.

Source: Fund Fact Sheet of the target funds.

5. Will there be any change in the unit prices of these funds after 1 October 2016?

No, the unit prices for these funds will remain the same.

6. Will there be a change in the number of units in my account after 1 October 2016?

No, the number of units in your account will remain the same.

7. Will this affect my account cash value?

No.

8. Is there any change to my existing contract/certificate coverage & benefits after 1 October 2016?

No.

9. Where can I find the fund fact sheet with details of the new target funds?

You can find the new fund fact sheet by visiting this link:

https://www.sunlifemalaysia.com/takaful_invest_fund_fact_sheet.asp

10. Who will be the fund managers for these two funds with effect from 1 October 2016?

Affin-Hwang ALLMAN Growth Fund (AGF) is managed by Affin Hwang Asset Management Bhd; Opus Shariah Income Fund (OSIF) is managed by Opus Asset Management Sdn Bhd.

11. Are there any changes to the fund management charges?

No, there are no changes to the fund management charges – Sun Life Malaysia Islamic Equity Fund at 1.5% p.a. and Sun Life Malaysia Islamic Bond Fund at 1.0% p.a.

12. Can I switch to other funds if I wish to? Is there a due date to submit the switching request?

Yes, you can switch funds any time and there is no due date. The first 3 fund switches every contract/certificate year are free of charge. Please click on the link below for switching application form.

13. Can I perform top-ups or withdrawals from these two funds prior to 1 October 2016?

Yes, you can still perform top-ups or withdrawals at any time. Please click on the link below for top-ups or withdrawals application form.

[Top-up/Withdrawal/Switching/Surrender Application Form for Investment-Linked Product](#)